

First Priority Life Insurance Company – Small Group Plans

Rate Request filing ID # HGHM-134089349 – 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:	12.92
Revised requested average rate change:	8.56%
Range of requested rate change:	4.62% to 10.89%
Effective date:	January 1, 2025
Mapped members:	6,238
Available in:	Rating Area 3

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	\$56,481,705
Claims	\$49,082,126
Administrative Expenses	\$3,712,409
Taxes & Fees	\$978,436
Insurers made (after taxes)	\$2,708,734

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:	8%
Taxes & Fees:	2%
Profit:	0%

The insurer expects its annual medical costs to increase **6.2%**.

Our Decision

The insurer requested an average 12.92 rate change in the small group 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 8.56% due to revisions made during the Department's standard review. The statewide average rate increase request across all insurers is 7.6%.

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 were reasonable in relation to the benefits, and if the insurer would be able to pay projected claims and expenses. The Department also considered factors such as the insurer's revenues, medical and administrative

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

costs, actual and projected profits, and past rate changes, as well as the effect the 2025 rate change would have on Pennsylvania consumers.

The Department notes that the 2025 rates have increased by an average of 7.6% compared to the 4.1% average increase approved in 2024. Insurers have cited the following as key drivers of these rate changes:

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

The resulting average final rate change approved for this insurer is 8.56% ranging from 4.62% to 10.89%.

General Note: An insurer may not increase your rates more than once in a calendar year. Due to insurer movement between counties, employers are encouraged to shop around and compare plans. 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





August 21, 2024

Ms. Lindsy Swartz, MBA, MCM, Director – Accident and Health Rate and Policy Form Review
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: First Priority Life Insurance Company (FPLIC) 2025 ACA Rate Filing (Small Group Market)
FPLIC Filing # 1A-SG-FPLIC-2025 (SERFF Filing # HGHM-134089349)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached First Priority Life Insurance Company 2025 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, First Priority Life Insurance Company must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by First Priority Life Insurance Company should be redacted before release.

Dear Ms. Swartz:

This Filing includes First Priority Life Insurance Company (FPLIC) (NAIC # 60147; HIOS Issuer ID # 55957) Small Group Market Off-Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2025**.

The Company has made the following changes to the initial rate filing in response to the Department's objection letter dated August 12, 2024:

- *The Rate filing has been updated to use calendar year 2023 data with run-out through the end of May 2024.*
- *The initially proposed Risk Adjustment Transfer projection for 2025 of \$111.84 PMPM has been updated to \$130.39 PMPM.*
- *The 3.5% increase in the average wholesale price of drugs in January 2025 that is assumed in the Company's drug trend development has been revised to 2.625%.*

These changes have collectively resulted in a decrease in the requested rate change from a 12.9% increase to an 8.6% increase.

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

1. Company Name & NAIC #: **First Priority Life Insurance Company, NAIC # 60147 (“Company”)**
2. Market: **Small Group (“Market”)**
3. On or Off Exchange: This Company’s products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2025**
5. Average rate change requested: **8.6% increase**
6. Range of rate change requested: **4.6% to 10.9%**
7. Total additional annual revenue generated from the proposed rate change: **\$4,049,695**
8. Product(s): **PPO**
9. Rating Areas and the change from 2024: **Region 3** (Northeastern PA only)

There are no changes in our covered Rating Areas from the 2024 rate filing.
10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2024: **6,238 covered lives; 3,973 policyholders**
12. Number of plans offered in 2025 and the change this represents from 2024: **60**

The Company offered 56 plans in 2024. For 2025, the Company is renewing 56 plans and offering 4 new plans in the Market.

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

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA25-125117895** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
BlueCare PPO	CERT-FPLIC-BC-PPO-SM-2025; HGHM-134065987
Lehigh Valley Flex PPO Qualified	CERT-FPLIC-LV-HDHP-SM-2025; HGHM-134066047
Affordablue	CERT-FPLIC-AB-COMP-SM-2025; HGHM-134066039
BlueCare Qualified	CERT-FPLIC-BC-HDHP-SM-2025; HGHM-134066007
Lehigh Valley Flex Blue PPO	CERT-FPLIC-LV-PPO-SM-2025; HGHM-134066051
BlueCare Custom PPO	CERT-FPLIC-BCUST-PPO-SM-2025; HGHM-134066027
BlueCare Custom HDHP	CERT-FPLIC-BCUST-HDHP-SM-2025; HGHM-134066186

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 55957, Company Filing # 1A-SG-FPLIC-2025 (SERFF Filing #HGHM-134089349)**
Additional Filing Disclosures

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

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted.

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 proprietary/trade secret information that would cause harm to the competitive position of First Priority Life Insurance Company if disclosed to the public.

Public disclosure of any information contained in this Filing would allow First Priority Life Insurance Company competitors to better understand or discover its confidential and proprietary

rating, pricing and/or marketing practices, would undermine competition in the Small Group market, and could have negative consequences for the operation of First Priority Life Insurance Company's business. Therefore, First Priority Life Insurance Company asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

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

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

Jill Rosengren, Esq.
RTKL Representative
Director Privacy & Data Ethics
120 Fifth Avenue, Suite 2114
Pittsburgh, PA 15222

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

Should you have any questions regarding the attached Filing, please feel free to contact me at (412) 544-0185 or via e-mail at: nicholas.sarneso@highmark.com.

Sincerely,



Nicholas Sarneso, FSA, MAAA
Director, Actuarial Services
Highmark Inc.

Ms. Lindsi Swartz, MBA, MCM, Director – Accident and Health Rate and Policy Form Review
First Priority Life Insurance Company 2025 Small Group Market Rates
August 21, 2024
Page 5 of 5

cc: Tija Hilton-Phillips, Esq.
William R. Sarniak
Dave Petruzzellis
Michael Ridler

Pennsylvania Actuarial Memorandum

Notable Changes from 2024

Plan offering changes:

- Four new plans have been added for 2025, two of which are a new plan design and the other two are existing plan designs now available on the Custom PPO network.

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 of the PA Actuarial Memorandum Exhibits has been completed as per the instructions. Please refer to the Excel file "PY25.PAActuarialMemorandumRateExhibits_FPLIC_08212024" submitted with this filing containing the department's required tables. General information pertaining to this rate filing is summarized below:

- Company Name: First Priority Life Insurance Co. ("FPLIC", "Company")
- NAIC #: 60147
- HIOS Issuer ID: 55957
- State: Pennsylvania
- Market: Small Group
- Rating Area: Pennsylvania Rating Regions 3
- Effective Date: 1/1/2025
- SERFF Rate Filing #: HGHM-134089349
- Current number of covered lives and of policyholders as of February 1, 2024: 6,238 covered lives; 3,973 policyholders
- Metal Levels: Platinum, Gold, Silver, Bronze

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company's expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2025. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA. As a result, FPLIC reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

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

Period	Avg. Increase	SERFF ID#
2024	3.5%	HGHM-133644720
2023	0.9%	HGHM-133250225
2022	-0.2%	HGHM-132831354

The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These components are re-evaluated each year to keep pace with market changes and changes in health care costs. For 2025, the Company's proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 11, Cell AN13 is 8.6%. The rates shown in Table 11 apply the Geographic Area Factors to the Table 10 calibrated index rates.

The Company's estimate of the drivers of the rate change is provided below:

	Drivers of Rate Change	Factor
a.	Base Claims Experience	15.4%
b.	Morbidity	-0.3%
c.	Non-System Claims	-1.1%
d.	Risk Adjustment	-7.3%
e.	Projection Year Trend	-0.4%
f.	Benefit Pricing, Benefit Richness, & Network	3.9%
g.	Retention (Admin, Taxes, and Fees)	-0.5%
h.	Total $h=(1+a)*(1+b)*(1+c)*(1+d)*(1+e)*(1+f)*(1+g)-1$	8.6%

a) Base Claims Experience represents projected 2023 claims from the 2024 filing vs actual 2023 experience. Base Claims are based on Allowed BEP claims adjusted for paid-to-allowed factors and benefit richness.

b) Morbidity represents the change in morbidity from the 2024 to the 2025 filing.

c) Non-system claims factor represents the change in non-system claims from the 2024 to the 2025 filing. Non-system claims include claims processed outside the Company's claims system, such as Rx rebates and settlements.

d) Risk Adjustment represent the change in impact of risk adjustment from the 2024 filing to the 2025 filing.

e) Projection Year Trend represents the change from the 2024 rate filing trends to the 2025 rate filing trends.

f) Benefit Pricing, Benefit Richness, & Network represents the change in expected paid-to-allowed ratios and benefit richness factors in the 2025 product portfolio vs the 2024 product portfolio as well as changes in network factors from the 2024 filing to the 2025 filing.

g) Retention represents the change in Retention (admin, taxes, fees) from the 2024 to the 2025 filing.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 10, Cell AC15, is 8.6%.

The primary drivers of the 8.6% rate increase can be seen in the Table 8 results of the Pennsylvania Actuarial Memorandum exhibits.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2024 data, this table reflects all the Company's Small Group ACA enrollment, including enrollment from 2023 and 2024 plan year plans.

E. Benefit Changes

Some plan designs were changed due to a re-evaluation of benefit designs and marketing considerations.

For the 2025 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2023 calendar year results for all Affordable Care Act compliant policies in the single risk pool, with run out through May, 2024 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). As per the 2025 ACA Rate Filing Guidance, transitional policy experience was not included in either the Table 2 or Table 4 data.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.

- The Allowed Claims represent the Company's 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., settlements), and
 - The Company's best estimate of claims incurred but not paid as of the end of the run-out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates on their appropriate basis, while Table 2 has the Prescription Drug Rebates separately identified and grossed up by the experience period paid to allowed ratio. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period. However, for entry into Table 2, the Prescription Drug Rebates are grossed up by the experience period paid to allowed ratio since they are ultimately used to reduce allowed claims. This allows for the Table 2 results to feed into Table 5 without adjustment, but it does cause the calculated loss ratio in Table 2 to be slightly mis-stated.
- There are no non-EHB benefits or costs in the experience period.
- The EHB coverage for pediatric vision benefits are provided by the Company's vision coverage vendor under a capitation arrangement. These costs are \$0.56 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section, where the capitation rate that the Company actually paid is grossed up by the experience period paid to allowed ratio, to get the capitations on an allowed claims basis. This further causes the calculated loss ratio in Table 2 to be slightly mis-stated.
- The Estimated Risk Adjustment represents the Company's final 2023 risk adjustment transfer amount.
- The calculated loss ratio is 86.9%. This number is slightly below the actual loss ratio due to the adjustments to prescription drug rebates and capitations described above.

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

The Company has employed a credibility methodology consistent with ASOP #25 to determine the appropriate level of credibility to be assigned to the base experience period data. The assigned credibility level has been determined by referencing published studies from the Society of Actuaries (SOA), most notably "A Practical Approach to Assigning Credibility for Group Medical Insurance Pricing (December 2015)¹," as well as utilizing actuarial judgment in consideration of the Company's base experience period and projection period computations. Employing the conclusions confirmed in the referenced SOA study, the Company has established a full credibility threshold of 2,000 average members for the experience period. As the average members from the experience period membership for the active population for this Company is 5,552, full credibility has been assigned to the base experience period.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and

utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

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

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for the Company's trend regression model, which will be used to establish the Company's rating trend.

The regression trend model is used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for projected claim levels. Using the factors discussed above to adjust projected claim levels, an appropriate assumption for trend was established using the experience period claim levels as the starting point. Since historical experience would encompass the expected coverage and demographic makeup of the membership, historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2024 and 2025, an overall claim trend of 6.5% (4.9% cost; 1.5% utilization) was selected for the 2025 rate development. Please refer to the "Trend Support" exhibit in the "2025 Supplemental Exhibits – FPLIC_08212024.xlsx" file showing the historical and projected normalized claim values for the Company's trend determination, along with the Company's proposed base medical and drug claim trend.

In addition to the base medical and drug claims trend discussed above, the trend illustrated in Table 3 reflects changes in anticipated costs for claims processed outside of the Company's claims system,

including Rx rebates and settlements. After the trends for the claims processed outside the Company's claims system are weighted in with the base medical and drug claim trend, we arrive at a trend of 6.2% (4.8% cost; 1.3% utilization), as seen entered in for the Year 2 trend on URRT Worksheet 1. This trend is the trend entered into Table 3 for non-capitated services.

Capitation rates are provided by our vision provider, and as such, their trend is handled separately from the other benefits. The capitation trend rate is -2.82%.

The quarterly rate trends are developed so that the resulting rates more appropriately reflect the claim costs and administrative charges expected in the quarterly rating periods, including the distribution of renewals expected within a rating quarter. Please see the "Quarterly Trend Support" tab in the "2025 Supplemental Exhibits – FPLIC_08212024.xlsx" file, which develops each quarterly trend factor from the annual trend assumption.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2024. Paid and allowed claims are sourced from detailed claim records. The data in table 4 excludes capitations, settlements, and other claims paid outside of the system since that data is not considered in developing trend assumptions. The claim add-ons excluded are projected independently. The Table 4 data matches the data in Table 2 if the claim add-ons are added in. This data was used to develop the trend in Table 3. Please see Section 1.H above for further details.

2. Rate Development & Change

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

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

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period.
- The Change in Demographics adjustment factor of .985 reflects the change in age and geography factors the Company expects from the experience period to the projection period.
- The Change in Network adjustment factor of 1.017 reflects the change in the allowed claims the Company anticipates due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits from the experience period and the projection period: None.

Please see the worksheet named “Table 5 Support” in the “2025 Supplemental Exhibits - FPLIC_08212024.xlsx” file for the calculation of these factors from the Company’s experience period data and projected rate results.

The Company’s initial step in developing the index rates is to determine the expected covered membership for the rating period. The Company estimates the covered member base by adjusting for those groups known to have lapsed during the experience period, and those that are expected to lapse prior to the projection period. Then expected new business is added from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As the Company has seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions indefinite extension, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company is expecting that enrollment decreases slightly and that some of the better risk groups lapse. Also, with the continued availability of transitional coverage, the Company expects any new groups moving into ACA products from transitional coverage will be of higher morbidity.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2025 Supplemental Exhibits – FPLIC_08212024.xlsx” file in the “Table 5 Paid-to-Allowed” worksheet. This value is consistent with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

Table 5 reflects that the Company is assuming a Projected Risk Adjustment receipt in the projection period of \$125.76 PMPM. The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Table 16 of the “PY25.PAActuarialMemorandumRateExhibits_FPLIC_08212024.xlsm” file (redacted from the public PDF). Verbally, the projected risk adjustment PMPMs are developed using Statewide assumptions for the 2023 Benefit Year provided by an external consultant, with an assumed statewide premium trend of 5% applied to their estimate of 2023 Statewide Premium; factor assumptions for the Company are based on its internal Risk Adjustment accrual model.

The \$125.76 PMPM value in cell C31 of Table 5 equals the \$130.39 PMPM risk adjustment transfer value discussed above, along with a projected net impact from the High Cost Risk Pool program of -\$4.63. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2025, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2025, so there are no Exchange User Fees charged in the rate development.

Small Group Quarterly Rates

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims. For this filing, quarterly rates are proposed, with rates adjusted each quarter as shown in the quarterly Annual Trends presented in Table 5A. Note that several adjustments are made to the Total Annual Trend from Table 3 to arrive at the quarterly Annual Trends shown in Table 5A. These adjustments include:

- a. The Induced Utilization trend is excluded from the quarterly rate trends;
- b. The quarterly rate trends are further adjusted to remove the impact of the Company's cost saving initiatives that produce one-time savings;
- c. The timing of the renewals within the quarter are more appropriately considered; and
- d. The quarterly rate trends more appropriately reflect that administrative costs do not increase at the same rate as claims.

b. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The administrative expenses and taxes and fees presented in the rate development in Table 6 cell C53 equal the Taxes and Fees in Table 10.

Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect the Company's anticipated costs for these items in the experience period.

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

Administrative expense loads vary by plan to more appropriately capture the costs associated with plan administration. The total administrative costs anticipated by the Company have been split such that each plan receives a PMPM administrative load, along with a percent of premium administrative load. This methodology results in percent of premium expense loads that vary by plan.

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

- \$0.31 PMPM for the PCORI Fee;
- \$0.18 PMPM for the Risk Adjustment User Fee; and
- 2% of premium for the PA premium tax

Note the following regarding plan level retention items:

- The rate development reflects a 0% profit and risk load for all products and plans. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action,

the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.

- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

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

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

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of February 2024 and for the membership moving to the ACA Book (from transitional and new business).

The Geographic Calibration Factor is the weighted average of the Area Factors, weighted by the projected membership in each rating area.

The Tobacco Surcharge is not applicable since the Company does not use one.

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

Table 8 presents the components of change in the proposed 2025 Calibrated Plan Adjusted Index Rate (PMPM). The 2024 base period allowed claims is carried over from the 2024 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2024 Column match those entered in the 2024 Column in the plan year 2024 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2025 ACA Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2025, as well as plans discontinued from the 2024 portfolio for 2025. Since many Small Group market enrollees as of 2/1/2024 are still in plan year 2023 plans, the enrollees in plan year 2023 plans were mapped to the plan year 2024 plan that the Company anticipates they will renew into in 2024. Enrollees are then mapped from plan year 2024 plans to the plan year 2025 plan that the Company anticipates they will renew into in 2025. The calibrated plan adjusted index rates for 2025 and 2024, and all the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium.

The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate.

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. Screenshots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

The requested Induced Utilization Exhibit was completed and is presented within the "2025 Supplemental Exhibits – FPLIC_08212024" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (9) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.134. In multiplying the Induced Utilization column (9) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization). These induced demand factors are consistent with the methodology described in the Department's rate filing guidance, which utilizes each plan's actuarial value to establish the appropriate induced demand factor for the plan.

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

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development.

Support for the calibration factors is shown in the "2025 Supplemental Exhibits – FPLIC_08212024" file on the worksheet named "Table 10 Calibration Factors".

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2025. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 8.6% increase.

As requested, membership by county and plan as of February 2024 is included in Table 11.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

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

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

C. Network Factors (Table 14)

Please see Table 14 for the Company's network rating factors. The Company's network factors for the rating period were updated as a component of this rate filing submission. The proposed network factors were developed based on a review of the average facility costs by network, using a market basket approach to procedures by facility/network. Similar levels of professional and pharmaceutical costs were added to each network to get an appropriate allowed claim basis for the network factors. The network costs were combined across rating regions as appropriate to establish the average network cost for the Company. Using the PPO network as the benchmark, relativities for other networks were established. Note that since this analysis is based only upon network costs by facility, these factors do not reflect morbidity differences among networks, and these factors are independent of the geographic factors discussed above.

D. Rate Change Summary

The Company requests an initial average rate increase of 8.6%. The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2024 and throughout 2025 because of both higher utilization and the increasing cost of healthcare services.

E. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2024 service area and its proposed 2025 service area in the file "Pennsylvania Counties Map - 2025 Filings – FPLIC.pdf" submitted with this filing. There are no proposed changes to the Company's service area from 2024 to 2025.

F. Composite Rating

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period.

G. Connectivity Factors

The product filing does not have connectivity features.

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2025) for the Small Group Market 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 any new plan is not a modification of an existing plan (per the uniform modification standards in 45 CFR 147.106).

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 AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the URRT for all plans.

The Unified Rate Review Template does not demonstrate the process used by the Company to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

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

Signed: [Redacted]

Date: 08/21/2024

E. Standard Questions

2025 ACA Small Group Rate Filing

First Priority Life Insurance Co.

SERFF Rate Filing # HGHM-134089349

1. Membership

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

Projected membership for plan year 2025 does not significantly differ from the current 2/1/2024 membership.

2. Experience Period Claims

- a. **Please confirm that all claims which are capitated have been removed from the experience period claims.**

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.**

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?**

Redacted.

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.**

Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. There are no COVID adjustment factors other than 1.0 in the filing.

- b. **If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.**

N/A

- 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%.**

COVID vaccinations will be considered preventative and covered at 100%; COVID testing will not be considered preventative and may therefore require non-zero member cost sharing, varying by plan benefit design.

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.**

As mentioned in the Pennsylvania Actuarial Memorandum, the quarterly rate trends are developed so that the resulting rates more appropriately reflect the claim costs and administrative charges expected in the quarterly rating periods, including the distribution of renewals expected within a rating quarter. Please see the “Quarterly Trend Support” tab in the “2025 Supplemental Exhibits – FPLIC_05152024.xlsx” file, which develops each quarterly trend factor from the annual trend assumption.

- b. **[SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.**

N/A

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.**

A federal Income Tax Rate of 21% is included in our General Admin. No adjustments are made in Table 6, cell C57.

- 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.**

A Risk Adjustment User Fee of \$0.18 PMPM was used, consistent with the 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.**

Redacted.

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).**

The Pricing AVs were calculated using a single risk pool.

- b. **Please identify and support any differences between the company’s metallic AV calculator results and the corresponding Pricing AVs.**

The Company has an internal continuance table-based model to assist in development of the projected paid/allowed ratios. The company’s model is dependent on claim-line detail derived

from our entire Northeastern PA small group population along with the benefit information for each plan. Beyond the model outputs, the Company reviews the results and applies actuarial judgement to determine the final plan level projected paid/allowed ratios used within this rate filing.

7. Expanded Bronze Plans

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

The requirements for using the expanded bronze plan de minimus range require that the bronze plan either

- (1) covers and pays for at least one major service, other than preventive services, before the deductible or
- (2) meets the requirements to be a high deductible health plan.

Below is a list of all FPLIC expanded bronze plans and the feature of the plan that satisfies the criteria for expanded bronze plans.

HIOS ID	Plan Name	Criteria for Qualifying as Expanded Bronze Plan
55957PA0270013-00	BlueCare PPO \$5400 Bronze	Covers and pays for at least one major service before the deductible: PCP
55957PA0290021-00	BlueCare Custom PPO \$5400 Bronze	Covers and pays for at least one major service before the deductible: PCP

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.**

Geographic rating area factors have not changed from 2024.

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

After review of 2024 factors and expected facility costs in 2025 for both Small Group and Large Group, the Company has determined that an appropriate range for the Affordablue network factor is 0.765 to 0.971. Based on this analysis, we have adjusted the Affordablue network factor of 0.765 (2024) to a proposed factor of 0.780. Using a similar approach, we have determined the appropriate range for the Custom PPO network factor to be 0.837 to 0.969 and have adjusted the Custom PPO network factor of 0.837 (2024) to a proposed factor of 0.853.

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. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2021 pricing information is from the plan year 2021 annual filing submitted in 2020)

Calendar Year	MLR		Member Months	
	Actual	Projected	Actual	Projected
2020	75.3%	87.0%	54,848	58,356
2021	77.4%	89.7%	55,599	41,004
2022	79.5%	88.8%	62,210	63,468

- b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.

Please note that the values in the Projected columns above come from the Pennsylvania Actuarial Memorandum exhibits for the referenced pricing year (Tables 5, 6, and 10). The Actual results shown are from the URRT Worksheet 1 values from the pricing year in which the referenced calendar year is the base experience period. Since the URRT Worksheet 1 Actual values represent calendar year results, while the Pricing values represents policy year estimates, variations between these two amounts are expected.

- c. Does the insurer expect to pay MLR rebates for the 3-year period above?

The Company expects to pay MLR rebates for the 3-year period above.

10. Plan of Withdrawal

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

No plans are being discontinued.

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.

N/A

12. Copay Adjustment Program

- a. Does the company use a copay adjustment program (also known as a copay accumulator program)?

Yes, FPLIC does use a copay adjustment program.

- b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?

The copay assistance does not count toward the MOOP. Claims process at a fixed percentage cost sharing amount for each claim. The manufacturer assistance is then used to satisfy that cost sharing amount to the extent possible. If the manufacturer assistance does not completely cover the cost sharing members may have a small cost sharing amount they need to cover.

- c. If any change to such a program has resulted in a pricing impact, please include a detailed quantitative exhibit supporting the pricing impact.

Pricing Impact of Copay Adjustment Program		
Component	CY23	PY25
Gross Savings	\$8.19	\$1.99
Vendor Fees	\$(0.98)	\$(0.24)
Net Savings	\$7.20	\$1.75
Projected Reduction in Net Savings¹:		\$5.45

¹Reflected as increase in Projected PtA since copay adjustment program does not impact Allowed Claims

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	First Priority Life Insurance Co.		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2025	to	12/31/2025
Base Period Start Date:	01/01/2023	to	12/31/2023
Date of Most Recent Membership:	02/01/2024		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	38.0	38.0	38.0
Total	68,097	6,238	66,336
<18	10,461	949	10,092
18-24	5,623	514	5,466
25-29	5,387	531	5,647
30-34	6,177	597	6,349
35-39	6,346	585	6,221
40-44	5,553	524	5,572
45-49	5,569	512	5,445
50-54	6,858	627	6,668
55-59	7,664	674	7,167
60-63	5,246	491	5,221
64+	3,213	234	2,488

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
\$ 48,381,040.02	\$ 54,458,693.00	\$ 54,680,198.24	68,097	\$ 7,294,548.99	\$ 61,974,747.24	\$ -	\$ (5,636,008.65)	\$ 37,936.15	\$ -	\$ 8,100,664.60	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 827.89
Loss Ratio											86.90%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.63%	0.27%		5.91%	19.88%
Outpatient Hospital	5.63%	0.27%		5.91%	38.32%
Professional	4.85%	0.23%		5.09%	21.95%
Other Medical	5.58%	0.26%		5.86%	1.86%
Capitation				-2.82%	0.07%
Prescription Drugs	3.34%	5.02%		8.53%	17.93%
Total Annual Trend				6.20%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.128	

* 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		\$ 2,725,455.65	1.0000	\$ 2,725,455.65	4,582	\$ 594.82		\$ (177,910.15)	\$ 3,075,219.01	\$ 671.15
Feb-20		\$ 2,486,568.11	1.0000	\$ 2,486,568.11	4,579	\$ 543.04		\$ (206,845.91)	\$ 2,745,728.70	\$ 599.64
Mar-20		\$ 2,583,710.78	1.0000	\$ 2,583,710.78	4,560	\$ 566.60		\$ (204,443.17)	\$ 2,775,479.19	\$ 608.66
Apr-20		\$ 2,146,373.74	1.0000	\$ 2,146,373.74	4,525	\$ 474.34		\$ (208,561.16)	\$ 2,137,806.11	\$ 472.44
May-20		\$ 2,454,596.51	1.0000	\$ 2,454,596.51	4,496	\$ 545.95		\$ (187,880.56)	\$ 2,574,991.77	\$ 572.73
Jun-20		\$ 3,392,689.53	1.0000	\$ 3,392,689.53	4,543	\$ 746.79		\$ (195,603.37)	\$ 3,556,721.59	\$ 782.90
Jul-20		\$ 2,686,502.25	1.0000	\$ 2,686,502.25	4,510	\$ 595.68		\$ (229,020.13)	\$ 2,813,858.75	\$ 623.92
Aug-20		\$ 2,512,265.20	1.0000	\$ 2,512,265.20	4,538	\$ 553.61		\$ (237,941.52)	\$ 2,668,231.41	\$ 587.98
Sep-20		\$ 2,405,495.84	1.0000	\$ 2,405,495.84	4,533	\$ 530.90		\$ (174,291.45)	\$ 2,624,461.64	\$ 579.22
Oct-20		\$ 2,263,759.35	1.0000	\$ 2,263,759.35	4,630	\$ 488.23		\$ (193,934.58)	\$ 2,435,510.38	\$ 526.03
Nov-20		\$ 2,843,002.11	1.0000	\$ 2,843,002.11	4,692	\$ 605.93		\$ (190,995.21)	\$ 2,989,735.87	\$ 637.20
Dec-20	\$ 37,061,584.77	\$ 2,646,602.78	1.0000	\$ 2,646,602.78	4,727	\$ 559.89	\$ 4,484,535.21	\$ (159,625.87)	\$ 2,866,759.56	\$ 606.46
Jan-21		\$ 2,670,710.45	1.0000	\$ 2,670,710.45	4,747	\$ 562.61		\$ (273,272.56)	\$ 2,920,877.97	\$ 615.31
Feb-21		\$ 2,783,372.90	1.0000	\$ 2,783,372.90	4,746	\$ 586.47		\$ (233,587.95)	\$ 2,999,714.58	\$ 632.05
Mar-21		\$ 2,514,058.73	1.0000	\$ 2,514,058.73	4,740	\$ 530.39		\$ (245,133.07)	\$ 2,748,744.16	\$ 579.90
Apr-21		\$ 3,297,871.05	1.0000	\$ 3,297,921.99	4,686	\$ 703.78		\$ (269,238.31)	\$ 3,434,185.45	\$ 732.86
May-21		\$ 2,497,104.09	1.0000	\$ 2,497,124.34	4,672	\$ 534.49		\$ (193,130.31)	\$ 2,694,541.11	\$ 576.74
Jun-21		\$ 3,091,308.06	1.0000	\$ 3,091,309.64	4,689	\$ 659.27		\$ (227,855.58)	\$ 3,290,817.82	\$ 701.82
Jul-21		\$ 2,860,099.00	1.0000	\$ 2,860,174.67	4,698	\$ 608.81		\$ (249,498.52)	\$ 3,033,284.81	\$ 645.65
Aug-21		\$ 3,094,845.22	0.9999	\$ 3,095,114.85	4,635	\$ 667.77		\$ (238,548.44)	\$ 3,303,994.60	\$ 712.84
Sep-21		\$ 2,927,599.91	0.9997	\$ 2,928,412.64	4,571	\$ 640.65		\$ (266,963.01)	\$ 3,041,004.47	\$ 665.28
Oct-21		\$ 3,292,806.56	0.9996	\$ 3,294,067.02	4,483	\$ 734.79		\$ (273,781.09)	\$ 3,413,277.28	\$ 761.38
Nov-21		\$ 2,947,087.54	0.9995	\$ 2,948,642.10	4,491	\$ 656.57		\$ (239,839.75)	\$ 3,120,050.54	\$ 694.73
Dec-21	\$ 39,408,605.52	\$ 3,005,999.19	0.9994	\$ 3,007,694.86	4,440	\$ 677.41	\$ 5,157,731.15	\$ (277,389.45)	\$ 3,157,604.53	\$ 711.17
Jan-22		\$ 3,101,130.46	0.9995	\$ 3,102,637.04	5,040	\$ 615.60		\$ (237,831.03)	\$ 3,473,083.31	\$ 689.10
Feb-22		\$ 2,782,960.63	0.9993	\$ 2,784,930.98	5,054	\$ 551.04		\$ (263,685.32)	\$ 3,093,898.22	\$ 612.17
Mar-22		\$ 3,783,586.95	0.9991	\$ 3,786,182.76	5,127	\$ 738.48		\$ (301,616.12)	\$ 4,104,091.18	\$ 800.49
Apr-22		\$ 3,518,178.31	0.9997	\$ 3,519,080.29	5,203	\$ 676.36		\$ (294,264.64)	\$ 3,801,591.47	\$ 730.65
May-22		\$ 3,216,310.21	0.9998	\$ 3,217,112.33	5,236	\$ 614.42		\$ (325,274.63)	\$ 3,503,428.86	\$ 669.10
Jun-22		\$ 3,463,971.51	0.9998	\$ 3,464,798.97	5,217	\$ 664.14		\$ (327,654.60)	\$ 3,676,039.89	\$ 704.63
Jul-22		\$ 3,230,808.04	0.9997	\$ 3,231,659.07	5,218	\$ 619.33		\$ (323,019.91)	\$ 3,404,332.67	\$ 652.42
Aug-22		\$ 3,255,308.56	0.9998	\$ 3,255,964.15	5,181	\$ 628.44		\$ (357,576.22)	\$ 3,436,849.71	\$ 663.36
Sep-22		\$ 3,551,526.72	0.9997	\$ 3,552,610.54	5,172	\$ 686.89		\$ (307,923.30)	\$ 3,752,301.78	\$ 725.50
Oct-22		\$ 3,430,290.54	0.9988	\$ 3,434,321.88	5,203	\$ 660.07		\$ (355,040.15)	\$ 3,542,018.23	\$ 680.76
Nov-22		\$ 4,102,906.79	0.9983	\$ 4,109,734.58	5,217	\$ 787.76		\$ (337,797.24)	\$ 4,257,683.57	\$ 816.12
Dec-22	\$ 44,300,783.47	\$ 3,443,921.81	0.9980	\$ 3,450,900.78	5,342	\$ 645.99	\$ 6,563,723.91	\$ (329,728.05)	\$ 3,666,927.20	\$ 686.43
Jan-23		\$ 4,048,603.04	0.9974	\$ 4,059,347.75	5,566	\$ 729.31		\$ (329,479.72)	\$ 4,572,034.00	\$ 821.42
Feb-23		\$ 3,319,442.27	0.9974	\$ 3,328,121.93	5,584	\$ 596.01		\$ (387,928.07)	\$ 3,625,139.56	\$ 649.20
Mar-23		\$ 4,443,273.05	0.9969	\$ 4,456,910.26	5,637	\$ 790.65		\$ (407,740.58)	\$ 4,749,371.80	\$ 842.54
Apr-23		\$ 4,041,170.82	0.9953	\$ 4,060,114.24	5,681	\$ 714.68		\$ (398,439.49)	\$ 4,386,140.94	\$ 772.07
May-23		\$ 3,969,245.55	0.9936	\$ 3,994,683.51	5,661	\$ 705.65		\$ (432,351.11)	\$ 4,401,364.66	\$ 777.49
Jun-23		\$ 4,681,403.61	0.9914	\$ 4,726,587.58	5,657	\$ 835.53		\$ (394,950.33)	\$ 5,045,917.28	\$ 891.98
Jul-23		\$ 5,099,284.86	0.9916	\$ 5,142,361.17	5,665	\$ 907.74		\$ (465,407.28)	\$ 5,308,878.48	\$ 937.14
Aug-23		\$ 4,903,380.68	0.9879	\$ 4,963,377.96	5,658	\$ 877.23		\$ (437,278.76)	\$ 5,222,993.16	\$ 923.12
Sep-23		\$ 5,175,244.90	0.9578	\$ 5,403,305.53	5,680	\$ 951.29		\$ (374,503.44)	\$ 5,694,624.68	\$ 1,002.57
Oct-23		\$ 4,248,067.90	0.9483	\$ 4,479,944.28	5,656	\$ 792.07		\$ (360,484.65)	\$ 4,818,534.98	\$ 851.93
Nov-23		\$ 5,487,671.28	0.9506	\$ 5,772,754.03	5,678	\$ 1,016.69		\$ (344,763.43)	\$ 6,014,495.03	\$ 1,059.26
Dec-23	\$ 48,381,040.02	\$ 3,696,917.24	0.9290	\$ 3,979,302.55	5,974	\$ 666.10	\$ 8,361,014.95	\$ (352,172.66)	\$ 4,202,831.65	\$ 703.52

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name:First Priority Life Insurance Co.
Product(s):PPO
Market Segment:Small Group
Rate Effective Date:01/01/2025

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 EHB 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				0.00%	
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

PA Rate Template Part II
Rate Development and Change

Carrier Name:	First Priority Life Insurance Co.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2025

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 827.89	\$ -
Two year trend projection Factor	1.128	1.000
Unadjusted Projected Allowed EHB Claims PMPM	\$ 933.71	\$ -
<u>Single Risk Pool Adjustment Factors</u>		
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000
Change in Morbidity - All Other	1.003	0.000
Total Non-Morbidity Changes	1.002	0.000
Change in Demographics	0.985	0.000
Change in Network	1.018	0.000
Change in Benefits	1.000	1.000
Change in Other	1.000	0.000
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 938.99	\$ -
Credibility Factors	100%	0%
Blended Projected EHB Claims PMPM		\$ 938.99
<u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u>		
Adjusted Projected Allowed EHB Claims PMPM	\$ 938.99	<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.876	
Projected Incurred EHB Claims PMPM	\$ 822.26	
<u>Market-wide Adjustments</u>		
Projected Incurred Risk Adjustment PMPM	\$ 125.76	
Projected Incurred Exchange User Fees PMPM	\$0.00	
Projected Incurred Reinsurance Recoveries PMPM	\$0.00	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 696.50	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 795.37	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -	
Catastrophic Eligibility Adjustment	1.000	
Market-Adjusted Projected Incurred Total Claims PMPM	696.4999222	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 795.37	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.07%	\$62.57
General and Claims	4.88%	\$37.84
Agent/Broker Fees and Commissions	2.82%	\$21.88
Quality Improvement Initiatives	0.37%	\$2.85
Taxes and Fees	2.06%	\$16.00
Risk Adjustment User Fee	0.02%	\$0.18
PCORI Fee	0.06%	\$0.31
PA Premium & Other Taxes (if applicable)	2.00%	\$15.50
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	10.14%	\$78.56
Projected Required Revenue PMPM		\$ 775.06

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 472.66	\$ 513.13	\$ 40.46	8.6%
B. Base period allowed claims before normalization	\$ 709.80	\$ 827.89	\$ 118.08	25.0%
C. Normalization factor component of change	\$ (246.99)	\$ (290.12)	\$ (43.13)	-9.1%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 462.81	\$ 537.77	\$ 74.95	15.9%
D2. URRT Trend	\$ 60.70	\$ 68.74	\$ 8.04	1.7%
D3. URRT Morbidity	\$ 3.35	\$ 1.96	\$ (1.39)	-0.3%
D4. URRT Other	\$ 10.85	\$ 1.46	\$ (9.39)	-2.0%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (45.99)	\$ (93.29)	\$ (47.30)	-10.0%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1:D7)	\$ 491.73	\$ 516.64	\$ 24.91	5.3%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (57.46)	\$ (53.20)	\$ 4.26	0.9%
E2. Pricing AV	\$ (61.51)	\$ (59.54)	\$ 1.98	0.4%
E3. Benefit Richness	\$ 46.15	\$ 53.62	\$ 7.47	1.6%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Benefits in Addition to EHB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1:E5)	\$ (72.82)	\$ (59.12)	\$ 13.71	2.9%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 40.28	\$ 41.42	\$ 1.14	0.2%
F2. Taxes and Fees	\$ 9.78	\$ 10.59	\$ 0.81	0.2%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 50.06	\$ 52.01	\$ 1.95	0.4%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 468.97	\$ 509.54	\$ 40.57	8.6%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 827.89	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 48,381,040.02	
Blended Loss Ratio	86.90%	

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

Effective Date	01/01/2025	04/01/2025	07/01/2025	10/01/2025	Total Single Risk Pool
# of Member Months Renewing in Quarter	34,433	10,060	6,987	14,856	66,336
Adjusted Projected Allowed EHB Claims PMPM	\$ 938.99	\$ 938.99	\$ 938.99	\$ 938.99	\$ 938.99
Months of Trend			6	9	
Annual Trend	6.52%	7.64%	7.18%	7.03%	
Single Risk Pool Projected Allowed Claims	\$ 938.99	\$ 956.43	\$ 972.11	\$ 988.06	\$ 956.11
Quarterly Trend Factor	1.000	1.019	1.035	1.052	1.018

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.543	1.514
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (Induced demand)	1.125	1.134
Average Network Factor	0.883	0.897
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 754.15	\$ 795.37
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 491.73	\$ 516.64

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

	2024	2025
Paid-to-Allowed	0.863	0.876
URRT Trend (Total Applied Trend Factor)	1.131	1.128
URRT Morbidity	1.006	1.003
URRT "Other"	1.021	1.002
Risk Adjustment	\$ (60.89)	\$ (125.76)
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ 0.46	\$ 0.53
Network	0.883	0.897
Pricing AV	0.858	0.872
Benefit Richness	1.124	1.133
Catastrophic Eligibility	1.000	1.000
Benefits in Addition to EHB	1.000	1.000
Administrative Expenses	8.52%	8.07%
Taxes and Fees	2.07%	2.06%
Profit and/or Contingency	0.00%	0.00%

Table 10. Plan Rates

Total Covered Lives @ 02-01-2024	6,238
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[illegible]

6,238	5,528
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\$	472.66	\$	513.13
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8.6%

-	-	6,238	-	-	-	-	-	-	6,238
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138	124
156	138
182	162
147	130
380	337
312	276
66	58
118	104
4	4
76	68
239	158
238	228
323	281
827	732
20	18
186	164
31	27
116	103
61	55
277	156
312	100
10	9
46	36
15	14
83	75
226	202
338	300
41	37
87	76
37	32
64	57
43	38
381	160
11	11
47	42
19	17
92	81
6	6
62	55
4	4
14	12
8	7
76	68
270	239
30	26
263	244
110	100
48	43
113	106
120	107

N/A	N/A
565.74	683.87
588.57	381.21
590.12	672.22
528.40	573.90
655.50	666.60
590.12	566.60
608.97	549.87
584.10	549.87
590.12	600.92
547.17	515.31
561.38	549.87
590.12	549.87
590.12	549.87
541.49	560.79
522.02	486.77
522.02	541.37
522.02	460.73
528.97	521.37
461.77	482.82
527.98	552.38
510.98	550.12
528.97	470.47
528.97	470.47
537.36	576.40
403.92	437.84
455.85	487.84
575.12	511.92
397.13	435.85
528.97	520.97
455.85	443.49
528.97	520.97
528.97	520.97
470.50	508.02
470.50	508.02
470.50	508.02
470.50	508.02
528.97	540.39
528.97	540.39
464.39	485.23
464.39	485.23
368.54	381.27
456.11	447.10
456.11	447.10
456.11	447.10
368.54	381.27
451.41	479.42
368.54	408.09
451.41	450.49
367.26	364.34
364.71	428.98
373.95	360.95
410.00	510.00
401.74	438.97
401.74	438.97
331.41	331.41
501.31	535.89
485.32	518.83
410.08	488.40

N/A	N/A
5.9%	2.2%
7.9%	2.5%
6.0%	2.9%
8.6%	2.4%
6.5%	6.1%
8.5%	5.0%
6.2%	1.1%
8.2%	1.9%
8.3%	1.1%
8.7%	1.2%
7.1%	2.9%
8.1%	4.1%
8.9%	5.2%
10.9%	13.3%
9.1%	0.3%
9.4%	3.0%
6.5%	0.5%
8.5%	1.9%
7.3%	1.0%
9.3%	2.8%
4.6%	1.8%
0.0%	0.0%
7.7%	0.2%
9.7%	0.6%
7.2%	0.2%
9.2%	1.3%
7.4%	3.6%
9.4%	5.4%
7.8%	0.7%
9.8%	1.0%
0.0%	0.0%
0.0%	0.0%
8.9%	1.0%
10.0%	0.7%
9.4%	0.2%
9.4%	0.8%
7.2%	0.0%
9.2%	0.0%
7.4%	0.3%
9.4%	1.5%
7.5%	0.1%
9.5%	1.0%
8.5%	0.1%
10.6%	0.2%
6.8%	0.1%
0.0%	0.0%
8.9%	1.2%
10.6%	4.3%
7.4%	0.1%
9.4%	0.5%
8.5%	2.6%
9.1%	1.8%
9.3%	0.8%
9.3%	1.9%
10.8%	1.9%
6.9%	0.0%
7.1%	0.0%
9.1%	0.0%

-	-	138	-	-	-	-	-	-	-	0	
-	-	156	-	-	-	-	-	-	-	138	1
-	-	183	-	-	-	-	-	-	-	156	1
-	-	147	-	-	-	-	-	-	-	183	1
-	-	380	-	-	-	-	-	-	-	147	1
-	-	312	-	-	-	-	-	-	-	380	1
-	-	66	-	-	-	-	-	-	-	312	1
-	-	118	-	-	-	-	-	-	-	66	1
-	-	4	-	-	-	-	-	-	-	118	1
-	-	76	-	-	-	-	-	-	-	4	1
-	-	179	-	-	-	-	-	-	-	76	1
-	-	258	-	-	-	-	-	-	-	179	1
-	-	323	-	-	-	-	-	-	-	258	1
-	-	827	-	-	-	-	-	-	-	323	1
-	-	20	-	-	-	-	-	-	-	827	1
-	-	186	-	-	-	-	-	-	-	20	1
-	-	31	-	-	-	-	-	-	-	186	1
-	-	116	-	-	-	-	-	-	-	31	1
-	-	61	-	-	-	-	-	-	-	116	1
-	-	177	-	-	-	-	-	-	-	61	1
-	-	112	-	-	-	-	-	-	-	177	1
-	-	-	-	-	-	-	-	-	-	112	1
-	-	-	-	-	-	-	-	-	-	-	1
-	-	10	-	-	-	-	-	-	-	10	1
-	-	40	-	-	-	-	-	-	-	40	1
-	-	15	-	-	-	-	-	-	-	15	1
-	-	83	-	-	-	-	-	-	-	83	1
-	-	226	-	-	-	-	-	-	-	226	1
-	-	-	-	-	-	-	-	-	-	-	1
-	-	338	-	-	-	-	-	-	-	338	1
-	-	41	-	-	-	-	-	-	-	41	1
-	-	87	-	-	-	-	-	-	-	87	1
-	-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	-	1
-	-	37	-	-	-	-	-	-	-	37	1
-	-	64	-	-	-	-	-	-	-	64	1
-	-	43	-	-	-	-	-	-	-	43	1
-	-	181	-	-	-	-	-	-	-	181	1
-	-	11	-	-	-	-	-	-	-	11	1
-	-	-	-	-	-	-	-	-	-	-	1
-	-	47	-	-	-	-	-	-	-	47	1
-	-	-	-	-	-	-	-	-	-	-	1
-	-	19	-	-	-	-	-	-	-	19	1
-	-	92	-	-	-	-	-	-	-	92	1
-	-	6	-	-	-	-	-	-	-	6	1
-	-	62	-	-	-	-	-	-	-	62	1
-	-	4	-	-	-	-	-	-	-	4	1
-	-	-	-	-	-	-	-	-	-	-	1
-	-	14	-	-	-	-	-	-	-	14	1
-	-	8	-	-	-	-	-	-	-	8	1
-	-	-	-	-	-	-	-	-	-	-	1
-	-	76	-	-	-	-	-	-	-	76	1
-	-	270	-	-	-	-	-	-	-	270	1
-	-	4	-	-	-	-	-	-	-	4	1
-	-	-	-	-	-	-	-	-	-	-	1
-	-	30	-	-	-	-	-	-	-	30	1
-	-	163	-	-	-	-	-	-	-	163	1
-	-	110	-	-	-	-	-	-	-	110	1
-	-	48	-	-	-	-	-	-	-	48	1
-	-	119	-	-	-	-	-	-	-	119	1
-	-	120	-	-	-	-	-	-	-	120	1
-	-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	-	1

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: First Priority Life Insurance Co.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2025

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 HIOS Plan ID (If Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals						
These cells auto-fill using the data entered in Table 10.						

Plan 1	55957PA0270007	BlueCare PPO S0 Platinum	M	55957PA0270007	Platinum	Off
Plan 2	55957PA0290007	are Custom PPO S0 Plat	M	55957PA0290007	Platinum	Off
Plan 3	55957PA0270016	ueCare PPO S250 Platinu	M	55957PA0270016	Platinum	Off
Plan 4	55957PA0290008	are Custom PPO S250 Pla	M	55957PA0290008	Platinum	Off
Plan 5	55957PA0270002	ueCare PPO S500 Platinum	M	55957PA0270002	Platinum	Off
Plan 6	55957PA0290002	are Custom PPO S500 Pla	M	55957PA0290002	Platinum	Off
Plan 7	55957PA0270006	ueCare PPO S750 Platinu	M	55957PA0270006	Platinum	Off
Plan 8	55957PA0290006	are Custom PPO S750 Pla	M	55957PA0290006	Platinum	Off
Plan 9	55957PA0270023	BlueCare PPO S0 Gold	M	55957PA0270023	Gold	Off
Plan 10	55957PA0290024	ueCare Custom PPO S0 G	M	55957PA0290024	Gold	Off
Plan 11	55957PA0270017	BlueCare PPO S500 Gold	M	55957PA0270017	Gold	Off
Plan 12	55957PA0290022	are Custom PPO S500 G	M	55957PA0290022	Gold	Off
Plan 13	55957PA0270018	BlueCare PPO S1000 Gold	M	55957PA0270018	Gold	Off
Plan 14	55957PA0290012	are Custom PPO S1000	M	55957PA0290012	Gold	Off
Plan 15	55957PA0270008	BlueCare PPO S1250 Gold	M	55957PA0270008	Gold	Off
Plan 16	55957PA0290011	are Custom PPO S1250	M	55957PA0290011	Gold	Off
Plan 17	55957PA0270030	BlueCare PPO S1400 Gold	M	55957PA0270030	Gold	Off
Plan 18	55957PA0290029	are Custom PPO S1400	M	55957PA0290029	Gold	Off
Plan 19	55957PA0270009	BlueCare PPO S1500 Gold	M	55957PA0270009	Gold	Off
Plan 20	55957PA0290013	are Custom PPO S1500	M	55957PA0290013	Gold	Off
Plan 21	55957PA0280004	ueCare QHD PPO S1700 G	M	55957PA0280004	Gold	Off
Plan 22	55957PA0390001	are Custom QHD PPO S17	N	55957PA0390001	Gold	Off
Plan 23	55957PA0270033	BlueCare PPO S1550 Gold	M	55957PA0270033	Gold	Off
Plan 24	55957PA0290034	are Custom PPO S1550	M	55957PA0290034	Gold	Off
Plan 25	55957PA0270031	BlueCare PPO S2000 Gold	M	55957PA0270031	Gold	Off
Plan 26	55957PA0290030	are Custom PPO S2000	M	55957PA0290030	Gold	Off
Plan 27	55957PA0270011	ueCare PPO S2000 1x Go	M	55957PA0270011	Gold	Off
Plan 28	55957PA0290016	are Custom PPO S2000 1x	M	55957PA0290016	Gold	Off
Plan 29	55957PA0270028	BlueCare PPO S2500 Gold	M	55957PA0270028	Gold	Off
Plan 30	55957PA0290031	are Custom PPO S2500	M	55957PA0290031	Gold	Off
Plan 31	55957PA0280006	ueCare QHD PPO S2750 G	N	55957PA0280006	Gold	Off
Plan 32	55957PA0390002	are Custom QHD PPO S27	N	55957PA0390002	Gold	Off
Plan 33	55957PA0270036	BlueCare PPO S3000 Gold	M	55957PA0270036	Gold	Off
Plan 34	55957PA0290037	are Custom PPO S3000	M	55957PA0290037	Gold	Off
Plan 35	55957PA0270029	BlueCare PPO S4000 Gold	M	55957PA0270029	Gold	Off
Plan 36	55957PA0290032	are Custom PPO S4000	M	55957PA0290032	Gold	Off
Plan 37	55957PA0270032	ueCare PPO S5000 1x G6	M	55957PA0270032	Gold	Off
Plan 38	55957PA0290033	are Custom PPO S5000 1x	M	55957PA0290033	Gold	Off
Plan 39	55957PA0270037	BlueCare PPO S0 Silver	M	55957PA0270037	Silver	Off
Plan 40	55957PA0290038	ueCare Custom PPO S0 Sil	M	55957PA0290038	Silver	Off
Plan 41	55957PA0270025	BlueCare PPO S2600 Silver	M	55957PA0270025	Silver	Off
Plan 42	55957PA0290026	are Custom PPO S2600	M	55957PA0290026	Silver	Off
Plan 43	55957PA0270027	BlueCare PPO S3000 Silver	M	55957PA0270027	Silver	Off
Plan 44	55957PA0290028	are Custom PPO S3000 L	M	55957PA0290028	Silver	Off
Plan 45	55957PA0270026	ueCare PPO S3000 1x Sil	M	55957PA0270026	Silver	Off
Plan 46	55957PA0290027	are Custom PPO S3000 1x	M	55957PA0290027	Silver	Off
Plan 47	55957PA0280005	ueCare QHD PPO S3400 Sil	M	55957PA0280005	Silver	Off
Plan 48	55957PA0390003	are Custom QHD PPO S34	N	55957PA0390003	Silver	Off
Plan 49	55957PA0270034	BlueCare PPO S5000 Silver	M	55957PA0270034	Silver	Off
Plan 50	55957PA0290035	are Custom PPO S5000 L	M	55957PA0290035	Silver	Off
Plan 51	55957PA0270013	ueCare PPO S5400 Bronze	M	55957PA0270013	Standard Bronze	Off
Plan 52	55957PA0290021	are Custom PPO S5400 B	M	55957PA0290021	Standard Bronze	Off
Plan 53	55957PA0300001	ffordBlue S250 Platinu	M	55957PA0300001	Platinum	Off
Plan 54	55957PA0300004	AffordBlue S500 Gold	M	55957PA0300004	Gold	Off
Plan 55	55957PA0300003	AffordBlue S1000 Gold	M	55957PA0300003	Gold	Off
Plan 56	55957PA0300002	AffordBlue S1500 Gold	M	55957PA0300002	Gold	Off
Plan 57	55957PA0300005	AffordBlue S3000 Silver	M	55957PA0300005	Silver	Off
Plan 58	55957PA0370003	Valley Flex Blue PPO S0	M	55957PA0370003	Gold	Off
Plan 59	55957PA0370004	Valley Flex Blue PPO 125	M	55957PA0370004	Gold	Off
Plan 60	55957PA0380002	Blue PPO Qualified Enrol	M	55957PA0380002	Silver	Off

Quarter 1 2024, 21-year-old Non-Tobacco Premium PMPM											Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9			
\$ -	\$ -	\$ -	\$ 472.66	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 472.66

\$ -	\$ -	\$ -	\$ 645.74	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 645.74
\$ -	\$ -	\$ -	\$ 538.57	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 538.57
\$ -	\$ -	\$ -	\$ 633.47	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 633.47
\$ -	\$ -	\$ -	\$ 528.40	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 528.40
\$ -	\$ -	\$ -	\$ 625.90	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 625.90
\$ -	\$ -	\$ -	\$ 522.13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 522.13
\$ -	\$ -	\$ -	\$ 608.97	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 608.97
\$ -	\$ -	\$ -	\$ 508.10	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 508.10
\$ -	\$ -	\$ -	\$ 568.16	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 568.16
\$ -	\$ -	\$ -	\$ 474.27	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 474.27
\$ -	\$ -	\$ -	\$ 541.38	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 541.38
\$ -	\$ -	\$ -	\$ 452.06	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 452.06
\$ -	\$ -	\$ -	\$ 505.14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 505.14
\$ -	\$ -	\$ -	\$ 422.02	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 422.02
\$ -	\$ -	\$ -	\$ 530.66	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 530.66
\$ -	\$ -	\$ -	\$ 443.18	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 443.18
\$ -	\$ -	\$ -	\$ 508.22	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 508.22
\$ -	\$ -	\$ -	\$ 424.57	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 424.57
\$ -	\$ -	\$ -	\$ 528.97	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 528.97
\$ -	\$ -	\$ -	\$ 441.77	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 441.77
\$ -	\$ -	\$ -	\$ 527.98	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 527.98
\$ -	\$ -	\$ -	\$ 510.98	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 510.98
\$ -	\$ -	\$ -	\$ 426.86	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 426.86
\$ -	\$ -	\$ -	\$ 479.76	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 479.76
\$ -	\$ -	\$ -	\$ 400.98	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 400.98
\$ -	\$ -	\$ -	\$ 533.88	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 533.88
\$ -	\$ -	\$ -	\$ 445.85	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 445.85
\$ -	\$ -	\$ -	\$ 475.12	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 475.12
\$ -	\$ -	\$ -	\$ 397.13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 397.13
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 504.93	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 504.93
\$ -	\$ -	\$ -	\$ 421.84	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 421.84
\$ -	\$ -	\$ -	\$ 470.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 470.50
\$ -	\$ -	\$ -	\$ 393.30	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 393.30
\$ -	\$ -	\$ -	\$ 486.98	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 486.98
\$ -	\$ -	\$ -	\$ 406.96	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 406.96
\$ -	\$ -	\$ -	\$ 532.13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 532.13
\$ -	\$ -	\$ -	\$ 444.39	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 444.39
\$ -	\$ -	\$ -	\$ 416.53	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 416.53
\$ -	\$ -	\$ -	\$ 348.54	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 348.54
\$ -	\$ -	\$ -	\$ 416.11	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 416.11
\$ -	\$ -	\$ -	\$ 348.19	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 348.19
\$ -	\$ -	\$ -	\$ 441.13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 441.13
\$ -	\$ -	\$ -	\$ 368.94	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 368.94
\$ -	\$ -	\$ -	\$ 451.42	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 451.42
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 414.99	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 414.99
\$ -	\$ -	\$ -	\$ 347.26	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 347.26
\$ -	\$ -	\$ -	\$ 394.17	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 394.17
\$ -	\$ -	\$ -	\$ 329.99	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 329.99
\$ -	\$ -	\$ -	\$ 470.24	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 470.24
\$ -	\$ -	\$ -	\$ 413.15	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 413.15
\$ -	\$ -	\$ -	\$ 401.74	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 401.74
\$ -	\$ -	\$ -	\$ 395.09	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 395.09
\$ -	\$ -	\$ -	\$ 331.41	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 331.41
\$ -	\$ -	\$ -	\$ 501.31	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 501.31
\$ -	\$ -	\$ -	\$ 485.32	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 485.32
\$ -	\$ -	\$ -	\$ 410.98	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 410.98

Quarter 1 2025, 21-year-old Non-Tobacco Premium PMPM											Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9			
\$ -	\$ -	\$ -	\$ 513.13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 513.13

\$	-	\$	683.87	\$	-	\$	-	\$	-	\$	683.87
\$	-	\$	581.21	\$	-	\$	-	\$	-	\$	581.21
\$	-	\$	675.22	\$	-	\$	-	\$	-	\$	675.22
\$	-	\$	573.90	\$	-	\$	-	\$	-	\$	573.90
\$	-	\$	666.60	\$	-	\$	-	\$	-	\$	666.60
\$	-	\$	566.62	\$	-	\$	-	\$	-	\$	566.62
\$	-	\$	646.79	\$	-	\$	-	\$	-	\$	646.79
\$	-	\$	549.87	\$	-	\$	-	\$	-	\$	549.87
\$	-	\$	605.92	\$	-	\$	-	\$	-	\$	605.92
\$	-	\$	515.31	\$	-	\$	-	\$	-	\$	515.31
\$	-	\$	579.72	\$	-	\$	-	\$	-	\$	579.72
\$	-	\$	493.16	\$	-	\$	-	\$	-	\$	493.16
\$	-	\$	549.92	\$	-	\$	-	\$	-	\$	549.92
\$	-	\$	467.96	\$	-	\$	-	\$	-	\$	467.96
\$	-	\$	569.79	\$	-	\$	-	\$	-	\$	569.79
\$	-	\$	484.77	\$	-	\$	-	\$	-	\$	484.77
\$	-	\$	541.37	\$	-	\$	-	\$	-	\$	541.37
\$	-	\$	460.73	\$	-	\$	-	\$	-	\$	460.73
\$	-	\$	567.49	\$	-	\$	-	\$	-	\$	567.49
\$	-	\$	482.82	\$	-	\$	-	\$	-	\$	482.82
\$	-	\$	552.38	\$	-	\$	-	\$	-	\$	552.38
\$	-	\$	470.04	\$	-	\$	-	\$	-	\$	470.04
\$	-	\$	550.52	\$	-	\$	-	\$	-	\$	550.52
\$	-	\$	468.47	\$	-	\$	-	\$	-	\$	468.47
\$	-	\$	514.29	\$	-	\$	-	\$	-	\$	514.29
\$	-	\$	437.84	\$	-	\$	-	\$	-	\$	437.84
\$	-	\$	573.40	\$	-	\$	-	\$	-	\$	573.40
\$	-	\$	487.62	\$	-	\$	-	\$	-	\$	487.62
\$	-	\$	511.94	\$	-	\$	-	\$	-	\$	511.94
\$	-	\$	435.85	\$	-	\$	-	\$	-	\$	435.85
\$	-	\$	520.97	\$	-	\$	-	\$	-	\$	520.97
\$	-	\$	443.49	\$	-	\$	-	\$	-	\$	443.49
\$	-	\$	539.94	\$	-	\$	-	\$	-	\$	539.94
\$	-	\$	459.44	\$	-	\$	-	\$	-	\$	459.44
\$	-	\$	508.02	\$	-	\$	-	\$	-	\$	508.02
\$	-	\$	432.54	\$	-	\$	-	\$	-	\$	432.54
\$	-	\$	522.99	\$	-	\$	-	\$	-	\$	522.99
\$	-	\$	445.19	\$	-	\$	-	\$	-	\$	445.19
\$	-	\$	570.39	\$	-	\$	-	\$	-	\$	570.39
\$	-	\$	485.27	\$	-	\$	-	\$	-	\$	485.27
\$	-	\$	447.36	\$	-	\$	-	\$	-	\$	447.36
\$	-	\$	381.23	\$	-	\$	-	\$	-	\$	381.23
\$	-	\$	447.40	\$	-	\$	-	\$	-	\$	447.40
\$	-	\$	381.26	\$	-	\$	-	\$	-	\$	381.26
\$	-	\$	479.12	\$	-	\$	-	\$	-	\$	479.12
\$	-	\$	408.09	\$	-	\$	-	\$	-	\$	408.09
\$	-	\$	481.95	\$	-	\$	-	\$	-	\$	481.95
\$	-	\$	410.49	\$	-	\$	-	\$	-	\$	410.49
\$	-	\$	451.74	\$	-	\$	-	\$	-	\$	451.74
\$	-	\$	384.94	\$	-	\$	-	\$	-	\$	384.94
\$	-	\$	423.38	\$	-	\$	-	\$	-	\$	423.38
\$	-	\$	360.95	\$	-	\$	-	\$	-	\$	360.95
\$	-	\$	510.00	\$	-	\$	-	\$	-	\$	510.00
\$	-	\$	450.93	\$	-	\$	-	\$	-	\$	450.93
\$	-	\$	438.97	\$	-	\$	-	\$	-	\$	438.97
\$	-	\$	431.86	\$	-	\$	-	\$	-	\$	431.86
\$	-	\$	367.11	\$	-	\$	-	\$	-	\$	367.11
\$	-	\$	533.89	\$	-	\$	-	\$	-	\$	533.89
\$	-	\$	519.83	\$	-	\$	-	\$	-	\$	519.83
\$	-	\$	448.35	\$	-	\$	-	\$	-	\$	448.35

on-Tobacco Premium PMPM					Average (weighted by enrollment by rating area)
6	7	8	9		
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 522.66

\$ -	\$ -	\$ -	\$ -	\$ -	\$ 696.58
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 593.01
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 687.76
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 584.56
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 678.99
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 577.14
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 558.81
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 560.08
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 617.17
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 524.88
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 590.49
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 502.32
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 560.14
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 476.66
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 580.38
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 493.77
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 551.42
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 469.29
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 578.03
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 493.79
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 562.64
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 560.75
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 477.17
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 523.84
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 445.97
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 584.06
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 496.88
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 521.45
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 443.95
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 549.87
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 467.98
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 517.46
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 440.57
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 532.71
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 453.46
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 455.67
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 388.32
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 455.71
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 388.35
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 488.02
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 415.68
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 490.90
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 460.13
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 392.09
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 431.25
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 367.65
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 519.47
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 459.31
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 447.13
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 439.88
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 373.93
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Quarter 3 2025, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ -	\$ -	\$ -	\$ 531.23	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 531.23

\$ -	\$ -	\$ -	\$ 708.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 708.00
\$ -	\$ -	\$ -	\$ 601.72	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 601.72
\$ -	\$ -	\$ -	\$ 699.04	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 699.04
\$ -	\$ -	\$ -	\$ 594.14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 594.14
\$ -	\$ -	\$ -	\$ 690.12	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 690.12
\$ -	\$ -	\$ -	\$ 586.60	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 586.60
\$ -	\$ -	\$ -	\$ 669.61	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 669.61
\$ -	\$ -	\$ -	\$ 569.26	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 569.26
\$ -	\$ -	\$ -	\$ 627.29	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 627.29
\$ -	\$ -	\$ -	\$ 533.49	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 533.49
\$ -	\$ -	\$ -	\$ 499.81	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 499.81
\$ -	\$ -	\$ -	\$ 510.56	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 510.56
\$ -	\$ -	\$ -	\$ 569.32	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 569.32
\$ -	\$ -	\$ -	\$ 484.47	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 484.47
\$ -	\$ -	\$ -	\$ 485.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 485.00
\$ -	\$ -	\$ -	\$ 501.87	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 501.87
\$ -	\$ -	\$ -	\$ 560.46	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 560.46
\$ -	\$ -	\$ -	\$ 476.98	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 476.98
\$ -	\$ -	\$ -	\$ 587.51	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 587.51
\$ -	\$ -	\$ -	\$ 499.85	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 499.85
\$ -	\$ -	\$ -	\$ 571.86	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 571.86
\$ -	\$ -	\$ -	\$ 486.62	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 569.94	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 569.94
\$ -	\$ -	\$ -	\$ 485.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 485.00
\$ -	\$ -	\$ -	\$ 532.43	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 532.43
\$ -	\$ -	\$ -	\$ 453.28	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 453.28
\$ -	\$ -	\$ -	\$ 593.63	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 593.63
\$ -	\$ -	\$ -	\$ 505.03	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 505.03
\$ -	\$ -	\$ -	\$ 530.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 530.00
\$ -	\$ -	\$ -	\$ 451.23	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 451.23
\$ -	\$ -	\$ -	\$ 539.35	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 459.13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 558.89	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 558.89
\$ -	\$ -	\$ -	\$ 475.65	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 475.65
\$ -	\$ -	\$ -	\$ 525.94	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 525.94
\$ -	\$ -	\$ -	\$ 447.79	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 447.79
\$ -	\$ -	\$ -	\$ 541.44	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 541.44
\$ -	\$ -	\$ -	\$ 460.90	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 460.90
\$ -	\$ -	\$ -	\$ 590.51	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 502.39	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 461.15	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 463.15
\$ -	\$ -	\$ -	\$ 394.68	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 394.68
\$ -	\$ -	\$ -	\$ 463.18	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 463.18
\$ -	\$ -	\$ -	\$ 394.71	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 394.71
\$ -	\$ -	\$ -	\$ 496.02	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 496.02
\$ -	\$ -	\$ -	\$ 422.49	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 422.49
\$ -	\$ -	\$ -	\$ 498.95	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 498.95
\$ -	\$ -	\$ -	\$ 424.97	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 467.68	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 467.68
\$ -	\$ -	\$ -	\$ 398.52	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 398.52
\$ -	\$ -	\$ -	\$ 373.68	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 373.68
\$ -	\$ -	\$ -	\$ 527.99	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 527.99
\$ -	\$ -	\$ -	\$ 466.84	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 466.84
\$ -	\$ -	\$ -	\$ 454.46	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 454.46
\$ -	\$ -	\$ -	\$ 447.09	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 447.09
\$ -	\$ -	\$ -	\$ 380.06	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 380.06
\$ -	\$ -	\$ -	\$ 554.80	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 538.17	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 464.17	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Quarter 4 2025, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ -	\$ -	\$ -	\$ 539.94	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 539.94

\$ -	\$ -	\$ -	\$ 719.61	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 719.61
\$ -	\$ -	\$ -	\$ 611.59	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 611.59
\$ -	\$ -	\$ -	\$ 710.51	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 710.51
\$ -	\$ -	\$ -	\$ 603.89	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 603.89
\$ -	\$ -	\$ -	\$ 701.44	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 701.44
\$ -	\$ -	\$ -	\$ 596.23	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 596.23
\$ -	\$ -	\$ -	\$ 680.60	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 680.60
\$ -	\$ -	\$ -	\$ 578.60	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 578.60
\$ -	\$ -	\$ -	\$ 637.58	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 637.58
\$ -	\$ -	\$ -	\$ 542.24	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 542.24
\$ -	\$ -	\$ -	\$ 610.02	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 610.02
\$ -	\$ -	\$ -	\$ 518.94	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 518.94
\$ -	\$ -	\$ -	\$ 578.66	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 578.66
\$ -	\$ -	\$ -	\$ 492.42	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 492.42
\$ -	\$ -	\$ -	\$ 599.57	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 599.57
\$ -	\$ -	\$ -	\$ 510.10	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 510.10
\$ -	\$ -	\$ -	\$ 569.66	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 569.66
\$ -	\$ -	\$ -	\$ 484.81	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 484.81
\$ -	\$ -	\$ -	\$ 597.15	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 597.15
\$ -	\$ -	\$ -	\$ 508.05	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 508.05
\$ -	\$ -	\$ -	\$ 581.25	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 581.25
\$ -	\$ -	\$ -	\$ 494.61	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 579.29	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 579.29
\$ -	\$ -	\$ -	\$ 492.95	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 492.95
\$ -	\$ -	\$ -	\$ 541.17	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 541.17
\$ -	\$ -	\$ -	\$ 460.72	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 460.72
\$ -	\$ -	\$ -	\$ 603.37	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 603.37
\$ -	\$ -	\$ -	\$ 513.31	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 513.31
\$ -	\$ -	\$ -	\$ 538.70	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 538.70
\$ -	\$ -	\$ -	\$ 458.63	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 458.63
\$ -	\$ -	\$ -	\$ 548.20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 466.66	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 568.06	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 568.06
\$ -	\$ -	\$ -	\$ 483.45	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 483.45
\$ -	\$ -	\$ -	\$ 534.57	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 534.57
\$ -	\$ -	\$ -	\$ 455.14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 455.14
\$ -	\$ -	\$ -	\$ 550.32	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 550.32
\$ -	\$ -	\$ -	\$ 468.46	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 468.46
\$ -	\$ -	\$ -	\$ 600.20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 510.63	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 470.74	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 470.74
\$ -	\$ -	\$ -	\$ 401.16	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 401.16
\$ -	\$ -	\$ -	\$ 470.78	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 470.78
\$ -	\$ -	\$ -	\$ 401.19	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 401.19
\$ -	\$ -	\$ -	\$ 504.16	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 504.16
\$ -	\$ -	\$ -	\$ 429.42	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 429.42
\$ -	\$ -	\$ -	\$ 507.14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 507.14
\$ -	\$ -	\$ -	\$ 431.94	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 475.35	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 405.05	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 405.05
\$ -	\$ -	\$ -	\$ 445.51	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 445.51
\$ -	\$ -	\$ -	\$ 379.81	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 379.81
\$ -	\$ -	\$ -	\$ 386.65	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 386.65
\$ -	\$ -	\$ -	\$ 474.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 474.50
\$ -	\$ -	\$ -	\$ 461.91	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 461.91
\$ -	\$ -	\$ -	\$ 454.43	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 454.43
\$ -	\$ -	\$ -	\$ 386.29	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 386.29
\$ -	\$ -	\$ -	\$ 953.80	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 547.02	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ 471.78	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

[illegible]

PA Rate Quarterly Template Part V Consumer Factors

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

First Priority Life Insurance Co.
PPO
Small Group
01/01/2025

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
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			
Rating Area 9			

Table 14. Network Factors

[illegible]

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	12.92%
Revised Requested Average Rate Change:	8.56%
Minimum Requested Rate Change:	4.62%
Maximum Requested Rate Change:	10.89%
Mapped Members:	6,238
Available in Rating Areas:	Rating Area 3

Key Information

Jan. 2023 - Dec. 2023 Financial Experience	
Premium	\$ 56,481,704.62
Claims	\$ 49,082,125.75
Administrative Expenses	\$ 3,712,409.40
Taxes & Fees	\$ 978,435.65
Company Made After Taxes	\$ 2,708,733.83

Carrier Name:	First Priority Life Insurance Co.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2025

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Text
1			1
2			1
3	3		1 3
4			0
5			0
6			0
7			0
8			0
9			0

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:	8%
Taxes & Fees:	2%
Profit:	0%

The company expects its annual medical costs to increase: 6.20%

Explanation of requested rate change: The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2024 and throughout 2025 because of both higher utilization and the increasing cost of healthcare services.

Company Name: First Priority Life Insurance Co.		Market: Small Group	
Product: PPO		Effective Date of Rates: January 1, 2025	
Ending date of Rates: March 31, 2025			
HIOS Plan ID (Off Exchange) =>	N/A	N/A	N/A
HIOS Plan ID (On Exchange) =>	55957PA0270007	55957PA0270007	55957PA0270007
Plan Marketing Name =>	BlueCare PPO \$0 Platinum	BlueCare Custom PPO \$0 Platinum	BlueCare Custom PPO \$250 Platinum
Form # =>	CERT-FLPUC-BC-PPO-SM-2025	CERT-FLPUC-BCUST-PPO-SM-2025	CERT-FLPUC-BC-PPO-SM-2025
Rating Area =>	Area 3	Area 3	Area 3
Network =>	U	U	U
Metal =>	Platinum	Platinum	Platinum
Deductible =>	\$0	\$0	\$250
Coinsurance =>	100%	100%	100%
Copay =>			
POP Maximum =>	\$3,500	\$3,500	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	5532.16	5532.16	5532.16
15	5559.66	5559.66	5559.66
16	5587.44	5587.44	5587.44
17	5605.22	5605.22	5605.22
18	5624.37	5624.37	5624.37
19	5643.52	5643.52	5643.52
20	5663.35	5663.35	5663.35
21	5683.87	5683.87	5683.87
22	5683.87	5683.87	5683.87
23	5683.87	5683.87	5683.87
24	5683.87	5683.87	5683.87
25	5683.87	5683.87	5683.87
26	5700.28	5700.28	5700.28
27	5716.70	5716.70	5716.70
28	5743.37	5743.37	5743.37
29	5765.25	5765.25	5765.25
30	5776.19	5776.19	5776.19
31	5792.61	5792.61	5792.61
32	5809.02	5809.02	5809.02
33	5831.28	5831.28	5831.28
34	5831.28	5831.28	5831.28
35	5853.69	5853.69	5853.69
36	5841.16	5841.16	5841.16
37	5846.63	5846.63	5846.63
38	5852.10	5852.10	5852.10
39	5863.04	5863.04	5863.04
40	5879.99	5879.99	5879.99
41	5890.40	5890.40	5890.40
42	5906.13	5906.13	5906.13
43	5926.01	5926.01	5926.01
44	5953.37	5953.37	5953.37
45	5987.51	5987.51	5987.51
46	51,025.81	51,025.81	51,025.81
47	51,068.89	51,068.89	51,068.89
48	51,118.13	51,118.13	51,118.13
49	51,166.68	51,166.68	51,166.68
50	51,213.39	51,213.39	51,213.39
51	51,270.47	51,270.47	51,270.47
52	51,334.91	51,334.91	51,334.91
53	51,396.09	51,396.09	51,396.09
54	51,460.06	51,460.06	51,460.06
55	51,525.03	51,525.03	51,525.03
56	51,595.47	51,595.47	51,595.47
57	51,666.59	51,666.59	51,666.59
58	51,742.50	51,742.50	51,742.50
59	51,780.11	51,780.11	51,780.11
60	51,860.02	51,860.02	51,860.02
61	51,927.67	51,927.67	51,927.67
62	51,964.76	51,964.76	51,964.76
63	52,018.78	52,018.78	52,018.78
64+	52,051.61	52,051.61	52,051.61

Company Name:
Market:
Product:

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Company Name:		First Priority Life Insurance Co.	
Market:		Snap	
Product:		PPO	
Effective Date of Rates:		April 1, 2025	
Ending date of Rates:		June 30, 2025	
HIOS Plan ID (On Exchange) =>		N/A	
HIOS Plan ID (Off Exchange) =>		55957PA0270007	
Plan Marketing Name =>		BlueCare PPO \$0 Platinum	
Form # =>		CERT-FLPIL-BC-PPO-SM-2025	
Rating Area =>		Area 3	
Network =>		U	
Metal =>		Platinum	
Deductible =>		\$0	
Coinsurance =>		100%	
Copy# =>		53,500	
GCP Maximum =>		\$3,500	
Pediatric Dental (Yes/No) =>		Yes	
Age Band		Non-Tobacco	Tobacco
0 - 14	\$532.88	\$532.88	\$452.89
15	\$580.25	\$580.25	\$493.14
16	\$598.36	\$598.36	\$508.54
17	\$616.47	\$616.47	\$523.93
18	\$635.98	\$635.98	\$540.51
19	\$655.48	\$655.48	\$557.08
20	\$675.08	\$675.08	\$574.25
21	\$695.58	\$695.58	\$592.01
22	\$696.58	\$696.58	\$592.01
23	\$696.58	\$696.58	\$592.01
24	\$696.58	\$696.58	\$592.01
25	\$699.37	\$699.37	\$594.38
26	\$713.30	\$713.30	\$606.22
27	\$730.02	\$730.02	\$630.43
28	\$739.18	\$739.18	\$643.51
29	\$770.47	\$770.47	\$662.46
30	\$790.62	\$790.62	\$671.93
31	\$807.34	\$807.34	\$686.14
32	\$824.05	\$824.05	\$700.35
33	\$841.50	\$841.50	\$719.23
34	\$861.00	\$861.00	\$738.70
35	\$881.22	\$881.22	\$753.44
36	\$896.79	\$896.79	\$778.17
37	\$912.37	\$912.37	\$793.91
38	\$927.94	\$927.94	\$809.65
39	\$943.52	\$943.52	\$825.39
40	\$959.10	\$959.10	\$841.13
41	\$974.68	\$974.68	\$856.87
42	\$990.26	\$990.26	\$872.61
43	\$1,005.84	\$1,005.84	\$888.35
44	\$1,021.42	\$1,021.42	\$904.09
45	\$1,036.99	\$1,036.99	\$919.83
46	\$1,052.57	\$1,052.57	\$935.57
47	\$1,068.15	\$1,068.15	\$951.31
48	\$1,083.73	\$1,083.73	\$967.05
49	\$1,099.31	\$1,099.31	\$982.79
50	\$1,114.89	\$1,114.89	\$998.53
51	\$1,130.47	\$1,130.47	\$1,014.27
52	\$1,146.05	\$1,146.05	\$1,029.99
53	\$1,161.63	\$1,161.63	\$1,045.73
54	\$1,177.21	\$1,177.21	\$1,061.47
55	\$1,192.79	\$1,192.79	\$1,077.21
56	\$1,208.37	\$1,208.37	\$1,092.95
57	\$1,223.95	\$1,223.95	\$1,108.69
58	\$1,239.53	\$1,239.53	\$1,124.43
59	\$1,255.11	\$1,255.11	\$1,140.17
60	\$1,270.69	\$1,270.69	\$1,155.91
61	\$1,286.27	\$1,286.27	\$1,171.65
62	\$1,301.85	\$1,301.85	\$1,187.39
63	\$1,317.43	\$1,317.43	\$1,203.13
64	\$1,333.01	\$1,333.01	\$1,218.87

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

[illegible]

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

Effective Date of Rates:

[illegible]

[illegible]

Company Name =>	First Priority Life Insurance Co.	
Market =>	Snap	
Product =>	PPO	
Effective Date of Rates =>	October 1, 2025	
Ending date of Rates:		December 31, 2025
HIOS Plan ID (On Exchange) =>	N/A	N/A
HIOS Plan ID (Off Exchange) =>	55957PA0270007	55957PA0270007
Plan Marketing Name =>	BlueCare PPO \$0 Platinum	BlueCare Custom PPO \$0 Platinum
Form # =>	CERT-FPLIC-BC-PPO-SM-2025	CERT-FPLIC-BC-PPO-SM-2025
Rating Area =>	Area 3	Area 3
Network =>	U	U
Metal =>	Platinum	Platinum
Deductible =>	\$0	\$0
Coinsurance =>	100%	100%
Copay =>	\$0	\$0
GP Maximum =>	\$3,500	\$3,500
Pediatric Dental (Yes/No) =>	Yes	Yes
Age Band	Non-Tobacco	Tobacco
0 - 14	5550.50	5550.50
15	5559.44	5559.44
16	5618.14	5618.14
17	5638.85	5638.85
18	5657.00	5657.00
19	5677.15	5677.15
20	5698.02	5698.02
21	5719.61	5719.61
22	5739.61	5739.61
23	5759.61	5759.61
24	5779.61	5779.61
25	5799.61	5799.61
26	5819.61	5819.61
27	5839.61	5839.61
28	5859.61	5859.61
29	5879.61	5879.61
30	5899.61	5899.61
31	5919.61	5919.61
32	5939.61	5939.61
33	5959.61	5959.61
34	5979.61	5979.61
35	5999.61	5999.61
36	6019.61	6019.61
37	6039.61	6039.61
38	6059.61	6059.61
39	6079.61	6079.61
40	6099.61	6099.61
41	6119.61	6119.61
42	6139.61	6139.61
43	6159.61	6159.61
44	6179.61	6179.61
45	6199.61	6199.61
46	6219.61	6219.61
47	6239.61	6239.61
48	6259.61	6259.61
49	6279.61	6279.61
50	6299.61	6299.61
51	6319.61	6319.61
52	6339.61	6339.61
53	6359.61	6359.61
54	6379.61	6379.61
55	6399.61	6399.61
56	6419.61	6419.61
57	6439.61	6439.61
58	6459.61	6459.61
59	6479.61	6479.61
60	6499.61	6499.61
61	6519.61	6519.61
62	6539.61	6539.61
63	6559.61	6559.61
64	6579.61	6579.61

[illegible]

Company Name:			Market:			Product:			Effective Date of Rates:		
HDS Plan ID (On Exchange) =>	N/A		HDS Plan ID (Off Exchange) =>	N/A		Plan Marketing Name =>	N/A		Form # =>		
BlueCare Custom PPO \$2000 1x Silver	55957PA020007		BlueCare Custom PPO \$2400 Silver	55957PA020005		BlueCare Custom QHP PPO \$2400 Silver	55957PA020003		BlueCare PPO \$2000 Silver	55957PA020004	
CERT-PLC-LV-BCUST-PPD-SM-2025	CERT-PLC-LV-BCUST-PPD-SM-2025		CERT-PLC-LV-BCUST-PPD-SM-2025	CERT-PLC-LV-BCUST-PPD-SM-2025		CERT-PLC-LV-BCUST-PPD-SM-2025	CERT-PLC-LV-BCUST-PPD-SM-2025		CERT-PLC-LV-BCUST-PPD-SM-2025	CERT-PLC-LV-BCUST-PPD-SM-2025	
Rating Area =>	Area 3		Area 3	Area 3		Area 3	Area 3		Area 3	Area 3	
Network =>	U		U	U		U	U		U	U	
Metal =>	Silver		Silver	Silver		Silver	Silver		Silver	Silver	
Deductible =>	\$1,000		\$1,400	\$1,400		\$5,000	\$5,000		\$5,000	\$5,000	
Coinurance =>	70%		100%	100%		100%	100%		100%	100%	
Copays =>	\$2.25		14.25	14.25		23.75	23.75		123.5	123.5	
Out of Pocket Maximum =>	\$9,100		\$7,500	\$9,200		\$9,100	\$9,100		\$2,000	\$8,500	
Pediatric Dental (Yes/No) =>	Yes		Yes	Yes		Yes	Yes		Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$128.51	\$187.96	\$187.96	\$187.96	\$130.43	\$130.43	\$130.43	\$130.43	\$130.43	\$130.43	\$130.43
15	\$157.71	\$157.71	\$422.45	\$422.45	\$159.81	\$159.81	\$159.81	\$159.81	\$157.71	\$157.71	\$157.71
16	\$158.87	\$158.87	\$435.63	\$435.63	\$171.04	\$171.04	\$171.04	\$171.04	\$158.87	\$158.87	\$158.87
17	\$158.04	\$158.04	\$448.82	\$448.82	\$182.27	\$182.27	\$182.27	\$182.27	\$158.04	\$158.04	\$158.04
18	\$159.06	\$159.06	\$463.02	\$463.02	\$194.36	\$194.36	\$194.36	\$194.36	\$159.06	\$159.06	\$159.06
19	\$404.08	\$404.08	\$477.22	\$477.22	\$406.46	\$406.46	\$406.46	\$406.46	\$404.08	\$404.08	\$404.08
20	\$416.54	\$416.54	\$493.69	\$493.69	\$418.98	\$418.98	\$418.98	\$418.98	\$416.54	\$416.54	\$416.54
21	\$429.42	\$429.42	\$507.14	\$507.14	\$431.94	\$431.94	\$431.94	\$431.94	\$429.42	\$429.42	\$429.42
22	\$429.42	\$429.42	\$507.14	\$507.14	\$431.94	\$431.94	\$431.94	\$431.94	\$429.42	\$429.42	\$429.42
23	\$429.42	\$429.42	\$507.14	\$507.14	\$431.94	\$431.94	\$431.94	\$431.94	\$429.42	\$429.42	\$429.42
24	\$429.42	\$429.42	\$507.14	\$507.14	\$431.94	\$431.94	\$431.94	\$431.94	\$429.42	\$429.42	\$429.42
25	\$431.14	\$431.14	\$509.17	\$509.17	\$433.67	\$433.67	\$433.67	\$433.67	\$429.42	\$429.42	\$429.42
26	\$439.75	\$439.75	\$519.31	\$519.31	\$442.31	\$442.31	\$442.31	\$442.31	\$439.75	\$439.75	\$439.75
27	\$450.03	\$450.03	\$531.48	\$531.48	\$452.67	\$452.67	\$452.67	\$452.67	\$450.03	\$450.03	\$450.03
28	\$466.78	\$466.78	\$551.26	\$551.26	\$469.52	\$469.52	\$469.52	\$469.52	\$466.78	\$466.78	\$466.78
29	\$480.52	\$480.52	\$567.49	\$567.49	\$483.34	\$483.34	\$483.34	\$483.34	\$480.52	\$480.52	\$480.52
30	\$487.39	\$487.39	\$575.60	\$575.60	\$490.25	\$490.25	\$490.25	\$490.25	\$487.39	\$487.39	\$487.39
31	\$497.70	\$497.70	\$587.78	\$587.78	\$500.62	\$500.62	\$500.62	\$500.62	\$497.70	\$497.70	\$497.70
32	\$508.00	\$508.00	\$599.95	\$599.95	\$510.99	\$510.99	\$510.99	\$510.99	\$508.00	\$508.00	\$508.00
33	\$514.45	\$514.45	\$607.55	\$607.55	\$517.46	\$517.46	\$517.46	\$517.46	\$514.45	\$514.45	\$514.45
34	\$521.32	\$521.32	\$615.67	\$615.67	\$524.58	\$524.58	\$524.58	\$524.58	\$521.32	\$521.32	\$521.32
35	\$524.75	\$524.75	\$619.73	\$619.73	\$527.83	\$527.83	\$527.83	\$527.83	\$524.75	\$524.75	\$524.75
36	\$528.19	\$528.19	\$623.78	\$623.78	\$531.29	\$531.29	\$531.29	\$531.29	\$528.19	\$528.19	\$528.19
37	\$531.62	\$531.62	\$627.84	\$627.84	\$534.74	\$534.74	\$534.74	\$534.74	\$531.62	\$531.62	\$531.62
38	\$535.06	\$535.06	\$631.90	\$631.90	\$538.20	\$538.20	\$538.20	\$538.20	\$535.06	\$535.06	\$535.06
39	\$541.50	\$541.50	\$640.01	\$640.01	\$545.11	\$545.11	\$545.11	\$545.11	\$541.50	\$541.50	\$541.50
40	\$548.80	\$548.80	\$648.12	\$648.12	\$552.02	\$552.02	\$552.02	\$552.02	\$548.80	\$548.80	\$548.80
41	\$558.10	\$558.10	\$660.30	\$660.30	\$562.39	\$562.39	\$562.39	\$562.39	\$558.10	\$558.10	\$558.10
42	\$568.06	\$568.06	\$671.96	\$671.96	\$572.32	\$572.32	\$572.32	\$572.32	\$568.06	\$568.06	\$568.06
43	\$582.72	\$582.72	\$688.19	\$688.19	\$586.14	\$586.14	\$586.14	\$586.14	\$582.72	\$582.72	\$582.72
44	\$599.90	\$599.90	\$708.47	\$708.47	\$601.42	\$601.42	\$601.42	\$601.42	\$599.90	\$599.90	\$599.90
45	\$620.08	\$620.08	\$732.31	\$732.31	\$623.72	\$623.72	\$623.72	\$623.72	\$620.08	\$620.08	\$620.08
46	\$644.13	\$644.13	\$760.71	\$760.71	\$647.91	\$647.91	\$647.91	\$647.91	\$644.13	\$644.13	\$644.13
47	\$671.18	\$671.18	\$792.66	\$792.66	\$675.12	\$675.12	\$675.12	\$675.12	\$671.18	\$671.18	\$671.18
48	\$702.10	\$702.10	\$829.17	\$829.17	\$706.22	\$706.22	\$706.22	\$706.22	\$702.10	\$702.10	\$702.10
49	\$732.59	\$732.59	\$865.18	\$865.18	\$736.89	\$736.89	\$736.89	\$736.89	\$732.59	\$732.59	\$732.59
50	\$766.94	\$766.94	\$905.75	\$905.75	\$771.44	\$771.44	\$771.44	\$771.44	\$766.94	\$766.94	\$766.94
51	\$802.87	\$802.87	\$945.82	\$945.82	\$805.57	\$805.57	\$805.57	\$805.57	\$802.87	\$802.87	\$802.87
52	\$838.23	\$838.23	\$989.84	\$989.84	\$843.15	\$843.15	\$843.15	\$843.15	\$838.23	\$838.23	\$838.23
53	\$876.02	\$876.02	\$1,034.57	\$1,034.57	\$881.16	\$881.16	\$881.16	\$881.16	\$876.02	\$876.02	\$876.02
54	\$916.61	\$916.61	\$1,082.74	\$1,082.74	\$922.19	\$922.19	\$922.19	\$922.19	\$916.61	\$916.61	\$916.61
55	\$957.65	\$957.65	\$1,130.92	\$1,130.92	\$966.23	\$966.23	\$966.23	\$966.23	\$957.65	\$957.65	\$957.65
56	\$1,001.84	\$1,001.84	\$1,183.16	\$1,183.16	\$1,007.72	\$1,007.72	\$1,007.72	\$1,007.72	\$1,001.84	\$1,001.84	\$1,001.84
57	\$1,046.50	\$1,046.50	\$1,235.90	\$1,235.90	\$1,052.64	\$1,052.64	\$1,052.64	\$1,052.64	\$1,046.50	\$1,046.50	\$1,046.50
58	\$1,094.16	\$1,094.16	\$1,292.19	\$1,292.19	\$1,100.58	\$1,100.58	\$1,100.58	\$1,100.58	\$1,094.16	\$1,094.16	\$1,094.16
59	\$1,117.78	\$1,117.78	\$1,320.09	\$1,320.09	\$1,124.34	\$1,124.34	\$1,124.34	\$1,124.34	\$1,117.78	\$1,117.78	\$1,117.78
60	\$1,165.45	\$1,165.45	\$1,376.38	\$1,376.38	\$1,177.29	\$1,177.29	\$1,177.29	\$1,177.29	\$1,165.45	\$1,165.45	\$1,165.45
61	\$1,206.67	\$1,206.67	\$1,425.06	\$1,425.06	\$1,213.75	\$1,213.75	\$1,213.75	\$1,213.75	\$1,206.67	\$1,206.67	\$1,206.67
62	\$1,233.73	\$1,233.73	\$1,457.01	\$1,457.01	\$1,240.96	\$1,240.96	\$1,240.96	\$1,240.96	\$1,233.73	\$1,233.73	\$1,233.73
63	\$1,267.65	\$1,267.65	\$1,497.08	\$1,497.08	\$1,275.09	\$1,275.09	\$1,275.09	\$1,275.09	\$1,267.65	\$1,267.65	\$1,267.65
64+	\$1,288.26	\$1,288.26	\$1,521.42	\$1,521.42	\$1,295.82	\$1,295.82	\$1,295.82	\$1,295.82	\$1,288.26	\$1,288.26	\$1,288.26

First Priority Life Insurance Co.
Small Group
Plan Design Summary

	HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
	55957PA0270007	BlueCare PPO \$0 Platinum	PPO	Platinum	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290007	BlueCare Custom PPO \$0 Platinum	PPO	Platinum	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270016	BlueCare PPO \$250 Platinum	PPO	Platinum	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290008	BlueCare Custom PPO \$250 Platinum	PPO	Platinum	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270002	BlueCare PPO \$500 Platinum	PPO	Platinum	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290002	BlueCare Custom PPO \$500 Platinum	PPO	Platinum	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270006	BlueCare PPO \$750 Platinum	PPO	Platinum	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290006	BlueCare Custom PPO \$750 Platinum	PPO	Platinum	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270023	BlueCare PPO \$0 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290024	BlueCare Custom PPO \$0 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270017	BlueCare PPO \$500 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290022	BlueCare Custom PPO \$500 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270018	BlueCare PPO \$1000 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290012	BlueCare Custom PPO \$1000 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270008	BlueCare PPO \$1250 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290011	BlueCare Custom PPO \$1250 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270030	BlueCare PPO \$1400 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290029	BlueCare Custom PPO \$1400 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270009	BlueCare PPO \$1500 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290013	BlueCare Custom PPO \$1500 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0280004	BlueCare QHD PPO \$1700 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0390001	BlueCare Custom QHD PPO \$1700 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270033	BlueCare PPO \$1550 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290034	BlueCare Custom PPO \$1550 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270031	BlueCare PPO \$2000 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290030	BlueCare Custom PPO \$2000 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270011	BlueCare PPO \$2000 1x Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290016	BlueCare Custom PPO \$2000 1x Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270028	BlueCare PPO \$2500 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290031	BlueCare Custom PPO \$2500 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0280006	BlueCare QHD PPO \$2750 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0390002	BlueCare Custom QHD PPO \$2750 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270036	BlueCare PPO \$3000 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290037	BlueCare Custom PPO \$3000 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270029	BlueCare PPO \$4000 Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290032	BlueCare Custom PPO \$4000 Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270032	BlueCare PPO \$5000 1x Gold	PPO	Gold	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290033	BlueCare Custom PPO \$5000 1x Gold	PPO	Gold	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270037	BlueCare PPO \$0 Silver	PPO	Silver	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290038	BlueCare Custom PPO \$0 Silver	PPO	Silver	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270025	BlueCare PPO \$2600 Silver	PPO	Silver	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290026	BlueCare Custom PPO \$2600 Silver	PPO	Silver	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe
	55957PA0270027	BlueCare PPO \$3000 Silver	PPO	Silver	Off	U		Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
	55957PA0290028	BlueCare Custom PPO \$3000 Silver	PPO	Silver	Off	U		3 Susquehanna, Tioga, Wayne, Wyoming, Monroe

Company Name First Priority Life Insurance Co.
Market Small Group
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	Plan Marketing Name	Product	Metal	On/Off Exchange
55957PA0270007	BlueCare PPO \$0 Platinum	PPO	Platinum	Off
55957PA0290007	BlueCare Custom PPO \$0 Platinum	PPO	Platinum	Off
55957PA0270016	BlueCare PPO \$250 Platinum	PPO	Platinum	Off
55957PA0290008	BlueCare Custom PPO \$250 Platinum	PPO	Platinum	Off
55957PA0270002	BlueCare PPO \$500 Platinum	PPO	Platinum	Off
55957PA0290002	BlueCare Custom PPO \$500 Platinum	PPO	Platinum	Off
55957PA0270006	BlueCare PPO \$750 Platinum	PPO	Platinum	Off
55957PA0290006	BlueCare Custom PPO \$750 Platinum	PPO	Platinum	Off
55957PA0270023	BlueCare PPO \$0 Gold	PPO	Gold	Off
55957PA0290024	BlueCare Custom PPO \$0 Gold	PPO	Gold	Off
55957PA0270017	BlueCare PPO \$500 Gold	PPO	Gold	Off
55957PA0290022	BlueCare Custom PPO \$500 Gold	PPO	Gold	Off
55957PA0270018	BlueCare PPO \$1000 Gold	PPO	Gold	Off
55957PA0290012	BlueCare Custom PPO \$1000 Gold	PPO	Gold	Off
55957PA0270008	BlueCare PPO \$1250 Gold	PPO	Gold	Off
55957PA0290011	BlueCare Custom PPO \$1250 Gold	PPO	Gold	Off
55957PA0270030	BlueCare PPO \$1400 Gold	PPO	Gold	Off
55957PA0290029	BlueCare Custom PPO \$1400 Gold	PPO	Gold	Off
55957PA0270009	BlueCare PPO \$1500 Gold	PPO	Gold	Off
55957PA0290013	BlueCare Custom PPO \$1500 Gold	PPO	Gold	Off
55957PA0280004	BlueCare QHD PPO \$1700 Gold	PPO	Gold	Off
55957PA0390001	BlueCare Custom QHD PPO \$1700 Gold	PPO	Gold	Off
55957PA0270033	BlueCare PPO \$1550 Gold	PPO	Gold	Off
55957PA0290034	BlueCare Custom PPO \$1550 Gold	PPO	Gold	Off
55957PA0270031	BlueCare PPO \$2000 Gold	PPO	Gold	Off
55957PA0290030	BlueCare Custom PPO \$2000 Gold	PPO	Gold	Off
55957PA0270011	BlueCare PPO \$2000 1x Gold	PPO	Gold	Off
55957PA0290016	BlueCare Custom PPO \$2000 1x Gold	PPO	Gold	Off
55957PA0270028	BlueCare PPO \$2500 Gold	PPO	Gold	Off
55957PA0290031	BlueCare Custom PPO \$2500 Gold	PPO	Gold	Off
55957PA0280006	BlueCare QHD PPO \$2750 Gold	PPO	Gold	Off
55957PA0390002	BlueCare Custom QHD PPO \$2750 Gold	PPO	Gold	Off
55957PA0270036	BlueCare PPO \$3000 Gold	PPO	Gold	Off
55957PA0290037	BlueCare Custom PPO \$3000 Gold	PPO	Gold	Off
55957PA0270029	BlueCare PPO \$4000 Gold	PPO	Gold	Off
55957PA0290032	BlueCare Custom PPO \$4000 Gold	PPO	Gold	Off
55957PA0270032	BlueCare PPO \$5000 1x Gold	PPO	Gold	Off
55957PA0290033	BlueCare Custom PPO \$5000 1x Gold	PPO	Gold	Off
55957PA0270037	BlueCare PPO \$0 Silver	PPO	Silver	Off
55957PA0290038	BlueCare Custom PPO \$0 Silver	PPO	Silver	Off
55957PA0270025	BlueCare PPO \$2600 Silver	PPO	Silver	Off
55957PA0290026	BlueCare Custom PPO \$2600 Silver	PPO	Silver	Off
55957PA0270027	BlueCare PPO \$3000 Silver	PPO	Silver	Off
55957PA0290028	BlueCare Custom PPO \$3000 Silver	PPO	Silver	Off
55957PA0270026	BlueCare PPO \$3000 1x Silver	PPO	Silver	Off
55957PA0290027	BlueCare Custom PPO \$3000 1x Silver	PPO	Silver	Off
55957PA0280005	BlueCare QHD PPO \$3400 Silver	PPO	Silver	Off
55957PA0390003	BlueCare Custom QHD PPO \$3400 Silver	PPO	Silver	Off
55957PA0270034	BlueCare PPO \$5000 Silver	PPO	Silver	Off
55957PA0290035	BlueCare Custom PPO \$5000 Silver	PPO	Silver	Off
55957PA0270013	BlueCare PPO \$5400 Bronze	PPO	Bronze	Off
55957PA0290021	BlueCare Custom PPO \$5400 Bronze	PPO	Bronze	Off
55957PA0300001	AffordaBlue \$250 Platinum	PPO	Platinum	Off
55957PA0300004	AffordaBlue \$500 Gold	PPO	Gold	Off
55957PA0300003	AffordaBlue \$1000 Gold	PPO	Gold	Off
55957PA0300002	AffordaBlue \$1500 Gold	PPO	Gold	Off
55957PA0300005	AffordaBlue \$3000 Silver	PPO	Silver	Off
55957PA0370003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off
55957PA0370004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off
55957PA0380002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	PPO	Silver	Off

RATING AREA 3

548	310	115	1,207	1,508	610	607	122	57	176	332	507	139
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$683.87	\$683.87	\$683.87	\$683.87	\$683.87	\$683.87	\$683.87	\$683.87	\$683.87	\$683.87	\$683.87	\$683.87	\$683.87
\$581.21	\$581.21	\$581.21	\$581.21	\$581.21	\$581.21	\$581.21	\$581.21	\$581.21	\$581.21	\$581.21	\$581.21	\$581.21
\$675.22	\$675.22	\$675.22	\$675.22	\$675.22	\$675.22	\$675.22	\$675.22	\$675.22	\$675.22	\$675.22	\$675.22	\$675.22
\$573.90	\$573.90	\$573.90	\$573.90	\$573.90	\$573.90	\$573.90	\$573.90	\$573.90	\$573.90	\$573.90	\$573.90	\$573.90
\$666.60	\$666.60	\$666.60	\$666.60	\$666.60	\$666.60	\$666.60	\$666.60	\$666.60	\$666.60	\$666.60	\$666.60	\$666.60
\$566.62	\$566.62	\$566.62	\$566.62	\$566.62	\$566.62	\$566.62	\$566.62	\$566.62	\$566.62	\$566.62	\$566.62	\$566.62
\$646.79	\$646.79	\$646.79	\$646.79	\$646.79	\$646.79	\$646.79	\$646.79	\$646.79	\$646.79	\$646.79	\$646.79	\$646.79
\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87
\$605.92	\$605.92	\$605.92	\$605.92	\$605.92	\$605.92	\$605.92	\$605.92	\$605.92	\$605.92	\$605.92	\$605.92	\$605.92
\$515.31	\$515.31	\$515.31	\$515.31	\$515.31	\$515.31	\$515.31	\$515.31	\$515.31	\$515.31	\$515.31	\$515.31	\$515.31
\$579.72	\$579.72	\$579.72	\$579.72	\$579.72	\$579.72	\$579.72	\$579.72	\$579.72	\$579.72	\$579.72	\$579.72	\$579.72
\$493.16	\$493.16	\$493.16	\$493.16	\$493.16	\$493.16	\$493.16	\$493.16	\$493.16	\$493.16	\$493.16	\$493.16	\$493.16
\$549.92	\$549.92	\$549.92	\$549.92	\$549.92	\$549.92	\$549.92	\$549.92	\$549.92	\$549.92	\$549.92	\$549.92	\$549.92
\$467.96	\$467.96	\$467.96	\$467.96	\$467.96	\$467.96	\$467.96	\$467.96	\$467.96	\$467.96	\$467.96	\$467.96	\$467.96
\$569.79	\$569.79	\$569.79	\$569.79	\$569.79	\$569.79	\$569.79	\$569.79	\$569.79	\$569.79	\$569.79	\$569.79	\$569.79
\$484.77	\$484.77	\$484.77	\$484.77	\$484.77	\$484.77	\$484.77	\$484.77	\$484.77	\$484.77	\$484.77	\$484.77	\$484.77
\$541.37	\$541.37	\$541.37	\$541.37	\$541.37	\$541.37	\$541.37	\$541.37	\$541.37	\$541.37	\$541.37	\$541.37	\$541.37
\$460.73	\$460.73	\$460.73	\$460.73	\$460.73	\$460.73	\$460.73	\$460.73	\$460.73	\$460.73	\$460.73	\$460.73	\$460.73
\$567.49	\$567.49	\$567.49	\$567.49	\$567.49	\$567.49	\$567.49	\$567.49	\$567.49	\$567.49	\$567.49	\$567.49	\$567.49
\$482.82	\$482.82	\$482.82	\$482.82	\$482.82	\$482.82	\$482.82	\$482.82	\$482.82	\$482.82	\$482.82	\$482.82	\$482.82
\$552.38	\$552.38	\$552.38	\$552.38	\$552.38	\$552.38	\$552.38	\$552.38	\$552.38	\$552.38	\$552.38	\$552.38	\$552.38
\$470.04	\$470.04	\$470.04	\$470.04	\$470.04	\$470.04	\$470.04	\$470.04	\$470.04	\$470.04	\$470.04	\$470.04	\$470.04
\$550.52	\$550.52	\$550.52	\$550.52	\$550.52	\$550.52	\$550.52	\$550.52	\$550.52	\$550.52	\$550.52	\$550.52	\$550.52
\$468.47	\$468.47	\$468.47	\$468.47	\$468.47	\$468.47	\$468.47	\$468.47	\$468.47	\$468.47	\$468.47	\$468.47	\$468.47
\$514.29	\$514.29	\$514.29	\$514.29	\$514.29	\$514.29	\$514.29	\$514.29	\$514.29	\$514.29	\$514.29	\$514.29	\$514.29
\$437.84	\$437.84	\$437.84	\$437.84	\$437.84	\$437.84	\$437.84	\$437.84	\$437.84	\$437.84	\$437.84	\$437.84	\$437.84
\$573.40	\$573.40	\$573.40	\$573.40	\$573.40	\$573.40	\$573.40	\$573.40	\$573.40	\$573.40	\$573.40	\$573.40	\$573.40
\$487.82	\$487.82	\$487.82	\$487.82	\$487.82	\$487.82	\$487.82	\$487.82	\$487.82	\$487.82	\$487.82	\$487.82	\$487.82
\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94	\$511.94
\$435.85	\$435.85	\$435.85	\$435.85	\$435.85	\$435.85	\$435.85	\$435.85	\$435.85	\$435.85	\$435.85	\$435.85	\$435.85
\$520.97	\$520.97	\$520.97	\$520.97	\$520.97	\$520.97	\$520.97	\$520.97	\$520.97	\$520.97	\$520.97	\$520.97	\$520.97
\$443.49	\$443.49	\$443.49	\$443.49	\$443.49	\$443.49	\$443.49	\$443.49	\$443.49	\$443.49	\$443.49	\$443.49	\$443.49
\$539.84	\$539.84	\$539.84	\$539.84	\$539.84	\$539.84	\$539.84	\$539.84	\$539.84	\$539.84	\$539.84	\$539.84	\$539.84
\$459.44	\$459.44	\$459.44	\$459.44	\$459.44	\$459.44	\$459.44	\$459.44	\$459.44	\$459.44	\$459.44	\$459.44	\$459.44
\$508.02	\$508.02	\$508.02	\$508.02	\$508.02	\$508.02	\$508.02	\$508.02	\$508.02	\$508.02	\$508.02	\$508.02	\$508.02
\$432.54	\$432.54	\$432.54	\$432.54	\$432.54	\$432.54	\$432.54	\$432.54	\$432.54	\$432.54	\$432.54	\$432.54	\$432.54
\$522.99	\$522.99	\$522.99	\$522.99	\$522.99	\$522.99	\$522.99	\$522.99	\$522.99	\$522.99	\$522.99	\$522.99	\$522.99
\$445.19	\$445.19	\$445.19	\$445.19	\$445.19	\$445.19	\$445.19	\$445.19	\$445.19	\$445.19	\$445.19	\$445.19	\$445.19
\$570.39	\$570.39	\$570.39	\$570.39	\$570.39	\$570.39	\$570.39	\$570.39	\$570.39	\$570.39	\$570.39	\$570.39	\$570.39
\$485.27	\$485.27	\$485.27	\$485.27	\$485.27	\$485.27	\$485.27	\$485.27	\$485.27	\$485.27	\$485.27	\$485.27	\$485.27
\$447.36	\$447.36	\$447.36	\$447.36	\$447.36	\$447.36	\$447.36	\$447.36	\$447.36	\$447.36	\$447.36	\$447.36	\$447.36
\$381.23	\$381.23	\$381.23	\$381.23	\$381.23	\$381.23	\$381.23	\$381.23	\$381.23	\$381.23	\$381.23	\$381.23	\$381.23
\$447.40	\$447.40	\$447.40	\$447.40	\$447.40	\$447.40	\$447.40	\$447.40	\$447.40	\$447.40	\$447.40	\$447.40	\$447.40
\$381.26	\$381.26	\$381.26	\$381.26	\$381.26	\$381.26	\$381.26	\$381.26	\$381.26	\$381.26	\$381.26	\$381.26	\$381.26
\$479.12	\$479.12	\$479.12	\$479.12	\$479.12	\$479.12	\$479.12	\$479.12	\$479.12	\$479.12	\$479.12	\$479.12	\$479.12
\$408.09	\$408.09	\$408.09	\$408.09	\$408.09	\$408.09	\$408.09	\$408.09	\$408.09	\$408.09	\$408.09	\$408.09	\$408.09
\$481.95	\$481.95	\$481.95	\$481.95	\$481.95	\$481.95	\$481.95	\$481.95	\$481.95	\$481.95	\$481.95	\$481.95	\$481.95
\$410.49	\$410.49	\$410.49	\$410.49	\$410.49	\$410.49	\$410.49	\$410.49	\$410.49	\$410.49	\$410.49	\$410.49	\$410.49
\$451.74	\$451.74	\$451.74	\$451.74	\$451.74	\$451.74	\$451.74	\$451.74	\$451.74	\$451.74	\$451.74	\$451.74	\$451.74
\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94
\$423.38	\$423.38	\$423.38	\$423.38	\$423.38	\$423.38	\$423.38	\$423.38	\$423.38	\$423.38	\$423.38	\$423.38	\$423.38
\$360.95	\$360.95	\$360.95	\$360.95	\$360.95	\$360.95	\$360.95	\$360.95	\$360.95	\$360.95	\$360.95	\$360.95	\$360.95
\$510.00	\$510.00	\$510.00	\$510.00	\$510.00	\$510.00	\$510.00	\$510.00	\$510.00	\$510.00	\$510.00	\$510.00	\$510.00
\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93
\$438.97	\$438.97	\$438.97	\$438.97	\$438.97	\$438.97	\$438.97	\$438.97	\$438.97	\$438.97	\$438.97	\$438.97	\$438.97
\$431.86	\$431.86	\$431.86	\$431.86	\$431.86	\$431.86	\$431.86	\$431.86	\$431.86	\$431.86	\$431.86	\$431.86	\$431.86
\$367.11	\$367.11	\$367.11	\$367.11	\$367.11	\$367.11	\$367.11	\$367.11	\$367.11	\$367.11	\$367.11	\$367.11	\$367.11
	\$535.89					\$535.89						
	\$519.83					\$519.83						
	\$448.35					\$448.35						

Company Name First Priority Life Insurance Co.
Market Small Group
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	Plan Marketing Name	Product	Metal	On/Off Exchange
55957PA0270007	BlueCare PPO \$0 Platinum	PPO	Platinum	Off
55957PA0290007	BlueCare Custom PPO \$0 Platinum	PPO	Platinum	Off
55957PA0270016	BlueCare PPO \$250 Platinum	PPO	Platinum	Off
55957PA0290008	BlueCare Custom PPO \$250 Platinum	PPO	Platinum	Off
55957PA0270002	BlueCare PPO \$500 Platinum	PPO	Platinum	Off
55957PA0290002	BlueCare Custom PPO \$500 Platinum	PPO	Platinum	Off
55957PA0270006	BlueCare PPO \$750 Platinum	PPO	Platinum	Off
55957PA0290006	BlueCare Custom PPO \$750 Platinum	PPO	Platinum	Off
55957PA0270023	BlueCare PPO \$0 Gold	PPO	Gold	Off
55957PA0290024	BlueCare Custom PPO \$0 Gold	PPO	Gold	Off
55957PA0270017	BlueCare PPO \$500 Gold	PPO	Gold	Off
55957PA0290022	BlueCare Custom PPO \$500 Gold	PPO	Gold	Off
55957PA0270018	BlueCare PPO \$1000 Gold	PPO	Gold	Off
55957PA0290012	BlueCare Custom PPO \$1000 Gold	PPO	Gold	Off
55957PA0270008	BlueCare PPO \$1250 Gold	PPO	Gold	Off
55957PA0290011	BlueCare Custom PPO \$1250 Gold	PPO	Gold	Off
55957PA0270030	BlueCare PPO \$1400 Gold	PPO	Gold	Off
55957PA0290029	BlueCare Custom PPO \$1400 Gold	PPO	Gold	Off
55957PA0270009	BlueCare PPO \$1500 Gold	PPO	Gold	Off
55957PA0290013	BlueCare Custom PPO \$1500 Gold	PPO	Gold	Off
55957PA0280004	BlueCare QHD PPO \$1700 Gold	PPO	Gold	Off
55957PA0390001	BlueCare Custom QHD PPO \$1700 Gold	PPO	Gold	Off
55957PA0270033	BlueCare PPO \$1550 Gold	PPO	Gold	Off
55957PA0290034	BlueCare Custom PPO \$1550 Gold	PPO	Gold	Off
55957PA0270031	BlueCare PPO \$2000 Gold	PPO	Gold	Off
55957PA0290030	BlueCare Custom PPO \$2000 Gold	PPO	Gold	Off
55957PA0270011	BlueCare PPO \$2000 1x Gold	PPO	Gold	Off
55957PA0290016	BlueCare Custom PPO \$2000 1x Gold	PPO	Gold	Off
55957PA0270028	BlueCare PPO \$2500 Gold	PPO	Gold	Off
55957PA0290031	BlueCare Custom PPO \$2500 Gold	PPO	Gold	Off
55957PA0280006	BlueCare QHD PPO \$2750 Gold	PPO	Gold	Off
55957PA0390002	BlueCare Custom QHD PPO \$2750 Gold	PPO	Gold	Off
55957PA0270036	BlueCare PPO \$3000 Gold	PPO	Gold	Off
55957PA0290037	BlueCare Custom PPO \$3000 Gold	PPO	Gold	Off
55957PA0270029	BlueCare PPO \$4000 Gold	PPO	Gold	Off
55957PA0290032	BlueCare Custom PPO \$4000 Gold	PPO	Gold	Off
55957PA0270032	BlueCare PPO \$5000 1x Gold	PPO	Gold	Off
55957PA0290033	BlueCare Custom PPO \$5000 1x Gold	PPO	Gold	Off
55957PA0270037	BlueCare PPO \$0 Silver	PPO	Silver	Off
55957PA0290038	BlueCare Custom PPO \$0 Silver	PPO	Silver	Off
55957PA0270025	BlueCare PPO \$2600 Silver	PPO	Silver	Off
55957PA0290026	BlueCare Custom PPO \$2600 Silver	PPO	Silver	Off
55957PA0270027	BlueCare PPO \$3000 Silver	PPO	Silver	Off
55957PA0290028	BlueCare Custom PPO \$3000 Silver	PPO	Silver	Off
55957PA0270026	BlueCare PPO \$3000 1x Silver	PPO	Silver	Off
55957PA0290027	BlueCare Custom PPO \$3000 1x Silver	PPO	Silver	Off
55957PA0280005	BlueCare QHD PPO \$3400 Silver	PPO	Silver	Off
55957PA0390003	BlueCare Custom QHD PPO \$3400 Silver	PPO	Silver	Off
55957PA0270034	BlueCare PPO \$5000 Silver	PPO	Silver	Off
55957PA0290035	BlueCare Custom PPO \$5000 Silver	PPO	Silver	Off
55957PA0270013	BlueCare PPO \$5400 Bronze	PPO	Bronze	Off
55957PA0290021	BlueCare Custom PPO \$5400 Bronze	PPO	Bronze	Off
55957PA0300001	AffordaBlue \$250 Platinum	PPO	Platinum	Off
55957PA0300004	AffordaBlue \$500 Gold	PPO	Gold	Off
55957PA0300003	AffordaBlue \$1000 Gold	PPO	Gold	Off
55957PA0300002	AffordaBlue \$1500 Gold	PPO	Gold	Off
55957PA0300005	AffordaBlue \$3000 Silver	PPO	Silver	Off
55957PA0370003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off
55957PA0370004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off
55957PA0380002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	PPO	Silver	Off

RATING AREA 3

548	310	115	1,207	1,508	610	607	122	57	176	332	507	139
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$696.58	\$696.58	\$696.58	\$696.58	\$696.58	\$696.58	\$696.58	\$696.58	\$696.58	\$696.58	\$696.58	\$696.58	\$696.58
\$592.01	\$592.01	\$592.01	\$592.01	\$592.01	\$592.01	\$592.01	\$592.01	\$592.01	\$592.01	\$592.01	\$592.01	\$592.01
\$687.76	\$687.76	\$687.76	\$687.76	\$687.76	\$687.76	\$687.76	\$687.76	\$687.76	\$687.76	\$687.76	\$687.76	\$687.76
\$584.56	\$584.56	\$584.56	\$584.56	\$584.56	\$584.56	\$584.56	\$584.56	\$584.56	\$584.56	\$584.56	\$584.56	\$584.56
\$678.99	\$678.99	\$678.99	\$678.99	\$678.99	\$678.99	\$678.99	\$678.99	\$678.99	\$678.99	\$678.99	\$678.99	\$678.99
\$577.14	\$577.14	\$577.14	\$577.14	\$577.14	\$577.14	\$577.14	\$577.14	\$577.14	\$577.14	\$577.14	\$577.14	\$577.14
\$658.81	\$658.81	\$658.81	\$658.81	\$658.81	\$658.81	\$658.81	\$658.81	\$658.81	\$658.81	\$658.81	\$658.81	\$658.81
\$560.08	\$560.08	\$560.08	\$560.08	\$560.08	\$560.08	\$560.08	\$560.08	\$560.08	\$560.08	\$560.08	\$560.08	\$560.08
\$617.17	\$617.17	\$617.17	\$617.17	\$617.17	\$617.17	\$617.17	\$617.17	\$617.17	\$617.17	\$617.17	\$617.17	\$617.17
\$524.88	\$524.88	\$524.88	\$524.88	\$524.88	\$524.88	\$524.88	\$524.88	\$524.88	\$524.88	\$524.88	\$524.88	\$524.88
\$590.49	\$590.49	\$590.49	\$590.49	\$590.49	\$590.49	\$590.49	\$590.49	\$590.49	\$590.49	\$590.49	\$590.49	\$590.49
\$502.32	\$502.32	\$502.32	\$502.32	\$502.32	\$502.32	\$502.32	\$502.32	\$502.32	\$502.32	\$502.32	\$502.32	\$502.32
\$560.14	\$560.14	\$560.14	\$560.14	\$560.14	\$560.14	\$560.14	\$560.14	\$560.14	\$560.14	\$560.14	\$560.14	\$560.14
\$476.66	\$476.66	\$476.66	\$476.66	\$476.66	\$476.66	\$476.66	\$476.66	\$476.66	\$476.66	\$476.66	\$476.66	\$476.66
\$580.38	\$580.38	\$580.38	\$580.38	\$580.38	\$580.38	\$580.38	\$580.38	\$580.38	\$580.38	\$580.38	\$580.38	\$580.38
\$493.77	\$493.77	\$493.77	\$493.77	\$493.77	\$493.77	\$493.77	\$493.77	\$493.77	\$493.77	\$493.77	\$493.77	\$493.77
\$551.42	\$551.42	\$551.42	\$551.42	\$551.42	\$551.42	\$551.42	\$551.42	\$551.42	\$551.42	\$551.42	\$551.42	\$551.42
\$469.29	\$469.29	\$469.29	\$469.29	\$469.29	\$469.29	\$469.29	\$469.29	\$469.29	\$469.29	\$469.29	\$469.29	\$469.29
\$578.03	\$578.03	\$578.03	\$578.03	\$578.03	\$578.03	\$578.03	\$578.03	\$578.03	\$578.03	\$578.03	\$578.03	\$578.03
\$491.79	\$491.79	\$491.79	\$491.79	\$491.79	\$491.79	\$491.79	\$491.79	\$491.79	\$491.79	\$491.79	\$491.79	\$491.79
\$562.64	\$562.64	\$562.64	\$562.64	\$562.64	\$562.64	\$562.64	\$562.64	\$562.64	\$562.64	\$562.64	\$562.64	\$562.64
\$478.77	\$478.77	\$478.77	\$478.77	\$478.77	\$478.77	\$478.77	\$478.77	\$478.77	\$478.77	\$478.77	\$478.77	\$478.77
\$560.75	\$560.75	\$560.75	\$560.75	\$560.75	\$560.75	\$560.75	\$560.75	\$560.75	\$560.75	\$560.75	\$560.75	\$560.75
\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17
\$523.84	\$523.84	\$523.84	\$523.84	\$523.84	\$523.84	\$523.84	\$523.84	\$523.84	\$523.84	\$523.84	\$523.84	\$523.84
\$445.97	\$445.97	\$445.97	\$445.97	\$445.97	\$445.97	\$445.97	\$445.97	\$445.97	\$445.97	\$445.97	\$445.97	\$445.97
\$584.06	\$584.06	\$584.06	\$584.06	\$584.06	\$584.06	\$584.06	\$584.06	\$584.06	\$584.06	\$584.06	\$584.06	\$584.06
\$496.88	\$496.88	\$496.88	\$496.88	\$496.88	\$496.88	\$496.88	\$496.88	\$496.88	\$496.88	\$496.88	\$496.88	\$496.88
\$521.45	\$521.45	\$521.45	\$521.45	\$521.45	\$521.45	\$521.45	\$521.45	\$521.45	\$521.45	\$521.45	\$521.45	\$521.45
\$443.95	\$443.95	\$443.95	\$443.95	\$443.95	\$443.95	\$443.95	\$443.95	\$443.95	\$443.95	\$443.95	\$443.95	\$443.95
\$530.65	\$530.65	\$530.65	\$530.65	\$530.65	\$530.65	\$530.65	\$530.65	\$530.65	\$530.65	\$530.65	\$530.65	\$530.65
\$451.72	\$451.72	\$451.72	\$451.72	\$451.72	\$451.72	\$451.72	\$451.72	\$451.72	\$451.72	\$451.72	\$451.72	\$451.72
\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87	\$549.87
\$467.98	\$467.98	\$467.98	\$467.98	\$467.98	\$467.98	\$467.98	\$467.98	\$467.98	\$467.98	\$467.98	\$467.98	\$467.98
\$517.46	\$517.46	\$517.46	\$517.46	\$517.46	\$517.46	\$517.46	\$517.46	\$517.46	\$517.46	\$517.46	\$517.46	\$517.46
\$440.57	\$440.57	\$440.57	\$440.57	\$440.57	\$440.57	\$440.57	\$440.57	\$440.57	\$440.57	\$440.57	\$440.57	\$440.57
\$532.71	\$532.71	\$532.71	\$532.71	\$532.71	\$532.71	\$532.71	\$532.71	\$532.71	\$532.71	\$532.71	\$532.71	\$532.71
\$453.46	\$453.46	\$453.46	\$453.46	\$453.46	\$453.46	\$453.46	\$453.46	\$453.46	\$453.46	\$453.46	\$453.46	\$453.46
\$580.99	\$580.99	\$580.99	\$580.99	\$580.99	\$580.99	\$580.99	\$580.99	\$580.99	\$580.99	\$580.99	\$580.99	\$580.99
\$494.29	\$494.29	\$494.29	\$494.29	\$494.29	\$494.29	\$494.29	\$494.29	\$494.29	\$494.29	\$494.29	\$494.29	\$494.29
\$455.67	\$455.67	\$455.67	\$455.67	\$455.67	\$455.67	\$455.67	\$455.67	\$455.67	\$455.67	\$455.67	\$455.67	\$455.67
\$388.32	\$388.32	\$388.32	\$388.32	\$388.32	\$388.32	\$388.32	\$388.32	\$388.32	\$388.32	\$388.32	\$388.32	\$388.32
\$455.71	\$455.71	\$455.71	\$455.71	\$455.71	\$455.71	\$455.71	\$455.71	\$455.71	\$455.71	\$455.71	\$455.71	\$455.71
\$388.35	\$388.35	\$388.35	\$388.35	\$388.35	\$388.35	\$388.35	\$388.35	\$388.35	\$388.35	\$388.35	\$388.35	\$388.35
\$488.02	\$488.02	\$488.02	\$488.02	\$488.02	\$488.02	\$488.02	\$488.02	\$488.02	\$488.02	\$488.02	\$488.02	\$488.02
\$415.68	\$415.68	\$415.68	\$415.68	\$415.68	\$415.68	\$415.68	\$415.68	\$415.68	\$415.68	\$415.68	\$415.68	\$415.68
\$490.90	\$490.90	\$490.90	\$490.90	\$490.90	\$490.90	\$490.90	\$490.90	\$490.90	\$490.90	\$490.90	\$490.90	\$490.90
\$418.11	\$418.11	\$418.11	\$418.11	\$418.11	\$418.11	\$418.11	\$418.11	\$418.11	\$418.11	\$418.11	\$418.11	\$418.11
\$460.13	\$460.13	\$460.13	\$460.13	\$460.13	\$460.13	\$460.13	\$460.13	\$460.13	\$460.13	\$460.13	\$460.13	\$460.13
\$392.09	\$392.09	\$392.09	\$392.09	\$392.09	\$392.09	\$392.09	\$392.09	\$392.09	\$392.09	\$392.09	\$392.09	\$392.09
\$431.25	\$431.25	\$431.25	\$431.25	\$431.25	\$431.25	\$431.25	\$431.25	\$431.25	\$431.25	\$431.25	\$431.25	\$431.25
\$367.65	\$367.65	\$367.65	\$367.65	\$367.65	\$367.65	\$367.65	\$367.65	\$367.65	\$367.65	\$367.65	\$367.65	\$367.65
\$519.47	\$519.47	\$519.47	\$519.47	\$519.47	\$519.47	\$519.47	\$519.47	\$519.47	\$519.47	\$519.47	\$519.47	\$519.47
\$459.31	\$459.31	\$459.31	\$459.31	\$459.31	\$459.31	\$459.31	\$459.31	\$459.31	\$459.31	\$459.31	\$459.31	\$459.31
\$447.13	\$447.13	\$447.13	\$447.13	\$447.13	\$447.13	\$447.13	\$447.13	\$447.13	\$447.13	\$447.13	\$447.13	\$447.13
\$439.88	\$439.88	\$439.88	\$439.88	\$439.88	\$439.88	\$439.88	\$439.88	\$439.88	\$439.88	\$439.88	\$439.88	\$439.88
\$373.93	\$373.93	\$373.93	\$373.93	\$373.93	\$373.93	\$373.93	\$373.93	\$373.93	\$373.93	\$373.93	\$373.93	\$373.93
	\$545.85					\$545.85						
	\$529.49					\$529.49						
	\$456.68					\$456.68						

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55957PA0290007	BlueCare Custom PPO \$0 Platinum	PPO	Platinum	Off
55957PA0270016	BlueCare PPO \$250 Platinum	PPO	Platinum	Off
55957PA0290008	BlueCare Custom PPO \$250 Platinum	PPO	Platinum	Off
55957PA0270002	BlueCare PPO \$500 Platinum	PPO	Platinum	Off
55957PA0290002	BlueCare Custom PPO \$500 Platinum	PPO	Platinum	Off
55957PA0270006	BlueCare PPO \$750 Platinum	PPO	Platinum	Off
55957PA0290006	BlueCare Custom PPO \$750 Platinum	PPO	Platinum	Off
55957PA0270023	BlueCare PPO \$0 Gold	PPO	Gold	Off
55957PA0290024	BlueCare Custom PPO \$0 Gold	PPO	Gold	Off
55957PA0270017	BlueCare PPO \$500 Gold	PPO	Gold	Off
55957PA0290022	BlueCare Custom PPO \$500 Gold	PPO	Gold	Off
55957PA0270018	BlueCare PPO \$1000 Gold	PPO	Gold	Off
55957PA0290012	BlueCare Custom PPO \$1000 Gold	PPO	Gold	Off
55957PA0270008	BlueCare PPO \$1250 Gold	PPO	Gold	Off
55957PA0290011	BlueCare Custom PPO \$1250 Gold	PPO	Gold	Off
55957PA0270030	BlueCare PPO \$1400 Gold	PPO	Gold	Off
55957PA0290029	BlueCare Custom PPO \$1400 Gold	PPO	Gold	Off
55957PA0270009	BlueCare PPO \$1500 Gold	PPO	Gold	Off
55957PA0290013	BlueCare Custom PPO \$1500 Gold	PPO	Gold	Off
55957PA0280004	BlueCare QHD PPO \$1700 Gold	PPO	Gold	Off
55957PA0390001	BlueCare Custom QHD PPO \$1700 Gold	PPO	Gold	Off
55957PA0270033	BlueCare PPO \$1550 Gold	PPO	Gold	Off
55957PA0290034	BlueCare Custom PPO \$1550 Gold	PPO	Gold	Off
55957PA0270031	BlueCare PPO \$2000 Gold	PPO	Gold	Off
55957PA0290030	BlueCare Custom PPO \$2000 Gold	PPO	Gold	Off
55957PA0270011	BlueCare PPO \$2000 1x Gold	PPO	Gold	Off
55957PA0290016	BlueCare Custom PPO \$2000 1x Gold	PPO	Gold	Off
55957PA0270028	BlueCare PPO \$2500 Gold	PPO	Gold	Off
55957PA0290031	BlueCare Custom PPO \$2500 Gold	PPO	Gold	Off
55957PA0280006	BlueCare QHD PPO \$2750 Gold	PPO	Gold	Off
55957PA0390002	BlueCare Custom QHD PPO \$2750 Gold	PPO	Gold	Off
55957PA0270036	BlueCare PPO \$3000 Gold	PPO	Gold	Off
55957PA0290037	BlueCare Custom PPO \$3000 Gold	PPO	Gold	Off
55957PA0270029	BlueCare PPO \$4000 Gold	PPO	Gold	Off
55957PA0290032	BlueCare Custom PPO \$4000 Gold	PPO	Gold	Off
55957PA0270032	BlueCare PPO \$5000 1x Gold	PPO	Gold	Off
55957PA0290033	BlueCare Custom PPO \$5000 1x Gold	PPO	Gold	Off
55957PA0270037	BlueCare PPO \$0 Silver	PPO	Silver	Off
55957PA0290038	BlueCare Custom PPO \$0 Silver	PPO	Silver	Off
55957PA0270025	BlueCare PPO \$2600 Silver	PPO	Silver	Off
55957PA0290026	BlueCare Custom PPO \$2600 Silver	PPO	Silver	Off
55957PA0270027	BlueCare PPO \$3000 Silver	PPO	Silver	Off
55957PA0290028	BlueCare Custom PPO \$3000 Silver	PPO	Silver	Off
55957PA0270026	BlueCare PPO \$3000 1x Silver	PPO	Silver	Off
55957PA0290027	BlueCare Custom PPO \$3000 1x Silver	PPO	Silver	Off
55957PA0280005	BlueCare QHD PPO \$3400 Silver	PPO	Silver	Off
55957PA0390003	BlueCare Custom QHD PPO \$3400 Silver	PPO	Silver	Off
55957PA0270034	BlueCare PPO \$5000 Silver	PPO	Silver	Off
55957PA0290035	BlueCare Custom PPO \$5000 Silver	PPO	Silver	Off
55957PA0270013	BlueCare PPO \$5400 Bronze	PPO	Bronze	Off
55957PA0290021	BlueCare Custom PPO \$5400 Bronze	PPO	Bronze	Off
55957PA0300001	AffordaBlue \$250 Platinum	PPO	Platinum	Off
55957PA0300004	AffordaBlue \$500 Gold	PPO	Gold	Off
55957PA0300003	AffordaBlue \$1000 Gold	PPO	Gold	Off
55957PA0300002	AffordaBlue \$1500 Gold	PPO	Gold	Off
55957PA0300005	AffordaBlue \$3000 Silver	PPO	Silver	Off
55957PA0370003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off
55957PA0370004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off
55957PA0380002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	PPO	Silver	Off

RATING AREA 3

548	310	115	1,207	1,508	610	607	122	57	176	332	507	139
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$708.00	\$708.00	\$708.00	\$708.00	\$708.00	\$708.00	\$708.00	\$708.00	\$708.00	\$708.00	\$708.00	\$708.00	\$708.00
\$601.72	\$601.72	\$601.72	\$601.72	\$601.72	\$601.72	\$601.72	\$601.72	\$601.72	\$601.72	\$601.72	\$601.72	\$601.72
\$699.04	\$699.04	\$699.04	\$699.04	\$699.04	\$699.04	\$699.04	\$699.04	\$699.04	\$699.04	\$699.04	\$699.04	\$699.04
\$594.14	\$594.14	\$594.14	\$594.14	\$594.14	\$594.14	\$594.14	\$594.14	\$594.14	\$594.14	\$594.14	\$594.14	\$594.14
\$690.12	\$690.12	\$690.12	\$690.12	\$690.12	\$690.12	\$690.12	\$690.12	\$690.12	\$690.12	\$690.12	\$690.12	\$690.12
\$586.60	\$586.60	\$586.60	\$586.60	\$586.60	\$586.60	\$586.60	\$586.60	\$586.60	\$586.60	\$586.60	\$586.60	\$586.60
\$669.61	\$669.61	\$669.61	\$669.61	\$669.61	\$669.61	\$669.61	\$669.61	\$669.61	\$669.61	\$669.61	\$669.61	\$669.61
\$569.26	\$569.26	\$569.26	\$569.26	\$569.26	\$569.26	\$569.26	\$569.26	\$569.26	\$569.26	\$569.26	\$569.26	\$569.26
\$627.29	\$627.29	\$627.29	\$627.29	\$627.29	\$627.29	\$627.29	\$627.29	\$627.29	\$627.29	\$627.29	\$627.29	\$627.29
\$533.49	\$533.49	\$533.49	\$533.49	\$533.49	\$533.49	\$533.49	\$533.49	\$533.49	\$533.49	\$533.49	\$533.49	\$533.49
\$600.17	\$600.17	\$600.17	\$600.17	\$600.17	\$600.17	\$600.17	\$600.17	\$600.17	\$600.17	\$600.17	\$600.17	\$600.17
\$510.56	\$510.56	\$510.56	\$510.56	\$510.56	\$510.56	\$510.56	\$510.56	\$510.56	\$510.56	\$510.56	\$510.56	\$510.56
\$569.32	\$569.32	\$569.32	\$569.32	\$569.32	\$569.32	\$569.32	\$569.32	\$569.32	\$569.32	\$569.32	\$569.32	\$569.32
\$484.47	\$484.47	\$484.47	\$484.47	\$484.47	\$484.47	\$484.47	\$484.47	\$484.47	\$484.47	\$484.47	\$484.47	\$484.47
\$589.90	\$589.90	\$589.90	\$589.90	\$589.90	\$589.90	\$589.90	\$589.90	\$589.90	\$589.90	\$589.90	\$589.90	\$589.90
\$501.87	\$501.87	\$501.87	\$501.87	\$501.87	\$501.87	\$501.87	\$501.87	\$501.87	\$501.87	\$501.87	\$501.87	\$501.87
\$560.46	\$560.46	\$560.46	\$560.46	\$560.46	\$560.46	\$560.46	\$560.46	\$560.46	\$560.46	\$560.46	\$560.46	\$560.46
\$476.98	\$476.98	\$476.98	\$476.98	\$476.98	\$476.98	\$476.98	\$476.98	\$476.98	\$476.98	\$476.98	\$476.98	\$476.98
\$587.51	\$587.51	\$587.51	\$587.51	\$587.51	\$587.51	\$587.51	\$587.51	\$587.51	\$587.51	\$587.51	\$587.51	\$587.51
\$499.85	\$499.85	\$499.85	\$499.85	\$499.85	\$499.85	\$499.85	\$499.85	\$499.85	\$499.85	\$499.85	\$499.85	\$499.85
\$571.86	\$571.86	\$571.86	\$571.86	\$571.86	\$571.86	\$571.86	\$571.86	\$571.86	\$571.86	\$571.86	\$571.86	\$571.86
\$486.62	\$486.62	\$486.62	\$486.62	\$486.62	\$486.62	\$486.62	\$486.62	\$486.62	\$486.62	\$486.62	\$486.62	\$486.62
\$569.94	\$569.94	\$569.94	\$569.94	\$569.94	\$569.94	\$569.94	\$569.94	\$569.94	\$569.94	\$569.94	\$569.94	\$569.94
\$485.00	\$485.00	\$485.00	\$485.00	\$485.00	\$485.00	\$485.00	\$485.00	\$485.00	\$485.00	\$485.00	\$485.00	\$485.00
\$532.43	\$532.43	\$532.43	\$532.43	\$532.43	\$532.43	\$532.43	\$532.43	\$532.43	\$532.43	\$532.43	\$532.43	\$532.43
\$453.28	\$453.28	\$453.28	\$453.28	\$453.28	\$453.28	\$453.28	\$453.28	\$453.28	\$453.28	\$453.28	\$453.28	\$453.28
\$593.63	\$593.63	\$593.63	\$593.63	\$593.63	\$593.63	\$593.63	\$593.63	\$593.63	\$593.63	\$593.63	\$593.63	\$593.63
\$505.03	\$505.03	\$505.03	\$505.03	\$505.03	\$505.03	\$505.03	\$505.03	\$505.03	\$505.03	\$505.03	\$505.03	\$505.03
\$530.00	\$530.00	\$530.00	\$530.00	\$530.00	\$530.00	\$530.00	\$530.00	\$530.00	\$530.00	\$530.00	\$530.00	\$530.00
\$451.23	\$451.23	\$451.23	\$451.23	\$451.23	\$451.23	\$451.23	\$451.23	\$451.23	\$451.23	\$451.23	\$451.23	\$451.23
\$539.35	\$539.35	\$539.35	\$539.35	\$539.35	\$539.35	\$539.35	\$539.35	\$539.35	\$539.35	\$539.35	\$539.35	\$539.35
\$459.13	\$459.13	\$459.13	\$459.13	\$459.13	\$459.13	\$459.13	\$459.13	\$459.13	\$459.13	\$459.13	\$459.13	\$459.13
\$558.89	\$558.89	\$558.89	\$558.89	\$558.89	\$558.89	\$558.89	\$558.89	\$558.89	\$558.89	\$558.89	\$558.89	\$558.89
\$475.65	\$475.65	\$475.65	\$475.65	\$475.65	\$475.65	\$475.65	\$475.65	\$475.65	\$475.65	\$475.65	\$475.65	\$475.65
\$525.94	\$525.94	\$525.94	\$525.94	\$525.94	\$525.94	\$525.94	\$525.94	\$525.94	\$525.94	\$525.94	\$525.94	\$525.94
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\$541.44	\$541.44	\$541.44	\$541.44	\$541.44	\$541.44	\$541.44	\$541.44	\$541.44	\$541.44	\$541.44	\$541.44	\$541.44
\$460.90	\$460.90	\$460.90	\$460.90	\$460.90	\$460.90	\$460.90	\$460.90	\$460.90	\$460.90	\$460.90	\$460.90	\$460.90
\$590.51	\$590.51	\$590.51	\$590.51	\$590.51	\$590.51	\$590.51	\$590.51	\$590.51	\$590.51	\$590.51	\$590.51	\$590.51
\$502.39	\$502.39	\$502.39	\$502.39	\$502.39	\$502.39	\$502.39	\$502.39	\$502.39	\$502.39	\$502.39	\$502.39	\$502.39
\$463.15	\$463.15	\$463.15	\$463.15	\$463.15	\$463.15	\$463.15	\$463.15	\$463.15	\$463.15	\$463.15	\$463.15	\$463.15
\$394.68	\$394.68	\$394.68	\$394.68	\$394.68	\$394.68	\$394.68	\$394.68	\$394.68	\$394.68	\$394.68	\$394.68	\$394.68
\$463.18	\$463.18	\$463.18	\$463.18	\$463.18	\$463.18	\$463.18	\$463.18	\$463.18	\$463.18	\$463.18	\$463.18	\$463.18
\$394.71	\$394.71	\$394.71	\$394.71	\$394.71	\$394.71	\$394.71	\$394.71	\$394.71	\$394.71	\$394.71	\$394.71	\$394.71
\$496.02	\$496.02	\$496.02	\$496.02	\$496.02	\$496.02	\$496.02	\$496.02	\$496.02	\$496.02	\$496.02	\$496.02	\$496.02
\$422.49	\$422.49	\$422.49	\$422.49	\$422.49	\$422.49	\$422.49	\$422.49	\$422.49	\$422.49	\$422.49	\$422.49	\$422.49
\$498.95	\$498.95	\$498.95	\$498.95	\$498.95	\$498.95	\$498.95	\$498.95	\$498.95	\$498.95	\$498.95	\$498.95	\$498.95
\$424.97	\$424.97	\$424.97	\$424.97	\$424.97	\$424.97	\$424.97	\$424.97	\$424.97	\$424.97	\$424.97	\$424.97	\$424.97
\$467.68	\$467.68	\$467.68	\$467.68	\$467.68	\$467.68	\$467.68	\$467.68	\$467.68	\$467.68	\$467.68	\$467.68	\$467.68
\$398.52	\$398.52	\$398.52	\$398.52	\$398.52	\$398.52	\$398.52	\$398.52	\$398.52	\$398.52	\$398.52	\$398.52	\$398.52
\$438.32	\$438.32	\$438.32	\$438.32	\$438.32	\$438.32	\$438.32	\$438.32	\$438.32	\$438.32	\$438.32	\$438.32	\$438.32
\$373.68	\$373.68	\$373.68	\$373.68	\$373.68	\$373.68	\$373.68	\$373.68	\$373.68	\$373.68	\$373.68	\$373.68	\$373.68
\$527.99	\$527.99	\$527.99	\$527.99	\$527.99	\$527.99	\$527.99	\$527.99	\$527.99	\$527.99	\$527.99	\$527.99	\$527.99
\$466.84	\$466.84	\$466.84	\$466.84	\$466.84	\$466.84	\$466.84	\$466.84	\$466.84	\$466.84	\$466.84	\$466.84	\$466.84
\$454.46	\$454.46	\$454.46	\$454.46	\$454.46	\$454.46	\$454.46	\$454.46	\$454.46	\$454.46	\$454.46	\$454.46	\$454.46
\$447.09	\$447.09	\$447.09	\$447.09	\$447.09	\$447.09	\$447.09	\$447.09	\$447.09	\$447.09	\$447.09	\$447.09	\$447.09
\$380.06	\$380.06	\$380.06	\$380.06	\$380.06	\$380.06	\$380.06	\$380.06	\$380.06	\$380.06	\$380.06	\$380.06	\$380.06
	\$554.80					\$554.80						
	\$538.17					\$538.17						
	\$464.17					\$464.17						

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55957PA0290002	BlueCare Custom PPO \$500 Platinum	PPO	Platinum	Off
55957PA0270006	BlueCare PPO \$750 Platinum	PPO	Platinum	Off
55957PA0290006	BlueCare Custom PPO \$750 Platinum	PPO	Platinum	Off
55957PA0270023	BlueCare PPO \$0 Gold	PPO	Gold	Off
55957PA0290024	BlueCare Custom PPO \$0 Gold	PPO	Gold	Off
55957PA0270017	BlueCare PPO \$500 Gold	PPO	Gold	Off
55957PA0290022	BlueCare Custom PPO \$500 Gold	PPO	Gold	Off
55957PA0270018	BlueCare PPO \$1000 Gold	PPO	Gold	Off
55957PA0290012	BlueCare Custom PPO \$1000 Gold	PPO	Gold	Off
55957PA0270008	BlueCare PPO \$1250 Gold	PPO	Gold	Off
55957PA0290011	BlueCare Custom PPO \$1250 Gold	PPO	Gold	Off
55957PA0270030	BlueCare PPO \$1400 Gold	PPO	Gold	Off
55957PA0290029	BlueCare Custom PPO \$1400 Gold	PPO	Gold	Off
55957PA0270009	BlueCare PPO \$1500 Gold	PPO	Gold	Off
55957PA0290013	BlueCare Custom PPO \$1500 Gold	PPO	Gold	Off
55957PA0280004	BlueCare QHD PPO \$1700 Gold	PPO	Gold	Off
55957PA0390001	BlueCare Custom QHD PPO \$1700 Gold	PPO	Gold	Off
55957PA0270033	BlueCare PPO \$1550 Gold	PPO	Gold	Off
55957PA0290034	BlueCare Custom PPO \$1550 Gold	PPO	Gold	Off
55957PA0270031	BlueCare PPO \$2000 Gold	PPO	Gold	Off
55957PA0290030	BlueCare Custom PPO \$2000 Gold	PPO	Gold	Off
55957PA0270011	BlueCare PPO \$2000 1x Gold	PPO	Gold	Off
55957PA0290016	BlueCare Custom PPO \$2000 1x Gold	PPO	Gold	Off
55957PA0270028	BlueCare PPO \$2500 Gold	PPO	Gold	Off
55957PA0290031	BlueCare Custom PPO \$2500 Gold	PPO	Gold	Off
55957PA0280006	BlueCare QHD PPO \$2750 Gold	PPO	Gold	Off
55957PA0390002	BlueCare Custom QHD PPO \$2750 Gold	PPO	Gold	Off
55957PA0270036	BlueCare PPO \$3000 Gold	PPO	Gold	Off
55957PA0290037	BlueCare Custom PPO \$3000 Gold	PPO	Gold	Off
55957PA0270029	BlueCare PPO \$4000 Gold	PPO	Gold	Off
55957PA0290032	BlueCare Custom PPO \$4000 Gold	PPO	Gold	Off
55957PA0270032	BlueCare PPO \$5000 1x Gold	PPO	Gold	Off
55957PA0290033	BlueCare Custom PPO \$5000 1x Gold	PPO	Gold	Off
55957PA0270037	BlueCare PPO \$0 Silver	PPO	Silver	Off
55957PA0290038	BlueCare Custom PPO \$0 Silver	PPO	Silver	Off
55957PA0270025	BlueCare PPO \$2600 Silver	PPO	Silver	Off
55957PA0290026	BlueCare Custom PPO \$2600 Silver	PPO	Silver	Off
55957PA0270027	BlueCare PPO \$3000 Silver	PPO	Silver	Off
55957PA0290028	BlueCare Custom PPO \$3000 Silver	PPO	Silver	Off
55957PA0270026	BlueCare PPO \$3000 1x Silver	PPO	Silver	Off
55957PA0290027	BlueCare Custom PPO \$3000 1x Silver	PPO	Silver	Off
55957PA0280005	BlueCare QHD PPO \$3400 Silver	PPO	Silver	Off
55957PA0390003	BlueCare Custom QHD PPO \$3400 Silver	PPO	Silver	Off
55957PA0270034	BlueCare PPO \$5000 Silver	PPO	Silver	Off
55957PA0290035	BlueCare Custom PPO \$5000 Silver	PPO	Silver	Off
55957PA0270013	BlueCare PPO \$5400 Bronze	PPO	Bronze	Off
55957PA0290021	BlueCare Custom PPO \$5400 Bronze	PPO	Bronze	Off
55957PA0300001	AffordaBlue \$250 Platinum	PPO	Platinum	Off
55957PA0300004	AffordaBlue \$500 Gold	PPO	Gold	Off
55957PA0300003	AffordaBlue \$1000 Gold	PPO	Gold	Off
55957PA0300002	AffordaBlue \$1500 Gold	PPO	Gold	Off
55957PA0300005	AffordaBlue \$3000 Silver	PPO	Silver	Off
55957PA0370003	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off
55957PA0370004	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off
55957PA0380002	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	PPO	Silver	Off

RATING AREA 3

548	310	115	1,207	1,508	610	607	122	57	176	332	507	139
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$719.61	\$719.61	\$719.61	\$719.61	\$719.61	\$719.61	\$719.61	\$719.61	\$719.61	\$719.61	\$719.61	\$719.61	\$719.61
\$611.59	\$611.59	\$611.59	\$611.59	\$611.59	\$611.59	\$611.59	\$611.59	\$611.59	\$611.59	\$611.59	\$611.59	\$611.59
\$710.51	\$710.51	\$710.51	\$710.51	\$710.51	\$710.51	\$710.51	\$710.51	\$710.51	\$710.51	\$710.51	\$710.51	\$710.51
\$603.89	\$603.89	\$603.89	\$603.89	\$603.89	\$603.89	\$603.89	\$603.89	\$603.89	\$603.89	\$603.89	\$603.89	\$603.89
\$701.44	\$701.44	\$701.44	\$701.44	\$701.44	\$701.44	\$701.44	\$701.44	\$701.44	\$701.44	\$701.44	\$701.44	\$701.44
\$596.23	\$596.23	\$596.23	\$596.23	\$596.23	\$596.23	\$596.23	\$596.23	\$596.23	\$596.23	\$596.23	\$596.23	\$596.23
\$680.60	\$680.60	\$680.60	\$680.60	\$680.60	\$680.60	\$680.60	\$680.60	\$680.60	\$680.60	\$680.60	\$680.60	\$680.60
\$578.60	\$578.60	\$578.60	\$578.60	\$578.60	\$578.60	\$578.60	\$578.60	\$578.60	\$578.60	\$578.60	\$578.60	\$578.60
\$637.58	\$637.58	\$637.58	\$637.58	\$637.58	\$637.58	\$637.58	\$637.58	\$637.58	\$637.58	\$637.58	\$637.58	\$637.58
\$542.24	\$542.24	\$542.24	\$542.24	\$542.24	\$542.24	\$542.24	\$542.24	\$542.24	\$542.24	\$542.24	\$542.24	\$542.24
\$610.02	\$610.02	\$610.02	\$610.02	\$610.02	\$610.02	\$610.02	\$610.02	\$610.02	\$610.02	\$610.02	\$610.02	\$610.02
\$518.94	\$518.94	\$518.94	\$518.94	\$518.94	\$518.94	\$518.94	\$518.94	\$518.94	\$518.94	\$518.94	\$518.94	\$518.94
\$578.66	\$578.66	\$578.66	\$578.66	\$578.66	\$578.66	\$578.66	\$578.66	\$578.66	\$578.66	\$578.66	\$578.66	\$578.66
\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42
\$599.57	\$599.57	\$599.57	\$599.57	\$599.57	\$599.57	\$599.57	\$599.57	\$599.57	\$599.57	\$599.57	\$599.57	\$599.57
\$510.10	\$510.10	\$510.10	\$510.10	\$510.10	\$510.10	\$510.10	\$510.10	\$510.10	\$510.10	\$510.10	\$510.10	\$510.10
\$569.66	\$569.66	\$569.66	\$569.66	\$569.66	\$569.66	\$569.66	\$569.66	\$569.66	\$569.66	\$569.66	\$569.66	\$569.66
\$484.81	\$484.81	\$484.81	\$484.81	\$484.81	\$484.81	\$484.81	\$484.81	\$484.81	\$484.81	\$484.81	\$484.81	\$484.81
\$597.15	\$597.15	\$597.15	\$597.15	\$597.15	\$597.15	\$597.15	\$597.15	\$597.15	\$597.15	\$597.15	\$597.15	\$597.15
\$508.05	\$508.05	\$508.05	\$508.05	\$508.05	\$508.05	\$508.05	\$508.05	\$508.05	\$508.05	\$508.05	\$508.05	\$508.05
\$581.25	\$581.25	\$581.25	\$581.25	\$581.25	\$581.25	\$581.25	\$581.25	\$581.25	\$581.25	\$581.25	\$581.25	\$581.25
\$494.61	\$494.61	\$494.61	\$494.61	\$494.61	\$494.61	\$494.61	\$494.61	\$494.61	\$494.61	\$494.61	\$494.61	\$494.61
\$579.29	\$579.29	\$579.29	\$579.29	\$579.29	\$579.29	\$579.29	\$579.29	\$579.29	\$579.29	\$579.29	\$579.29	\$579.29
\$492.95	\$492.95	\$492.95	\$492.95	\$492.95	\$492.95	\$492.95	\$492.95	\$492.95	\$492.95	\$492.95	\$492.95	\$492.95
\$541.17	\$541.17	\$541.17	\$541.17	\$541.17	\$541.17	\$541.17	\$541.17	\$541.17	\$541.17	\$541.17	\$541.17	\$541.17
\$460.72	\$460.72	\$460.72	\$460.72	\$460.72	\$460.72	\$460.72	\$460.72	\$460.72	\$460.72	\$460.72	\$460.72	\$460.72
\$603.37	\$603.37	\$603.37	\$603.37	\$603.37	\$603.37	\$603.37	\$603.37	\$603.37	\$603.37	\$603.37	\$603.37	\$603.37
\$513.31	\$513.31	\$513.31	\$513.31	\$513.31	\$513.31	\$513.31	\$513.31	\$513.31	\$513.31	\$513.31	\$513.31	\$513.31
\$538.70	\$538.70	\$538.70	\$538.70	\$538.70	\$538.70	\$538.70	\$538.70	\$538.70	\$538.70	\$538.70	\$538.70	\$538.70
\$458.63	\$458.63	\$458.63	\$458.63	\$458.63	\$458.63	\$458.63	\$458.63	\$458.63	\$458.63	\$458.63	\$458.63	\$458.63
\$548.20	\$548.20	\$548.20	\$548.20	\$548.20	\$548.20	\$548.20	\$548.20	\$548.20	\$548.20	\$548.20	\$548.20	\$548.20
\$466.66	\$466.66	\$466.66	\$466.66	\$466.66	\$466.66	\$466.66	\$466.66	\$466.66	\$466.66	\$466.66	\$466.66	\$466.66
\$568.06	\$568.06	\$568.06	\$568.06	\$568.06	\$568.06	\$568.06	\$568.06	\$568.06	\$568.06	\$568.06	\$568.06	\$568.06
\$483.45	\$483.45	\$483.45	\$483.45	\$483.45	\$483.45	\$483.45	\$483.45	\$483.45	\$483.45	\$483.45	\$483.45	\$483.45
\$534.57	\$534.57	\$534.57	\$534.57	\$534.57	\$534.57	\$534.57	\$534.57	\$534.57	\$534.57	\$534.57	\$534.57	\$534.57
\$455.14	\$455.14	\$455.14	\$455.14	\$455.14	\$455.14	\$455.14	\$455.14	\$455.14	\$455.14	\$455.14	\$455.14	\$455.14
\$550.32	\$550.32	\$550.32	\$550.32	\$550.32	\$550.32	\$550.32	\$550.32	\$550.32	\$550.32	\$550.32	\$550.32	\$550.32
\$468.46	\$468.46	\$468.46	\$468.46	\$468.46	\$468.46	\$468.46	\$468.46	\$468.46	\$468.46	\$468.46	\$468.46	\$468.46
\$600.20	\$600.20	\$600.20	\$600.20	\$600.20	\$600.20	\$600.20	\$600.20	\$600.20	\$600.20	\$600.20	\$600.20	\$600.20
\$510.63	\$510.63	\$510.63	\$510.63	\$510.63	\$510.63	\$510.63	\$510.63	\$510.63	\$510.63	\$510.63	\$510.63	\$510.63
\$470.74	\$470.74	\$470.74	\$470.74	\$470.74	\$470.74	\$470.74	\$470.74	\$470.74	\$470.74	\$470.74	\$470.74	\$470.74
\$401.16	\$401.16	\$401.16	\$401.16	\$401.16	\$401.16	\$401.16	\$401.16	\$401.16	\$401.16	\$401.16	\$401.16	\$401.16
\$470.78	\$470.78	\$470.78	\$470.78	\$470.78	\$470.78	\$470.78	\$470.78	\$470.78	\$470.78	\$470.78	\$470.78	\$470.78
\$401.19	\$401.19	\$401.19	\$401.19	\$401.19	\$401.19	\$401.19	\$401.19	\$401.19	\$401.19	\$401.19	\$401.19	\$401.19
\$504.16	\$504.16	\$504.16	\$504.16	\$504.16	\$504.16	\$504.16	\$504.16	\$504.16	\$504.16	\$504.16	\$504.16	\$504.16
\$429.42	\$429.42	\$429.42	\$429.42	\$429.42	\$429.42	\$429.42	\$429.42	\$429.42	\$429.42	\$429.42	\$429.42	\$429.42
\$507.14	\$507.14	\$507.14	\$507.14	\$507.14	\$507.14	\$507.14	\$507.14	\$507.14	\$507.14	\$507.14	\$507.14	\$507.14
\$431.94	\$431.94	\$431.94	\$431.94	\$431.94	\$431.94	\$431.94	\$431.94	\$431.94	\$431.94	\$431.94	\$431.94	\$431.94
\$475.35	\$475.35	\$475.35	\$475.35	\$475.35	\$475.35	\$475.35	\$475.35	\$475.35	\$475.35	\$475.35	\$475.35	\$475.35
\$405.05	\$405.05	\$405.05	\$405.05	\$405.05	\$405.05	\$405.05	\$405.05	\$405.05	\$405.05	\$405.05	\$405.05	\$405.05
\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51
\$379.81	\$379.81	\$379.81	\$379.81	\$379.81	\$379.81	\$379.81	\$379.81	\$379.81	\$379.81	\$379.81	\$379.81	\$379.81
\$536.65	\$536.65	\$536.65	\$536.65	\$536.65	\$536.65	\$536.65	\$536.65	\$536.65	\$536.65	\$536.65	\$536.65	\$536.65
\$474.50	\$474.50	\$474.50	\$474.50	\$474.50	\$474.50	\$474.50	\$474.50	\$474.50	\$474.50	\$474.50	\$474.50	\$474.50
\$461.91	\$461.91	\$461.91	\$461.91	\$461.91	\$461.91	\$461.91	\$461.91	\$461.91	\$461.91	\$461.91	\$461.91	\$461.91
\$454.43	\$454.43	\$454.43	\$454.43	\$454.43	\$454.43	\$454.43	\$454.43	\$454.43	\$454.43	\$454.43	\$454.43	\$454.43
\$386.29	\$386.29	\$386.29	\$386.29	\$386.29	\$386.29	\$386.29	\$386.29	\$386.29	\$386.29	\$386.29	\$386.29	\$386.29
	\$563.90					\$563.90						
	\$547.00					\$547.00						
	\$471.78					\$471.78						

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Unified Rate Review v6.0

Company Legal Name:

First Priority Life Insurance Co.

HIOS Issuer ID:

55957

State:

PA

Effective Date of Rate Change(s):

01/01/2025

Market:

Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:

01/01/2023

to

12/31/2023

Total

PMPM

Allowed Claims

\$56,376,674.74

\$827.89

Reinsurance

\$0.00

\$0.00

Incurred Claims in Experience Period

\$49,824,107.95

\$731.66

Risk Adjustment

\$8,100,664.60

\$118.96

Experience Period Premium

\$48,381,040.02

\$710.47

Experience Period Member Months

68,097

Section II: Projections

Benefit Category

Experience Period Index
Rate PMPM

Year 1 Trend

Cost

Utilization

Year 2 Trend

Cost

Utilization

Trended EHB Allowed Claims
PMPM

Inpatient Hospital

\$164.56

1.056

1.003

1.056

1.003

\$184.58

Outpatient Hospital

\$317.22

1.056

1.003

1.056

1.003

\$355.81

Professional

\$181.75

1.049

1.002

1.049

1.002

\$200.74

Other Medical

\$15.37

1.056

1.003

1.056

1.003

\$17.22

Capitation

\$0.56

0.972

1.000

0.972

1.000

\$0.53

Prescription Drug

\$148.43

1.033

1.050

1.033

1.050

\$174.83

Total

\$827.89

1.033

1.050

\$933.71

Morbidity Adjustment

1.003

Demographic Shift

0.985

Plan Design Changes

1.017

Other

1.000

Adjusted Trended EHB Allowed Claims PMPM for

01/01/2025

\$938.99

Manual EHB Allowed Claims PMPM

\$0.00

Applied Credibility %

100.00%

Projected Period Totals

Projected Index Rate for

01/01/2025

\$938.99

\$62,288,840.64

Reinsurance

\$0.00

\$0.00

Risk Adjustment Payment/Charge

\$143.62

\$9,526,932.53

Exchange User Fees

0.00%

\$0.00

Market Adjusted Index Rate

\$795.37

\$52,761,908.11

Projected Member Months

66,336

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

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

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

1 of 1

Product-Plan Data Collection

Company Legal Name:	First Priority Life Insurance Co.		
HIOS Issuer ID:	55957	State:	PA
Effective Date of Rate Change(s):	01/01/2025	Market:	Small Group

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + V.
To finalize, select the Finalize button or Ctrl + Shift + F.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations		Product/Plan Level Calculations																															
Field #		Section 1: General Product and Plan Information																Section 2: Pricing and Financials															
1.1 Product Name		BlueCare PPO																BlueCare Qualified															
1.2 Product ID																																	
1.3 Plan Name		BlueCare PPO																BlueCare QHD															
1.4 Plan ID (Standard Component ID)		55957PA0270002																55957PA0280004															
1.5 Plan Type		PPO																PPO															
1.6 AV Metal Value		0.918																0.918															
1.7 Plan Category		Renewing																Renewing															
1.8 Plan Type		PPO																PPO															
1.9 Exchange Plan?		No																No															
1.10 Effective Date of Proposed Rates		01/01/2025																01/01/2025															
1.11 Cumulative Rate Change % (over 12 mos prior)		6.57%																6.57%															
1.12 Product Rate Increase %		7.30%																7.30%															

[illegible]

Section III: Plan Adjustment Factors		Section III: Plan Adjustment Factors																																
3.1 Plan ID (Standard Component ID)		3.2 Market Adjusted Index Rate																																
3.3 AV and Cost Sharing Design of Plan		1.0204	0.9891	1.0477	0.8673	0.8637	0.8730	0.6360	1.0341	0.8830	0.8359	0.9245	0.6738	0.7240	0.6739	0.7759	0.7697	0.8224	0.7796	0.7933	0.8369	0.6807	0.8200	0.8683	0.8398	0.7285	0.7801	1.0004	0.9891	1.0477	1.0341	0.8673	0.8730	
3.4 Provider Network Adjustment		1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258	1.1258
3.5 Benefits in Addition to CHB		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	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	1.0000	1.0000	
Administrative Costs																																		
3.6 Administrative Expense		7.09%	7.18%	7.02%	7.60%	7.61%	7.58%	8.78%	7.06%	7.54%	7.72%	7.39%	8.54%	8.25%	8.54%	7.99%	8.02%	7.78%	7.97%	7.91%	7.72%	8.50%	7.79%	7.60%	7.71%	8.23%	7.92%	7.62%	7.72%	7.53%	7.57%	8.20%	7.53%	
3.7 Taxes and Fees		2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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	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	1.0000	1.0000	1.0000	1.0000	
3.10 Plan Adjusted Index Rate		\$1,005.78	\$975.88	\$1,031.83	\$859.71	\$856.23	\$865.15	\$638.80	\$1,018.77	\$874.69	\$879.72	\$914.21	\$674.98	\$722.90	\$675.03	\$772.42	\$766.51	\$816.82	\$775.96	\$789.09	\$830.63	\$681.59	\$814.52	\$860.63	\$833.43	\$727.17	\$786.04	\$854.91	\$829.64	\$876.94	\$865.90	\$731.42	\$865.90	
3.11 Age Calibration Factor				0.6628																														
3.12 Geographic Calibration Factor				1.0000																														
3.13 Tobacco Calibration Factor				1.0000																														
3.14 Calibrated Plan Adjusted Index Rate		\$666.61	\$646.80	\$683.88	\$560.80	\$567.49	\$573.41	\$423.38	\$675.22	\$579.72	\$549.93	\$605.92	\$447.37	\$479.12	\$447.40	\$511.95	\$508.03	\$541.37	\$514.29	\$522.99	\$550.52	\$451.74	\$539.85	\$570.39	\$552.38	\$481.95	\$520.97	\$566.62	\$548.87	\$581.22	\$573.90	\$484.77	\$573.90	

[illegible]

BlueCare Custom PPO																AffordabBlue		Lehigh Valley Flex Blue PPO		Lehigh Valley Flex PPO Qualified		BlueCare Custom HDHP										
55957PA020																55957PA030		55957PA037		55957PA038		55957PA039										
BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom	AffordabBlue	AffordabBlue	AffordabBlue	AffordabBlue	Lehigh Valley Flex	Lehigh Valley Flex	Lehigh Valley Flex	Lehigh Valley Flex	Lehigh Valley Flex	Lehigh Valley Flex	BlueCare Custom	BlueCare Custom	BlueCare Custom				
55957PA020001	55957PA020003	55957PA020016	55957PA020021	55957PA020022	55957PA020024	55957PA020026	55957PA020027	55957PA020028	55957PA020029	55957PA020030	55957PA020031	55957PA020032	55957PA020033	55957PA020034	55957PA020035	55957PA030001	55957PA030002	55957PA030003	55957PA030004	55957PA030005	55957PA0370001	55957PA0370002	55957PA0370003	55957PA0370004	55957PA0380001	55957PA0380002	55957PA0390001	55957PA0390002	55957PA0390003			
Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Silver	Gold	Silver	Platinum	Gold	Gold	Gold	Silver	Gold	Gold	Gold	Silver	Gold	Gold	Gold	Silver			
0.805	0.820	0.816	0.625	0.813	0.806	0.713	0.708	0.709	0.787	0.786	0.800	0.798	0.798	0.819	0.719	0.810	0.720	0.896	0.801	0.794	0.800	0.699	0.819	0.819	0.797	0.796	0.720	0.709	0.815	0.780	0.712	
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Renewing	Renewing	Terminated	Renewing	New PPO	New PPO	New PPO	New PPO	New PPO	
01/01/2025	01/01/2025	01/01/2025	No	01/01/2025	01/01/2025	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
11.00%	9.45%	9.64%	9.45%	9.45%	9.26%	8.75%	9.51%	10.92%	8.82%	9.27%	9.91%	10.19%	9.51%	9.89%	10.95%	9.14%	9.00%	8.54%	9.38%	9.32%	9.33%	10.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
9.68%																9.36%		#DIV/0!		#DIV/0!		0.00%										

55957PA0200012	55957PA0200013	55957PA0200016	55957PA0200021	55957PA0200022	55957PA0200024	55957PA0200026	55957PA0200027	55957PA0200028	55957PA0200029	55957PA0200030	55957PA0200031	55957PA0200032	55957PA0200033	55957PA0200034	55957PA0200035	55957PA0200037	55957PA0200038	55957PA0300001	55957PA0300002	55957PA0300003	55957PA0300004	55957PA0300005	55957PA0370001	55957PA0370002	55957PA0370003	55957PA0370004	55957PA0380001	55957PA0380002	55957PA0390001	55957PA0390002	55957PA0390003
\$4,813.905	\$1,191.811	\$2,621.498	\$73.438	\$1,674.674	\$841.280	\$658.519	\$395.947	\$246.912	\$1,069.308	\$569.660	\$1,170.941	\$1,452.165	\$114.964	\$341.998	\$1,772.938	\$193.034	\$0	\$3,778.018	\$1,022.873	\$1,102.234	\$926.914	\$682.919	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$663,264	\$212,403	\$492,079	\$41,113	\$275,768	\$89,755	\$179,059	\$88,330	\$97,978	\$115,252	\$83,110	\$134,568	\$293,137	\$29,403	\$64,287	\$488,041	\$34,943	\$0	\$163,062	\$194,790	\$60,634	\$108,516	\$188,746	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$4,152.639	\$979.409	\$2,128.619	\$32.305	\$1,398.906	\$751.525	\$479.459	\$231.617	\$148.934	\$954.056	\$486.551	\$1,036.373	\$1,159,028	\$85.561	\$277.711	\$1,284.896	\$158,089	\$0	\$3,616.956	\$828.083	\$1,041,600	\$818.398	\$494,173	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$53,280	\$948,281	\$128,377	\$3,709	\$34,000	\$162,380	\$98,321	\$96,070	\$13,255	\$297,886	\$158,241	\$127,519	\$67,703	\$1,388	\$83,917	\$195,991	\$118,369	\$0	\$1,898,140	\$51,857	\$227,142	\$238,119	\$436,466	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$4,814,101	\$1,282,677	\$2,943,785	\$161,291	\$2,089,873	\$582,098	\$471,873	\$312,702	\$283,525	\$877,592	\$622,607	\$595,156	\$1,428,458	\$196,720	\$401,768	\$1,667,042	\$209,456	\$0	\$1,383,047	\$888,192	\$656,133	\$374,789	\$705,880	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7,948	2,008	4,278	357	3,084	915	747	561	576	1,307	1,066	1,124	2,101	376	623	3,197	356	0	1,962	1,516	695	1,190	1,351	0	0	0	0	0	0	0	0	0
827	177	338	30	258	76	92	14	62	116	83	87	181	47	40	270	64	0	163	119	48	110	120	0	0	0	0	0	0	0	0	0
\$632.96	\$634.38	\$706.04	\$427.32	\$713.49	\$667.48	\$558.67	\$570.44	\$466.04	\$689.28	\$601.44	\$546.80	\$686.24	\$569.33	\$681.71	\$528.48	\$742.08	\$0.00	\$724.13	\$629.11	\$596.04	\$558.38	\$536.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
86.50%	63.97%	75.65%	19.58%	68.04%	88.95%	128.35%	102.30%	50.18%	81.16%	104.78%	221.62%	77.73%	43.06%	57.18%	87.35%	48.22%	#DIV/0!	111.59%	99.01%	173.04%	91.52%	183.42%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

\$605.67	\$593.53	\$612.79	\$205.71	\$543.02	\$919.43	\$881.55	\$552.49	\$428.67	\$818.14	\$534.39	\$1,041.76	\$691.18	\$305.76	\$554.56	\$542.23	#DIV/0!	\$1,925.60	\$674.72	\$1,585.95	\$778.92	\$505.49	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$83.30	\$105.78	\$115.21	\$115.22	\$89.42	\$98.09	\$395.70	\$157.45	\$170.10	\$68.18	\$77.96	\$119.72	\$139.52	\$78.30	\$103.19	\$152.66	\$98.16	#DIV/0!	\$82.09	\$128.49	\$87.74	\$91.19	\$139.71	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$522.48	\$487.75	\$497.57	\$90.49	\$453.60	\$821.34	\$641.85	\$395.04	\$258.57	\$729.96	\$456.43	\$922.04	\$551.66	\$227.56	\$445.76	\$401.91	\$444.07	#DIV/0!	\$1,843.50	\$546.23	\$1,498.70	\$687.73	\$365.78	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$1.67	\$123.65	\$30.01	\$10.39	\$11.03	\$287.19	\$131.63	\$171.25	\$123.01	\$227.92	\$148.44	\$113.85	\$29.84	\$5.29	\$134.69	\$61.30	\$332.50	#DIV/0!	\$947.06	\$34.21	\$135.82	\$100.10	\$523.07	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$605.70	\$638.78	\$687.65	\$451.80	\$677.65	\$636.17	\$651.69	\$557.40	\$492.23	\$671.40	\$584.06	\$529.50	\$679.89	\$523.19	\$644.89	\$521.43	\$598.36	#DIV/0!	\$704.92	\$585.88	\$539.26	\$551.17	\$522.49	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

55957PA0200012	55957PA0200013	55957PA0200016	55957PA0200021	55957PA0200022	55957PA0200024	55957PA0200026	55957PA0200027	55957PA0200028	55957PA0200029	55957PA0200030	55957PA0200031	55957PA0200032	55957PA0200033	55957PA0200034	55957PA0200035	55957PA0200037	55957PA0200038	55957PA0300001	55957PA0300002	55957PA0300003	55957PA0300004	55957PA0300005	55957PA0370001	55957PA0370002	55957PA0370003	55957PA0370004	55957PA0380001	55957PA0380002	55957PA0390001	55957PA0390002	55957PA0390003
\$795.37																															
0.8359	0.8637	0.8730	0.8360	0.8830	0.9245	0.9138	0.7240	0.6739	0.8234	0.7796	0.7759	0.7697	0.7933	0.8369	0.8607	0.8200	0.8683	1.0001	0.8403	0.8549	0.8793	0.7081	0.0000	0.0000	0.8657	0.8387	0.0000	0.7185	0.8398	0.7901	0.7285
0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.9514	0.8699	0.8699	0.8699	0.8699	0.8699	0.0000	0.0000	0.0000	1.0583	1.0583	0.9514	0.9514	0.9514	0.9514
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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000
8.35%	8.22%	8.18%	9.56%	8.13%	7.96%	9.38%	8.95%	9.28%	8.41%	8.63%	8.65%	8.69%	8.56%	8.34%	9.23%	8.42%	8.20%	8.00%	8.69%	8.62%	8.50%	9.47%	0.00%	0.00%	7.82%	7.93%	0.00%	8.53%	8.33%	8.58%	8.93%
2.07%	2.07%	2.06%	2.08%	2.06%	2.06%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.06%	2.07%	2.07%	2.07%	2.08%	0.00%	0.00%	2.06%	2.06%	0.00%	2.07%	2.07%	2.07%	2.07%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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	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	1.0000	1.0000
\$706.06	\$728.48	\$736.02	\$544.60	\$744.08	\$777.50	\$575.21	\$615.73	\$575.25	\$695.15	\$660.61	\$657.61	\$652.61	\$671.71	\$706.83	\$580.79	\$693.21	\$732.18	\$769.49	\$651.59	\$662.32	\$680.36	\$553.89	\$0.00	\$0.00	\$808.56	\$784.32	\$0.00	\$676.47	\$709.20	\$669.13	\$619.34

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.*

Rating Area	Rating Factor
Rating Area 3	1.0000

Part III Actuarial Memorandum

Redacted Version

First Priority Life Insurance Company

Small Group Rate Filing

Effective January 1, 2025

TABLE OF CONTENTS

I.	GENERAL INFORMATION	1
II.	PROPOSED RATE CHANGES	1
III.	EXPERIENCE AND CURRENT PERIOD PREMIUM, CLAIMS, AND ENROLLMENT.....	2
IV.	BENEFIT CATEGORIES.....	3
V.	PROJECTION FACTORS	3
VI.	MANUAL RATE ADJUSTMENTS.....	6
VII.	CREDIBILITY OF EXPERIENCE	6
VIII.	ESTABLISHING THE INDEX RATE.....	6
IX.	DEVELOPMENT OF THE MARKET-WIDE ADJUSTED INDEX RATE	6
X.	PLAN ADJUSTED INDEX RATES	7
XI.	CALIBRATION	9
XII.	CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT	9
XIII.	PROJECTED LOSS RATIO	9
XIV.	AV METAL VALUES.....	10
XV.	MEMBERSHIP PROJECTIONS	10
XVI.	TERMINATED PLANS AND PRODUCTS	10
XVII.	PLAN TYPE.....	10
XVIII.	ACTUARIAL CERTIFICATION.....	10

I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for First Priority Life Insurance Company (“FPLIC”, “Company”) Small Group block of business rate filing (“Filing”), for products with effective dates in calendar year 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, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of FPLIC’s Filing. However, we recognize that this certification may become a public document. FPLIC makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by FPLIC that would result in the creation of any duty or liability under any theory of law by FPLIC or its employees to third parties.

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

I.1 Company Identifying Information:

- Company Legal Name: First Priority Life Insurance Company
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 55957
- Market: Small Group
- Effective Date: January 1, 2025

II. Proposed Rate Changes

Please refer to the Pennsylvania Actuarial Memorandum and Exhibits submitted with this filing for a breakdown of the component items driving this rate change for first quarter renewals.

For all rate increases by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in line Worksheet 2, 1.11 of the URRT. The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These components are re-evaluated each year

to keep pace with market changes and changes in health care costs. For 2025, the Company's proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2.

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company's expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2025. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA. As a result, FPLIC 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 May 2024. This experience includes 2023 experience in Affordable Care Act compliant plans. FPLIC's transitional plan experience for 2023 has not been included in the experience period data.

III.2 Current Date:

The current date used for enrollment and premium is February 2024.

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

- Historical Experience: The URRT historical experience section was completed with FPLIC's current experience for the small group block of business for the period January 1, 2023 through December 31, 2023, with claims paid through May 2024.
- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows the Company's best estimate of the amount of claims that were incurred during the 12-month experience period for FPLIC's small group book-of-business. This section includes:
 - The amount of claims which were processed through the Company's claims system,
 - Claims processed outside of the Company's claims system (Rx rebates, settlements, capitated benefits), and
 - The Company's best estimate of claims incurred but not paid as of the Paid through Date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from FPLIC's detailed claim-level

historical data. This experience includes 2023 claims in Affordable Care Act compliant plans. FPLIC's transitional plan experience for 2023 has not been included in the experience period data. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.

- **Paid Claims:** Paid claims were summarized from detailed member records. The paid-to-allowed ratio for the experience period reflects the underlying benefit plan designs chosen by each member.
- **Incurred but Not Paid (IBNR) Claims Estimate:** FPLIC's estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of .996 was developed for FPLIC's total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Experience period claims data were pulled from the Company's claims systems and categorized into benefit category components according to types of services associated with each claim. The resulting categories closely adhere to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. The "Capitation" category represents the monthly charge paid to the Company's Vision benefit provider for covering pediatric vision benefits.

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2025 rates reflects an annual trend rate of 6.2% (4.8% cost, 1.3% utilization). To arrive at the trend assumption, the experience period cost and utilization data were pulled from the Company's claims systems by the defined benefit categories. The trend development uses a projection of allowed claim PMPMs that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization

from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for the trend regression model, which will be used to establish the Company's rating trend.

The regression trend model is used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for projected claim levels. Using the factors discussed above to adjust projected claim levels, an appropriate assumption for trend was established using the experience period claim levels as the starting point. Since historical experience would encompass the expected coverage and demographic makeup of the membership, historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

In addition to the trend in medical and drug claims discussed above, the trend reflects changes in anticipated costs for claims processed outside of the Company's claims system, including Rx rebates and settlements. The trend for capitated benefits is determined from the anticipated change in the per member costs from the experience period to the projection period. Projected capitation rates are provided by our vision provider.

V.2 Morbidity Adjustment

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As the Company has seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extended indefinitely, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company has observed that the groups currently enrolled are of higher morbidity than the groups that have lapsed and has reflected that difference in the morbidity adjustment.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen slightly from the experience period. For the development of the CY 2025 rates, this is reflected with a 1.003 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

The Company is expecting a slight decrease in the average age from the experience period to the projection period as the average age factor for our current business is lower than that in the experience period. For the development of the CY 2025 rates, this is reflected with a .985 Demographic Shift factor in the URRT Worksheet 1.

The average area factor is expected to stay stable, so changes in average area factors are not impacting the demographic shift factor significantly.

V.4 Plan Design Changes

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

- Anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: -0.01%
- Change in network benefits: 1.74%
- Newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- New benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None.
- The removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

For the development of the CY 2025 rates, the combination of the above factors produces a 1.017 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

The Company's rate development for 2025 does not utilize any additional adjustment factors other than those discussed above. For the development of the CY 2025 rates, a 1.000 factor is shown for the Other adjustment factor in the URRT Worksheet 1.

VI. Manual Rate Adjustments

FPLIC's small group experience is fully credible (see Credibility of Experience section below); no manual rate is developed or used in this projection.

VII. Credibility of Experience

The Company has employed a credibility methodology consistent with ASOP #25 to determine the appropriate level of credibility to be assigned to the base experience period data. The

assigned credibility level has been determined by referencing published studies from the Society of Actuaries (SOA), most notably “A Practical Approach to Assigning Credibility for Group Medical Insurance Pricing,” as well as utilizing actuarial judgment in consideration of the Company’s base experience period and projection period computations. Employing the conclusions confirmed in the referenced SOA study, the Company has established a full credibility threshold of 2,000 average members for the experience period. As the average members from the experience period membership for currently active members for this Company is 5,552, full credibility has been assigned to the base experience period.

VIII. Establishing the Index Rate

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

2025	% of Members	Projected Quarterly Index Rate PMPM
1Q	51.9%	\$938.99
2Q	15.2%	\$956.43
3Q	10.5%	\$972.11
4Q	22.4%	\$988.06
Composite	100.0%	\$956.11

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

IX. Development of the Market-wide Adjusted Index Rate

The limitations imposed by verifications and rounding in the URRT v6.0 workbook produce a Market-wide Adjusted Index Rate that is slightly different from the one ultimately used in the rate development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

IX.1 Reinsurance

FPLIC does not have any reinsurance contracts in effect that would impact this rate development. The consideration for the federal high-cost risk pooling program is discussed in the following Risk Adjustment Payment/Charge section.

IX.2 Risk Adjustment Payment/Charge

To arrive at the anticipated risk transfer for 2025, the Company determines the risk adjustment calculation components for the projected 2025 Company portfolio and uses its current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2023 Benefit Year published by CMS, the PA Insurance Department's calculation of 2023 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. For 2025, the Company is projecting a risk adjustment transfer amount of \$130.39.

The \$143.62 PMPM value in Worksheet 1 of the URRT equals the \$130.39 PMPM risk adjustment transfer value discussed above, along with a charge of -\$5.96 PMPM for the projected cost of participating in the High Cost Risk Pool program as well as an anticipated receivable from the high cost risk pool program of \$1.34. This total risk adjustment transfer amount of \$125.76 is then grossed up by the average paid to allowed ratio of .876 to arrive at the appropriate value for the URRT.

IX.3 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2025, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for the Company. For the Company, all business will be offered Off Exchange in 2025, so there are no Exchange User Fees charged in the rate development.

X. Plan Adjusted Index Rates

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The Plan Adjusted Index Rates are calculated by applying the allowable rating factors as described below to the Market-wide Adjusted Index Rate. Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan.

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.

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

Only the expected costs of essential health benefits (EHB) are included in each of the Company's plans.

X.4 Administrative Expense

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

- Administrative expenses are recorded in the general ledger. Indirect operating expenses are then grouped based upon like functions, responsibilities or cost drivers and allocated to final cost objects via an appropriate cost driver.

Administrative expense loads vary by plan to more appropriately capture the costs associated with plan administration. The total administrative costs anticipated by the Company have been split such that each plan receives a PMPM administrative load, along with a percent of premium administrative load. This methodology results in percent of premium expense loads that vary by plan.

X.5 Taxes and Fees

The following taxes and fees were included in the 2025 rate development:

- \$0.31 PMPM for the PCORI Fee
- \$0.18 PMPM for the Risk Adjustment User Fee
- 2% of premium for the PA premium tax

In total, these taxes and fees amount to 2.1% of the anticipated premium collected in 2025.

X.6 Profit & Risk Load

The proposed rates reflect 0% of premium as a profit and risk load. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.

XI. Calibration

XI.1 Age Curve Calibration (to age 21, non-smoker, area with 1.0 geographic factor, January 1 effective date)

The projected weighted average age factor is 1.509. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.509. Please note that no member will pay these rates because the age factor of 1.509 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for FPLIC is .663

XI.2 Geographic Factor Calibration

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. Please see Exhibit I for the development of the calibration factor. The Geographic Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average geographic factor, which for FPLIC is 1.000.

XI.3 Tobacco Use Rating Factor Calibration

The Company does not currently utilize tobacco rating factors.

XII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2025 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21 year old in a 1.0 area on 1/1/2025. The standard HHS Age Curve and area factors of 1.000 for region 3 can be used to calculate any rate found in the QHP rate template.

The Company is filing quarterly Index Rate trends that vary by quarter. Subsequent quarterly rates can be developed by multiplying the first quarter rates by 1.017 for second quarter rates; 1.032 for third quarter rates; and 1.048 for fourth quarter rates. Please refer to the Pennsylvania Actuarial Memorandum submitted with this filing for additional commentary related to the development of these quarterly Index Rate trends.

XIII. Projected Loss Ratio

The anticipated medical loss ratio reflected in this annual rate change filing is 90.0% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XIV. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on 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 the Company's QHP application.

XV. Membership Projections

Since transitional policy relief has been extended indefinitely, the Company projects that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. Any new business anticipated in FPLIC will come primarily from current ACA customers. FPLIC is expecting a decrease in its ACA membership from the experience to the projection period. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XVI. Terminated Plans and Products

FPLIC is not terminating any plans that were active in the 2023 experience period or made available thereafter.

XVII. Plan Type

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

XVIII. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of FPLIC to accompany its rate filing (for calendar year 2025) for the Small Group Market 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 Part I of Worksheet 2 in the Unified Rate Review Template for all plans. 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 factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by FPLIC to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 08/21/2024

Exhibit I
First Priority Life Insurance Co.
2025

Pennsylvania Small Group Market Base Rate

	1/1/2025 Values
CY2025 Projected Period Average Members	5,528
CY2025 Allowed Claims	\$938.99
Projected Non-EHBs	
None	\$0.00
CY2025 Allowed Claims for EHB Only (Index Rate)	\$938.99
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.847
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2025 Market Adjusted Index Rate	\$795.37
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2025 Rate	
(a) Average Age Factor	1.509
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	1.0000
Combined Calibration Factor $1/((a/b)*c)$	0.6628

*Quarterly Index Rate trends are being set at 1.86% for 2Q, 3.53% for 3Q, and 5.23% for 4Q.

First Priority Life Insurance Co.

Northeastern PA Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary							Plan Level						
Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Base Rate PMPM	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ⁽¹⁾				
									(i)	(ii)	(iii)	(iv)	(v)
Blue Care	55957PA0270007	Platinum	BlueCare PPO \$0 Platinum	U	3	Off	\$1,031.82	1.2973	1.048	1.126	1.000	1.100	1.000
	55957PA0290007	Platinum	BlueCare Custom PPO \$0 Platinum	U	3	Off	\$876.93	1.1025	1.048	0.951	1.000	1.106	1.000
	55957PA0270016	Platinum	BlueCare PPO \$250 Platinum	U	3	Off	\$1,018.76	1.2809	1.034	1.126	1.000	1.100	1.000
	55957PA0290008	Platinum	BlueCare Custom PPO \$250 Platinum	U	3	Off	\$865.89	1.0887	1.034	0.951	1.000	1.107	1.000
	55957PA0270002	Platinum	BlueCare PPO \$500 Platinum	U	3	Off	\$1,005.77	1.2645	1.020	1.126	1.000	1.101	1.000
	55957PA0290002	Platinum	BlueCare Custom PPO \$500 Platinum	U	3	Off	\$854.91	1.0749	1.020	0.951	1.000	1.107	1.000
	55957PA0270006	Platinum	BlueCare PPO \$750 Platinum	U	3	Off	\$975.88	1.2269	0.989	1.126	1.000	1.102	1.000
	55957PA0290006	Platinum	BlueCare Custom PPO \$750 Platinum	U	3	Off	\$829.64	1.0431	0.989	0.951	1.000	1.108	1.000
	55957PA0270023	Gold	BlueCare PPO \$0 Gold	U	3	Off	\$914.21	1.1494	0.924	1.126	1.000	1.104	1.000
	55957PA0290024	Gold	BlueCare Custom PPO \$0 Gold	U	3	Off	\$777.50	0.9775	0.924	0.951	1.000	1.111	1.000
	55957PA0270017	Gold	BlueCare PPO \$500 Gold	U	3	Off	\$874.68	1.0997	0.883	1.126	1.000	1.106	1.000
	55957PA0290022	Gold	BlueCare Custom PPO \$500 Gold	U	3	Off	\$744.08	0.9355	0.883	0.951	1.000	1.114	1.000
	55957PA0270018	Gold	BlueCare PPO \$1000 Gold	U	3	Off	\$829.72	1.0432	0.836	1.126	1.000	1.108	1.000
	55957PA0290012	Gold	BlueCare Custom PPO \$1000 Gold	U	3	Off	\$706.06	0.8877	0.836	0.951	1.000	1.116	1.000
	55957PA0270008	Gold	BlueCare PPO \$1250 Gold	U	3	Off	\$859.70	1.0809	0.867	1.126	1.000	1.107	1.000
	55957PA0290011	Gold	BlueCare Custom PPO \$1250 Gold	U	3	Off	\$731.42	0.9196	0.867	0.951	1.000	1.114	1.000
	55957PA0270030	Gold	BlueCare PPO \$1400 Gold	U	3	Off	\$816.81	1.0270	0.822	1.126	1.000	1.109	1.000
	55957PA0290029	Gold	BlueCare Custom PPO \$1400 Gold	U	3	Off	\$695.15	0.8740	0.822	0.951	1.000	1.117	1.000
	55957PA0270009	Gold	BlueCare PPO \$1500 Gold	U	3	Off	\$856.22	1.0765	0.864	1.126	1.000	1.107	1.000
	55957PA0290013	Gold	BlueCare Custom PPO \$1500 Gold	U	3	Off	\$728.47	0.9159	0.864	0.951	1.000	1.115	1.000
	55957PA0280004	Gold	BlueCare QHD PPO \$1700 Gold	U	3	Off	\$833.43	1.0478	0.840	1.126	1.000	1.108	1.000
	55957PA0390001	Gold	BlueCare Custom QHD PPO \$1700 Gold	U	3	Off	\$709.20	0.8917	0.840	0.951	1.000	1.116	1.000
	55957PA0270033	Gold	BlueCare PPO \$1550 Gold	U	3	Off	\$830.62	1.0443	0.837	1.126	1.000	1.108	1.000
	55957PA0290034	Gold	BlueCare Custom PPO \$1550 Gold	U	3	Off	\$706.83	0.8887	0.837	0.951	1.000	1.116	1.000
	55957PA0270031	Gold	BlueCare PPO \$2000 Gold	U	3	Off	\$775.96	0.9756	0.780	1.126	1.000	1.112	1.000
	55957PA0290030	Gold	BlueCare Custom PPO \$2000 Gold	U	3	Off	\$660.60	0.8306	0.780	0.951	1.000	1.120	1.000
	55957PA0270011	Gold	BlueCare PPO \$2000 1x Gold	U	3	Off	\$865.15	1.0877	0.873	1.126	1.000	1.107	1.000
	55957PA0290016	Gold	BlueCare Custom PPO \$2000 1x Gold	U	3	Off	\$736.02	0.9254	0.873	0.951	1.000	1.114	1.000
	55957PA0270028	Gold	BlueCare PPO \$2500 Gold	U	3	Off	\$772.42	0.9711	0.776	1.126	1.000	1.112	1.000
	55957PA0290031	Gold	BlueCare Custom PPO \$2500 Gold	U	3	Off	\$657.61	0.8268	0.776	0.951	1.000	1.120	1.000
	55957PA0280006	Gold	BlueCare QHD PPO \$2750 Gold	U	3	Off	\$786.04	0.9883	0.790	1.126	1.000	1.111	1.000
	55957PA0390002	Gold	BlueCare Custom QHD PPO \$2750 Gold	U	3	Off	\$669.13	0.8413	0.790	0.951	1.000	1.119	1.000
	55957PA0270036	Gold	BlueCare PPO \$3000 Gold	U	3	Off	\$814.51	1.0241	0.820	1.126	1.000	1.109	1.000
	55957PA0290037	Gold	BlueCare Custom PPO \$3000 Gold	U	3	Off	\$693.20	0.8715	0.820	0.951	1.000	1.117	1.000
	55957PA0270029	Gold	BlueCare PPO \$4000 Gold	U	3	Off	\$766.50	0.9637	0.770	1.126	1.000	1.112	1.000
	55957PA0290032	Gold	BlueCare Custom PPO \$4000 Gold	U	3	Off	\$652.61	0.8205	0.770	0.951	1.000	1.121	1.000
	55957PA0270032	Gold	BlueCare PPO \$5000 1x Gold	U	3	Off	\$789.09	0.9921	0.793	1.126	1.000	1.111	1.000
	55957PA0290033	Gold	BlueCare Custom PPO \$5000 1x Gold	U	3	Off	\$671.70	0.8445	0.793	0.951	1.000	1.119	1.000
	55957PA0270037	Silver	BlueCare PPO \$0 Silver	U	3	Off	\$860.60	1.0820	0.868	1.126	1.000	1.107	1.000
	55957PA0290038	Silver	BlueCare Custom PPO \$0 Silver	U	3	Off	\$732.18	0.9205	0.868	0.951	1.000	1.114	1.000
	55957PA0270025	Silver	BlueCare PPO \$2600 Silver	U	3	Off	\$674.98	0.8486	0.674	1.126	1.000	1.119	1.000
	55957PA0290026	Silver	BlueCare Custom PPO \$2600 Silver	U	3	Off	\$575.20	0.7232	0.674	0.951	1.000	1.128	1.000
	55957PA0270027	Silver	BlueCare PPO \$3000 Silver	U	3	Off	\$675.03	0.8487	0.674	1.126	1.000	1.119	1.000
	55957PA0290028	Silver	BlueCare Custom PPO \$3000 Silver	U	3	Off	\$575.25	0.7232	0.674	0.951	1.000	1.128	1.000
	55957PA0270026	Silver	BlueCare PPO \$3000 1x Silver	U	3	Off	\$722.90	0.9089	0.724	1.126	1.000	1.115	1.000
	55957PA0290027	Silver	BlueCare Custom PPO \$3000 1x Silver	U	3	Off	\$615.73	0.7741	0.724	0.951	1.000	1.124	1.000
	55957PA0280005	Silver	BlueCare QHD PPO \$3400 Silver	U	3	Off	\$727.17	0.9142	0.728	1.126	1.000	1.115	1.000
	55957PA0390003	Silver	BlueCare Custom QHD PPO \$3400 Silver	U	3	Off	\$619.34	0.7787	0.728	0.951	1.000	1.124	1.000
	55957PA0270034	Silver	BlueCare PPO \$5000 Silver	U	3	Off	\$681.58	0.8569	0.681	1.126	1.000	1.118	1.000
	55957PA0290035	Silver	BlueCare Custom PPO \$5000 Silver	U	3	Off	\$580.79	0.7302	0.681	0.951	1.000	1.127	1.000
	55957PA0270013	Bronze	BlueCare PPO \$5400 Bronze	U	3	Off	\$638.80	0.8031	0.636	1.126	1.000	1.122	1.000
	55957PA0290021	Bronze	BlueCare Custom PPO \$5400 Bronze	U	3	Off	\$544.60	0.6847	0.636	0.951	1.000	1.132	1.000
AffordBlue	55957PA0300001	Platinum	AffordBlue \$250 Platinum	U	3	Off	\$769.48	0.9675	1.000	0.870	1.000	1.112	1.000
	55957PA0300004	Gold	AffordBlue \$500 Gold	U	3	Off	\$680.36	0.8554	0.879	0.870	1.000	1.118	1.000
	55957PA0300003	Gold	AffordBlue \$1000 Gold	U	3	Off	\$662.32	0.8327	0.855	0.870	1.000	1.120	1.000
	55957PA0300002	Gold	AffordBlue \$1500 Gold	U	3	Off	\$651.59	0.8192	0.840	0.870	1.000	1.121	1.000
	55957PA0300005	Silver	AffordBlue \$3000 Silver	U	3	Off	\$553.89	0.6964	0.708	0.870	1.000	1.131	1.000
Lehigh Valley Flex Blue	55957PA0370003	Gold	Lehigh Valley Flex Blue PPO 500 Gold	Q	3	Off	\$808.55	1.0166	0.866	1.058	1.000	1.110	1.000
	55957PA0370004	Gold	Lehigh Valley Flex Blue PPO 1250 Gold	Q	3	Off	\$784.32	0.9861	0.839	1.058	1.000	1.111	1.000
	55957PA0380002	Silver	Lehigh Valley Flex Blue PPO Qualified Embedded 3400 Silver	Q	3	Off	\$676.47	0.8505	0.719	1.058	1.000	1.119	1.000

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

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

2025 Rates Table Template V14.0									
All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F. If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns. If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band. If Tobacco is Tobacco Use/Non Tobacco Use, you must give a rate for Tobacco Use and Non Tobacco Use. To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.									
MOD Header ID		55557							
Rate Effective Date		01/01/2025							
Rate Expires Date		03/31/2025							
Rating Method		Age-Based Rates							
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*					
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use is a selectable risk used to determine if a person is eligible for a rate from a plan	Required: Select the age of an individual eligible for a rate	Required: Enter the rate for an individual Non-Tobacco user. No Preference excludes on a plan				
55557PA0270007	Rating Area 3	No Preference	0-14	15	523.10				
55557PA0270007	Rating Area 3	No Preference	15	16	559.86				
55557PA0270007	Rating Area 3	No Preference	16	17	587.44				
55557PA0270007	Rating Area 3	No Preference	17	18	605.42				
55557PA0270007	Rating Area 3	No Preference	18	19	624.37				
55557PA0270007	Rating Area 3	No Preference	19	20	643.22				
55557PA0270007	Rating Area 3	No Preference	20	21	663.35				
55557PA0270007	Rating Area 3	No Preference	21	22	683.47				
55557PA0270007	Rating Area 3	No Preference	22	23	703.58				
55557PA0270007	Rating Area 3	No Preference	23	24	683.47				
55557PA0270007	Rating Area 3	No Preference	24	25	663.35				
55557PA0270007	Rating Area 3	No Preference	25	26	686.61				
55557PA0270007	Rating Area 3	No Preference	26	27	706.72				
55557PA0270007	Rating Area 3	No Preference	27	28	716.70				
55557PA0270007	Rating Area 3	No Preference	28	29	743.37				
55557PA0270007	Rating Area 3	No Preference	29	30	765.35				
55557PA0270007	Rating Area 3	No Preference	30	31	776.19				
55557PA0270007	Rating Area 3	No Preference	31	32	792.61				
55557PA0270007	Rating Area 3	No Preference	32	33	809.02				
55557PA0270007	Rating Area 3	No Preference	33	34	819.36				
55557PA0270007	Rating Area 3	No Preference	34	35	830.22				
55557PA0270007	Rating Area 3	No Preference	35	36	835.68				
55557PA0270007	Rating Area 3	No Preference	36	37	841.16				
55557PA0270007	Rating Area 3	No Preference	37	38	846.61				
55557PA0270007	Rating Area 3	No Preference	38	39	852.10				
55557PA0270007	Rating Area 3	No Preference	39	40	863.04				
55557PA0270007	Rating Area 3	No Preference	40	41	873.96				
55557PA0270007	Rating Area 3	No Preference	41	42	890.40				
55557PA0270007	Rating Area 3	No Preference	42	43	906.13				
55557PA0270007	Rating Area 3	No Preference	43	44	928.01				
55557PA0270007	Rating Area 3	No Preference	44	45	955.17				
55557PA0270007	Rating Area 3	No Preference	45	46	987.51				
55557PA0270007	Rating Area 3	No Preference	46	47	1025.91				
55557PA0270007	Rating Area 3	No Preference	47	48	1068.89				
55557PA0270007	Rating Area 3	No Preference	48	49	1118.13				
55557PA0270007	Rating Area 3	No Preference	49	50	1166.68				
55557PA0270007	Rating Area 3	No Preference	50	51	1221.39				
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55557PA0200007	Rating Area 3	No Preference	66	67	1441.54				
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55567PA2000033 Rating Area 3	No Preference	35	547.26
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55567PA2000033 Rating Area 3	No Preference	46	668.03
55567PA2000033 Rating Area 3	No Preference	47	695.83
55567PA2000033 Rating Area 3	No Preference	47	696.07
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55567PA2000033 Rating Area 3	No Preference	60	1200.49
55567PA2000033 Rating Area 3	No Preference	63	1310.23
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55567PA2000033 Rating Area 3	No Preference	64 and over	1330.81
55567PA2000033 Rating Area 3	No Preference	15	475.13
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55567PA2000033 Rating Area 3	No Preference	26	577.03
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55567PA2000033 Rating Area 3	No Preference	51	1019.96
55567PA2000033 Rating Area 3	No Preference	53	1163.60
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55567PA2000033 Rating Area 3	No Preference	55	1211.97
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55567PA2000033 Rating Area 3	No Preference		

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2025 Rates Table Template V14.0									
All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F. If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns. If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band. If Tobacco is Tobacco Use/Non Tobacco Use, you must give a rate for Tobacco Use and Non Tobacco Use. To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.									
MOD Header ID*		55857FA0200007							
Rate Effective Date*		04/01/2025							
Rate Expiration Date*		06/30/2025							
Rating Method*		Age-Based Rates							
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*					
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use is an underwriter is used to determine if a person is eligible for a rate from a plan	Required: Select the age of an underwriter eligible for a rate from a plan	Required: Enter the rate of an individual Non-Tobacco use. No Preference excludes on a plan				
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55857FA0200007	Rating Area 3	No Preference		17	616.47				
55857FA0200007	Rating Area 3	No Preference		18	635.86				
55857FA0200007	Rating Area 3	No Preference		19	655.48				
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55857FA0200007	Rating Area 3	No Preference		24	696.58				
55857FA0200007	Rating Area 3	No Preference		25	699.37				
55857FA0200007	Rating Area 3	No Preference		26	713.35				
55857FA0200007	Rating Area 3	No Preference		27	730.02				
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55857FA0270107	Rating Area 3	No Preference		41	885.46				
55857FA0270107	Rating Area 3	No Preference		42	911.26				
55857FA0270107	Rating Area 3	No Preference		43	933.29				
55857FA0270107	Rating Area 3	No Preference		44	960.80				
55857FA0270107	Rating Area 3	No Preference		45	994.05				
55857FA0270107	Rating Area 3	No Preference		46	1031.64				
55857FA0270107	Rating Area 3	No Preference		47	1074.97				
55857FA0270107	Rating Area 3	No Preference		48	1124.49				
55857FA0270107	Rating Area 3	No Preference		49	1173.68				
55857FA0270107	Rating Area 3	No Preference		50	1228.34				
55857FA0270107	Rating Area 3	No Preference		51	1282.97				
55857FA0270107	Rating Area 3	No Preference		52	1342.51				
55857FA0270107	Rating Area 3	No Preference		53	1403.03				
55857FA0270107	Rating Area 3	No Preference		54	1468.16				
55857FA0270107	Rating Area 3	No Preference		55	1533.70				
55857FA0270107	Rating Area 3	No Preference		56	1604.04				
55857FA0270107	Rating Area 3	No Preference		57	1676.07				
55857FA0270107	Rating Area 3	No Preference		58	1752.61				
55857FA0270107	Rating Area 3	No Preference		59	1790.24				
55857FA0270107	Rating Area 3	No Preference		60	1868.98				
55857FA0270107	Rating Area 3	No Preference		61	1932.81				
55857FA0270107	Rating Area 3	No Preference		62	1975.93				
55857FA0270107	Rating Area 3	No Preference		63	2032.27				
55857FA0270107	Rating Area 3	No Preference		64 and over	2063.98				
55857FA0200008	Rating Area 3	No Preference		0-14	447.15				
55857FA0200008	Rating Area 3	No Preference		15	486.94				
55857FA0200008	Rating Area 3	No Preference		16	502.14				
55857FA0200008	Rating Area 3	No Preference		17	517.34				
55857FA0200008	Rating Area 3	No Preference		18	533.39				
55857FA0200008	Rating Area 3	No Preference		19	550.07				
55857FA0200008	Rating Area 3	No Preference		20	567.62				
55857FA0200008	Rating Area 3	No Preference		21	584.96				
55857FA0200008	Rating Area 3	No Preference		22	584.96				
55857FA0200008	Rating Area 3	No Preference		23	584.96				
55857FA0200008	Rating Area 3	No Preference		24	584.96				
55857FA0200008	Rating Area 3	No Preference		25	586.95				
55857FA0200008	Rating Area 3	No Preference		26	598.99				
55857FA0200008	Rating Area 3	No Preference		27	611.65				
55857FA0200008	Rating Area 3	No Preference		28	635.42				
55857FA0200008	Rating Area 3	No Preference		29	664.32				
55857FA0200008	Rating Area 3	No Preference		30	693.48				
55857FA0200008	Rating Area 3	No Preference		31	677.51				
55857FA0200008	Rating Area 3	No Preference		32	681.03				
55857FA0200008	Rating Area 3	No Preference		33	700.30				
5585									

55557PA2200002	Rating Area 3	No Preference	69	1666.36
55557PA2200002	Rating Area 3	No Preference	69	1662.76
55557PA2200002	Rating Area 3	No Preference	69	1702.72
55557PA2200002	Rating Area 3	No Preference	64	1725.06
55557PA2200006	Rating Area 3	No Preference	0-14	503.96
55557PA2200006	Rating Area 3	No Preference	16	544.86
55557PA2200006	Rating Area 3	No Preference	16	565.92
55557PA2200006	Rating Area 3	No Preference	18	576.13
55557PA2200006	Rating Area 3	No Preference	16	561.10
55557PA2200006	Rating Area 3	No Preference	16	579.13
55557PA2200006	Rating Area 3	No Preference	16	619.94
55557PA2200006	Rating Area 3	No Preference	16	639.94
55557PA2200006	Rating Area 3	No Preference	21	658.81
55557PA2200006	Rating Area 3	No Preference	21	668.81
55557PA2200006	Rating Area 3	No Preference	23	668.81
55557PA2200006	Rating Area 3	No Preference	23	668.81
55557PA2200006	Rating Area 3	No Preference	25	661.45
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55557PA2200006	Rating Area 3	No Preference	29	670.43
55557PA2200006	Rating Area 3	No Preference	30	716.13
55557PA2200006	Rating Area 3	No Preference	30	725.75
55557PA2200006	Rating Area 3	No Preference	30	737.75
55557PA2200006	Rating Area 3	No Preference	32	749.75
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55557PA2200006	Rating Area 3	No Preference	34	769.80
55557PA2200006	Rating Area 3	No Preference	36	810.34
55557PA2200006	Rating Area 3	No Preference	36	810.34
55557PA2200006	Rating Area 3	No Preference	38	820.81
55557PA2200006	Rating Area 3	No Preference	38	820.81
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55557PA2200006	Rating Area 3	No Preference	41	857.77
55557PA2200006	Rating Area 3	No Preference	43	873.22
55557PA2200006	Rating Area 3	No Preference	43	884.01
55557PA2200006	Rating Area 3	No Preference	45	951.32
55557PA2200006	Rating Area 3	No Preference	45	951.32
55557PA2200006	Rating Area 3	No Preference	47	962.72
55557PA2200006	Rating Area 3	No Preference	47	1029.72
55557PA2200006	Rating Area 3	No Preference	47	1077.15
55557PA2200006	Rating Area 3	No Preference	50	1129.72
55557PA2200006	Rating Area 3	No Preference	50	1173.63
55557PA2200006	Rating Area 3	No Preference	50	1248.00
55557PA2200006	Rating Area 3	No Preference	52	1345.37
55557PA2200006	Rating Area 3	No Preference	52	1368.00
55557PA2200006	Rating Area 3	No Preference	54	1466.56
55557PA2200006	Rating Area 3	No Preference	54	1466.56
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55557PA2200006	Rating Area 3	No Preference	0-14	494.81
55557PA2200006	Rating Area 3	No Preference	16	485.81
55557PA2200006	Rating Area 3	No Preference	16	481.11
55557PA2200006	Rating Area 3	No Preference	16	486.87
55557PA2200006	Rating Area 3	No Preference	18	527.04
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55557PA2200006	Rating Area 3	No Preference	23	560.08
55557PA2200006	Rating Area 3	No Preference	25	562.32
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55557PA2200006	Rating Area 3	No Preference	27	569.96
55557PA2200006	Rating Area 3	No Preference	29	608.81
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59567PAZ20018 Rating Area 3	No Preference	23	560.14
59567PAZ20018 Rating Area 3	No Preference	24	560.38
59567PAZ20018 Rating Area 3	No Preference	25	560.62
59567PAZ20018 Rating Area 3	No Preference	26	573.58
59567PAZ20018 Rating Area 3	No Preference	27	587.38
59567PAZ20018 Rating Area 3	No Preference	28	598.68
59567PAZ20018 Rating Area 3	No Preference	29	608.68
59567PAZ20018 Rating Area 3	No Preference	30	637.76
59567PAZ20018 Rating Area 3	No Preference	31	649.20
59567PAZ20018 Rating Area 3	No Preference	32	657.85
59567PAZ20018 Rating Area 3	No Preference	33	671.05
59567PAZ20018 Rating Area 3	No Preference	34	680.49
59567PAZ20018 Rating Area 3	No Preference	35	688.49
59567PAZ20018 Rating Area 3	No Preference	36	693.45
59567PAZ20018 Rating Area 3	No Preference	37	699.45
59567PAZ20018 Rating Area 3	No Preference	38	711.68
59567PAZ20018 Rating Area 3	No Preference	39	720.33
59567PAZ20018 Rating Area 3	No Preference	40	722.12
59567PAZ20018 Rating Area 3	No Preference	41	729.30
59567PAZ20018 Rating Area 3	No Preference	42	750.58
59567PAZ20018 Rating Area 3	No Preference	43	760.58
59567PAZ20018 Rating Area 3	No Preference	44	800.21
59567PAZ20018 Rating Area 3	No Preference	45	804.84
59567PAZ20018 Rating Area 3	No Preference	46	812.84
59567PAZ20018 Rating Area 3	No Preference	47	819.83
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59567PAZ20018 Rating Area 3	No Preference	54	1193.39
59567PAZ20018 Rating Area 3	No Preference	55	1240.11
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59567PAZ20018 Rating Area 3	No Preference	58	1400.11
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59567PAZ20018 Rating Area 3	No Preference	60	1509.94
59567PAZ20018 Rating Area 3	No Preference	61	1553.33
59567PAZ20018 Rating Area 3	No Preference	62	1599.33
59567PAZ20018 Rating Area 3	No Preference	63	1644.33
59567PAZ20018 Rating Area 3	No Preference	64 and over	1694.33
59567PAZ20001 Rating Area 3	No Preference	0-14	397.06
59567PAZ20001 Rating Area 3	No Preference	15	401.06
59567PAZ20001 Rating Area 3	No Preference	16	405.06
59567PAZ20001 Rating Area 3	No Preference	17	421.06
59567PAZ20001 Rating Area 3	No Preference	18	425.06
59567PAZ20001 Rating Area 3	No Preference	19	440.56
59567PAZ20001 Rating Area 3	No Preference	20	445.56
59567PAZ20001 Rating Area 3	No Preference	21	460.56
59567PAZ20001 Rating Area 3	No Preference	22	465.56
59567PAZ20001 Rating Area 3	No Preference	23	476.87
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59567PAZ20001 Rating Area 3	No Preference	29	536.87
59567PAZ20001 Rating Area 3	No Preference	30	541.01
59567PAZ20001 Rating Area 3	No Preference	31	552.33
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59567PAZ20001 Rating Area 3	No Preference	33	574.89
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59567PAZ20001 Rating Area 3	No Preference	35	582.40
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59567PAZ20001 Rating Area 3	No Preference	37	593.40
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59567PAZ20001 Rating Area 3	No Preference	39	603.40
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59567PAZ20001 Rating Area 3	No Preference	47	646.81
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59567PAZ20001 Rating Area 3	No Preference	50	663.33
59567PAZ20001 Rating Area 3	No Preference	51	667.33
59567PAZ20001 Rating Area 3	No Preference	52	673.87
59567PAZ20001 Rating Area 3	No Preference	53	677.87
59567PAZ20001 Rating Area 3	No Preference	54	684.87
5956			

55567PAZ270000 Rating Area 3	No Preference	37	715.60
55567PAZ270000 Rating Area 3	No Preference	38	720.24
55567PAZ270000 Rating Area 3	No Preference	40	730.72
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55567PAZ270000 Rating Area 3	No Preference	44	750.24
55567PAZ270000 Rating Area 3	No Preference	46	768.88
55567PAZ270000 Rating Area 3	No Preference	48	807.51
55567PAZ270000 Rating Area 3	No Preference	49	834.08
55567PAZ270000 Rating Area 3	No Preference	50	861.76
55567PAZ270000 Rating Area 3	No Preference	51	900.44
55567PAZ270000 Rating Area 3	No Preference	52	938.12
55567PAZ270000 Rating Area 3	No Preference	47	801.48
55567PAZ270000 Rating Area 3	No Preference	49	834.08
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55567PAZ270000 Rating Area 3	No Preference	55	1288.04
55567PAZ270000 Rating Area 3	No Preference	56	1346.51
55567PAZ270000 Rating Area 3	No Preference	57	1420.88
55567PAZ270000 Rating Area 3	No Preference	58	1472.82
55567PAZ270000 Rating Area 3	No Preference	59	1504.76
55567PAZ270000 Rating Area 3	No Preference	60	1568.77
55567PAZ270000 Rating Area 3	No Preference	61	1604.76
55567PAZ270000 Rating Area 3	No Preference	62	1668.08
55567PAZ270000 Rating Area 3	No Preference	63	1758.24
55567PAZ270000 Rating Area 3	No Preference	64 and over	1734.09
55567PAZ290011 Rating Area 3	No Preference	0-14	406.06
55567PAZ290011 Rating Area 3	No Preference	15	420.48
55567PAZ290011 Rating Area 3	No Preference	16	425.45
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55567PAZ290011 Rating Area 3	No Preference	20	477.04
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55567PAZ290011 Rating Area 3	No Preference	40	629.16
55567PAZ290011 Rating Area 3	No Preference	41	640.31
55567PAZ290011 Rating Area 3	No Preference	42	651.46
55567PAZ290011 Rating Area 3	No Preference	43	662.61
55567PAZ290011 Rating Area 3	No Preference	44	673.76
55567PAZ290011 Rating Area 3	No Preference	45	684.91
55567PAZ290011 Rating Area 3	No Preference	46	696.06
55567PAZ290011 Rating Area 3	No Preference	47	707.21
55567PAZ290011 Rating Area 3	No Preference	48	718.36
55567PAZ290011 Rating Area 3	No Preference	49	729.51
55567PAZ290011 Rating Area 3	No Preference	50	740.66
55567PAZ290011 Rating Area 3	No Preference	51	751.81
55567PAZ290011 Rating Area 3	No Preference	52	762.96
55567PAZ290011 Rating Area 3	No Preference	53	774.11
55567PAZ290011 Rating Area 3	No Preference	54	785.26
55567PAZ290011 Rating Area 3	No Preference	55	796.41
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55567PAZ290011 Rating Area 3	No Preference	57	818.71
55567PAZ290011 Rating Area 3	No Preference	58	829.86
55567PAZ290011 Rating Area 3	No Preference	59	841.01
55567PAZ290011 Rating Area 3	No Preference	60	852.16
55567PAZ290011 Rating Area 3	No Preference	61	863.31
55567PAZ290011 Rating Area 3	No Preference	62	874.46
55567PAZ290011 Rating Area 3	No Preference	63	885.61
55567PAZ290011 Rating Area 3	No Preference	64 and over	1616.92
55567PAZ290012 Rating Area 3	No Preference	0-14	368.88
55567PAZ290012 Rating Area 3	No Preference	15	382.82
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55567PAZ290012 Rating Area 3	No Preference	42	633.75
55567PAZ290012 Rating Area 3	No Preference	43	644.99
55567PAZ290012 Rating Area 3	No Preference	44	656.25
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55567PAZ290012 Rating Area 3	No Preference	46	678.75
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55567PAZ290012 Rating Area 3	No Preference	50	723.75
55567PAZ290012 Rating Area 3	No Preference	51	735.00
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55567PAZ290012 Rating Area 3	No Preference	53	757.50
55567PAZ290012 Rating Area 3	No Preference	54	768.75
55567PAZ290012 Rating Area 3	No Preference	55	780.00
55567PAZ290012 Rating Area 3	No Preference	56	791.25
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55567PAZ290012 Rating Area 3	No Preference	58	813.75
55567PAZ290012 Rating Area 3	No Preference	59	825.00
55567PAZ290012 Rating Area 3	No Preference	60	836.25
55567PAZ290012 Rating Area 3	No Preference	61	847.50
55567PAZ290012 Rating Area 3	No Preference	62	858.75
55567PAZ290012 Rating Area 3	No Preference	63	870.00
55567PAZ290012 Rating Area 3	No Preference	64 and over	1521.17
55567PAZ290013 Rating Area 3	No Preference	0-14	418.88
55567PAZ290013 Rating Area 3	No Preference	15	434.82
55567PAZ290013 Rating Area 3	No Preference	16	439.85
55567PAZ290013 Rating Area 3	No Preference	17	444.88
55567PAZ290013 Rating Area 3	No Preference	18	454.82
55567PAZ290013 Rating Area 3	No Preference	19	464.76
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55567PAZ290013 Rating Area 3	No Preference	32	594.76
55567PAZ290013 Rating Area 3	No Preference	33	594.76
55567PAZ290013 Rating Area 3	No Preference	34	632.27
55567PAZ290013 Rating Area 3	No Preference	35	642.27
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55567PAZ290013 Rating Area 3	No Preference	38	662.27
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55567PAZ290013 Rating Area 3	No Preference	41	673.52
55567PAZ290013 Rating Area 3	No Preference	42	684.77
55567PAZ290013 Rating Area 3	No Preference	43	695.99
55567PAZ290013 Rating Area 3	No Preference	44	707.21
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55567PAZ290013 Rating Area 3	No Preference	47	740.86
55567PAZ290013 Rating Area 3	No Preference	48	752.07
55567PAZ290013 Rating Area 3	No Preference	49	763.29
55567PAZ290013 Rating Area 3	No Preference	50	774.50
55567PAZ290013 Rating Area 3	No Preference	51	785.71
55567PAZ290013 Rating Area 3	No Preference	52	796.93
55567PAZ290013 Rating Area 3	No Preference	53	808.14
55567PAZ290013 Rating Area 3	No Preference	54	819.36
55567PAZ290013 Rating Area 3	No Preference	55	830.57
55567PAZ290013 Rating Area 3	No Preference	56	841.79
55567PAZ290013 Rating Area 3	No Preference	57	853.00
55567PAZ290013 Rating Area 3	No Preference	58	864.21
55567PAZ290013 Rating Area 3	No Preference	59	875.43
55567PAZ290013 Rating Area 3	No Preference	60	886.64
55567PAZ290013 Rating Area 3	No Preference	61	897.86
55567PAZ290013 Rating Area 3	No Preference	62	909.07
55567PAZ290013 Rating Area 3	No Preference	63	920.29
55567PAZ290013 Rating Area 3	No Preference	64 and over	1408.19
55567PAZ290014 Rating Area 3	No Preference	0-14	368.88
55567PAZ290014 Rating Area 3	No Preference	15	382.82
55567PAZ290014 Rating Area 3	No Preference	16	387.85
55567PAZ290014 Rating Area 3	No Preference	17	392.88
55567PAZ290014 Rating Area 3	No Preference	18	402.82
55567PAZ290014 Rating Area 3	No Preference	19	412.76
55567PAZ290014 Rating Area 3	No Preference	20	439.42
55567PAZ290014 Rating Area 3	No Preference	21	454.14
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55567PAZ290014 Rating Area 3	No Preference	23	454.14
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55567PAZ290014 Rating Area 3	No Preference	32	543.74
55567PAZ290014 Rating Area 3	No Preference	33	543.74
55567PAZ290014 Rating Area 3	No Preference	34	581.25
55567PAZ290014 Rating Area 3	No Preference	35	591.25
55567PAZ290014 Rating Area 3	No Preference	36	601.25
55567PAZ290014 Rating Area 3	No Preference	37	611.25
55567PAZ290014 Rating Area 3	No Preference	38	611.25
55567PAZ290014 Rating Area 3	No Preference	39	611.25
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55567PAZ290014 Rating Area 3	No Preference	41	622.50
55567PAZ290014 Rating Area 3	No Preference	42	633.75
55567PAZ290014 Rating Area 3	No Preference	43	644.99
55567PAZ290014 Rating Area 3	No Preference	44	656.25
55567PAZ290014 Rating Area 3	No Preference	45	667.50
55567PAZ290014 Rating Area 3	No Preference	46	678.75
55567PAZ290014 Rating Area 3	No Preference	47	689.99
55567PAZ290014 Rating Area 3	No Preference	48	701.25
55567PAZ290014 Rating Area 3	No Preference	49	712.50
55567PAZ290014 Rating Area 3	No Preference	50	723.75
55567PAZ290014 Rating Area 3	No Preference	51	735.00
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55567PAZ290014 Rating Area 3	No Preference	54	768.75
55567PAZ290014 Rating Area 3	No Preference	55	780.00
55567PAZ290014 Rating Area 3	No Preference	56	791.25
55567PAZ290014 Rating Area 3	No Preference	57	802.50
55567PAZ290014 Rating Area 3	No Preference	58	813.75
55567PAZ290014 Rating Area 3	No Preference	59	825.00
55567PAZ290014 Rating Area 3	No Preference	60	836.25
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55567PAZ290014 Rating Area 3	No Preference	62	858.75
55567PAZ290014 Rating Area 3	No Preference	63	870.00
55567PAZ290014 Rating Area 3	No Preference	64 and over	1521.17
55567PAZ270031 Rating Area 3	No Preference	0-14	448.88
55567PAZ270031 Rating Area 3	No Preference	15	464.82
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55567PAZ270031 Rating Area 3	No Preference	18	484.82
55567PAZ270031 Rating Area 3	No Preference	19	494.76
55567PAZ270031 Rating Area 3	No Preference	20	521.42
55567PAZ270031 Rating Area 3	No Preference	21	536.14
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55567PAZ270031 Rating Area 3	No Preference	28	536.1

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55567PAZ207031	Rating Area 3	No Preference	53	1168.80
55567PAZ207031	Rating Area 3	No Preference	54	1118.40
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55567PAZ207031	Rating Area 3	No Preference	56	1222.12
55567PAZ207031	Rating Area 3	No Preference	57	1217.12
55567PAZ207031	Rating Area 3	No Preference	58	1303.76
55567PAZ207031	Rating Area 3	No Preference	59	1364.64
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55567PAZ207031	Rating Area 3	No Preference	61	1471.96
55567PAZ207031	Rating Area 3	No Preference	62	1524.00
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55567PAZ207031	Rating Area 3	No Preference	64	1612.96
55567PAZ207031	Rating Area 3	No Preference	65	1657.76
55567PAZ207031	Rating Area 3	No Preference	66	1702.72
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55567PAZ207031	Rating Area 3	No Preference	70	1884.16
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55567PAZ207031	Rating Area 3	No Preference	74	2068.16
55567PAZ207031	Rating Area 3	No Preference	75	2114.56
55567PAZ207031	Rating Area 3	No Preference	76	2161.12
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55567PAZ207031	Rating Area 3	No Preference	79	2301.76
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55567PAZ207031	Rating Area 3	No Preference	81	2396.32
55567PAZ207031	Rating Area 3	No Preference	82	2443.84
55567PAZ207031	Rating Area 3	No Preference	83	2491.52
55567PAZ207031	Rating Area 3	No Preference	84	2539.36
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55567PAZ207031	Rating Area 3	No Preference	86	2635.52
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55567PAZ207031	Rating Area 3	No Preference	89	2780.96
55567PAZ207031	Rating Area 3	No Preference	90	2829.76
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55567PAZ207031	Rating Area 3	No Preference	97	3175.84
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55567PAZ207031	Rating Area 3	No Preference	105	3580.96
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55567PAZ207031	Rating Area 3	No Preference	112	3943.84
55567PAZ207031	Rating Area 3	No Preference	113	3996.32
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55567PAZ207031	Rating Area 3	No Preference	115	4101.76
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55567PAZ207031	Rating Area 3	No Preference	179	7554.40
55567PAZ207031	Rating Area 3	No Preference	180	7608.40
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55567PAZ207031	Rating Area 3	No Preference	183	7770.40
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55567PAZ207031	Rating Area 3	No Preference	190	8148.40
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55567PAZ207031	Rating Area 3	No Preference	193	8310.40
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55567PAZ207031	Rating Area 3	No Preference	195	8418.40
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55567PAZ207031	Rating Area 3	No Preference	205	8958.40
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55567PAZ207031	Rating Area 3	No Preference	212	9336.40
55567PAZ207031	Rating Area 3	No Preference	213	9390.40
55567PAZ207031	Rating Area 3	No Preference	214	9444.40
55567PAZ207031	Rating Area 3	No Preference	215	9498.40
55567PAZ207031	Rating Area 3	No Preference	216	9552.40
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55567PAZ207031	Rating Area 3	No Preference	222	9876.40
55567PAZ207031	Rating Area 3	No Preference	223	9930.40
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55567PAZ207031	Rating Area 3	No Preference	225	10038.40
55567PAZ207031	Rating Area 3	No Preference	226	10092.40
55567PAZ207031	Rating Area 3	No Preference	227	10146.40
55567PAZ207031	Rating Area 3	No Preference	228	10200.40
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55567PAZ207031	Rating Area 3	No Preference	230	10308.40
55567PAZ207031	Rating Area 3	No Preference	231	10362.40
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55567PAZ207031	Rating Area 3	No Preference	266	12252.40
55567PAZ207031	Rating Area 3	No Preference	267	12306.40
55567PAZ207031				

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55567PAZ270000 Rating Area 3	No Preference	38	732.04
55567PAZ270000 Rating Area 3	No Preference	39	741.44
55567PAZ270000 Rating Area 3	No Preference	40	750.84
55567PAZ270000 Rating Area 3	No Preference	41	760.24
55567PAZ270000 Rating Area 3	No Preference	42	774.45
55567PAZ270000 Rating Area 3	No Preference	43	779.45
55567PAZ270000 Rating Area 3	No Preference	44	807.75
55567PAZ270000 Rating Area 3	No Preference	45	807.75
55567PAZ270000 Rating Area 3	No Preference	46	861.36
55567PAZ270000 Rating Area 3	No Preference	47	918.28
55567PAZ270000 Rating Area 3	No Preference	48	918.28
55567PAZ270000 Rating Area 3	No Preference	49	1002.29
55567PAZ270000 Rating Area 3	No Preference	50	1002.29
55567PAZ270000 Rating Area 3	No Preference	51	1006.71
55567PAZ270000 Rating Area 3	No Preference	52	1140.52
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55567PAZ270000 Rating Area 3	No Preference	54	1310.15
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55567PAZ270000 Rating Area 3	No Preference	56	1370.66
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55567PAZ270000 Rating Area 3	No Preference	60	1504.50
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55567PAZ270000 Rating Area 3	No Preference	62	1687.92
55567PAZ270000 Rating Area 3	No Preference	63	1732.03
55567PAZ270000 Rating Area 3	No Preference	64 and over	1762.53
55567PAZ280013 Rating Area 3	No Preference	1-14	389.28
55567PAZ280013 Rating Area 3	No Preference	15	415.38
55567PAZ280013 Rating Area 3	No Preference	16	421.37
55567PAZ280013 Rating Area 3	No Preference	17	430.77
55567PAZ280013 Rating Area 3	No Preference	18	456.36
55567PAZ280013 Rating Area 3	No Preference	19	471.36
55567PAZ280013 Rating Area 3	No Preference	20	484.85
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55567PAZ280013 Rating Area 3	No Preference	33	589.82
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55567PAZ280013 Rating Area 3	No Preference	42	662.30
55567PAZ280013 Rating Area 3	No Preference	43	662.30
55567PAZ280013 Rating Area 3	No Preference	44	698.29
55567PAZ280013 Rating Area 3	No Preference	45	698.29
55567PAZ280013 Rating Area 3	No Preference	46	718.27
55567PAZ280013 Rating Area 3	No Preference	47	718.27
55567PAZ280013 Rating Area 3	No Preference	48	781.27
55567PAZ280013 Rating Area 3	No Preference	49	781.27
55567PAZ280013 Rating Area 3	No Preference	50	854.74
55567PAZ280013 Rating Area 3	No Preference	51	854.74
55567PAZ280013 Rating Area 3	No Preference	52	932.22
55567PAZ280013 Rating Area 3	No Preference	53	932.22
55567PAZ280013 Rating Area 3	No Preference	54	1016.69
55567PAZ280013 Rating Area 3	No Preference	55	1016.69
55567PAZ280013 Rating Area 3	No Preference	56	1114.17
55567PAZ280013 Rating Area 3	No Preference	57	1114.17
55567PAZ280013 Rating Area 3	No Preference	58	1272.62
55567PAZ280013 Rating Area 3	No Preference	59	1272.62
55567PAZ280013 Rating Area 3	No Preference	60	1340.59
55567PAZ280013 Rating Area 3	No Preference	61	1340.59
55567PAZ280013 Rating Area 3	No Preference	62	1435.07
55567PAZ280013 Rating Area 3	No Preference	63	1435.07
55567PAZ280013 Rating Area 3	No Preference	64 and over	1459.55
55567PAZ280004 Rating Area 3	No Preference	1-14	431.46
55567PAZ280004 Rating Area 3	No Preference	15	476.36
55567			

55567PAZ02031	Rating Area 3	No Preference	51	992.98
55567PAZ02031	Rating Area 3	No Preference	50	1009.38
55567PAZ02031	Rating Area 3	No Preference	50	1139.74
55567PAZ02031	Rating Area 3	No Preference	54	1148.08
55567PAZ02031	Rating Area 3	No Preference	56	1189.26
55567PAZ02031	Rating Area 3	No Preference	56	1229.28
55567PAZ02031	Rating Area 3	No Preference	59	1306.63
55567PAZ02031	Rating Area 3	No Preference	59	1362.92
55567PAZ02031	Rating Area 3	No Preference	60	1449.88
55567PAZ02031	Rating Area 3	No Preference	61	1496.13
55567PAZ02031	Rating Area 3	No Preference	62	1529.87
55567PAZ02031	Rating Area 3	No Preference	63	1571.73
55567PAZ02031	Rating Area 3	64 and over	64	1571.73
55567PAZ02030	Rating Area 3	No Preference	0.14	346.76
55567PAZ02030	Rating Area 3	No Preference	17	346.76
55567PAZ02030	Rating Area 3	No Preference	18	389.37
55567PAZ02030	Rating Area 3	No Preference	47	411.15
55567PAZ02030	Rating Area 3	No Preference	18	411.94
55567PAZ02030	Rating Area 3	No Preference	18	411.94
55567PAZ02030	Rating Area 3	No Preference	18	426.54
55567PAZ02030	Rating Area 3	No Preference	20	429.48
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55567PAZ02030	Rating Area 3	No Preference	21	451.28
55567PAZ02030	Rating Area 3	No Preference	23	451.28
55567PAZ02030	Rating Area 3	No Preference	23	451.28
55567PAZ02030	Rating Area 3	No Preference	25	451.28
55567PAZ02030	Rating Area 3	No Preference	25	451.28
55567PAZ02030	Rating Area 3	No Preference	27	470.04
55567PAZ02030	Rating Area 3	No Preference	27	470.04
55567PAZ02030	Rating Area 3	No Preference	28	492.29
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55567PAZ02030	Rating Area 3	No Preference	30	514.47
55567PAZ02030	Rating Area 3	No Preference	32	514.47
55567PAZ02030	Rating Area 3	No Preference	32	538.23
55567PAZ02030	Rating Area 3	No Preference	33	542.49
55567PAZ02030	Rating Area 3	No Preference	34	550.28
55567PAZ02030	Rating Area 3	No Preference	35	551.91
55567PAZ02030	Rating Area 3	No Preference	35	557.53
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55567PAZ02030	Rating Area 3	No Preference	36	566.79
55567PAZ02030	Rating Area 3	No Preference	38	572.04
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55567PAZ02030	Rating Area 3	No Preference	42	580.16
55567PAZ02030	Rating Area 3	No Preference	43	615.10
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55567PAZ02030	Rating Area 3	No Preference	45	615.10
55567PAZ02030	Rating Area 3	No Preference	46	615.10
55567PAZ02030	Rating Area 3	No Preference	47	615.10
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55567PAZ02030	Rating Area 3	No Preference	49	770.48
55567PAZ02030	Rating Area 3	No Preference	50	808.86
55567PAZ02030	Rating Area 3	No Preference	52	808.86
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55567PAZ02030	Rating Area 3	No Preference	54	847.94
55567PAZ02030	Rating Area 3	No Preference	56	907.59
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55567PAZ02030	Rating Area 3	No Preference	58	1154.86
55567PAZ02030	Rating Area 3	No Preference	59	1179.89
55567PAZ02030	Rating Area 3	No Preference	59	1179.89
55567PAZ02030	Rating Area 3	No Preference	60	1222.02
55567PAZ02030	Rating Area 3	No Preference	61	1333.78
55567PAZ02030	Rating Area 3	64 and over	64	1333.78
55567PAZ02011	Rating Area 3	No Preference	0.14	450.13
55567PAZ02011	Rating Area 3	No Preference	15	450.13
55567PAZ02011	Rating Area 3	No Preference	18	450.13
55567PAZ02011	Rating Area 3	No Preference	18	541.96
55567PAZ02011	Rating Area 3	No Preference	18	541.96
55567PAZ02011	Rating Area 3	No Preference	18	548.81
55567PAZ02011	Rating Area 3	No Preference	19	548.81
55567PAZ02011	Rating Area 3	No Preference	20	563.63
55567PAZ02011	Rating Area 3	No Preference	20	563.63
55567PAZ02011	Rating Area 3	No Preference	21	563.63
55567PAZ02011	Rating Area 3	No Preference	23	563.63
55567PAZ0201				

[illegible]

[illegible]

[illegible]

[illegible]

55567PA2300005 Rating Area 3	No Preference	19	357.64
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55567PA2300005 Rating Area 3	No Preference	22	366.06
55567PA2300005 Rating Area 3	No Preference	22a	380.00
55567PA2300005 Rating Area 3	No Preference	24	380.00
55567PA2300005 Rating Area 3	No Preference	24a	380.00
55567PA2300005 Rating Area 3	No Preference	26	381.18
55567PA2300005 Rating Area 3	No Preference	27	381.18
55567PA2300005 Rating Area 3	No Preference	28	413.37
55567PA2300005 Rating Area 3	No Preference	29	413.37
55567PA2300005 Rating Area 3	No Preference	30	413.37
55567PA2300005 Rating Area 3	No Preference	31	440.49
55567PA2300005 Rating Area 3	No Preference	33	454.31
55567PA2300005 Rating Area 3	No Preference	33a	454.31
55567PA2300005 Rating Area 3	No Preference	35	467.45
55567PA2300005 Rating Area 3	No Preference	37	470.51
55567PA2300005 Rating Area 3	No Preference	41	471.68
55567PA2300005 Rating Area 3	No Preference	39	479.64
55567PA2300005 Rating Area 3	No Preference	40	482.72
55567PA2300005 Rating Area 3	No Preference	42	501.90
55567PA2300005 Rating Area 3	No Preference	44	511.97
55567PA2300005 Rating Area 3	No Preference	44a	530.94
55567PA2300005 Rating Area 3	No Preference	46	543.07
55567PA2300005 Rating Area 3	No Preference	48	570.49
55567PA2300005 Rating Area 3	No Preference	48a	621.40
55567PA2300005 Rating Area 3	No Preference	50	644.20
55567PA2300005 Rating Area 3	No Preference	50a	679.79
55567PA2300005 Rating Area 3	No Preference	51	735.81
55567PA2300005 Rating Area 3	No Preference	53	748.86
55567PA2300005 Rating Area 3	No Preference	53a	770.82
55567PA2300005 Rating Area 3	No Preference	55	782.87
55567PA2300005 Rating Area 3	No Preference	57	805.92
55567PA2300005 Rating Area 3	No Preference	57a	829.21
55567PA2300005 Rating Area 3	No Preference	59	868.28
55567PA2300005 Rating Area 3	No Preference	59a	880.30
55567PA2300005 Rating Area 3	No Preference	60	1031.49
55567PA2300005 Rating Area 3	No Preference	62	1091.91
55567PA2300005 Rating Area 3	No Preference	62a	1114.37
55567PA2300005 Rating Area 3	No Preference	64 and over	1197.10
55567PA2300005 Rating Area 3	No Preference	0.1-4	420.40
55567PA2307003 Rating Area 3	No Preference	15	462.15
55567PA2307003 Rating Area 3	No Preference	16	478.15
55567PA2307003 Rating Area 3	No Preference	19	490.10
55567PA2307003 Rating Area 3	No Preference	18	506.32
55567PA2307003 Rating Area 3	No Preference	20	518.33
55567PA2307003 Rating Area 3	No Preference	22	538.16
55567PA2307003 Rating Area 3	No Preference	24	543.07
55567PA2307003 Rating Area 3	No Preference	25	554.80
55567PA2307003 Rating Area 3	No Preference	26	554.80
55567PA2307003 Rating Area 3	No Preference	28	564.81
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55567PA2307003 Rating Area 3	No Preference	32	574.82
55567PA2307003 Rating Area 3	No Preference	34	574.82
55567PA2307003 Rating Area 3	No Preference	33	667.95
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55567PA2307003 Rating Area 3	No Preference	36	668.94
55567PA2307003 Rating Area 3	No Preference	37	689.20
55567PA2307003 Rating Area 3	No Preference	38	689.20
55567PA2307003 Rating Area 3	No Preference	40	709.13
55567PA2307003 Rating Area 3	No Preference	42	720.86
55567PA2307003 Rating Area 3	No Preference	44	735.81
55567PA2307003 Rating Area 3	No Preference	44a	775.06
55567PA2307003 Rating Area 3	No Preference	46	801.13
55567PA2307003 Rating Area 3	No Preference	46a	832.20
55567PA2307003 Rating Area 3	No Preference	47	847.15
55567PA2307003 Rating Area 3	No Preference	49	867.19
55567PA2307003 Rating Area 3	No Preference	49a	869.19
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55567PA2307003 Rating Area 3	No Preference	53a	1139.79
55567PA2307003 Rating Area 3	No Preference	55	1148.86
55567PA2307003 Rating Area 3	No Preference	55a	1237.20
55567PA2307003 Rating Area 3	No Preference	57	1294.24
55567PA2307003 Rating Area 3	No Preference	59	1352.05
55567PA2307003 Rating Area 3	No Preference	60	1413.63
55567PA2307003 Rating Area 3	No Preference	62	1444.20
55567PA2307003 Rating Area 3	No Preference	64 and over	1550.44
55567PA2307003 Rating Area 3	No Preference	0.1-4	1693.77
55567PA2307004 Rating Area 3	No Preference	15	448.30
55567PA2307004 Rating Area 3	No Preference	16	462.15
55567PA2307004 Rating Area 3	No Preference	18	495.35
5			

2025 Rates Table Template V14.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F. If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns. If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band. If Tobacco is Tobacco Use/Non-Tobacco Use, you must give a rate for Tobacco Use and Non-Tobacco Use. To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.							
MOD Header ID*		10/1/2025							
Rate Effective Date*		12/31/2025							
Rate Expiration Date*									
Rating Method*		Age-Based Rates							
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*					
Required: Enter the 14-character Plan ID									
Required: Select the Rating Area ID		Required: Select if Tobacco Use is a tobacco tier is used to determine if a person is eligible for a rate from a plan		Required: Enter the age of an individual eligible for a rate from a plan					
				Required: Enter the rate of an individual Non-Tobacco Use. No Preference excludes on a plan					
5587FA0270007	Rating Area 3	No Preference	0-14	550.00					
	Rating Area 3	No Preference	15	559.44					
	Rating Area 3	No Preference	16	616.14					
	Rating Area 3	No Preference	17	639.46					
	Rating Area 3	No Preference	18	667.30					
	Rating Area 3	No Preference	19	677.15					
	Rating Area 3	No Preference	20	686.07					
	Rating Area 3	No Preference	21	719.61					
	Rating Area 3	No Preference	22	719.61					
	Rating Area 3	No Preference	23	719.61					
5587FA0270007	Rating Area 3	No Preference	24	719.61					
	Rating Area 3	No Preference	25	722.40					
	Rating Area 3	No Preference	26	738.99					
	Rating Area 3	No Preference	27	754.15					
	Rating Area 3	No Preference	28	762.22					
	Rating Area 3	No Preference	29	805.34					
	Rating Area 3	No Preference	30	816.76					
	Rating Area 3	No Preference	31	834.33					
	Rating Area 3	No Preference	32	851.30					
	Rating Area 3	No Preference	33	862.96					
5587FA0270007	Rating Area 3	No Preference	34	873.61					
	Rating Area 3	No Preference	35	879.86					
	Rating Area 3	No Preference	36	885.12					
	Rating Area 3	No Preference	37	890.88					
	Rating Area 3	No Preference	38	896.03					
	Rating Area 3	No Preference	39	908.15					
	Rating Area 3	No Preference	40	919.86					
	Rating Area 3	No Preference	41	936.03					
	Rating Area 3	No Preference	42	953.46					
	Rating Area 3	No Preference	43	976.51					
5587FA0270007	Rating Area 3	No Preference	44	1005.85					
	Rating Area 3	No Preference	45	1039.12					
	Rating Area 3	No Preference	46	1079.42					
	Rating Area 3	No Preference	47	1124.75					
	Rating Area 3	No Preference	48	1176.66					
	Rating Area 3	No Preference	49	1227.65					
	Rating Area 3	No Preference	50	1285.22					
	Rating Area 3	No Preference	51	1342.12					
	Rating Area 3	No Preference	52	1404.68					
	Rating Area 3	No Preference	53	1469.03					
5587FA0270007	Rating Area 3	No Preference	54	1536.37					
	Rating Area 3	No Preference	55	1604.25					
	Rating Area 3	No Preference	56	1678.85					
	Rating Area 3	No Preference	57	1753.89					
	Rating Area 3	No Preference	58	1833.17					
	Rating Area 3	No Preference	59	1873.14					
	Rating Area 3	No Preference	60	1933.02					
	Rating Area 3	No Preference	61	2022.10					
	Rating Area 3	No Preference	62	2087.44					
	Rating Area 3	No Preference	63	2124.20					
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	Rating Area 3	No Preference	15	509.46					
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	Rating Area 3	No Preference	17	541.28					
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	Rating Area 3	No Preference	19	575.51					
	Rating Area 3	No Preference	20	593.34					
	Rating Area 3	No Preference	21	611.59					
	Rating Area 3	No Preference	22	611.59					
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	Rating Area 3	No Preference	24	611.59					
	Rating Area 3	No Preference	25	614.04					
	Rating Area 3	No Preference	26	626.27					
	Rating Area 3	No Preference	27	640.40					
	Rating Area 3	No Preference	28	664.80					
	Rating Area 3	No Preference	29	684.15					
	Rating Area 3	No Preference	30	694.15					
	Rating Area 3	No Preference	31	708.03					
	Rating Area 3	No Preference	32	723.51					
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	Rating Area 3	No Preference	34	742.47					
	Rating Area 3	No Preference	35	747.36					
	Rating Area 3	No Preference	36	752.39					
	Rating Area 3	No Preference	37	767.15					
	Rating Area 3	No Preference	38	782.16					
	Rating Area 3	No Preference	39	771.83					
	Rating Area 3	No Preference	40	781.51					
	Rating Area 3	No Preference	41	796.20					
	Rating Area 3	No Preference	42	810.38					
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	Rating Area 3	No Preference	44	854.39					
	Rating Area 3	No Preference	45	883.14					
	Rating Area 3	No Preference	46	917.39					
	Rating Area 3	No Preference	47	959.95					
	Rating Area 3	No Preference	48	1003.37					
	Rating Area 3	No Preference	50	1092.30					
	Rating Area 3	No Preference	51	1150.65					
	Rating Area 3	No Preference	52	1193.82					
	Rating Area 3	No Preference	53	1247.64					
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	Rating Area 3	No Preference	55	1363.85					
	Rating Area 3	No Preference	56	1429.44					
	Rating Area 3	No Preference	57	1490.44					
	Rating Area 3	No Preference	58	1556.58					
	Rating Area 3	No Preference	59	1601.27					
	Rating Area 3	No Preference	60	1659.86					
	Rating Area 3	No Preference	61	1718.57					
	Rating Area 3	No Preference	62	1757.10					
	Rating Area 3	No Preference	63	1805.41					
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	Rating Area 3	No Preference	0-14	543.14					
	Rating Area 3	No Preference	15	597.85					
	Rating Area 3	No Preference	16	610.39					
	Rating Area 3	No Preference	17	628.80					
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	Rating Area 3	No Preference	19	665.59					
	Rating Area 3	No Preference	20	689.19					
	Rating Area 3	No Preference	21	710.51					
	Rating Area 3	No Preference	22	710.51					
5587FA0270116	Rating Area 3	No Preference	23	710.51					
	Rating Area 3	No Preference	24	710.51					
	Rating Area 3	No Preference	25	713.35					
	Rating Area 3	No Preference	26	727.66					
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	Rating Area 3	No Preference	29	795.36					
	Rating Area 3	No Preference	30	806.43					
	Rating Area 3	No Preference	31	823.48					
	Rating Area 3	No Preference	32	840.53					
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	Rating Area 3	No Preference	34	862.62					
	Rating Area 3	No Preference	35	868.34					
	Rating Area 3	No Preference	36	873.86					
	Rating Area 3	No Preference	37	879.61					
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	Rating Area 3	No Preference	41	925.08					
	Rating Area 3	No Preference	42	941.43					
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	Rating Area 3	No Preference	44	992.58					
	Rating Area 3	No Preference	45	1025.58					
	Rating Area 3	No Preference	46	1060.77					
	Rating Area 3	No Preference	47	1110.33					
	Rating Area 3	No Preference	48	1161.88					
	Rating Area 3	No Preference	49	1212.13					
	Rating Area 3	No Preference	50	1268.97					
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	Rating Area 3	No Preference	54	1516.14					
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	Rating Area 3	No Preference	56	1657.66					
	Rating Area 3	No Preference	57	1731.51					
	Rating Area 3	No Preference	58	1810.38					
	Rating Area 3	No Preference	59	1894.46					
	Rating Area 3	No Preference	60	1939.35					
	Rating Area 3	No Preference	61	1998.53					
	Rating Area 3	No Preference	62	2041.20					
5587FA0270116	Rating Area 3	No Preference	63	2097.43					
	Rating Area 3	No Preference	64 and over	2131.53					
	Rating Area 3	No Preference	0-14	461.54					
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	Rating Area 3	No Preference	18	557.35					
	Rating Area 3	No Preference	19	568.36					
	Rating Area 3	No Preference	20	585.77					
	Rating Area 3	No Preference	21	603.89					
5587FA0280008	Rating Area 3	No Preference	22	603.89					
	Rating Area 3	No Preference	23	603.89					
	Rating Area 3	No Preference	24	603.89					
	Rating Area 3	No Preference	25	608.11					
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	Rating Area 3	No Preference	28	656.43					
	Rating Area 3	No Preference	29	675.76					
	Rating Area 3	No Preference	30	685.42					
	Rating Area 3	No Preference	31	699.91					
5587FA0280008	Rating Area 3	No Preference	32	714.39					
	Rating Area 3	No Preference	33	723.46					
	Rating Area 3	No Preference	34	733.46					
	Rating Area 3	No Preference	35	737.95					

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55557PAZ200002	Rating Area 3	No Preference	60	16119
55557PAZ200002	Rating Area 3	No Preference	60	17607
55557PAZ200002	Rating Area 3	No Preference	61	17608
55557PAZ200006	Rating Area 3	No Preference	0-14	52065
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55557PAZ200006	Rating Area 3	No Preference	19	60231
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55557PAZ200006	Rating Area 3	No Preference	21	60680
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55557PAZ200006	Rating Area 3	No Preference	25	60832
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55557PAZ200006	Rating Area 3	No Preference	30	74249
55557PAZ200006	Rating Area 3	No Preference	30	80516
55557PAZ200006	Rating Area 3	No Preference	30	80517
55557PAZ200006	Rating Area 3	No Preference	34	82825
55557PAZ200006	Rating Area 3	No Preference	34	82826
55557PAZ200006	Rating Area 3	No Preference	36	83714
55557PAZ200006	Rating Area 3	No Preference	36	84033
55557PAZ200006	Rating Area 3	No Preference	38	85922
55557PAZ200006	Rating Area 3	No Preference	41	86134
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55557PAZ200006	Rating Area 3	No Preference	45	96279
55557PAZ200006	Rating Area 3	No Preference	45	96280
55557PAZ200006	Rating Area 3	No Preference	45	10029
55557PAZ200006	Rating Area 3	No Preference	47	100378
55557PAZ200006	Rating Area 3	No Preference	48	111278
55557PAZ200006	Rating Area 3	No Preference	48	112455
55557PAZ200006	Rating Area 3	No Preference	50	123555
55557PAZ200006	Rating Area 3	No Preference	50	123556
55557PAZ200006	Rating Area 3	No Preference	54	135833
55557PAZ200006	Rating Area 3	No Preference	54	135834
55557PAZ200006	Rating Area 3	No Preference	54	151774
55557PAZ200006	Rating Area 3	No Preference	56	155784
55557PAZ200006	Rating Area 3	No Preference	56	160828
55557PAZ200006	Rating Area 3	No Preference	58	177180
55557PAZ200006	Rating Area 3	No Preference	58	184739
55557PAZ200006	Rating Area 3	No Preference	61	193248
55557PAZ200006	Rating Area 3	No Preference	61	200133
55557PAZ200006	Rating Area 3	No Preference	61	204109
55557PAZ200006	Rating Area 3	No Preference	0-14	46263
55557PAZ200006	Rating Area 3	No Preference	16	49122
55557PAZ200006	Rating Area 3	No Preference	16	51708
55557PAZ200006	Rating Area 3	No Preference	19	54640
55557PAZ200006	Rating Area 3	No Preference	19	54641
55557PAZ200006	Rating Area 3	No Preference	21	57860
55557PAZ200006	Rating Area 3	No Preference	23	57861
55557PAZ200006	Rating Area 3	No Preference	23	57862
55557PAZ200006	Rating Area 3	No Preference	25	58011
55557PAZ200006	Rating Area 3	No Preference	25	58012
55557PAZ200006	Rating Area 3	No Preference	27	60637
55557PAZ200006	Rating Area 3	No Preference	29	62844
55557PAZ200006	Rating Area 3	No Preference	30	65071
55557PAZ200006	Rating Area 3	No Preference	30	67160
55557PAZ200006	Rating Area 3	No Preference	34	70542
55557PAZ200006	Rating Area 3	No Preference	34	70543
55557PAZ200006	Rating Area 3	No Preference	38	73280
55557PAZ200006	Rating Area 3	No Preference	38	73281
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55557PAZ200006	Rating Area 3	No Preference	41	75335
55557PAZ200006	Rating Area 3	No Preference	45	83530
55557PAZ200006	Rating Area 3	No Preference	45	83531
55557PAZ200006	Rating Area 3	No Preference	48	86011
55557PAZ200006	Rating Area 3	No Preference	50	103338
55557PAZ200006	Rating Area 3	No Preference	50	103339
55557PAZ200006	Rating Area 3	No Preference	52	112933
55557PAZ200006	Rating Area 3	No Preference	54	120928
55557PAZ200006	Rating Area 3	No Preference	56	134087
55557PAZ200006				

50597PAZ270018 Rating Area 3	No Preference	23	578.06
50597PAZ270018 Rating Area 3	No Preference	24	578.06
50597PAZ270018 Rating Area 3	No Preference	25	580.97
50597PAZ270018 Rating Area 3	No Preference	26	592.05
50597PAZ270018 Rating Area 3	No Preference	27	598.26
50597PAZ270018 Rating Area 3	No Preference	28	620.00
50597PAZ270018 Rating Area 3	No Preference	29	641.55
50597PAZ270018 Rating Area 3	No Preference	30	667.07
50597PAZ270018 Rating Area 3	No Preference	31	670.07
50597PAZ270018 Rating Area 3	No Preference	32	684.55
50597PAZ270018 Rating Area 3	No Preference	33	693.12
50597PAZ270018 Rating Area 3	No Preference	34	702.49
50597PAZ270018 Rating Area 3	No Preference	35	707.12
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50597PAZ270018 Rating Area 3	No Preference	38	721.01
50597PAZ270018 Rating Area 3	No Preference	39	730.27
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50597PAZ270018 Rating Area 3	No Preference	41	753.42
50597PAZ270018 Rating Area 3	No Preference	42	766.72
50597PAZ270018 Rating Area 3	No Preference	43	783.29
50597PAZ270018 Rating Area 3	No Preference	44	808.39
50597PAZ270018 Rating Area 3	No Preference	45	830.58
50597PAZ270018 Rating Area 3	No Preference	46	867.99
50597PAZ270018 Rating Area 3	No Preference	47	887.95
50597PAZ270018 Rating Area 3	No Preference	48	946.11
50597PAZ270018 Rating Area 3	No Preference	49	987.18
50597PAZ270018 Rating Area 3	No Preference	50	1033.48
50597PAZ270018 Rating Area 3	No Preference	51	1090.59
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50597PAZ270018 Rating Area 3	No Preference	54	1238.44
50597PAZ270018 Rating Area 3	No Preference	55	1290.41
50597PAZ270018 Rating Area 3	No Preference	56	1350.01
50597PAZ270018 Rating Area 3	No Preference	57	1410.19
50597PAZ270018 Rating Area 3	No Preference	58	1474.67
50597PAZ270018 Rating Area 3	No Preference	59	1506.25
50597PAZ270018 Rating Area 3	No Preference	60	1529.48
50597PAZ270018 Rating Area 3	No Preference	61	1626.03
50597PAZ270018 Rating Area 3	No Preference	62	1662.49
50597PAZ270018 Rating Area 3	No Preference	63	1738.95
50597PAZ270018 Rating Area 3	No Preference	64 and over	1785.26
50597PAZ270018 Rating Area 3	No Preference	65	1842.57
50597PAZ280012 Rating Area 3	No Preference	15	410.19
50597PAZ280012 Rating Area 3	No Preference	16	422.58
50597PAZ280012 Rating Area 3	No Preference	17	435.79
50597PAZ280012 Rating Area 3	No Preference	18	449.68
50597PAZ280012 Rating Area 3	No Preference	19	463.37
50597PAZ280012 Rating Area 3	No Preference	20	477.66
50597PAZ280012 Rating Area 3	No Preference	21	492.42
50597PAZ280012 Rating Area 3	No Preference	22	492.42
50597PAZ280012 Rating Area 3	No Preference	23	492.42
50597PAZ280012 Rating Area 3	No Preference	24	498.26
50597PAZ280012 Rating Area 3	No Preference	25	504.24
50597PAZ280012 Rating Area 3	No Preference	26	504.24
50597PAZ280012 Rating Area 3	No Preference	27	510.05
50597PAZ280012 Rating Area 3	No Preference	28	535.26
50597PAZ280012 Rating Area 3	No Preference	29	551.03
50597PAZ280012 Rating Area 3	No Preference	30	558.91
50597PAZ280012 Rating Area 3	No Preference	31	570.71
50597PAZ280012 Rating Area 3	No Preference	32	589.02
50597PAZ280012 Rating Area 3	No Preference	33	589.02
50597PAZ280012 Rating Area 3	No Preference	34	601.74
50597PAZ280012 Rating Area 3	No Preference	35	601.74
50597PAZ280012 Rating Area 3	No Preference	36	609.62
50597PAZ280012 Rating Area 3	No Preference	37	615.56
50597PAZ280012 Rating Area 3	No Preference	38	621.43
50597PAZ280012 Rating Area 3	No Preference	39	628.11
50597PAZ280012 Rating Area 3	No Preference	40	641.43
50597PAZ280012 Rating Area 3	No Preference	41	655.26
50597PAZ280012 Rating Area 3	No Preference	42	667.81
50597PAZ280012 Rating Area 3	No Preference	43	711.05
50597PAZ280012 Rating Area 3	No Preference	44	738.63
50597PAZ280012 Rating Area 3	No Preference	45	765.65
50597PAZ280012 Rating Area 3	No Preference	46	785.65
50597PAZ280012 Rating Area 3	No Preference	47	805.11
50597PAZ280012 Rating Area 3	No Preference	48	840.07
50597PAZ280012 Rating Area 3	No Preference	49	879.46
50597PAZ280012 Rating Area 3	No Preference	50	918.26
50597PAZ280012 Rating Area 3	No Preference	51	961.20
50597PAZ280012 Rating Area 3	No Preference	52	1004.34
50597PAZ280012 Rating Area 3			

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55957PAZ20000 Rating Area 3	No Preference	38	7450
55957PAZ20000 Rating Area 3	No Preference	39	7516
55957PAZ20000 Rating Area 3	No Preference	40	7531
55957PAZ20000 Rating Area 3	No Preference	41	7710
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55957PAZ20000 Rating Area 3	No Preference	45	8673
55957PAZ20000 Rating Area 3	No Preference	46	8828
55957PAZ20000 Rating Area 3	No Preference	47	8933
55957PAZ20000 Rating Area 3	No Preference	48	9734
55957PAZ20000 Rating Area 3	No Preference	49	10174
55957PAZ20000 Rating Area 3	No Preference	50	10700
55957PAZ20000 Rating Area 3	No Preference	51	11118
55957PAZ20000 Rating Area 3	No Preference	52	11616
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55957PAZ20000 Rating Area 3	No Preference	55	13314
55957PAZ20000 Rating Area 3	No Preference	56	13815
55957PAZ20000 Rating Area 3	No Preference	57	14525
55957PAZ20000 Rating Area 3	No Preference	58	15243
55957PAZ20000 Rating Area 3	No Preference	59	15543
55957PAZ20000 Rating Area 3	No Preference	60	16207
55957PAZ20000 Rating Area 3	No Preference	61	16700
55957PAZ20000 Rating Area 3	No Preference	62	17161
55957PAZ20000 Rating Area 3	No Preference	63	17623
55957PAZ00000 Rating Area 3	No Preference	64 and over	178145
55517PAZ00011 Rating Area 3	No Preference	0-14	4203
55957PAZ00013 Rating Area 3	No Preference	15	4221
55957PAZ00013 Rating Area 3	No Preference	16	4243
55957PAZ00013 Rating Area 3	No Preference	17	4262
55957PAZ00013 Rating Area 3	No Preference	18	4610
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55957PAZ00013 Rating Area 3	No Preference	23	5005
55957PAZ00013 Rating Area 3	No Preference	24	5102
55957PAZ00013 Rating Area 3	No Preference	25	5005
55957PAZ00013 Rating Area 3	No Preference	26	5204
55957PAZ00013 Rating Area 3	No Preference	27	5304
55957PAZ00013 Rating Area 3	No Preference	28	5625
55957PAZ00013 Rating Area 3	No Preference	29	5661
55957PAZ00013 Rating Area 3	No Preference	30	5709
55957PAZ00013 Rating Area 3	No Preference	31	5818
55957PAZ00013 Rating Area 3	No Preference	32	5910
55957PAZ00013 Rating Area 3	No Preference	33	6004
55957PAZ00013 Rating Area 3	No Preference	34	6102
55957PAZ00013 Rating Area 3	No Preference	35	6284
55957PAZ00013 Rating Area 3	No Preference	36	6382
55957PAZ00013 Rating Area 3	No Preference	37	6287
55957PAZ00013 Rating Area 3	No Preference	38	6382
55957PAZ00013 Rating Area 3	No Preference	39	6411
55957PAZ00013 Rating Area 3	No Preference	40	6473
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55957PAZ00013 Rating Area 3	No Preference	43	6702
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55957PAZ00013 Rating Area 3	No Preference	48	7806
55957PAZ00013 Rating Area 3	No Preference	49	8067
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55957PAZ00013 Rating Area 3	No Preference	51	9471
55957PAZ00013 Rating Area 3	No Preference	52	9912
55957PAZ00013 Rating Area 3	No Preference	53	10342
55957PAZ00013 Rating Area 3	No Preference	54	10842
55957PAZ00013 Rating Area 3	No Preference	55	11335
55957PAZ00013 Rating Area 3	No Preference	56	11846
55957PAZ00013 Rating Area 3	No Preference	57	12262
55957PAZ00013 Rating Area 3	No Preference	58	12815
55957PAZ00013 Rating Area 3	No Preference	59	13245
55957PAZ00013 Rating Area 3	No Preference	60	13785
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55957PAZ00013 Rating Area 3	No Preference	62	14835
55957PAZ00013 Rating Area 3	No Preference	63 and over	152415
55517PAZ00014 Rating Area 3	No Preference	0-14	4203
55957PAZ00004 Rating Area 3	No Preference	15	4241
55957PAZ00004 Rating Area 3	No Preference	16	4262
55957PAZ00004 Rating Area 3	No Preference	17	4518
55957PAZ00004 Rating Area 3	No Preference	18	4610
55957PAZ00004 Rating Area 3	No Preference	19	4708
55957PAZ00004 Rating Area 3	No Preference	20	5681
55957PAZ00004 Rating Area 3	No Preference	21	5818
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55957PAZ00004 Rating Area 3	No Preference	25	5818
55957PAZ00004 Rating Area 3	No Preference	26	5920
55957PAZ00004 Rating Area 3	No Preference	27	6022
55957PAZ00004 Rating Area 3	No Preference	28	6301
55957PAZ00004 Rating Area 3	No Preference	29	6620
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55957PAZ00004 Rating Area 3	No Preference	31	7260
55957PAZ00004 Rating Area 3	No Preference	32	7580
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55957PAZ00004 Rating Area 3	No Preference	36	8860
55957PAZ00004 Rating Area 3	No Preference	37	9180
55957PAZ00004 Rating Area 3	No Preference	38	9500
55957PAZ00004 Rating Area 3	No Preference	39	9820
55957PAZ00004 Rating Area 3	No Preference	40	10140
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55957PAZ00004 Rating Area 3	No Preference	42	10780
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55957PAZ00004 Rating Area 3	No Preference	52	13980
55957PAZ00004 Rating Area 3	No Preference	53	14300
55957PAZ00004 Rating Area 3	No Preference	54	14620
55957PAZ00004 Rating Area 3	No Preference	55	14940
55957PAZ00004 Rating Area 3	No Preference	56	15260
55957PAZ00004 Rating Area 3	No Preference	57	15580
55957PAZ00004 Rating Area 3	No Preference	58	15900
55957PAZ00004 Rating Area 3	No Preference	59	16220
55957PAZ00004 Rating Area 3	No Preference	60	16540
55957PAZ00004 Rating Area 3	No Preference	61	16860
55957PAZ00004 Rating Area 3	No Preference	62	17180
55957PAZ00004 Rating Area 3	No Preference	63 and over	175015
55517PAZ00015 Rating Area 3	No Preference	0-14	4203
55957PAZ00001 Rating Area 3	No Preference	15	4203
55957PAZ00001 Rating Area 3	No Preference	16	4203
55957PAZ00001 Rating Area 3	No Preference	17	4373
55957PAZ00001 Rating Area 3	No Preference	18	4518
55957PAZ00001 Rating Area 3	No Preference	19	4610
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55957PAZ00001 Rating Area 3	No Preference	32	5618
55957PAZ00001 Rating Area 3	No Preference	33	5618
55957PAZ00001 Rating Area 3	No Preference	34	6041
55957PAZ00001 Rating Area 3	No Preference	35	6041
55957PAZ00001 Rating Area 3	No Preference	36	6041
55957PAZ00001 Rating Area 3	No Preference	37	6123
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55957PAZ00001 Rating Area 3	No Preference	61	13407
55957PAZ00001 Rating Area 3	No Preference	62	14211
55957PAZ00001 Rating Area 3	No Preference	63 and over	1460315
55517PAZ00016 Rating Area 3	No Preference	0-14	4203
55957PAZ00033 Rating Area 3	No Preference	15	4825
55957PAZ00033 Rating Area 3	No Preference	16	4825
55957PAZ00033 Rating Area 3	No Preference	17	5167
55957PAZ00033 Rating Area 3	No Preference	18	5209
55957PAZ00033 Rating Area 3	No Preference	19	5209
55957PAZ00033 Rating Area 3	No Preference	20	5671
55957PAZ00033 Rating Area 3	No Preference	21	5729
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55957PAZ00033 Rating Area 3	No Preference	40	7216
55957PAZ00033 Rating Area 3	No Preference	41	7216
55957PAZ00033 Rating Area 3	No Preference	42	7433
55957PAZ00033 Rating Area 3	No Preference	43	7433
55957PAZ00033 Rating Area 3	No Preference	44	7650
55957PAZ00033 Rating Area 3	No Preference	45	7650
55957PAZ00033 Rating Area 3	No Preference	46	7866
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55957PAZ00033 Rating Area 3	No Preference	48	8082
55957PAZ00033 Rating Area 3	No Preference	49	8082
55957PAZ00033 Rating Area 3	No Preference	50	8298
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55957PAZ00033 Rating Area 3	No Preference	62	9494
55957PAZ00033 Rating Area 3	No Preference	63 and over	971015
55517PAZ00017 Rating Area 3	No Preference	0-14	4203
55957PAZ00034 Rating Area 3	No Preference	15	4103
55957PAZ00034 Rating Area 3	No Preference	16	4103
55957PAZ00034 Rating Area 3	No Preference	17	4326
55957PAZ00034 Rating Area 3	No Preference	18	4326
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55957PAZ00034 Rating Area 3	No Preference	44	5078
55957PAZ00034 Rating Area 3	No Preference	45	5078
55957PAZ00034 Rating Area 3	No Preference	46	5078
55957PAZ00034 Rating Area 3	No Preference		

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[illegible]

[illegible]

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55567PAZ000028 Rating Area 3	No Preference	42	541.41
55567PAZ000028 Rating Area 3	No Preference	45	560.46
55567PAZ000028 Rating Area 3	No Preference	45	579.32
55567PAZ000028 Rating Area 3	No Preference	45	592.33
55567PAZ000028 Rating Area 3	No Preference	47	627.06
55567PAZ000028 Rating Area 3	No Preference	47	638.03
55567PAZ000028 Rating Area 3	No Preference	49	661.43
55567PAZ000028 Rating Area 3	No Preference	49	718.53
55567PAZ000028 Rating Area 3	No Preference	51	718.53
55567PAZ000028 Rating Area 3	No Preference	52	783.12
55567PAZ000028 Rating Area 3	No Preference	52	814.43
55567PAZ000028 Rating Area 3	No Preference	54	865.54
55567PAZ000028 Rating Area 3	No Preference	54	879.72
55567PAZ000028 Rating Area 3	No Preference	56	935.98
55567PAZ000028 Rating Area 3	No Preference	56	971.70
55567PAZ000028 Rating Area 3	No Preference	58	1022.23
55567PAZ000028 Rating Area 3	No Preference	58	1044.34
55567PAZ000028 Rating Area 3	No Preference	60	1088.83
55567PAZ000028 Rating Area 3	No Preference	61	1127.24
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55567PAZ000028 Rating Area 3	No Preference	61	1168.31
55567PAZ000028 Rating Area 3	No Preference	61	1204.43
55567PAZ000028 Rating Area 3	No Preference	61	1243.68
55567PAZ000028 Rating Area 3	No Preference	61	1284.06
55567PAZ000028 Rating Area 3	No Preference	61	1324.44
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55567PAZ000028 Rating Area 3	No Preference	61	1768.62
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55567PAZ000028 Rating Area 3	No Preference	61	1889.76
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55567PAZ000028 Rating Area 3	No Preference	61	2010.90
55567PAZ000028 Rating Area 3	No Preference	61	2051.28
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55567PAZ000028 Rating Area 3	No Preference	61	2132.04
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55567PAZ000028 Rating Area 3	No Preference	61	2253.18
55567PAZ000028 Rating Area 3	No Preference	61	2293.56
55567PAZ000028 Rating Area 3	No Preference	61	2333.94
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55567PAZ000028 Rating Area 3	No Preference	61	2414.70
55567PAZ000028 Rating Area 3	No Preference	61	2455.08
55567PAZ000028 Rating Area 3	No Preference	61	2495.46
55567PAZ000028 Rating Area 3	No Preference	61	2535.84
55567PAZ000028 Rating Area 3	No Preference	61	2576.22
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55567PAZ000028 Rating Area 3	No Preference	61	2656.98
55567PAZ000028 Rating Area 3	No Preference	61	2697.36
55567PAZ000028 Rating Area 3	No Preference	61	2737.74
55567PAZ000028 Rating Area 3	No Preference	61	2778.12
55567PAZ000028 Rating Area 3	No Preference	61	2818.50
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55567PAZ000028 Rating Area 3	No Preference	61	2939.64
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55567PAZ000028 Rating Area 3	No Preference	61	3222.09
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55567PAZ000028 Rating Area 3	No Preference	61	3343.14
55567PAZ000028 Rating Area 3	No Preference	61	3383.49
55567PAZ000028 Rating Area 3	No Preference	61	3423.84
55567PAZ000028 Rating Area 3	No Preference	61	3464.19
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55567PAZ000028 Rating Area 3	No Preference	61	3544.89
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55567PAZ000028 Rating Area 3	No Preference	61	3908.04
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55567PAZ000028 Rating Area 3	No Preference	61	4069.44
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55567PAZ000028 Rating Area 3	No Preference	61	4271.19
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55567PAZ000028 Rating Area 3	No Preference	61	5158.89
55567PAZ000028 Rating Area 3	No Preference	61	5199.24
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55567PAZ000028 Rating Area 3	No Preference	61	5279.94
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55567PAZ000028 Rating Area 3	No Preference	61	5400.99
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55567PAZ000028 Rating Area 3	No Preference	61	5522.04
55567PAZ000028 Rating Area 3	No Preference	61	5562.39
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55567PAZ000028 Rating Area 3	No Preference	61	8386.89
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55567PAZ000028 Rating Area 3	No Preference	61	8507.94
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55567PAZ000028 Rating Area 3	No Preference	61	9557.04
55567PAZ000028 Rating Area 3	No Preference	61	9597.39
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55567PAZ000028 Rating Area 3	No Preference	61	9678.09
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55567PAZ000028 Rating Area 3	No Preference	61	10000.89
55567PAZ000028 Rating Area 3	No Preference	61	10041.24
55567PAZ000028 Rating Area 3	No Preference	61	10081.59

55567PAZ000003 Rating Area 3	No Preference	59	984.38
55567PAZ000003 Rating Area 3	No Preference	59	1002.07
55567PAZ000003 Rating Area 3	No Preference	59	1004.35
55567PAZ000003 Rating Area 3	No Preference	60	1009.19
55567PAZ000003 Rating Area 3	No Preference	61	1108.19
55567PAZ000003 Rating Area 3	No Preference	61	1109.12
55567PAZ000003 Rating Area 3	No Preference	63	1110.71
55567PAZ000003 Rating Area 3	No Preference	64 and over	1215.13
55567PAZ000003 Rating Area 3	No Preference	64 and over	1215.13
55567PAZ000003 Rating Area 3	No Preference	15	371.11
55567PAZ000003 Rating Area 3	No Preference	15	380.28
55567PAZ000003 Rating Area 3	No Preference	16	394.28
55567PAZ000003 Rating Area 3	No Preference	19	419.22
55567PAZ000003 Rating Area 3	No Preference	19	432.51
55567PAZ000003 Rating Area 3	No Preference	21	445.51
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55567PAZ000003 Rating Area 3	No Preference	23	445.51
55567PAZ000003 Rating Area 3	No Preference	23	445.51
55567PAZ000003 Rating Area 3	No Preference	26	456.20
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55567PAZ000003 Rating Area 3	No Preference	30	516.32
55567PAZ000003 Rating Area 3	No Preference	32	507.04
55567PAZ000003 Rating Area 3	No Preference	34	516.32
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55567PAZ000003 Rating Area 3	No Preference	37	551.54
55567PAZ000003 Rating Area 3	No Preference	37	551.54
55567PAZ000003 Rating Area 3	No Preference	36	562.23
55567PAZ000003 Rating Area 3	No Preference	41	580.05
55567PAZ000003 Rating Area 3	No Preference	41	580.05
55567PAZ000003 Rating Area 3	No Preference	43	604.56
55567PAZ000003 Rating Area 3	No Preference	43	604.56
55567PAZ000003 Rating Area 3	No Preference	46	627.30
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55567PAZ000003 Rating Area 3	No Preference	48	728.41
55567PAZ000003 Rating Area 3	No Preference	48	728.41
55567PAZ000003 Rating Area 3	No Preference	50	795.08
55567PAZ000003 Rating Area 3	No Preference	52	869.64
55567PAZ000003 Rating Area 3	No Preference	52	869.64
55567PAZ000003 Rating Area 3	No Preference	54	951.13
55567PAZ000003 Rating Area 3	No Preference	55	963.43
55567PAZ000003 Rating Area 3	No Preference	55	1039.19
55567PAZ000003 Rating Area 3	No Preference	57	1135.87
55567PAZ000003 Rating Area 3	No Preference	59	1159.69
55567PAZ000003 Rating Area 3	No Preference	61	1220.1
55567PAZ000003 Rating Area 3	No Preference	61	1221.88
55567PAZ000003 Rating Area 3	No Preference	63	1315.51
55567PAZ000003 Rating Area 3	No Preference	64 and over	1315.51
55567PAZ000002 Rating Area 3	No Preference	15	316.38
55567PAZ000002 Rating Area 3	No Preference	17	367.77
55567PAZ000002 Rating Area 3	No Preference	19	367.40
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55567PAZ000002 Rating Area 3	No Preference	23	379.81
55567PAZ000002 Rating Area 3	No Preference	26	383.03
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55567PAZ000002 Rating Area 3	No Preference	28	420.1
55567PAZ000002 Rating Area 3	No Preference	30	431.08
55567PAZ000002 Rating Area 3	No Preference	32	449.32
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55567PAZ000002 Rating Area 3	No Preference	34	456.13
55567PAZ000002 Rating Area 3	No Preference	35	461.13
55567PAZ000002 Rating Area 3	No Preference	37	470.23
55567PAZ000002 Rating Area 3	No Preference	37	470.23
55567PAZ000002 Rating Area 3	No Preference	40	473.24
55567PAZ000002 Rating Area 3	No Preference	42	493.26
55567PAZ000002 Rating Area 3	No Preference	41	484.51
55567PAZ000002 Rating Area 3	No Preference	41	502.25
55567PAZ000002 Rating Area 3	No Preference	43	515.40
55567PAZ000002 Rating Area 3	No Preference	43	539.59
55567PAZ000002 Rating Area 3	No Preference	46	560.72
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55567PAZ000002 Rating Area 3	No Preference	48	629.94
55567PAZ000002 Rating Area 3	No Preference	50	705.11
55567PAZ000002 Rating Area 3	No Preference	52	741.39
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55567PAZ000002 Rating Area 3	No Preference	54	795.08
55567PAZ000002 Rating Area 3	No Preference	54	795.08
55567PAZ000002 Rating Area 3	No Preference	56	869.64
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55567PAZ000002 Rating Area 3	No Preference	57	951.13
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55567PAZ000002 Rating Area 3	No Preference	64 and over	1121.20
55567PAZ000001 Rating Area 3	No Preference	15	474.43
55567PAZ000001 Rating Area 3	No Preference	17	474.43
55567PAZ000001 Rating Area 3	No Preference	19	489.86
55567PAZ000001 Rating Area 3	No Preference	19	489.86
55567PAZ000001 Rating Area 3	No Preference	21	504.99
55567PAZ000001 Rating Area 3	No Preference	21	504.99
55567PAZ000001 Rating Area 3	No Preference	23	536.65
55567PAZ000001 Rating Area 3	No Preference	23	536.65
55567PAZ000001 Rating Area 3	No Preference	26	561.34
55567PAZ000001 Rating Area 3	No Preference	26	561.34
55567PAZ000001 Rating Area 3	No Preference	28	563.56
55567PAZ000001 Rating Area 3	No Preference	28	563.56
55567PAZ000001 Rating Area 3	No Preference	30	600.18
55567PAZ000001 Rating Area 3	No Preference	30	600.18
55567PAZ000001 Rating Area 3	No Preference	32	634.86
55567PAZ000001 Rating Area 3	No Preference	32	634.86
55567PAZ000001 Rating Area 3	No Preference	34	651.49
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55567PAZ000001 Rating Area 3	No Preference	35	659.73
55567PAZ000001 Rating Area 3	No Preference	37	667.25
55567PAZ000001 Rating Area 3	No Preference	37	667.25
55567PAZ000001 Rating Area 3	No Preference	40	687.83
55567PAZ000001 Rating Area 3	No Preference	41	698.72
55567PAZ000001 Rating Area 3	No Preference	41	698.72
55567PAZ000001 Rating Area 3	No Preference	43	711.08
55567PAZ000001 Rating Area 3	No Preference	43	723.23
55567PAZ000001 Rating Area 3	No Preference	46	749.92
55567PAZ000001 Rating Area 3	No Preference	46	749.92
55567PAZ000001 Rating Area 3	No Preference	48	809.88
55567PAZ000001 Rating Area 3	No Preference	48	809.88
55567PAZ000001 Rating Area 3	No Preference	48	817.42
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55567PAZ000001 Rating Area 3	No Preference	54	1104.54
55567PAZ000001 Rating Area 3	No Preference	56	1198.73
55567PAZ000001 Rating Area 3	No Preference	56	1198.73
55567PAZ000001 Rating Area 3	No Preference	57	1307.82
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55567PAZ000001 Rating Area 3	No Preference	60	1380.80
55567PAZ000001 Rating Area 3	No Preference	60	1380.80
55567PAZ000001 Rating Area 3	No Preference	61	1449.47
55567PAZ000001 Rating Area 3	No Preference	61	1449.47
55567PAZ000001 Rating Area 3	No Preference	61	1508.91
55567PAZ000001 Rating Area 3	No Preference	61	1508.91
55567PAZ000001 Rating Area 3	No Preference	63	1568.19
55567PAZ000001 Rating Area 3	No Preference	64 and over	1568.19
55567PAZ000000 Rating Area 3	No Preference	0.14	352.99
55567PAZ000000 Rating Area 3	No Preference	0.14	352.99
55567PAZ000004 Rating Area 3	No Preference	15	395.26
55567PAZ000004 Rating Area 3	No Preference	15	395.26
55567PAZ000004 Rating Area 3	No Preference	17	413.32
55567PAZ000004 Rating Area 3	No Preference	17	413.32
55567PAZ000004 Rating Area 3	No Preference	19	440.50
55567PAZ000004 Rating Area 3	No Preference	19	440.50
55567PAZ000004 Rating Area 3	No Preference	21	474.50
55567PAZ000004 Rating Area 3	No Preference	21	474.50
55567PAZ000004 Rating Area 3	No Preference	23	474.50
55567PAZ000004 Rating Area 3	No Preference	23	474.50
55567PAZ000004 Rating Area 3	No Preference	26	486.89
55567PAZ000004 Rating Area 3	No Preference	26	486.89
55567PAZ000004 Rating Area 3	No Preference	28	516.78
55567PAZ000004 Rating Area 3	No Preference	28	516.78
55567PAZ000004 Rating Area 3	No Preference	30	539.47
55567PAZ000004 Rating Area 3	No Preference	30	539.47
55567PAZ000004 Rating Area 3	No Preference	32	558.36
55567PAZ000004 Rating Area 3	No Preference	32	558.36
55567PAZ000004 Rating Area 3	No Preference	34	561.83
55567PAZ000004 Rating Area 3	No Preference	34	574.94
55567PAZ000004 Rating Area 3	No Preference	35	574.94
55567PAZ000004 Rating Area 3	No Preference	36	589.34
55567PAZ000004 Rating Area 3	No Preference	37	589.34
55567PAZ000004 Rating Area 3	No Preference	39	597.43
55567PAZ000004 Rating Area 3	No Preference	39	597.43
55567PAZ000004 Rating Area 3	No Preference	40	601.81
55567PAZ000004 Rating Area 3	No Preference	41	617.80
55567PAZ000004 Rating Area 3	No Preference	41	617.80
55567PAZ000004 Rating Area 3	No Preference	42	628.82
55567PAZ000004 Rating Area 3	No Preference	43	643.90
55567PAZ000004 Rating Area 3	No Preference	43	643.90
55567PAZ000004 Rating Area 3	No Preference	45	667.88
55567PAZ000004 Rating Area 3	No Preference	45	667.88
55567PAZ000004 Rating Area 3	No Preference	46	681.75
55567PAZ000004 Rating Area 3	No Preference	48	775.81
55567PAZ000004 Rating Area 3	No Preference	48	775.81
55567PAZ000004 Rating Area 3	No Preference	48	788.02
55567PAZ000004 Rating Area 3	No Preference	48	788.02
55567PAZ000004 Rating Area 3	No Preference	50	847.46
55567PAZ000004 Rating Area 3	No Preference	50	847.46
55567PAZ000004 Rating Area 3	No Preference	52	926.22
55567PAZ000004 Rating Area 3	No Preference	52	926.22
55567PAZ000004 Rating Area 3	No Preference	54	1031.36
55567PAZ000004 Rating Area 3	No Preference	54	1031.36
55567PAZ000004 Rating Area 3	No Preference	56	1088.64
55567PAZ000004 Rating Area 3	No Preference	56	1088.64
55567PAZ000004 Rating Area 3	No Preference	57	1107.01
55567PAZ000004 Rating Area 3	No Preference	57	1107.01
55567PAZ000004 Rating Area 3	No Preference	59	1158.38
55567PAZ000004 Rating Area 3	No Preference	59	1158.38
55567PAZ000004 Rating Area 3	No Preference	60	1235.12
55567PAZ000004 Rating Area 3	No Preference	60	1235.12
55567PAZ000004 Rating Area 3	No Preference	61	1287.79
55567PAZ000004 Rating Area 3	No Preference	61	1287.79
55567PAZ000004 Rating Area 3	No Preference	63	1330.35
55567PAZ000004 Rating Area 3	No Preference	63	1330.35
55567PAZ000004 Rating Area 3	No Preference	63	1400.72
55567PAZ000004 Rating Area 3	No Preference	64 and over	1400.72
55567PAZ000000 Rating Area 3	No Preference	0.14	353.36
55567PAZ000000 Rating Area 3	No Preference	0.14	353.36
55567PAZ000003 Rating Area 3	No Preference	15	384.77
55567PAZ000003 Rating Area 3	No Preference	15	384.77
55567PAZ000003 Rating Area 3	No Preference	16	402.79
55567PAZ000003 Rating Area 3	No Preference	16	402.79
55567PAZ000003 Rating Area 3	No Preference	19	434.66
55567PAZ000003 Rating Area 3	No Preference	19	434.66
55567PAZ000003 Rating Area 3	No Preference	21	461.91
55567PAZ000003 Rating Area 3	No Preference	21	461.91
55567PAZ000003 Rating Area 3	No Preference	23	461.91
55567PAZ000003 Rating Area 3	No Preference	23	461.91
55567PAZ000003 Rating Area 3	No Preference	26	470.00
55567PAZ000003 Rating Area 3	No Preference	26	470.00
55567PAZ000003 Rating Area 3	No Preference	28	510.88
55567PAZ000003 Rating Area 3	No Preference	28	510.88
55567PAZ000003 Rating Area 3	No Preference	30	542.27
55567PAZ000003 Rating Area 3	No Preference	30	542.27
55567PAZ000003 Rating Area 3	No Preference	32	564.44
55567PAZ000003 Rating Area 3	No Preference	32	564.44
55567PAZ000003 Rating Area 3	No Preference	34	566.76
55567PAZ000003 Rating Area 3	No Preference	34	566.76
55567PAZ000003 Rating Area 3	No Preference	36	585.15
55567PAZ000003 Rating Area 3	No Preference	36	585.15
55567PAZ000003 Rating Area 3	No Preference	37	571.84
55567PAZ000003 Rating Area 3	No Preference	37	571.84
55567PAZ000003 Rating Area 3	No Preference	39	592.93
55567PAZ000003 Rating Area 3	No Preference	39	592.93
55567PAZ000003 Rating Area 3	No Preference	41	601.81
55567PAZ000003 Rating Area 3	No Preference	41	601.81
55567PAZ000003 Rating Area 3	No Preference	43	623.03
55567PAZ000003 Rating Area 3	No Preference	43	623.03
55567PAZ000003 Rating Area 3	No Preference	45	645.28
55567PAZ000003 Rating Area 3	No Preference	45	645.28
55567PAZ000003 Rating Area 3	No Preference	46	662.07
55567PAZ000003 Rating Area 3	No Preference	46	662.07
55567PAZ000003 Rating Area 3	No Preference	48	755.22
55567PAZ000003 Rating Area 3	No Preference	48	755.22
55567PAZ000003 Rating Area 3	No Preference	50	824.97
55567PAZ000003 Rating Area 3	No Preference	50	824.97
55567PAZ000003 Rating Area 3	No Preference	52	891.40
55567PAZ000003 Rating Area 3	No Preference	52	891.40
55567			

55567PA2000000 Rating Area 3	No Preference	19	361.50
55567PA2000000 Rating Area 3	No Preference	20	374.70
55567PA2000000 Rating Area 3	No Preference	21	380.20
55567PA2000000 Rating Area 3	No Preference	22	380.20
55567PA2000000 Rating Area 3	No Preference	23	380.20
55567PA2000000 Rating Area 3	No Preference	24	380.20
55567PA2000000 Rating Area 3	No Preference	25	380.20
55567PA2000000 Rating Area 3	No Preference	26	390.50
55567PA2000000 Rating Area 3	No Preference	27	403.80
55567PA2000000 Rating Area 3	No Preference	28	416.90
55567PA2000000 Rating Area 3	No Preference	29	430.20
55567PA2000000 Rating Area 3	No Preference	30	443.50
55567PA2000000 Rating Area 3	No Preference	31	447.70
55567PA2000000 Rating Area 3	No Preference	32	450.00
55567PA2000000 Rating Area 3	No Preference	33	460.80
55567PA2000000 Rating Area 3	No Preference	34	472.05
55567PA2000000 Rating Area 3	No Preference	35	475.15
55567PA2000000 Rating Area 3	No Preference	37	478.23
55567PA2000000 Rating Area 3	No Preference	38	481.33
55567PA2000000 Rating Area 3	No Preference	39	487.50
55567PA2000000 Rating Area 3	No Preference	40	490.00
55567PA2000000 Rating Area 3	No Preference	41	501.80
55567PA2000000 Rating Area 3	No Preference	42	511.80
55567PA2000000 Rating Area 3	No Preference	43	520.00
55567PA2000000 Rating Area 3	No Preference	44	530.45
55567PA2000000 Rating Area 3	No Preference	45	537.80
55567PA2000000 Rating Area 3	No Preference	46	548.85
55567PA2000000 Rating Area 3	No Preference	47	560.75
55567PA2000000 Rating Area 3	No Preference	48	568.10
55567PA2000000 Rating Area 3	No Preference	49	577.43
55567PA2000000 Rating Area 3	No Preference	50	586.97
55567PA2000000 Rating Area 3	No Preference	51	594.00
55567PA2000000 Rating Area 3	No Preference	52	603.00
55567PA2000000 Rating Area 3	No Preference	53	610.00
55567PA2000000 Rating Area 3	No Preference	54	618.00
55567PA2000000 Rating Area 3	No Preference	55	621.30
55567PA2000000 Rating Area 3	No Preference	56	624.60
55567PA2000000 Rating Area 3	No Preference	57	628.95
55567PA2000000 Rating Area 3	No Preference	58	633.30
55567PA2000000 Rating Area 3	No Preference	59	637.65
55567PA2000000 Rating Area 3	No Preference	60	642.00
55567PA2000000 Rating Area 3	No Preference	61	646.35
55567PA2000000 Rating Area 3	No Preference	62	650.70
55567PA2000000 Rating Area 3	No Preference	63	655.05
55567PA2000000 Rating Area 3	No Preference	64	659.40
55567PA2000000 Rating Area 3	No Preference	65	663.75
55567PA2000000 Rating Area 3	No Preference	66	668.10
55567PA2000000 Rating Area 3	No Preference	67	672.45
55567PA2000000 Rating Area 3	No Preference	68	676.80
55567PA2000000 Rating Area 3	No Preference	69	681.15
55567PA2000000 Rating Area 3	No Preference	70	685.50
55567PA2000000 Rating Area 3	No Preference	71	689.85
55567PA2000000 Rating Area 3	No Preference	72	694.20
55567PA2000000 Rating Area 3	No Preference	73	698.55
55567PA2000000 Rating Area 3	No Preference	74	702.90
55567PA2000000 Rating Area 3	No Preference	75	707.25
55567PA2000000 Rating Area 3	No Preference	76	711.60
55567PA2000000 Rating Area 3	No Preference	77	715.95
55567PA2000000 Rating Area 3	No Preference	78	720.30
55567PA2000000 Rating Area 3	No Preference	79	724.65
55567PA2000000 Rating Area 3	No Preference	80	729.00
55567PA2000000 Rating Area 3	No Preference	81	733.35
55567PA2000000 Rating Area 3	No Preference	82	737.70
55567PA2000000 Rating Area 3	No Preference	83	742.05
55567PA2000000 Rating Area 3	No Preference	84	746.40
55567PA2000000 Rating Area 3	No Preference	85	750.75
55567PA2000000 Rating Area 3	No Preference	86	755.10
55567PA2000000 Rating Area 3	No Preference	87	759.45
55567PA2000000 Rating Area 3	No Preference	88	763.80
55567PA2000000 Rating Area 3	No Preference	89	768.15
55567PA2000000 Rating Area 3	No Preference	90	772.50
55567PA2000000 Rating Area 3	No Preference	91	776.85
55567PA2000000 Rating Area 3	No Preference	92	781.20
55567PA2000000 Rating Area 3	No Preference	93	785.55
55567PA2000000 Rating Area 3	No Preference	94	789.90
55567PA2000000 Rating Area 3	No Preference	95	794.25
55567PA2000000 Rating Area 3	No Preference	96	798.60
55567PA2000000 Rating Area 3	No Preference	97	802.95
55567PA2000000 Rating Area 3	No Preference	98	807.30
55567PA2000000 Rating Area 3	No Preference	99	811.65
55567PA2000000 Rating Area 3	No Preference	100	816.00
55567PA2000000 Rating Area 3	No Preference	101	820

First Priority Life Insurance Company (FPLIC)
2025 Small Group Rate Filing
Trend Exhibit
Northeastern, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-19	7,587	\$ 665.34		
Feb-19	7,295	\$ 612.06		
Mar-19	7,167	\$ 598.88		
Apr-19	6,908	\$ 680.95		
May-19	6,671	\$ 700.02		
Jun-19	6,389	\$ 601.99		
Jul-19	6,178	\$ 576.72		
Aug-19	6,017	\$ 590.62		
Sep-19	5,768	\$ 743.81		
Oct-19	5,502	\$ 628.76		
Nov-19	5,202	\$ 597.26		
Dec-19	4,552	\$ 677.78	\$ 639.11	
Jan-20	4,582	\$ 573.60	\$ 632.19	
Feb-20	4,579	\$ 522.33	\$ 627.07	
Mar-20	4,560	\$ 618.12	\$ 629.48	
Apr-20	4,525	\$ 639.18	\$ 624.65	
May-20	4,496	\$ 601.09	\$ 614.89	
Jun-20	4,543	\$ 719.55	\$ 624.11	
Jul-20	4,510	\$ 573.32	\$ 625.19	
Aug-20	4,538	\$ 557.05	\$ 623.43	
Sep-20	4,531	\$ 530.53	\$ 603.55	
Oct-20	4,630	\$ 504.34	\$ 592.73	
Nov-20	4,692	\$ 588.50	\$ 591.93	
Dec-20	4,727	\$ 583.85	\$ 584.12	-8.6%
Jan-21	4,747	\$ 605.07	\$ 586.80	-7.2%
Feb-21	4,746	\$ 621.49	\$ 595.13	-5.1%
Mar-21	4,740	\$ 548.40	\$ 589.24	-6.4%
Apr-21	4,686	\$ 686.34	\$ 593.36	-5.0%
May-21	4,672	\$ 537.39	\$ 588.05	-4.4%
Jun-21	4,689	\$ 657.71	\$ 583.20	-6.6%
Jul-21	4,698	\$ 609.43	\$ 586.19	-6.2%
Aug-21	4,635	\$ 676.17	\$ 595.97	-4.4%
Sep-21	4,571	\$ 603.05	\$ 601.82	-0.3%
Oct-21	4,483	\$ 703.52	\$ 617.99	4.3%
Nov-21	4,491	\$ 631.76	\$ 621.58	5.0%
Dec-21	4,440	\$ 667.15	\$ 628.42	7.6%
Jan-22	5,040	\$ 670.37	\$ 634.19	8.1%
Feb-22	5,054	\$ 606.25	\$ 632.75	6.3%
Mar-22	5,127	\$ 756.60	\$ 651.04	10.5%
Apr-22	5,203	\$ 704.98	\$ 653.06	10.1%
May-22	5,236	\$ 668.95	\$ 663.87	12.9%
Jun-22	5,217	\$ 688.65	\$ 666.59	14.3%
Jul-22	5,218	\$ 637.01	\$ 668.53	14.0%
Aug-22	5,181	\$ 663.85	\$ 667.52	12.0%
Sep-22	5,172	\$ 701.01	\$ 675.34	12.2%
Oct-22	5,203	\$ 672.58	\$ 673.02	8.9%
Nov-22	5,217	\$ 780.63	\$ 685.20	10.2%
Dec-22	5,342	\$ 668.60	\$ 685.06	9.0%
Jan-23	5,567	\$ 770.46	\$ 693.82	9.4%
Feb-23	5,585	\$ 637.91	\$ 695.88	10.0%
Mar-23	5,638	\$ 836.38	\$ 703.42	8.0%
Apr-23	5,682	\$ 744.95	\$ 706.96	8.3%
May-23	5,662	\$ 749.54	\$ 713.77	7.5%
Jun-23	5,658	\$ 721.52	\$ 716.45	7.5%
Jul-23	5,666	\$ 883.68	\$ 737.23	10.3%
Aug-23	5,666	\$ 857.30	\$ 753.28	12.8%
Sep-23	5,693	\$ 891.83	\$ 769.19	13.9%
Oct-23	5,672	\$ 793.25	\$ 778.72	15.7%
Nov-23	5,687	\$ 719.49	\$ 773.58	12.9%
Dec-23	5,687	\$ 729.10	\$ 778.12	13.6%
Jan-24	5,687	\$ 838.45	\$ 783.79	13.0%
Feb-24	5,687	\$ 746.56	\$ 792.65	13.9%
Mar-24	5,687	\$ 824.51	\$ 791.69	12.5%
Apr-24	5,687	\$ 827.48	\$ 798.58	13.0%
May-24	5,687	\$ 806.28	\$ 803.29	12.5%
Jun-24	5,687	\$ 786.14	\$ 808.64	12.9%
Jul-24	5,687	\$ 831.12	\$ 804.29	9.1%
Aug-24	5,687	\$ 836.84	\$ 802.60	6.5%
Sep-24	5,687	\$ 828.00	\$ 797.27	3.7%
Oct-24	5,687	\$ 865.67	\$ 803.30	3.2%
Nov-24	5,687	\$ 802.21	\$ 810.20	4.7%
Dec-24	5,687	\$ 794.27	\$ 815.63	4.8%
Jan-25	5,687	\$ 915.75	\$ 822.07	4.9%
Feb-25	5,687	\$ 783.44	\$ 825.14	4.1%
Mar-25	5,687	\$ 900.37	\$ 831.46	5.0%
Apr-25	5,687	\$ 897.23	\$ 837.28	4.8%
May-25	5,687	\$ 849.46	\$ 840.88	4.7%
Jun-25	5,687	\$ 884.23	\$ 849.05	5.0%
Jul-25	5,687	\$ 899.24	\$ 854.73	6.3%
Aug-25	5,687	\$ 876.48	\$ 858.03	6.9%
Sep-25	5,687	\$ 927.27	\$ 866.30	8.7%
Oct-25	5,687	\$ 933.71	\$ 871.97	8.5%
Nov-25	5,687	\$ 839.41	\$ 875.07	8.0%
Dec-25	5,687	\$ 888.00	\$ 882.88	8.2%

Proposed Annual Trend (Cost & Utilization) 6.52%

First Priority Life Insurance Company (FPLIC)
2025 Small Group Rate Filing
Medical Trend Exhibit
Northeastern, PA Region

Incurred Month	Members	Core Trend PMPM	Contracting Adj Factor	New Tech Adj Factor	Workdays Adj Factor	Seasonality Adj Factor	All Other Misc. Adj Factor	High Dollar Adj Factor	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-19	7,587	\$343.42	1.0673	1.0175	1.0777	1.0744	1.0050	1.2250	\$ 531.67		
Feb-19	7,295	\$407.67	1.0697	1.0188	0.9754	0.9657	1.0010	1.1854	\$ 496.59		
Mar-19	7,167	\$395.96	1.0698	1.0200	1.0385	1.0477	1.0053	1.0000	\$ 472.56		
Apr-19	6,908	\$428.79	1.0699	1.0213	1.0677	1.0072	0.9994	1.0908	\$ 549.22		
May-19	6,671	\$417.40	1.0699	1.0226	1.0686	0.9844	0.9987	1.1715	\$ 562.02		
Jun-19	6,389	\$362.66	1.0700	1.0238	0.9970	1.0193	0.9987	1.1847	\$ 477.71		
Jul-19	6,178	\$346.80	1.0897	1.0251	1.0784	0.9604	0.9987	1.0900	\$ 436.81		
Aug-19	6,017	\$355.66	1.0897	1.0264	1.0729	0.9586	0.9987	1.1353	\$ 463.87		
Sep-19	5,768	\$427.97	1.0898	1.0276	0.9963	1.0662	0.9987	1.2101	\$ 615.28		
Oct-19	5,502	\$368.20	1.0916	1.0289	1.1095	0.9389	0.9987	1.1295	\$ 485.97		
Nov-19	5,202	\$334.79	1.0916	1.0302	0.9725	1.0329	0.9992	1.2507	\$ 472.62		
Dec-19	4,552	\$369.93	1.0916	1.0315	1.0438	0.9442	1.0009	1.2827	\$ 527.04	\$ 507.85	
Jan-20	4,582	\$304.53	1.0954	1.0327	1.0748	1.0744	1.0049	1.0628	\$ 424.84	\$ 500.08	
Feb-20	4,579	\$338.46	1.0954	1.0338	0.9873	0.9657	1.0066	1.0685	\$ 393.09	\$ 493.40	
Mar-20	4,560	\$312.27	1.0955	1.0350	1.0774	1.0477	1.0018	1.0796	\$ 432.24	\$ 491.47	
Apr-20	4,525	\$276.29	1.0955	1.0362	1.0640	1.0072	0.9987	1.3943	\$ 468.02	\$ 483.64	
May-20	4,496	\$392.57	1.0955	1.0374	1.0016	0.9844	0.9987	1.0000	\$ 439.31	\$ 472.06	
Jun-20	4,543	\$332.86	1.0956	1.0386	1.0677	1.0193	0.9987	1.3362	\$ 550.05	\$ 477.32	
Jul-20	4,510	\$312.92	1.1190	1.0398	1.0745	0.9604	0.9987	1.1172	\$ 419.24	\$ 477.12	
Aug-20	4,538	\$314.44	1.1190	1.0409	1.0438	0.9586	0.9987	1.0716	\$ 392.20	\$ 471.79	
Sep-20	4,531	\$305.63	1.1190	1.0421	1.0297	1.0662	0.9998	1.0000	\$ 391.19	\$ 450.53	
Oct-20	4,630	\$304.61	1.1211	1.0433	1.0729	0.9389	0.9998	1.0000	\$ 358.83	\$ 439.32	
Nov-20	4,692	\$354.23	1.1211	1.0445	0.9757	1.0329	0.9998	1.0657	\$ 445.39	\$ 436.67	
Dec-20	4,727	\$341.42	1.1211	1.0457	1.0789	0.9442	0.9998	1.0607	\$ 432.41	\$ 428.82	-15.6%
Jan-21	4,747	\$346.83	1.1271	1.0463	1.0107	1.0744	0.9998	1.0515	\$ 466.94	\$ 432.43	-13.5%
Feb-21	4,746	\$422.92	1.1271	1.0469	0.9754	0.9657	0.9998	1.0431	\$ 490.21	\$ 440.66	-10.7%
Mar-21	4,740	\$279.31	1.1271	1.0475	1.1121	1.0477	0.9998	1.0512	\$ 403.78	\$ 438.20	-10.8%
Apr-21	4,686	\$350.55	1.1271	1.0481	1.0610	1.0072	1.0001	1.1755	\$ 520.24	\$ 442.69	-8.5%
May-21	4,672	\$296.11	1.1271	1.0487	1.0069	0.9844	0.9998	1.1658	\$ 404.38	\$ 439.75	-6.8%
Jun-21	4,689	\$348.95	1.1272	1.0493	1.0653	1.0193	0.9998	1.1484	\$ 514.55	\$ 437.06	-8.4%
Jul-21	4,698	\$369.59	1.1526	1.0499	1.0366	0.9604	0.9998	1.0501	\$ 467.48	\$ 441.04	-7.6%
Aug-21	4,635	\$384.07	1.1526	1.0505	1.0774	0.9586	0.9998	1.0711	\$ 514.34	\$ 451.03	-4.4%
Sep-21	4,571	\$322.69	1.1526	1.0511	1.0284	1.0662	0.9998	1.0430	\$ 446.96	\$ 455.52	1.1%
Oct-21	4,483	\$378.76	1.1550	1.0517	1.0385	0.9389	1.0008	1.1999	\$ 538.70	\$ 470.15	7.0%
Nov-21	4,491	\$334.94	1.1550	1.0523	1.0114	1.0329	1.0003	1.1148	\$ 474.24	\$ 472.56	8.2%
Dec-21	4,440	\$361.83	1.1550	1.0529	1.0472	0.9442	1.0010	1.1109	\$ 483.79	\$ 476.87	11.2%
Jan-22	5,040	\$339.21	1.1599	1.0532	1.0438	1.0744	1.0113	1.1215	\$ 527.07	\$ 482.24	11.5%
Feb-22	5,054	\$377.28	1.1600	1.0535	0.9754	0.9657	1.0111	1.0000	\$ 439.13	\$ 477.69	8.4%
Mar-22	5,127	\$362.65	1.1600	1.0538	1.1095	1.0477	1.0109	1.0859	\$ 565.64	\$ 491.85	12.2%
Apr-22	5,203	\$311.81	1.1600	1.0541	1.0287	1.0072	1.0096	1.3090	\$ 522.06	\$ 492.27	11.2%
May-22	5,236	\$368.95	1.1601	1.0543	1.0405	0.9844	1.0093	1.0481	\$ 488.98	\$ 499.09	13.5%
Jun-22	5,217	\$370.60	1.1603	1.0546	1.0640	1.0193	1.0093	1.0000	\$ 496.41	\$ 497.61	13.9%
Jul-22	5,218	\$373.61	1.1836	1.0549	1.0022	0.9604	1.0093	1.0000	\$ 453.18	\$ 496.07	12.5%
Aug-22	5,181	\$335.26	1.1836	1.0552	1.1121	0.9586	1.0093	1.0000	\$ 450.54	\$ 490.66	8.8%
Sep-22	5,172	\$385.05	1.1837	1.0555	1.0254	1.0662	1.0093	1.0000	\$ 530.81	\$ 497.47	9.2%
Oct-22	5,203	\$354.89	1.1837	1.0558	1.0438	0.9389	1.0104	1.0485	\$ 460.48	\$ 491.24	4.5%
Nov-22	5,217	\$424.81	1.1837	1.0561	1.0090	1.0329	1.0098	1.0692	\$ 597.55	\$ 501.53	6.1%
Dec-22	5,342	\$375.84	1.1837	1.0564	1.0370	0.9442	1.0105	1.0435	\$ 485.20	\$ 501.39	5.1%
Jan-23	5,567	\$400.00	1.1895	1.0567	1.0443	1.0744	1.0114	1.0430	\$ 595.16	\$ 507.65	5.3%
Feb-23	5,585	\$365.35	1.1896	1.0571	0.9754	0.9657	1.0112	1.0382	\$ 454.34	\$ 508.42	6.4%
Mar-23	5,638	\$385.24	1.1896	1.0575	1.1054	1.0477	1.0110	1.1099	\$ 629.75	\$ 514.54	4.6%
Apr-23	5,682	\$426.14	1.1896	1.0579	0.9970	1.0072	1.0097	1.0387	\$ 564.77	\$ 518.38	5.3%
May-23	5,662	\$399.49	1.1897	1.0582	1.0752	0.9844	1.0094	1.0334	\$ 555.28	\$ 523.99	5.0%
Jun-23	5,658	\$388.35	1.1898	1.0586	1.0610	1.0193	1.0094	1.0000	\$ 533.97	\$ 527.06	5.9%
Jul-23	5,666	\$383.60	1.2276	1.0590	1.0088	0.9604	1.0094	1.4688	\$ 716.33	\$ 549.30	10.7%
Aug-23	5,666	\$409.55	1.2279	1.0594	1.1095	0.9586	1.0094	1.1783	\$ 673.88	\$ 567.73	15.7%
Sep-23	5,693	\$399.94	1.2282	1.0597	0.9931	1.0662	1.0094	1.2957	\$ 720.85	\$ 583.69	17.3%
Oct-23	5,672	\$405.26	1.2364	1.0601	1.0774	0.9389	1.0105	1.0971	\$ 595.68	\$ 594.26	21.0%
Nov-23	5,687	\$373.31	1.2367	1.0605	1.0078	1.0329	1.0099	1.0819	\$ 556.79	\$ 590.85	17.8%
Dec-23	5,687	\$384.24	1.2369	1.0609	1.0025	0.9442	1.0106	1.1251	\$ 542.68	\$ 595.13	18.7%
Jan-24	5,687	\$384.94	1.2484	1.0613	1.0790	1.0744	1.0113	1.1050	\$ 660.77	\$ 600.62	18.3%
Feb-24	5,687	\$385.65	1.2487	1.0618	1.0196	0.9657	1.0111	1.1050	\$ 562.54	\$ 609.44	19.9%
Mar-24	5,687	\$386.35	1.2648	1.0623	1.0385	1.0477	1.0109	1.1050	\$ 630.82	\$ 609.54	18.5%
Apr-24	5,687	\$387.05	1.2651	1.0628	1.0677	1.0072	1.0095	1.1050	\$ 624.25	\$ 614.51	18.5%
May-24	5,687	\$387.76	1.2654	1.0632	1.0686	0.9844	1.0093	1.1050	\$ 612.04	\$ 619.22	18.2%
Jun-24	5,687	\$388.47	1.2660	1.0637	0.9970	1.0193	1.0093	1.1050	\$ 592.92	\$ 624.10	18.4%
Jul-24	5,687	\$389.17	1.3120	1.0642	1.0784	0.9604	1.0093	1.1050	\$ 627.64	\$ 616.73	12.3%
Aug-24	5,687	\$389.88	1.3123	1.0647	1.0729	0.9586	1.0093	1.1050	\$ 624.82	\$ 612.66	7.9%
Sep-24	5,687	\$390.59	1.3126	1.0652	0.9963	1.0662	1.0093	1.1050	\$ 646.93	\$ 606.49	3.9%
Oct-24	5,687	\$391.30	1.3129	1.0656	1.1095	0.9389	1.0103	1.1050	\$ 636.69	\$ 609.91	2.6%
Nov-24	5,687	\$392.02	1.3132	1.0661	0.9725	1.0329	1.0098	1.1050	\$ 615.10	\$ 614.77	4.0%
Dec-24	5,687	\$392.73	1.3134	1.0666	1.0438	0.9442	1.0105	1.1050	\$ 605.48	\$ 620.00	4.2%
Jan-25	5,687	\$393.45	1.3294	1.0671	1.0748	1.0744	1.0113	1.1050	\$ 720.25	\$ 624.96	4.1%
Feb-25	5,687	\$394.17	1.3297	1.0677	0.9754	0.9657	1.0111	1.1050	\$ 588.97	\$ 627.16	2.9%
Mar-25	5,687	\$394.88	1.3301	1.0682	1.0438	1.0477	1.0109	1.1050	\$ 685.31	\$ 631.70	3.6%
Apr-25	5,687	\$395.60	1.3304	1.0687	1.0653	1.0072	1.0096	1.1050	\$ 673.25	\$ 635.78	3.5%
May-25	5,687	\$396.32	1.3307	1.0693	1.0360	0.9844	1.0093	1.1050	\$ 641.43	\$ 638.23	3.1%
Jun-25	5,687	\$397.05	1.3312	1.0698	1.0319	1.0193	1.0093	1.1050	\$ 663.32	\$ 644.10	3.2%
Jul-25	5,687	\$397.77	1.3712	1.0704	1.0785	0.9604	1.0093	1.1050	\$ 674.44	\$ 648.00	5.1%
Aug-25	5,687	\$398.50	1.3715	1.0709	1.0385	0.9586	1.0093	1.1050	\$ 649.79	\$ 650.08	6.1%
Sep-25	5,687	\$399.22	1.3718	1.0714	1.0320	1.0662	1.0093	1.1050	\$ 720.08	\$ 656.18	8.2%
Oct-25	5,687	\$399.95	1.3721	1.0720	1.1054	0.9389	1.0104	1.1050	\$ 681.69	\$ 659.93	8.2%
Nov-25	5,687	\$400.68	1.3724	1.0725	0.9408	1.0329	1.0098	1.1050	\$ 639.47	\$ 661.96	7.7%
Dec-25	5,687	\$401.41	1.3727	1.0731	1.0787	0.9442	1.0105	1.1050	\$ 672.47	\$ 667.54	7.7%

Proposed Annual Trend (Cost & Utilization)

5.91%

Service Category	Base Trend	Adjustments	PAAM Table 3 Trend
Inpatient Hospital:	5.91%	0.00%	5.91%
Outpatient Hospital:	5.91%	0.00%	5.91%
Professional:	5.91%	-0.77%	5.09%
Other Medical:	5.91%	-0.05%	5.86%

Notes:
Adjustments to the Professional service category are for non-system claims
Adjustments to the Other Medical service category are for pediatric dental & vision

First Priority Life Insurance Company (FPLIC)
2025 Small Group Rate Filing
Drug Trend Exhibit
Northeastern, PA Region

Incurred Month	Members	Core Trend PMPM	Contracting Adj Factor	New Tech Adj Factor	Workdays Adj Factor	Seasonality Adj Factor	All Other Misc. Adj Factor	High Dollar Adj Factor	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-19	7,587	\$124.96	1.0738	1.0222	1.0777	0.9006	1.0041	1.0000	\$ 133.67		
Feb-19	7,295	\$109.58	1.0738	1.0222	0.9754	0.9806	1.0037	1.0000	\$ 115.47		
Mar-19	7,167	\$108.98	1.0738	1.0222	1.0385	1.0121	1.0048	1.0000	\$ 126.32		
Apr-19	6,908	\$109.10	1.0738	1.0222	1.0677	1.0306	0.9997	1.0000	\$ 131.73		
May-19	6,671	\$120.15	1.0738	1.0222	1.0686	0.9806	0.9986	1.0000	\$ 138.00		
Jun-19	6,389	\$109.32	1.0738	1.0222	0.9970	1.0405	0.9985	1.0000	\$ 124.28		
Jul-19	6,178	\$117.43	1.0738	1.0222	1.0784	1.0082	0.9985	1.0000	\$ 139.91		
Aug-19	6,017	\$102.59	1.0738	1.0222	1.0729	1.0507	0.9985	1.0000	\$ 126.75		
Sep-19	5,768	\$122.41	1.0738	1.0222	0.9963	0.9615	0.9986	1.0000	\$ 128.53		
Oct-19	5,502	\$108.06	1.0738	1.0222	1.1095	1.0863	0.9989	1.0000	\$ 142.78		
Nov-19	5,202	\$116.00	1.0738	1.0222	0.9725	1.0076	0.9991	1.0000	\$ 124.64		
Dec-19	4,552	\$139.53	1.0738	1.0222	1.0438	0.9406	1.0026	1.0000	\$ 150.75	\$ 131.25	
Jan-20	4,582	\$129.81	1.1450	1.0273	1.0748	0.9006	1.0066	1.0000	\$ 148.75	\$ 132.11	
Feb-20	4,579	\$112.14	1.1450	1.0273	0.9873	0.9806	1.0120	1.0000	\$ 129.24	\$ 133.67	
Mar-20	4,560	\$144.55	1.1450	1.0273	1.0774	1.0121	1.0026	1.0000	\$ 185.88	\$ 138.01	
Apr-20	4,525	\$132.89	1.1450	1.0273	1.0640	1.0306	0.9986	1.0000	\$ 171.16	\$ 141.01	
May-20	4,496	\$140.26	1.1450	1.0273	1.0016	0.9806	0.9985	1.0000	\$ 161.79	\$ 142.83	
Jun-20	4,543	\$129.91	1.1450	1.0273	1.0677	1.0405	0.9985	1.0000	\$ 169.50	\$ 146.79	
Jul-20	4,510	\$121.11	1.1450	1.0273	1.0745	1.0082	0.9984	1.0000	\$ 154.08	\$ 148.07	
Aug-20	4,538	\$128.00	1.1450	1.0273	1.0438	1.0507	0.9984	1.0000	\$ 164.85	\$ 151.64	
Sep-20	4,531	\$119.84	1.1450	1.0273	1.0297	0.9615	0.9985	1.0000	\$ 139.34	\$ 153.02	
Oct-20	4,630	\$106.29	1.1450	1.0273	1.0729	1.0863	0.9985	1.0000	\$ 145.51	\$ 153.41	
Nov-20	4,692	\$123.95	1.1450	1.0273	0.9757	1.0076	0.9985	1.0000	\$ 143.11	\$ 155.26	
Dec-20	4,727	\$127.05	1.1450	1.0273	1.0789	0.9406	0.9986	1.0000	\$ 151.43	\$ 155.31	18.3%
Jan-21	4,747	\$123.49	1.1776	1.0447	1.0107	0.9006	0.9988	1.0000	\$ 138.13	\$ 154.37	16.8%
Feb-21	4,746	\$111.73	1.1776	1.0447	0.9754	0.9806	0.9985	1.0000	\$ 131.28	\$ 154.47	15.6%
Mar-21	4,740	\$104.60	1.1776	1.0447	1.1121	1.0121	0.9984	1.0000	\$ 144.62	\$ 151.04	9.4%
Apr-21	4,686	\$123.48	1.1776	1.0447	1.0610	1.0306	0.9998	1.0000	\$ 166.10	\$ 150.67	6.9%
May-21	4,672	\$109.64	1.1776	1.0447	1.0069	0.9806	0.9986	1.0000	\$ 133.00	\$ 148.30	3.8%
Jun-21	4,689	\$105.14	1.1776	1.0447	1.0653	1.0405	0.9985	1.0000	\$ 143.16	\$ 146.14	-0.4%
Jul-21	4,698	\$110.57	1.1776	1.0447	1.0366	1.0082	0.9985	1.0000	\$ 141.95	\$ 145.15	-2.0%
Aug-21	4,635	\$116.38	1.1776	1.0447	1.0774	1.0507	0.9985	1.0000	\$ 161.83	\$ 144.94	-4.4%
Sep-21	4,571	\$128.49	1.1776	1.0447	1.0284	0.9615	0.9986	1.0000	\$ 156.09	\$ 146.30	-4.4%
Oct-21	4,483	\$121.21	1.1552	1.0447	1.0385	1.0863	0.9987	1.0000	\$ 164.83	\$ 147.84	-3.6%
Nov-21	4,491	\$128.21	1.1552	1.0447	1.0114	1.0076	0.9990	1.0000	\$ 157.52	\$ 149.02	-4.0%
Dec-21	4,440	\$154.09	1.1552	1.0447	1.0472	0.9406	1.0011	1.0000	\$ 183.36	\$ 151.56	-2.4%
Jan-22	5,040	\$122.02	1.1718	1.0614	1.0438	0.9006	1.0045	1.0000	\$ 143.30	\$ 151.95	-1.6%
Feb-22	5,054	\$139.60	1.1718	1.0614	0.9754	0.9806	1.0062	1.0000	\$ 167.11	\$ 155.06	0.4%
Mar-22	5,127	\$136.38	1.1718	1.0614	1.1095	1.0121	1.0026	1.0000	\$ 190.96	\$ 159.19	5.4%
Apr-22	5,203	\$138.74	1.1718	1.0614	1.0287	1.0306	0.9998	1.0000	\$ 182.92	\$ 160.78	6.7%
May-22	5,236	\$142.01	1.1718	1.0614	1.0405	0.9806	0.9986	1.0000	\$ 179.97	\$ 164.78	11.1%
Jun-22	5,217	\$139.82	1.1718	1.0614	1.0640	1.0405	0.9985	1.0000	\$ 192.23	\$ 168.98	15.6%
Jul-22	5,218	\$146.52	1.1718	1.0614	1.0022	1.0082	0.9985	1.0000	\$ 183.83	\$ 172.46	18.8%
Aug-22	5,181	\$147.01	1.1718	1.0614	1.1121	1.0507	0.9985	1.0000	\$ 213.31	\$ 176.87	22.0%
Sep-22	5,172	\$139.00	1.1718	1.0614	1.0254	0.9615	0.9986	1.0000	\$ 170.20	\$ 177.88	21.6%
Oct-22	5,203	\$150.58	1.1718	1.0614	1.0438	1.0863	0.9987	1.0000	\$ 212.10	\$ 181.78	23.0%
Nov-22	5,217	\$144.94	1.1718	1.0614	1.0090	1.0076	0.9990	1.0000	\$ 183.08	\$ 183.67	23.3%
Dec-22	5,342	\$151.02	1.1718	1.0614	1.0370	0.9406	1.0011	1.0000	\$ 183.40	\$ 183.67	21.2%
Jan-23	5,567	\$144.58	1.2091	1.0614	1.0443	0.9006	1.0045	1.0000	\$ 175.30	\$ 186.17	22.5%
Feb-23	5,585	\$148.61	1.2091	1.0614	0.9754	0.9806	1.0062	1.0000	\$ 183.57	\$ 187.46	20.9%
Mar-23	5,638	\$143.53	1.2091	1.0614	1.1054	1.0121	1.0026	1.0000	\$ 206.63	\$ 188.87	18.6%
Apr-23	5,682	\$136.65	1.2091	1.0614	0.9970	1.0306	0.9998	1.0000	\$ 180.18	\$ 188.59	17.3%
May-23	5,662	\$143.76	1.2091	1.0614	1.0752	0.9806	0.9986	1.0000	\$ 194.26	\$ 189.78	15.2%
Jun-23	5,658	\$132.57	1.2091	1.0614	1.0610	1.0405	0.9985	1.0000	\$ 187.55	\$ 189.39	12.1%
Jul-23	5,666	\$128.40	1.2091	1.0614	1.0088	1.0082	0.9985	1.0000	\$ 167.35	\$ 187.93	9.0%
Aug-23	5,666	\$122.79	1.2091	1.0614	1.1095	1.0507	0.9985	1.0000	\$ 183.42	\$ 185.55	4.9%
Sep-23	5,693	\$139.72	1.2091	1.0614	0.9931	0.9615	0.9986	1.0000	\$ 170.98	\$ 185.50	4.3%
Oct-23	5,672	\$131.69	1.2091	1.0614	1.0774	1.0863	0.9987	1.0000	\$ 197.57	\$ 184.45	1.5%
Nov-23	5,687	\$124.98	1.2091	1.0614	1.0078	1.0076	0.9990	1.0000	\$ 162.70	\$ 182.73	-0.5%
Dec-23	5,687	\$153.88	1.2091	1.0614	1.0025	0.9406	1.0011	1.0000	\$ 186.42	\$ 182.99	-0.4%
Jan-24	5,687	\$137.03	1.2514	1.0614	1.0790	0.9006	1.0045	1.0000	\$ 177.68	\$ 183.17	-1.6%
Feb-24	5,687	\$137.70	1.2514	1.0614	1.0196	0.9806	1.0062	1.0000	\$ 184.03	\$ 183.21	-2.3%
Mar-24	5,687	\$138.38	1.2514	1.0614	1.0385	1.0121	1.0026	1.0000	\$ 193.69	\$ 182.15	-3.6%
Apr-24	5,687	\$139.06	1.2514	1.0614	1.0677	1.0306	0.9998	1.0000	\$ 203.22	\$ 184.07	-2.4%
May-24	5,687	\$139.74	1.2514	1.0614	1.0686	0.9806	0.9986	1.0000	\$ 194.24	\$ 184.07	-3.0%
Jun-24	5,687	\$140.43	1.2514	1.0614	0.9970	1.0405	0.9985	1.0000	\$ 193.22	\$ 184.54	-2.6%
Jul-24	5,687	\$141.11	1.2514	1.0614	1.0784	1.0082	0.9985	1.0000	\$ 203.48	\$ 187.55	-0.2%
Aug-24	5,687	\$141.81	1.2514	1.0614	1.0729	1.0507	0.9985	1.0000	\$ 212.02	\$ 189.93	2.4%
Sep-24	5,687	\$142.50	1.2514	1.0614	0.9963	0.9615	0.9986	1.0000	\$ 181.07	\$ 190.78	2.8%
Oct-24	5,687	\$143.20	1.2514	1.0614	1.1095	1.0863	0.9987	1.0000	\$ 228.98	\$ 193.40	4.8%
Nov-24	5,687	\$143.90	1.2514	1.0614	0.9725	1.0076	0.9990	1.0000	\$ 187.10	\$ 195.43	7.0%
Dec-24	5,687	\$144.61	1.2514	1.0614	1.0438	0.9406	1.0011	1.0000	\$ 188.80	\$ 195.63	6.9%
Jan-25	5,687	\$147.50	1.2843	1.0614	1.0748	0.9006	1.0045	1.0000	\$ 195.49	\$ 197.11	7.6%
Feb-25	5,687	\$148.22	1.2843	1.0614	0.9754	0.9806	1.0062	1.0000	\$ 194.47	\$ 197.98	8.1%
Mar-25	5,687	\$148.95	1.2843	1.0614	1.0438	1.0121	1.0026	1.0000	\$ 215.06	\$ 199.76	9.7%
Apr-25	5,687	\$149.68	1.2843	1.0614	1.0653	1.0306	0.9998	1.0000	\$ 223.99	\$ 201.49	9.5%
May-25	5,687	\$150.41	1.2843	1.0614	1.0360	0.9806	0.9986	1.0000	\$ 208.03	\$ 202.64	10.1%
Jun-25	5,687	\$151.15	1.2843	1.0614	1.0319	1.0405	0.9985	1.0000	\$ 220.91	\$ 204.95	11.1%
Jul-25	5,687	\$151.89	1.2843	1.0614	1.0785	1.0082	0.9985	1.0000	\$ 224.80	\$ 206.73	10.2%
Aug-25	5,687	\$152.64	1.2843	1.0614	1.0385	1.0507	0.9985	1.0000	\$ 226.68	\$ 207.95	9.5%
Sep-25	5,687	\$153.39	1.2843	1.0614	1.0320	0.9615	0.9986	1.0000	\$ 207.19	\$ 210.13	10.1%
Oct-25	5,687	\$154.14	1.2843	1.0614	1.1054	1.0863	0.9987	1.0000	\$ 252.02	\$ 212.04	9.6%
Nov-25	5,687	\$154.89	1.2843	1.0614	0.9408	1.0076	0.9990	1.0000	\$ 199.94	\$ 213.11	9.0%
Dec-25	5,687	\$155.65	1.2843	1.0614	1.0787	0.9406	1.0011	1.0000	\$ 215.53	\$ 215.34	10.1%

Proposed Annual Trend (Cost & Utilization)

8.48%

Service Category	Base Trend	Adjustments	PAAM Table 3 Trend
Prescription Drugs:	8.48%	0.04%	8.53%

Notes:
Adjustments to the Prescription Drugs service category are for drug rebates

First Priority Life Insurance Company (FPLIC)
2025 Small Group Rate Filing
Quarterly Trend Support (Standard Question #4a)

	<u>1q2025</u>	<u>2q2025</u>	<u>3q2025</u>	<u>4q2025</u>
<i>Quarterly Index Rate Development:</i>				
1Q2025 Projected Paid Claims	\$897.78	\$897.78	\$897.78	\$897.78
2025 Claims Trend	6.5%	6.5%	6.5%	6.5%
Quarterly Adjustment Factor	0.000	0.302	0.568	0.833
Quarterly Projected Paid Claims	\$897.78	\$915.06	\$930.56	\$946.29
Other Claims Liability Adjustments	(\$207.24)	(\$210.33)	(\$213.07)	(\$215.84)
Projected Net Claims	\$690.54	\$704.73	\$717.48	\$730.45
Average Paid to Allowed Factor	0.876	0.876	0.876	0.876
Normalization Factors				
Average Pricing Factor	1.509	1.509	1.509	1.509
Assumed Network Factor	0.897	0.897	0.897	0.897
Average Benefit Richness	1.134	1.134	1.134	1.134
Normalized Allowed Claims	\$513.93	\$524.49	\$533.98	\$543.63
Retention Components				
Administrative Costs PMPM	\$62.28	\$62.07	\$61.89	\$61.71
% of Premium Charges	2.8%	2.8%	2.8%	2.8%
Required Revenue	\$774.26	\$788.65	\$801.58	\$814.73
Months of Trend	0	3	6	9
Table 5A Trend	6.52%	7.64%	7.18%	7.03%

First Priority Life Insurance Company (FPLIC)
2025 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

Average Rating Factors by Cohort:	Network		Induced Demand Factor	
	Age Factor	Area Factor	Factor	(Based on Metal Levels)
Calendar Year 2023 Average	1.5346	1.0000	0.8830	1.0935
Calendar Year 2023 Average for Members Active at end of BEP	1.5329	1.0000	0.8833	1.0939
2025 Projected	1.5138	1.0000	0.8971	1.0935

	Claims Paid through Claims System	Rx Rebates, Capitation, Settlements, and Other Claims Paid Outside of System	Total
Support for Single Risk Pool Adjustment Factors:			
Calendar Year 2023 Allowed Claims PMPM	\$ 898.95	\$ (71.07)	\$ 827.89
Calendar Year 2023 Allowed Claims PMPM for Members Active at end of BEP	\$ 901.13	\$ (71.11)	\$ 830.02
BEP Adjustment (for COVID)	0.00%	0.00%	
Adj Calendar Year 2023 Allowed Claims PMPM	\$ 898.95	\$ (71.07)	\$ 827.89
Adj Calendar Year 2023 Allowed Claims PMPM for Members Active at end of BEP	\$ 901.13	\$ (71.11)	\$ 830.02
Trend	6.52%	Projections Done Independently	
Projected 2025 Allowed Claims PMPM for BEP Members	\$ 1,019.98	\$ (86.28)	\$ 933.71
Projected 2025 Allowed Claims PMPM for Projected Membership	\$ 1,022.46	\$ (86.28)	\$ 936.18
Change in Morbidity (Excluding Projected COVID Impacts)	1.0028	1.0000	1.0031
Change in Age	0.9865	1.0000	0.9852
Change in Area	1.0000	1.0000	1.0000
Change in Network	1.0160	1.0000	1.0175
Change in Benefit Richness	0.9999	1.0000	0.9999
Change in Morbidity - Projected COVID Impacts	1.0000	1.0000	1.0000

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	1.0031
Change in Demographics	0.9852
Change in Network	1.0175
Change in Benefits	0.9999

First Priority Life Insurance Company (FPLIC)

2025 Small Group Rate Filing

Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 62,288,565 \$ 54,545,692
 Calculated Paid to Allowed Ratio 87.57%
 URRT Worksheet I Value 87.57%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
55957PA0270007	Platinum	1,488	\$ 1,688,401	\$ 1,648,149
55957PA0290007	Platinum	1,656	\$ 1,587,850	\$ 1,549,995
55957PA0270016	Platinum	1,944	\$ 2,193,342	\$ 2,125,087
55957PA0290008	Platinum	1,560	\$ 1,487,344	\$ 1,441,058
55957PA0270002	Platinum	4,044	\$ 4,536,948	\$ 4,362,470
55957PA0290002	Platinum	3,312	\$ 3,139,927	\$ 3,019,175
55957PA0270006	Platinum	696	\$ 770,693	\$ 727,753
55957PA0290006	Platinum	1,248	\$ 1,167,786	\$ 1,102,722
55957PA0270023	Gold	48	\$ 51,726	\$ 46,910
55957PA0290024	Gold	816	\$ 743,081	\$ 673,887
55957PA0270017	Gold	1,896	\$ 2,007,813	\$ 1,769,905
55957PA0290022	Gold	2,736	\$ 2,448,373	\$ 2,158,262
55957PA0270018	Gold	3,372	\$ 3,500,902	\$ 2,979,775
55957PA0290012	Gold	8,784	\$ 7,706,572	\$ 6,559,410
55957PA0270008	Gold	216	\$ 227,232	\$ 198,051
55957PA0290011	Gold	1,968	\$ 1,749,513	\$ 1,524,839
55957PA0270030	Gold	324	\$ 334,494	\$ 281,681
55957PA0290029	Gold	1,236	\$ 1,078,295	\$ 908,046
55957PA0270009	Gold	660	\$ 693,255	\$ 602,609
55957PA0290013	Gold	1,872	\$ 1,661,620	\$ 1,444,355
55957PA0280004	Gold	1,200	\$ 1,247,898	\$ 1,065,347
55957PA0390001	Gold	0	\$ -	\$ -
55957PA0270033	Gold	108	\$ 112,173	\$ 95,546
55957PA0290034	Gold	432	\$ 379,162	\$ 322,960
55957PA0270031	Gold	168	\$ 170,405	\$ 138,456
55957PA0290030	Gold	900	\$ 771,422	\$ 626,788
55957PA0270011	Gold	2,424	\$ 2,556,174	\$ 2,237,187
55957PA0290016	Gold	3,600	\$ 3,208,019	\$ 2,807,687
55957PA0270028	Gold	444	\$ 449,675	\$ 364,178
55957PA0290031	Gold	912	\$ 780,526	\$ 632,123
55957PA0280006	Gold	0	\$ -	\$ -
55957PA0390002	Gold	0	\$ -	\$ -
55957PA0270036	Gold	384	\$ 396,040	\$ 332,866
55957PA0290037	Gold	672	\$ 585,670	\$ 492,249
55957PA0270029	Gold	456	\$ 460,667	\$ 371,033
55957PA0290032	Gold	1,920	\$ 1,639,078	\$ 1,320,157
55957PA0270032	Gold	132	\$ 134,646	\$ 110,706
55957PA0290033	Gold	504	\$ 434,438	\$ 357,193
55957PA0270037	Silver	0	\$ -	\$ -
55957PA0290038	Silver	0	\$ -	\$ -
55957PA0270025	Silver	204	\$ 198,566	\$ 145,318
55957PA0290026	Silver	972	\$ 799,498	\$ 585,101
55957PA0270027	Silver	72	\$ 70,083	\$ 51,293
55957PA0290028	Silver	660	\$ 542,880	\$ 397,323
55957PA0270026	Silver	48	\$ 47,616	\$ 36,739
55957PA0290027	Silver	144	\$ 120,713	\$ 93,136
55957PA0280005	Silver	84	\$ 83,474	\$ 64,689
55957PA0390003	Silver	0	\$ -	\$ -
55957PA0270034	Silver	816	\$ 796,278	\$ 587,234
55957PA0290035	Silver	2,868	\$ 2,364,994	\$ 1,744,122
55957PA0270013	Bronze	48	\$ 46,105	\$ 32,270
55957PA0290021	Bronze	312	\$ 253,242	\$ 177,253
55957PA0300001	Platinum	1,728	\$ 1,485,369	\$ 1,411,724
55957PA0300004	Gold	1,176	\$ 960,796	\$ 844,717
55957PA0300003	Gold	516	\$ 417,263	\$ 360,338
55957PA0300002	Gold	1,272	\$ 1,022,353	\$ 873,169
55957PA0300005	Silver	1,284	\$ 978,172	\$ 742,648
55957PA0370003	Gold	0	\$ -	\$ -
55957PA0370004	Gold	0	\$ -	\$ -
55957PA0380002	Silver	0	\$ -	\$ -

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First Priority Life Insurance Company (FPLIC)
2025 Small Group Rate Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	Network Factor (8)	(7)/(6) (9)
55957PA0270007	Platinum	124	1,688,401	1,648,149	0.9762	1.0477	1.0100	1.0733
55957PA0290007	Platinum	138	1,587,850	1,549,995	0.9762	1.0477	0.8535	1.0733
55957PA0270016	Platinum	162	2,193,342	2,125,087	0.9689	1.0341	1.0100	1.0673
55957PA0290008	Platinum	130	1,487,344	1,441,058	0.9689	1.0341	0.8535	1.0673
55957PA0270002	Platinum	337	4,536,948	4,362,470	0.9615	1.0204	1.0100	1.0612
55957PA0290002	Platinum	276	3,139,927	3,019,175	0.9615	1.0204	0.8535	1.0612
55957PA0270006	Platinum	58	770,693	727,753	0.9443	0.9891	1.0100	1.0475
55957PA0290006	Platinum	104	1,167,786	1,102,722	0.9443	0.9891	0.8535	1.0475
55957PA0270023	Gold	4	51,726	46,910	0.9069	0.9245	1.0100	1.0194
55957PA0290024	Gold	68	743,081	673,887	0.9069	0.9245	0.8535	1.0194
55957PA0270017	Gold	158	2,007,813	1,769,905	0.8815	0.8830	1.0100	1.0017
55957PA0290022	Gold	228	2,448,373	2,158,262	0.8815	0.8830	0.8535	1.0017
55957PA0270018	Gold	281	3,500,902	2,979,775	0.8511	0.8359	1.0100	0.9821
55957PA0290012	Gold	732	7,706,572	6,559,410	0.8511	0.8359	0.8535	0.9821
55957PA0270008	Gold	18	227,232	198,051	0.8716	0.8673	1.0100	0.9951
55957PA0290011	Gold	164	1,749,513	1,524,839	0.8716	0.8673	0.8535	0.9951
55957PA0270030	Gold	27	334,494	281,681	0.8421	0.8224	1.0100	0.9766
55957PA0290029	Gold	103	1,078,295	908,046	0.8421	0.8224	0.8535	0.9766
55957PA0270009	Gold	55	693,255	602,609	0.8692	0.8637	1.0100	0.9936
55957PA0290013	Gold	156	1,661,620	1,444,355	0.8692	0.8637	0.8535	0.9936
55957PA0280004	Gold	100	1,247,898	1,065,347	0.8537	0.8398	1.0100	0.9837
55957PA0390001	Gold	0	0	0	0.8537	0.8398	0.8535	0.9837
55957PA0270033	Gold	9	112,173	95,546	0.8518	0.8369	1.0100	0.9825
55957PA0290034	Gold	36	379,162	322,960	0.8518	0.8369	0.8535	0.9825
55957PA0270031	Gold	14	170,405	138,456	0.8125	0.7796	1.0100	0.9595
55957PA0290030	Gold	75	771,422	626,788	0.8125	0.7796	0.8535	0.9595
55957PA0270011	Gold	202	2,556,174	2,237,187	0.8752	0.8730	1.0100	0.9975
55957PA0290016	Gold	300	3,208,019	2,807,687	0.8752	0.8730	0.8535	0.9975
55957PA0270028	Gold	37	449,675	364,178	0.8099	0.7759	1.0100	0.9580
55957PA0290031	Gold	76	780,526	632,123	0.8099	0.7759	0.8535	0.9580
55957PA0280006	Gold	0	0	0	0.8200	0.7901	1.0100	0.9636
55957PA0390002	Gold	0	0	0	0.8200	0.7901	0.8535	0.9636
55957PA0270036	Gold	32	396,040	332,866	0.8405	0.8200	1.0100	0.9756
55957PA0290037	Gold	56	585,670	492,249	0.8405	0.8200	0.8535	0.9756
55957PA0270029	Gold	38	460,667	371,033	0.8054	0.7697	1.0100	0.9556
55957PA0290032	Gold	160	1,639,078	1,320,157	0.8054	0.7697	0.8535	0.9556
55957PA0270032	Gold	11	134,646	110,706	0.8222	0.7933	1.0100	0.9649
55957PA0290033	Gold	42	434,438	357,193	0.8222	0.7933	0.8535	0.9649
55957PA0270037	Silver	0	0	0	0.8722	0.8683	1.0100	0.9955
55957PA0290038	Silver	0	0	0	0.8722	0.8683	0.8535	0.9955
55957PA0270025	Silver	17	198,566	145,318	0.7318	0.6738	1.0100	0.9207
55957PA0290026	Silver	81	799,498	585,101	0.7318	0.6738	0.8535	0.9207
55957PA0270027	Silver	6	70,083	51,293	0.7319	0.6739	1.0100	0.9208
55957PA0290028	Silver	55	542,880	397,323	0.7319	0.6739	0.8535	0.9208
55957PA0270026	Silver	4	47,616	36,739	0.7716	0.7240	1.0100	0.9384
55957PA0290027	Silver	12	120,713	93,136	0.7716	0.7240	0.8535	0.9384
55957PA0280005	Silver	7	83,474	64,689	0.7750	0.7285	1.0100	0.9400
55957PA0390003	Silver	0	0	0	0.7750	0.7285	0.8535	0.9400
55957PA0270034	Silver	68	796,278	587,234	0.7375	0.6807	1.0100	0.9231
55957PA0290035	Silver	239	2,364,994	1,744,122	0.7375	0.6807	0.8535	0.9231
55957PA0270013	Bronze	4	46,105	32,270	0.6999	0.6360	1.0100	0.9086
55957PA0290021	Bronze	26	253,242	177,253	0.6999	0.6360	0.8535	0.9086
55957PA0300001	Platinum	144	1,485,369	1,411,724	0.9504	1.0001	0.7804	1.0523
55957PA0300004	Gold	98	960,796	844,717	0.8792	0.8793	0.7804	1.0002
55957PA0300003	Gold	43	417,263	360,338	0.8636	0.8549	0.7804	0.9899
55957PA0300002	Gold	106	1,022,353	873,169	0.8541	0.8403	0.7804	0.9839
55957PA0300005	Silver	107	978,172	742,648	0.7592	0.7081	0.7804	0.9326
55957PA0370003	Gold	0	0	0	0.8705	0.8657	0.9494	0.9944
55957PA0370004	Gold	0	0	0	0.8530	0.8387	0.9494	0.9832
55957PA0380002	Silver	0	0	0	0.7673	0.7185	0.9494	0.9364
								1.0000

First Priority Life Insurance Company (FPLIC)
2025 Small Group Rate Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor			
Type	Average Age Factor	% of Members	Allowed
Current ACA Book - February 2024	1.514	79.7%	\$830.02
New Business (Assumed to be same as current block)	1.514	20.3%	\$830.02
Overall	1.514	100.0%	

Child Capping Adjustment	1.003
Average Age Factor	1.509
Geographic Factor	1.000
Tobacco Surcharge (Not Applicable)	1.000

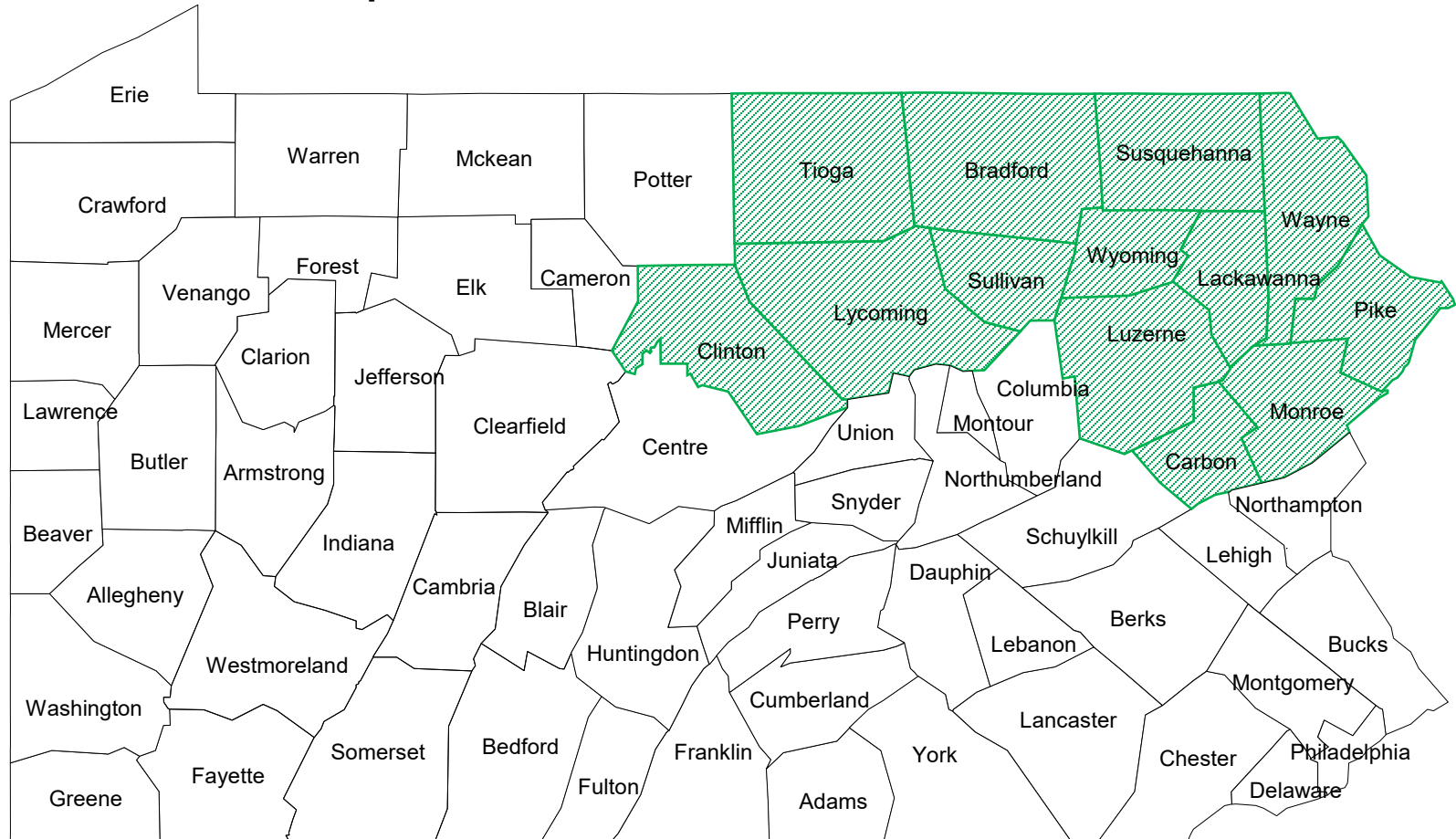
Rating Area	Rating Factor	Projected Members
1	0.0000	-
2	0.0000	-
3	1.0000	5,528
4	0.0000	-
5	0.0000	-
6	0.0000	-
7	0.0000	-
8	0.0000	-
9	0.0000	-

2025 Rate Filing Year

2024 Service Area

Issuer: First Priority Life Insurance Company

Market: Small Group



Key *(modify as needed)*

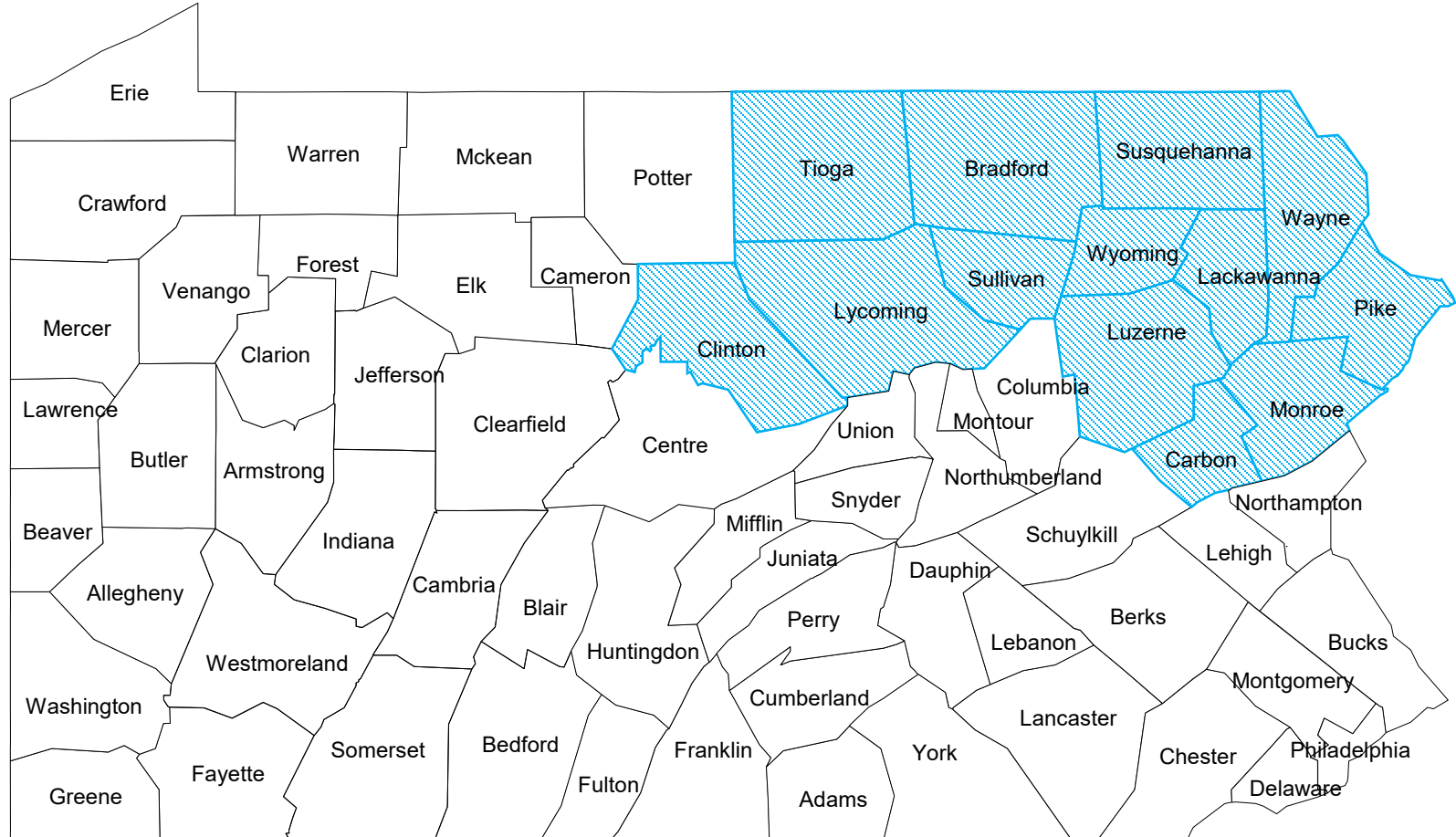
 : 2024 on-exchange service area

 : 2024 off-exchange only service area

2025 Service Area

Issuer: First Priority Life Insurance Company

Market: Small Group



Key *(modify as needed)*

 : 2025 on-exchange service area

 : 2025 off-exchange only service area

**First Priority Life Insurance Company's Response to Objection Letter Dated
06/05/2024**

Product Name: FPLIC Small Group 2025 ACA Rate Filing

**RE: First Priority Life Insurance Company, Small Group ACA Filing for PY2025
Pennsylvania Insurance Department ID # HGHM-134089349**

Objection Letter Status: Disapproved

Objection Letter Date: 06/05/2024

Respond By Date: 06/19/2024

Response Date: 06/19/2024

Below please find our responses to the First Priority Life Insurance Company (FPLIC, "Company") Small Group 2025 ACA Rate Filing Objection Letter dated 06/05/2024. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. The following objections relate to the file "2025 PID Act Memo SG FPLIC 05152024.pdf":

a. Please change the first sentence of the PA actuarial memo to "Table 0 of the PA Actuarial Memorandum Exhibits has been completed as per the instructions".

Response: *The first sentence of the PA actuarial memo has been changed to "Table 0 of the PA Actuarial Memorandum Exhibits has been completed as per the instructions."*

b. Please add membership and metal levels offered to the bulleted list in section 1.A. of the PA actuarial memo.

Response: *The metal levels that the Company plans to offer in 2025 and the current number of covered lives and of policyholders as of February 1, 2024 have been added to the bulleted list in section 1.A of the PA actuarial memo.*

2. The following objections relate to the trend assumption:

a. 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.

Response: Table 3 has been updated to include differentiated medical and prescription drug trends in the revised

“PY25.PAActuarialMemorandumRateExhibits_FPLIC_06192024.xlsm” workbook.

b. Please provide a revised version of the file “2025 Supplemental Exhibits – FPLIC – 05152024.xlsx” with two versions of the trend support tab. One should support the new medical trend used in Table 3 of the PAAM Exhibits, and the other should support the new prescription drug trend used in Table 3 of the PAAM Exhibits. Additionally, please include the additional trend adjustments discussed in Section H of the PA actuarial memorandum such that the final supported trend shown matches the trend used in Table 3 of the PAAM Exhibits.

Response: Please see the revised “2025 Supplemental Exhibits – FPLIC – 06192024.xlsx” workbook for the requested support.

c. Please provide a detailed quantitative exhibit showing the development of the projection year data used in the Trend Support tab. This should include all adjustments discussed in Section H of the PA actuarial memorandum.

Response: Please see the revised “2025 Supplemental Exhibits – FPLIC – 06192024.xlsx” workbook for the requested support. Please see below for a brief explanation of the components of development.

- Core Trend PMPM is developed from the Company’s regression trend model, as discussed in section H of the PA Actuarial Memorandum, and reflects the core trend in utilization and mix of services.
- Contracting factor is a cumulative factor representing changes in in-network provider contracting levels as well as changes for out-of-network costs.
- New Tech factor is a cumulative factor representing changes in drug technology.
- High Dollar factor is a non-cumulative factor representing the projected monthly impact of High Dollar Claims (defined as claims exceeding \$100K)
- Other Factor is a combination of cumulative and non-cumulative factors
 - Workdays & Seasonality are non-cumulative
 - All other miscellaneous factors are cumulative

d. 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.

Response: *The OON trend impact is embedded in the Contracting factors provided in Part C. To determine the OON portion of the Contracting factor, a standard OON-specific unit cost trend is applied at a segment-specific level based on the historical distribution of OON allowed claims.*

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: *The Company has 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.*

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. Average Rate Change in the PA actuarial memo.

Response: *The Company's estimate of the drivers of rate change has been added to section 1.C Average Rate Change in the PA actuarial memo.*

5. The following objections relate to the file "2025 PID Standard Questions FPLIC 05152024.pdf":

a. In response to question 8b from the Standard Questions, it is indicated that the company developed an appropriate range for the Affordablue network factor and the Custom PPO network factor. Please provide a quantitative exhibit in Excel that shows how these ranges were determined. Please retain all applicable formulas.

Response: *The Company has determined that the appropriate range for the Affordablue network factor is .765 to .971 and the appropriate range for the Custom PPO network factor is .837 to .969. For both networks, the low end of the range is the currently*

approved network factor from the 2024 filings; the high end of the range is the implied 2025 network factor developed using the Company's proprietary network pricing model. As demonstrated in the table below, the Company has been gradually increasing the network factors for both Affordablue and Custom PPO since 2020 in an effort to close the gap between what is approved and what is implied without causing undue market disruption for the currently enrolled population. The proposed network factors for 2025 are a continuation of this effort.

Network Factor Summary		
Filing	Affordablue	Custom PPO
2020 (Approved)	0.720	0.770
2021 (Approved)	0.727	0.778
2022 (Approved)	0.727	0.797
2023 (Approved)	0.747	0.817
2024 (Approved)	0.765	0.837
2025 (Implied)	0.971	0.969
2025 (Proposed)	0.780	0.853

b. The response to question 2c of the Standard Questions indicates a [redacted] increase in drug rebates from the base period to the rating period. Please explain what factors are causing this increase.

Response: The primary driver of the [redacted] increase in drug rebates from the base period to the rating period is increased utilization of high-cost specialty pharmaceuticals, such as those in the GLP-1 class.

6. The following objections relate to the file

“PY25.PAActuarialMemorandumRateExhibits_FPLIC_05152024.xlsm”:

a. Please explain what factors contribute to the difference between the Pricing AV values and the Metallic Tier AV values in Table 10 of the PAAM Exhibits.

Response: Pricing AV values for the Company are developed using an internal continuance table-based model that is dependent on claim-line detail derived from our entire Northeastern PA small group population. To the extent that the experience of this underlying population is different from the population underlying the Metallic Tier AV calculator, Pricing AV values and Metallic Tier AV values may diverge. This includes

differences in the distribution of utilization across benefit services, differences in the geographic cost of benefit services, differences in the mix of Individual and Family contracts, and differences in the distribution of policies meeting or exceeding successive claim thresholds.

b. Based on Table 8 cell F77, the base period allowed claims after normalization are increasing by 17.2%. Please explain what factors are driving this increase.

Response: *An increase in base period allowed claims was seen broadly across the following service categories: Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, and Prescription Drugs. Year-over-year claim increases were highest in the Inpatient Hospital service category, driven by substantial increases in cost per utilization for inpatient surgeries and newborn care.*

c. Plans 39 and 40 are silver plans on the III Plan Rates tab with a .872 Pricing AV. Please explain what factors are causing these silver plans to have this significant difference between Pricing AV and Metallic AV.

Response: *Plans 39 and 40 are both \$0 deductible plans, which is a key driver of their relative richness.*

d. Plans 43 and 41 from the III Plan Rates tab have the same Pricing AV (when rounded to three decimal places) and have the same pricing factors. Please explain why the company wants to offer both plan 43 and plan 41. This is also the case for plans 44 and 42. Please explain why the company wants to offer both plan 44 and plan 42.

Response: *The aforementioned plans provide more consumer choice by offering different benefit designs at a similar price point, depending on what selection of benefits is more important to a particular client.*

e. Please provide a detailed quantitative exhibit in Excel supporting the projected decrease in membership compared to current membership shown in Table 1. Please explain what factors are driving the difference.

Response: *Membership projections are developed in conjunction with the Company's sales leadership team. The Company anticipates that the competitive landscape in*

Northeastern PA will be less favorable in 2025 relative to the experience period, making it more difficult to retain existing clients and to sell new business.

7. 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, and AV assumptions underlying the projected 2025 risk adjustment transfer, as shown in Table 16 of the PAAM Exhibits.

Response: [redacted]

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 Table 16 of the PAAM Exhibits.

Response: [redacted]

c. 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.

Response: *The anticipated payment associated with the high-cost risk pool component of the risk transfer results is based on an average historical payment of 0.25% of premium across the Highmark family of companies. The risk charge component is calculated based on a percentage of premium estimate received from an external consultant with no adjustments.*

d. The projected incurred risk adjustment PMPM included in the PY24 filing was \$60.89. Please explain what factors are causing the projected incurred risk adjustment to increase to \$106.98 for the PY25 filing.

Response: *The main driver of the increase in projected incurred risk adjustment from \$60.89 in the PY24 filing to \$106.98 for the PY25 filing is [redacted].*

8. Please provide the allowed year-to-date claims for 2024 along with member months.

Response: The allowed claims and member months provided below are YTD-March 2024 with one month of runout.

Member Months	Uncompleted Allowed Claims	Completed Allowed Claims	Uncompleted Allowed PMPM	Completed Allowed PMPM	Completion Factor
18,692	\$14,831,389	\$16,911,217	\$793.46	\$904.73	0.877

9. Per the URRT, Worksheet 2, the Member Cost Sharing (cell D28) is equal to \$5,771,341.94. However, per the PAAM Exhibits, Table 2, Estimated Cost Sharing (Member and HHS) (cell F36) is equal to \$6,292,655.02. These numbers were also different last year, because “Member Cost Sharing in URRT Worksheet 2 includes a decrease for Rx Rebates and an increase for Capitation, but the Estimated Cost Sharing (Member and HHS) in PAAM Exhibits Table 2 does not include adjustments for Rx Rebates or Capitation”. If this is also causing the difference this year, simply confirm. If not, please explain.

Response: Yes, the driver of the difference is the same. However, the value in worksheet 2 of the URRT, the Member Cost Sharing (cell D28) is equal to \$6,674,136 and the Estimated Cost Sharing (Member and HHS) per Table 2 of the PAAM exhibits (cell F36) is equal to \$7,389,653.

10. Per Table 2 of the PAAM Exhibits, Estimated Cost Sharing (Member and HHS) (cell F36) is equal to \$6,292,655.02. However, in Table 4 of the PAAM Exhibits, the Estimated Annual Cost Sharing (Member + HHS) for 2023 (column I) is \$6,499,939.45. These numbers were also different last year, because “The Estimated Cost Sharing (Member and HHS) in Table 2 of the PAAM Exhibits includes increases for settlements processed outside the Company’s claims system, as well as a decrease for Other Party Liabilities, but the Estimated Annual Cost Sharing (Member + HHS) in Table 4 of the PAAM Exhibits does not include these adjustments”. If this is also causing the difference this year, simply confirm. If not, please explain.

Response: Yes, the driver of the difference is the same. However, the Estimated Cost Sharing (Member and HHS) per Table 2 of the PAAM exhibits (cell F36) is equal to \$7,389,653 and the Estimated Annual Cost Sharing (Member + HHS) for 2023 (column I) per Table 4 of the PAAM exhibits is \$8,361,015.

11. Per Table 2 of the PAAM Exhibits, Total Prescription Drug Rebates (cell I36) is equal to (\$5,406,077.58). However, in Table 4 of the PAAM Exhibits, the Prescription Drug Rebates for 2023 (column J) is (\$4,685,499.51). Please update so that these numbers are consistent or provide an explanation explaining the difference.

Response: *The Total Prescription Drug Rebates in Table 2 of the PAAM exhibits are on an allowed basis while the Prescription Drug Rebates for 2023 from Table 4 of the PAAM exhibits are on an incurred basis. The Total Prescription Drug Rebates in Table 2 of the PAAM exhibits are equivalent to the Prescription Drug Rebates for 2023 from Table 4 of the PAAM exhibits grossed up by the experience period paid-to-allowed ratio.*

**First Priority Life Insurance Company's Response to Objection Letter Dated
07/03/2024**

Product Name: FPLIC Small Group 2025 ACA Rate Filing

**RE: First Priority Life Insurance Company, Small Group ACA Filing for PY2025
Pennsylvania Insurance Department ID # HGHM-134089349**

Objection Letter Status: Disapproved

Objection Letter Date: 07/03/2024

Respond By Date: 07/17/2024

Response Date: 07/17/2024

Below please find our responses to the First Priority Life Insurance Company (FPLIC, "Company") Small Group 2025 ACA Rate Filing Objection Letter dated 07/03/2024. For convenience, the questions have been reproduced below, with our responses immediately following each question.

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:** The Company has 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.*

2. The following objections relate to the trend assumptions:

a. Please provide a detailed quantitative exhibit in Excel showing the historical experience for the Core Trend PMPM, Contracting Adjustment Factor, New Tech Adjustment Factor, Other Adjustment Factor, and High Dollar Adjustment Factor.

***Response:** Please see the revised "Medical Trend Support" and "Drug Trend Support" tabs of the "2025 Supplemental Exhibits - FPLIC_071724.xlsx" workbook for the requested support.*

b. Please explain what specific changes in in-network provider contracting levels or changes for out-of-network costs are causing the high projected Contracting Adjustment Factors.

Response: *The Contracting Adjustment Factor is a cumulative factor for which the trend impact can be calculated as the year-over-year relationship of the annual average factor. The primary driver of trend in the Contracting Adjustment Factor has been higher-than-historically-normal contractual agreements with in-network providers due to rising inflation in recent years.*

c. Please provide a detailed quantitative exhibit in Excel supporting the .26% adjustment in cell I97 of the Drug Trend Support tab in the revised Supplemental Exhibits.

Response: *Please see tab "Q2c" of the "FPLIC Q&A Round 2 Response Exhibits_07.17.24.xlsx" workbook for the requested support.*

3. Based on the table containing the drivers of the rate change provided in response to question 4 from the prior objection letter, there is a 3.9% increase due to changes in Benefit Pricing, Benefit Richness, and Network. Please provide a detailed narrative explaining what factors caused this increase.

Response: *The 3.9% increase due to changes in Benefit Pricing, Benefit Richness, and Network is roughly 2/3 change in Benefit Pricing and the associated change in the prescribed Benefit Richness and 1/3 change in Network.*

In relation to the projected PtA used in 2024 pricing, the overall projected PtA has increased for 2025 pricing. As described in response to question 7 below, an important part of the pricing process is truing the projected pricing AVs up to actual experience. This increase in the overall projected PtA carries with it an associated increase in Benefit Richness, as determined by the PID's prescribed formula.

With respect to the change in Network, the Company has proposed an increase for 2025 to the currently filed and approved Custom PPO and Affordablue network factors, as described in response to question 5a from round one of Q&A.

4. Please provide the experience data used to determine the implied network factors mentioned in response to question 5a from the prior objection letter in Excel. Please also include calculations showing how these implied factors were derived from the experience. Please retain all formulas.

Response: *The Company's proprietary network model is SQL-based to efficiently process the underlying data and calculations, which is the reason a quantitative excel-based exhibit has not been provided. The following qualitative response provides a high-level overview of the network model. The Company's proprietary network model values expected savings using broad network experience for the target risk pool. The two primary components of savings are 1) shift due to network design and 2) contractual unit cost differentials. Shift considers the relative cost between in-network and out-of-network providers (i.e., network design) for similar services based on county-level member care patterns. Calculations are performed at the provider, claim type, and county level. Totals are then volume-weighted.*

5. The following are related to risk adjustment:

a. Question 7a from the prior objection letter still stands. Please provide this exhibit demonstrating the calculation for each factor in Excel and retain all formulas.

Response: *Please see tab "Q5a" of the "FPLIC Q&A Round 2 Response Exhibits_07.17.24.xlsx" workbook for the requested support.*

b. As a follow-up to question 7b, please provide an exhibit in Excel showing the adjustments to each factor as well as data showing the historical errors and any historical adjustments applied for each factor. Please retain all formulas.

Response: *Please see tab "Q5b" of the "FPLIC Q&A Round 2 Response Exhibits_07.17.24.xlsx" workbook for the requested support.*

6. Based on the response to question 6b from the prior objection letter, the increase in base period allowed claims occurred broadly across service categories and was the highest in the Inpatient Hospital category. Please provide an exhibit in Excel showing monthly historical allowed claims by service category for each service category mentioned. Additionally, please include projections for the remainder of 2024 and 2025.

Response: Please see tab “Q6” of the “FPLIC Q&A Round 2 Response Exhibits_07.17.24.xlsx” workbook for the requested support. Please note that the Company only develops medical claim projections at the aggregate level, so the Company does not have more granular medical service category specific claim projections for 2024 and 2025 available. The Company expects the BEP claims to trend forward at the rates provided in the Trend Support tabs of the “2025 Supplemental Exhibits – FPLIC_07172024.xlsx” workbook. Claims experience for YTD-May 2024 with no runout has been included in the exhibit to provide context for emerging experience in 2024.

7. Please provide a detailed quantitative exhibit that illustrates that there is no additional induced demand beyond what is prescribed by the Department being included in the Pricing AV values.

Response: The development of the Company’s pricing AVs only considers on-system completed allowed and paid claims. The pure BEP PtA, computed as (on-system completed paid claims / on-system completed allowed claims), is 86.7%. The company applies adjustments to 86.7% to account for the change in plan design from 2023 to 2024, the change in plan design from 2024 to 2025, and the projected reduction in Net Savings from 2023 to 2025 related to the Company’s copay adjustment program (as indicated in response to PID Standard Question 12c), which results in a projected PtA of 87.1%. The pricing AVs are trued-up to composite to 87.1% based on the enrollment distribution of the active population at the end of the BEP. The shift in the projected enrollment distribution, based on 2-1-24 enrollment, increases the composite PtA to 87.6%, which is the projected PtA shown in Table 5 of the PAAM exhibits. Since the pricing model takes allowed claims * pricing AV, an important step of the pricing process is to true the pricing AVs up to actual experience. This also means that additional increases for induced demand were not added.

PtA Summary						
2018	2019	2020	2021	2022	2023	2025 ¹
0.844	0.853	0.875	0.872	0.862	0.867	0.876

¹ PID Table 5 Projected PtA

Month	Members	Allowed Claim Dollars							Allowed Claim PMPMs						
		Inpatient Hospital	Outpatient Hospital	Professional Services	Other Medical	Prescription Drugs (Gross of Rebates)	Inpatient Hospital: Surgeries	Inpatient Hospital: Newborn Care	Inpatient Hospital	Outpatient Hospital	Professional Services	Other Medical	Prescription Drugs (Gross of Rebates)	Inpatient Hospital: Surgeries	Inpatient Hospital: Newborn Care
01/22	5040	\$ 679,933	\$ 1,270,902	\$ 830,370	\$ 60,826	\$ 868,883	\$ 346,796	\$ 33,792	\$ 134.91	\$ 252.16	\$ 164.76	\$ 12.07	\$ 172.40	\$ 68.81	\$ 6.70
02/22	5054	\$ 374,244	\$ 1,161,569	\$ 769,848	\$ 37,202	\$ 1,014,721	\$ 162,660	\$ 19,999	\$ 74.05	\$ 229.83	\$ 152.32	\$ 7.36	\$ 200.78	\$ 32.18	\$ 3.96
03/22	5127	\$ 636,874	\$ 1,652,698	\$ 860,178	\$ 92,794	\$ 1,163,163	\$ 339,628	\$ 12,133	\$ 124.22	\$ 322.35	\$ 167.77	\$ 18.10	\$ 226.87	\$ 66.24	\$ 2.37
04/22	5203	\$ 1,027,670	\$ 1,158,395	\$ 746,513	\$ 46,796	\$ 1,116,483	\$ 682,690	\$ 147,495	\$ 197.51	\$ 222.64	\$ 143.48	\$ 8.99	\$ 214.58	\$ 131.21	\$ 28.35
05/22	5236	\$ 400,468	\$ 1,336,703	\$ 951,555	\$ 43,146	\$ 1,096,832	\$ 224,545	\$ 4,574	\$ 76.48	\$ 255.29	\$ 181.73	\$ 8.24	\$ 209.48	\$ 42.88	\$ 0.87
06/22	5217	\$ 572,834	\$ 1,405,276	\$ 790,825	\$ 68,387	\$ 1,166,373	\$ 310,811	\$ 2,255	\$ 109.80	\$ 269.36	\$ 151.59	\$ 13.11	\$ 223.57	\$ 59.58	\$ 0.43
07/22	5218	\$ 423,742	\$ 1,435,737	\$ 720,170	\$ 36,912	\$ 1,110,792	\$ 248,032	\$ 18,408	\$ 81.21	\$ 275.15	\$ 138.02	\$ 7.07	\$ 212.88	\$ 47.53	\$ 3.53
08/22	5181	\$ 243,985	\$ 1,375,156	\$ 846,977	\$ 40,789	\$ 1,287,518	\$ 79,964	\$ 4,352	\$ 47.09	\$ 265.42	\$ 163.48	\$ 7.87	\$ 248.51	\$ 15.43	\$ 0.84
09/22	5172	\$ 515,564	\$ 1,547,168	\$ 930,738	\$ 33,741	\$ 1,033,014	\$ 317,460	\$ 14,645	\$ 99.68	\$ 299.14	\$ 179.96	\$ 6.52	\$ 199.73	\$ 61.38	\$ 2.83
10/22	5203	\$ 528,217	\$ 1,253,733	\$ 772,830	\$ 78,518	\$ 1,263,760	\$ 348,892	\$ -	\$ 101.52	\$ 240.96	\$ 148.54	\$ 15.09	\$ 242.89	\$ 67.06	\$ -
11/22	5217	\$ 819,650	\$ 1,634,576	\$ 937,289	\$ 83,368	\$ 1,120,598	\$ 499,177	\$ 18,279	\$ 157.11	\$ 313.32	\$ 179.66	\$ 15.98	\$ 214.80	\$ 95.68	\$ 3.50
12/22	5342	\$ 511,226	\$ 1,537,037	\$ 760,555	\$ 57,879	\$ 1,129,959	\$ 395,336	\$ 23,971	\$ 95.70	\$ 287.73	\$ 142.37	\$ 10.83	\$ 211.52	\$ 74.01	\$ 4.49
01/23	5566	\$ 505,320	\$ 2,190,936	\$ 942,574	\$ 93,170	\$ 1,169,514	\$ 294,265	\$ -	\$ 90.79	\$ 393.63	\$ 169.34	\$ 16.74	\$ 210.12	\$ 52.87	\$ -
02/23	5584	\$ 483,453	\$ 1,463,196	\$ 776,237	\$ 64,702	\$ 1,225,480	\$ 195,986	\$ 55,151	\$ 86.58	\$ 262.03	\$ 139.01	\$ 11.59	\$ 219.46	\$ 35.10	\$ 9.88
03/23	5637	\$ 707,824	\$ 2,039,329	\$ 974,872	\$ 98,928	\$ 1,336,160	\$ 432,852	\$ 49,564	\$ 125.57	\$ 361.78	\$ 172.94	\$ 17.55	\$ 237.03	\$ 76.79	\$ 8.79
04/23	5681	\$ 664,407	\$ 1,791,685	\$ 965,412	\$ 87,673	\$ 1,275,404	\$ 151,017	\$ 131,054	\$ 116.95	\$ 315.38	\$ 169.94	\$ 15.43	\$ 224.50	\$ 26.58	\$ 23.07
05/23	5661	\$ 576,290	\$ 1,709,608	\$ 1,076,891	\$ 90,533	\$ 1,380,394	\$ 245,223	\$ 29,579	\$ 101.80	\$ 302.00	\$ 190.23	\$ 15.99	\$ 243.84	\$ 43.32	\$ 5.23
06/23	5657	\$ 375,101	\$ 2,601,807	\$ 974,264	\$ 69,675	\$ 1,420,021	\$ 174,494	\$ 17,706	\$ 66.31	\$ 459.93	\$ 172.22	\$ 12.32	\$ 251.02	\$ 30.85	\$ 3.13
07/23	5665	\$ 1,811,441	\$ 1,651,362	\$ 912,895	\$ 78,468	\$ 1,320,120	\$ 403,567	\$ 1,058,703	\$ 319.76	\$ 291.50	\$ 161.15	\$ 13.85	\$ 233.03	\$ 71.24	\$ 186.88
08/23	5658	\$ 1,188,037	\$ 1,796,723	\$ 1,178,079	\$ 45,808	\$ 1,451,625	\$ 858,091	\$ 18,238	\$ 209.97	\$ 317.55	\$ 208.21	\$ 8.10	\$ 256.56	\$ 151.66	\$ 3.22
09/23	5680	\$ 1,743,777	\$ 1,709,111	\$ 1,099,601	\$ 150,092	\$ 1,366,548	\$ 1,161,490	\$ 166,152	\$ 307.00	\$ 300.90	\$ 193.59	\$ 26.42	\$ 240.59	\$ 204.49	\$ 29.25
10/23	5656	\$ 527,457	\$ 1,919,758	\$ 1,123,444	\$ 67,224	\$ 1,541,137	\$ 312,663	\$ 10,661	\$ 93.26	\$ 339.42	\$ 198.63	\$ 11.89	\$ 272.48	\$ 55.28	\$ 1.88
11/23	5678	\$ 2,266,042	\$ 1,638,684	\$ 1,086,342	\$ 100,478	\$ 1,267,713	\$ 1,987,330	\$ 21,911	\$ 399.09	\$ 288.60	\$ 191.32	\$ 17.70	\$ 223.27	\$ 350.01	\$ 3.86
12/23	5974	\$ 552,657	\$ 1,648,721	\$ 1,022,139	\$ 37,761	\$ 1,293,726	\$ 131,770	\$ 27,420	\$ 92.51	\$ 275.98	\$ 171.10	\$ 6.32	\$ 216.56	\$ 22.06	\$ 4.59
01/24	6188	\$ 745,572	\$ 2,245,032	\$ 1,210,893	\$ 54,438	\$ 1,464,664	\$ 114,099	\$ -	\$ 120.49	\$ 362.80	\$ 195.68	\$ 8.80	\$ 236.69	\$ 18.44	\$ -
02/24	6241	\$ 820,006	\$ 2,045,359	\$ 1,085,304	\$ 74,093	\$ 1,422,754	\$ 511,818	\$ 78,347	\$ 131.39	\$ 327.73	\$ 173.90	\$ 11.87	\$ 227.97	\$ 82.01	\$ 12.55
03/24	6247	\$ 759,676	\$ 2,659,972	\$ 1,082,068	\$ 50,444	\$ 1,330,798	\$ 555,333	\$ 9,847	\$ 121.61	\$ 425.80	\$ 173.21	\$ 8.07	\$ 213.03	\$ 88.90	\$ 1.58
04/24	6249	\$ 979,276	\$ 2,266,790	\$ 1,166,755	\$ 35,143	\$ 1,656,529	\$ 440,296	\$ 48,341	\$ 156.71	\$ 362.74	\$ 186.71	\$ 5.62	\$ 265.09	\$ 70.46	\$ 7.74
05/24	6323	\$ 360,488	\$ 2,084,132	\$ 1,030,151	\$ 31,688	\$ 1,582,187	\$ 120,401	\$ -	\$ 57.01	\$ 329.61	\$ 162.92	\$ 5.01	\$ 250.23	\$ 19.04	\$ -

*Note that YTD-May 2024 with 0 months of runout was added to provide context for emerging experience in 2024

YOY Change \$ (2023):	\$ 59.19	\$ 56.28	\$ 18.67	\$ 3.55	\$ 20.87	\$ 29.85	\$ 18.49
YOY Change % (2023):	54.7%	20.9%	11.7%	32.5%	9.7%	47.0%	383.5%

**First Priority Life Insurance Company's Response to Objection Letter Dated
07/24/2024**

Product Name: FPLIC Small Group 2025 ACA Rate Filing

**RE: First Priority Life Insurance Company, Small Group ACA Filing for PY2025
Pennsylvania Insurance Department ID # HGHM-134089349**

Objection Letter Status: Disapproved

Objection Letter Date: 07/24/2024

Respond By Date: 07/31/2024

Response Date: 07/31/2024

Below please find our responses to the First Priority Life Insurance Company (FPLIC, "Company") Small Group 2025 ACA Rate Filing Objection Letter dated 07/24/2024. For convenience, the questions have been reproduced below, with our responses immediately following each question.

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: *The Company has 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.*

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 entered in Table 2 of the revised "PY25.PAActuarialMemorandumRateExhibits_FPLIC_07312024.xlsm" workbook has been updated to reflect the final CMS risk adjustment amount released on July 22nd for the Company.*

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 has reviewed the final CMS transfer amount published on July 22nd and determined that the currently proposed Risk Adjustment transfer amount for 2025 of \$111.84 could be appropriately revised to \$130.39, resulting in a 2.7% reduction of the proposed rate increase from 12.9% to 10.2%. The key driver of the change would be an increase to the insurer-specific PLRS, based on the new information from July 22nd. Please note that the Company has not yet updated all applicable supporting exhibits. The Company instead requests that the Department consider the impact from updating Risk Adjustment as part of its final rate determination.*

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: *The 7/31/24 versions of the above items are posted in SERFF along with the Company's response to this data call.*

5. The following relate to the trend assumption:

a. What time period is used in the regression analysis shown in the Trend Support tabs of the Supplemental Exhibits?

Response: *The Company considers all the years in the historical period when establishing the basis for regression.*

b. Please split out the “Other Adj Factor” into its components.

Response: *Please see the revised “2025 Supplemental Exhibits - FPLIC_07312024.xlsx” workbook for the requested support.*

c. Please explain what is included in the “all other miscellaneous factors” component of the “Other Adj Factor”.

Response: *There are two main items in the “All Other Miscellaneous Factors” component. The first item measures the impact of the flu season on claims; this is quantified considering both the timing and severity of the flu season. The second item measures the impact of new laws and mandates on claims. The rest of the factors considered “All Other Miscellaneous Factors” are immaterial.*

d. Please explain what caused the shift in the “Contracting Adj Factor” from 1.2514 in Dec-24 to 1.2952 in Jan-25 on the Drug Trend Support tab.

Response: *The “Contracting Adj Factor” shifts from 1.2514 in Dec-24 to 1.2952 in Jan-25 on the Drug Trend Support tab due to an anticipated 3.5% increase in the average wholesale price of drugs.*

e. The “New Tech Adj Factor” is cumulative on the Medical Trend Support tab and is constant on the Drug Trend Support tab. Please explain why this occurs and explain further what this factor represents.

Response: *Up to January 2022, the Company had broken out and quantified the impact of new tech on drug trend. Due to the impact being minor relative to that of other categories, there was a methodology change starting January 2022. This methodology change keeps the new tech impact embedded within the Drug core trend PMPMs, which*

is why the New Tech factor for Drug has not changed since January 2022. New Tech for our Medical PMPMs continues to be broken out and quantified.

6. 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: *The detailed quantitative exhibit walking from the experience period loss ratio in cell M38 to the projected loss ratio for the projection period is shown below with a description of each of the lines in the table following. Each number between the “Experience Period Loss Ratio” and the “Projected Loss Ratio” represents the factor impact of each adjustment on the MLR. Please note that this is not the way that the company builds our rate increase so the factors are not exact.*

	FPLIC
Experience Period Loss Ratio	87.9%
Trend	1.138
Single Risk Pool Adjustment Factors	1.005
Removing BEP Risk Adjustment	1.167
BEP Revenue Adjust for 2023 Policy Year	0.994
2024 Approved Increase	0.971
2025 Filed Increase	0.920
Admin/Taxes and Fees	0.990
Projected Risk Adjust	0.883
Other	1.003
Projected Loss Ratio	91.4%

Projected Loss Ratio Without Increase	99.4%
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<i>Experience Period Loss Ratio</i>	<i>The loss ratio that ties to M38 in the PID table, “Table 2. Experience Period Claims and Premiums”.</i>
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<i>Trend</i>	<i>The incurred claim trend.</i>
<i>Single Risk Pool Adjustment Factors</i>	<i>Includes change in morbidity, demographics, network, and benefits from the BEP to the 2025 calendar year.</i>
<i>Removing BEP Risk Adjustment</i>	<i>Removes the BEP risk adjustment amount from the BEP revenue.</i>
<i>BEP Revenue Adjust for 2023 Policy Year</i>	<i>Adjusts the BEP revenue for the clients that have not yet renewed into their 2023 policy year. Also applies the risk pool adjustment factors to revenue to account for the population shifts.</i>
<i>2024 Approved Increase</i>	<i>The approved premium increase in 2024.</i>
<i>2025 Filed Increase</i>	<i>The filed 2025 rate increase ratioed to the number of members renewing into their 2025 policies throughout the year. This factor is applied such that the projected MLR will be on a calendar year 2025 basis.</i>
<i>Admin/Taxes and Fees</i>	<i>The change in the administrative expenses and taxes and fees from the BEP to the 2025 calendar year.</i>
<i>Projected Risk Adjust</i>	<i>The projected 2025 risk adjustment assumed in the 2025 filing.</i>
<i>Other</i>	<i>Unquantified factor due to difference in rating methodology.</i>
<i>Projected Loss Ratio</i>	<i>The projected loss ratio that matches the projected loss ratio shown in the URRT.</i>
<i>Projected Loss Ratio Without Increase</i>	<i>The projected loss ratio without the 2025 filed increase.</i>

7. In response to Standard Question 2c it's indicated that the change in prescription drug rebates has been fully reflected in the rate development. Where precisely has the change in drug rebates been reflected in the rate development?

Response: *The change in prescription drug rebates has been fully reflected in the rate development. The precise location of the change in drug rebates within the rate development is the adjustment to gross drug trend, as supported on tab "Q2c" of the "FPLIC Q&A Round 2 Response Exhibits_07.17.24.xlsx" workbook. The annualized trend in drug rebates is [redacted] while the gross drug trend is 8.94%. Because the trend in drug rebates does not keep pace with the gross drug trend, the net drug trend is 9.23%, as displayed in Table 3 of the PAAM Exhibits.*

8. Please provide an exhibit in Excel comparing the actual and projected drug rebates for the past five years.

Response: *Please see tab "Q16" of the "FPLIC Q&A Round 3 Response Exhibits_07.31.24.xlsx" workbook for the requested support.*

9. As a follow-up to question 11 from the round 1 objection letter, please explain why the company chooses to fill out Table 2 on a different basis than Table 4.

Response: *The Prescription drug rebates in Table 2 need to be grossed up to an allowed basis because they serve as an adjustment to total allowed claims in cell M37. Cell M37 of Table 2 is the starting point for the Development of the Projected Index Rate in Table 5, cell C11. Table 5 applies a projected PtA ratio to the projected allowed claims to bring them to an incurred basis, which also brings the embedded drug rebates back to an incurred basis. If the experience period drug rebates were on an incurred basis when they were initially applied as an adjustment to Allowed Claims in Table 2, then applying the projected PtA in Table 5 would result in embedded projected drug rebates that were on a less-than-incurred basis, which would not be appropriate.*

The Prescription drug rebates in Table 4 are displayed on an incurred basis because it is representative of the actual rebate payments received by the Company. Since the drug rebates in Table 4 are for informational purposes only and do not impact the rate development, the Company does not gross them up to an allowed basis.

10. In response to question 6c from the round 1 objection letter, it's indicated that a key driver of the difference between the Pricing AV and Metallic Tier AV values for plans 39 and 40 is that plans 39 and 40 have a \$0 deductible. Based on the Plan Design Summary, plans 1 and 9 also have \$0 deductibles. The differences between the Pricing AV and the Metallic Tier AV for these plans are .060 and .101 respectively, while the differences for plans 39 and 40 are .152. Please explain what is causing these plans to have significantly higher differences when compared to these other \$0 deductible plans.

Response: *In general, the metallic AV calculator and the Company's pricing AV calculator are expected to produce variable results for the reasons outlined in response to question 6a of the "PID Q&A Round 1 Response_FPLIC_06.19.24.pdf" document. To the best of its knowledge, the Company has accurately entered the plan benefit designs for plans 39 and 40 into the Metallic Tier AV calculator, which validates that these plans qualify as Silver plans; the Metallic Tier AV calculator screenshots of these plans are available for review in SERFF (plan 39 can be found on page 55 of 61). The Company understands the Department's interest in better understanding why the Pricing AV differs so greatly from the Metallic Tier AV for these particular plans; the Company shares in this interest and would suggest that the Metallic Tier AV calculator is materially undervaluing these plan designs. The Company maintains that these plans are priced appropriately given their benefit design and that the key driver of the richness for these plans is the \$0 deductible. To help the Department better understand how the \$0 deductible Silver plans (plans 39 and 40) are priced in relation to the \$0 deductible Gold plan (plan 9) as mentioned in the question, the Company has constructed the following walk between the pricing AV of the \$0 Gold plan and the \$0 Silver plan.*

Walk from \$0 Gold Pricing AV to \$0 Silver Pricing AV			
		Pricing AV	Impact
BlueCare PPO \$0 Gold	(55957PA0270023)	0.907	
Change PCP/ Retail Clinic / Specialist / Urgent Care		0.902	-0.6%
Change Emergency Room		0.897	-0.5%
Change Lab/Path/Imaging (Std & Adv)		0.875	-2.4%
Change All Other Benefits		0.872	-0.4%
BlueCare PPO \$0 Silver	(55957PA0270037)	0.872	

11. As a follow-up to question 6d from the round 1 objection letter, plans 43 and 41 have the same Pricing AV to three decimal places. So do plans 42 and 44. Please explain why the company isn't concerned about anti-selection related to these plans.

Response: *The Company is confident that the plan benefits are priced appropriately, and while some degree of anti-selection is possible at the similar price point, the Company believes that any potential anti-selection would be immaterial and further mitigated by the risk pooling of selling to groups rather than individuals. The Company therefore accepts any potential for anti-selection as an immaterial concession made to provide expanded consumer choice.*

12. On the Table 5 Support tab of the Supplemental Exhibits, the trend used in row 16 is the trend developed on the Trend Support tab, which is developed based on both active and lapsed membership. Please explain why it is reasonable to use this trend for both the active only and active and lapsed cohorts. If a separate trend were to be developed for each cohort, what would it be for each?

Response: *The Core Trend PMPMs in the Medical and Drug Support tabs are normalized for the impact of new and lapsed clients and are therefore on a continuous client basis. This method leads the overall trend to be on a continuous client basis which better represents the long-term expectations of trend and removes the one-time fluctuations with members entering and leaving the business. The Company keeps all impacts of lapsed membership out of the claim trend and represents them in the change in factors (age, area, network, and induced demand). There would be double counting of this impact to also include it in trend.*

13. In the response to question 7b from the first objection letter, which external consultant is being referenced?

Response: *The external consultant being referenced is Wakely Consulting Group.*

14. The response to standard question 12c relating to the copay adjustment program indicates a projected reduction in net savings for PY25. Please explain what changes are contributing to this reduction.

Response: *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.*

15. 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 “CY23 Restated Experience Through May_FPLIC_07.31.24.xlsx” workbook for the requested exhibit.*

16. 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 tab “Q16” of the “FPLIC Q&A Round 3 Response Exhibits_07.31.24.xlsx” workbook for the requested support.*

Rebate levels are anticipated to level off over the next few years due to many factors. This is a result of legislation such as AMP cap that was part of the ARPA act of 2021 which led manufacturers to lower list prices and remove rebates on insulin and inhaler products. Additionally, biosimilars for Humira and Stelara have been introduced or will be introduced into the market. These biosimilars have lower list prices in place of rebates. It is expected that the biosimilar products will gain traction and reduce rebate value. The Inflation Reduction Act (IRA) of 2022 allows Medicare to negotiate drug prices beginning in 2026 which is expected to spill over into the non-government market, as was the case with the AMP cap legislation for Medicaid.

CY23 Experience with Runout Through May 2024				
Member Months	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Prescription Drug Rebates	Total EHB Capitation
68,097.00	61,974,774.26	0.00	-5,636,008.65	37,933.36

**First Priority Life Insurance Company's Response to Objection Letter Dated
08/12/2024**

Product Name: FPLIC Small Group 2025 ACA Rate Filing

**RE: First Priority Life Insurance Company, Small Group ACA Filing for PY2025
Pennsylvania Insurance Department ID # HGHM-134089349**

Objection Letter Status: Disapproved

Objection Letter Date: 08/12/2024

Respond By Date: 08/14/2024

Response Date: 08/14/2024

Below please find our responses to the First Priority Life Insurance Company (FPLIC, "Company") Small Group 2025 ACA Rate Filing Objection Letter dated 08/12/2024. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. Please revise Table 2 to use the calendar year 2023 data with run-out through the end of May 2024 provided in response to the round 3 objection letter.

Response: The Company has updated the rate filing to use the calendar year 2023 data with run-out through the end of May 2024.

2. Please make the change to risk adjustment suggested in response to question three from the prior objection letter.

Response: The Company has updated the initially proposed Risk Adjustment Transfer projection for 2025 of \$111.84 PMPM to \$130.39 PMPM, as indicated in response to question three from the prior objection letter.

3. In response to question 5d in the prior objection letter, it's indicated that there's an anticipated 3.5% increase in the average wholesale price of drugs that isn't supported. Please revise this assumption to be 2.625% ($.75 * 3.5\%$).

Response: The Company has revised the assumption of 3.5% increase in the average wholesale price of drugs on Jan-25 to the indicated 2.625%. Please see the "2025

Supplemental Exhibits – FPLIC_08142024.xlsx” for support. Please note that while the Company has accurately reflected the decrease to base drug trend as requested above, the overall drug trend has increased. This increase is driven solely by the update of BEP Rx Rebates to 5 months of runout, which increased the experience period Rx Rebates. The Company has not changed its projected Rx Rebate PMPM, so the trend in Rx Rebates has decreased. This appears in the rate development as an increase to the Rx trend adjustment, as displayed on the “Drug Trend Support” tab of the ““2025 Supplemental Exhibits – FPLIC_08142024.xlsx” but is wholly reflective of updating experience period rebates, not lowering the projected rebates.

**First Priority Life Insurance Company's Response to Objection Letter Dated
08/15/2024**

Product Name: FPLIC Small Group 2025 ACA Rate Filing

**RE: First Priority Life Insurance Company, Small Group ACA Filing for PY2025
Pennsylvania Insurance Department ID # HGHM-134089349**

Objection Letter Status: Disapproved

Objection Letter Date: 08/15/2024

Respond By Date: 08/21/2024

Response Date: 08/21/2024

Below please find our responses to the First Priority Life Insurance Company (FPLIC, "Company") Small Group 2025 ACA Rate Filing Objection Letter dated 08/15/2024. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. Please change the State Average Monthly Premium Before Adjustment included on the VII Risk Adjustment tab of the PAAM Exhibits to \$665.20 to produce a State Average Monthly Premium of \$572.07. This aligns with the Statewide Average Premium from the CMS Report and the aggregate increases in PA for the small group market. Additionally, please adjust the Statewide AV, PLRS, ARF, IDF, and GCF to match those provided in the CMS report.

***Response:** The Company has updated Table 16 of the PAAM Exhibits as requested above. Please note that the final risk adjustment transfer PMPM remains the same, as previously communicated.*

2. This is a follow-up to the response to question 2 from the prior objection letter. Since the experience period Rx Rebates are increasing, the projection period Rx Rebates should also increase. Please revise the projection period Rx Rebates such that the initially proposed Rx Rebate trend is used. Please provide a revised version of the Q2c Response Exhibit provided in response to the round 2 objection letter that shows the revised Rx Rebate values and the trend adjustment generated.

Response: *The Company has revised the projection period Rx Rebates such that the initially proposed Rx Rebate trend is used. Please see a revised version of the Q2c exhibit in the “FPLIC Q&A Round 5 Response Exhibits_08.21.24.xlsx” workbook.*

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