

Oscar Health Plan of Pennsylvania, Inc. – Individual Plans

Rate request filing ID # OHIN-134107350 – 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 request average rate change:	4.40%
Revised requested average rate change: ¹	4.00%
Range of requested:	-15.34% to 16.96%
Effective date:	January 1, 2025
Mapped members:	2,791
Available in:	Rating Areas 3, 6, 7, and 8

Key Information

Jan. 2023 – Dec. 2023 financial experience

Premiums	\$17,251,769
Claims	\$12,035,490
Administrative Expenses	\$2,734,424
Taxes & Fees	\$583,467
Insurer made (after taxes)	\$1,898,388

How insurer plans to spend your premium

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

Claims:	89%
Administrative:	9%
Taxes & Fees:	1%
Profit:	2%

The insurer expects its annual medical costs to increase 5.1%.

Explanation of Requested Rate Change:

- Trends in medical and prescription drug cost and utilization
- Changes in taxes, fees, administrative expenses, and profit
- Changes in the benefits and cost-sharing offered
- Changes in the factors used to model

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

Cover Letter



May 15, 2024

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

Re: Cover Letter for Oscar Health Plan of Pennsylvania, Inc.'s (Oscar's) Rate Filing Effective January 1, 2025
SERFF OHIN-134107350

Dear Ms. Gray:

This cover letter is in support of Oscar's Affordable Care Act (ACA) products in the individual market, to be offered with an effective date of January 1, 2025. The information requested in the Pennsylvania Insurance Department's (PID's) 2024 ACA Compliant Health Insurance Rate Filing Guidance dated April 4, 2024 is provided below.

1. Company Name and NAIC Number
 - Oscar Health Plan of Pennsylvania, Inc.
 - NAIC Number — 16590
2. Market (Individual or Small Group): Individual
3. On/Off or Off Exchange: On/Off
4. Effective Date of Coverage: January 1, 2025
5. Average Rate Change Requested: 4.0%
6. Range of Rate Change Requested: -1.0% to 10.6%
7. Total Additional Annual Revenue Generated from the Proposed Rate Change: \$861,917
8. Products: HMO
9. Rating Areas and Any Changes from 2023:
 - Current Rating Areas: 3, 6, 7, and 8
10. Metal Levels and Catastrophic Plans: Catastrophic, Bronze, Silver, Gold
11. Current Number of Covered Lives and of Policyholders as of February 1, 2024:
 - 2,791
 - 2,244
12. Number of Plans Offered in 2025 and the Change this Represents from 2024:
 - 14 plans offered in 2025

- 15 plans offered in 2024

13. Corresponding Contract Form Number, SERFF, and Binder ID Numbers:

- Forms: OSC-PA-IVL-EOC-2025-HIX
- Form Filing: OHIN-134083083
- Rate Filing: OHIN-134107350
- Binder: OHIN-PA25-125118135

14. HIOS Issuer ID Number and Submission Tracking Number:

- HIOS Issuer ID Number: 98517

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1. Scope and Range of Rate Increase

The purpose of this document is to present rate change justification for Oscar Health Plan of Pennsylvania, Inc (Oscar's) Individual Affordable Care Act (ACA) products, with an effective date of January 1, 2025, and to comply with the requirements of Section 2794 of the Public Health Service Act as added by Section 1003 of the Patient Protection and Affordable Care Act (ACA).

Using in-force business as of March 2024, the proposed average rate increase for renewing plans is 4.4%. Rate increases vary by plan due to a combination of factors including shifts in benefit leveraging and cost-sharing modifications. This rate increase is absent of rate changes due to attained age.

The rate increase impacts an estimated 2,380 members.

2. Reason for Rate Increase(s)

The significant factors driving the proposed rate change include the following:

Medical and Prescription Drug Inflation and Utilization Trends

The projected premium rates reflect the most recent emerging experience which was trended for anticipated changes due to medical and prescription drug inflation and utilization.

Administrative Expenses, Taxes and Fees, and Risk Margin

Changes to the overall premium level are needed because of required changes in federal and state taxes and fees. In addition, there are anticipated changes in both administrative expenses and targeted risk margin.

Prospective Benefit Changes

Plan benefits have been revised as a result of changes in the Center for Medicare and Medicaid Services (CMS) Actuarial Value Calculator and state requirements, as well as for strategic product considerations.

Anticipated Changes in the Average Morbidity of the Covered Population

Changes to the overall premium level are needed because of anticipated changes in the underlying morbidity of the projected marketplace.

Anticipated Changes in the Network Configuration

Changes to the overall premium level are needed because of anticipated changes in the underlying network configuration and associated unit costs.

COVID-19 Pandemic

Changes to the overall premium level are needed to reflect the anticipated impact of the change in Covid-19 vaccines and pharmaceutical treatment costs.



1. Introduction and Purpose

The purpose of this document, which is submitted in conjunction with the Part I Unified Rate Review Template (URRT) and Pennsylvania Actuarial Memorandum Rate Exhibits (Rate Exhibits), is to comply with the requirements of the Part III Actuarial Memorandum and to support the premium rates developed for Oscar Health Plan of Pennsylvania, Inc. (Oscar's) Affordable Care Act (ACA) products in the individual market, with an effective date of January 1, 2025.

This actuarial memorandum provides certain information related to the rate filing submission including support for the values entered into the URRT, which demonstrates 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 (PID), the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of Oscar's individual market rate filing.

Future regulatory changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

2. General Information

Company Identifying Information

Company Legal Name:	Oscar Health Plan of Pennsylvania, Inc.
State:	Pennsylvania
NAIC:	16590
HIOS Issuer ID:	98517
Market:	Individual
Effective Date:	January 1, 2025
Policy Forms:	OSC-PA-IVL-EOC-2025-HIX

Company Contact Information

[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]

3. Proposed Rate Increases

Reason for Rate Increase(s)

Exhibit A summarizes the proposed rate increases by plan effective January 1, 2025. Rate increases vary by plan due to a combination of factors including shifts in benefit leveraging, cost-sharing modifications, and geographic rating factors. Using in-force business as of March 2024, the proposed average rate change for renewing plans is 4.4%. This rate change is absent of rate changes due to attained age.

The significant factors driving the proposed rate change include the following:

Medical and Prescription Drug Inflation and Utilization Trends

The projected premium rates reflect the most recent emerging experience which was trended for anticipated changes due to medical and prescription drug inflation and utilization.

Administrative Expenses, Taxes and Fees, and Risk Margin

Changes to the overall premium level are needed because of required changes in federal and state taxes and fees. In addition, there are anticipated changes in both administrative expenses and targeted risk margin.

Prospective Benefit Changes

Plan benefits have been revised as a result of changes in the Center for Medicare and Medicaid Services (CMS) Actuarial Value Calculator and state requirements, as well as for strategic product considerations.

Anticipated Changes in the Average Morbidity of the Covered Population

Changes to the overall premium level are needed because of anticipated changes in the underlying morbidity of the projected marketplace.

Anticipated Changes in the Network Configuration

Changes to the overall premium level are needed because of anticipated changes in the underlying network configuration and associated unit costs.

COVID-19 Pandemic

Changes to the overall premium level are needed to reflect the anticipated impact of the change in Covid-19 vaccines and pharmaceutical treatment costs.

Rate Development Overview

The plans included in this rate filing are to be offered for sale effective January 1, 2025. Oscar's rate development, including the methodology described below, is based on generally accepted actuarial principles for community rated individual blocks of business.

Underlying Claim Experience

Oscar started with Pennsylvania's individual claim experience from January 1, 2023 through December 31, 2023, with runout through March 31, 2024, as the experience basis in the projection. The claim amount includes an estimate for Incurred But Not Reported (IBNR) claims.

In the absence of fully credible base experience claim data, Oscar also utilized Florida individual claim experience from Oscar's legal entity (Oscar Insurance Company of Florida; NAIC code 16374) as the manual rate basis in the projection. The base experience used for the manual projection reflects claims from January 1, 2023 through December 31, 2023, with runout through March 31, 2024, and includes an estimate for (IBNR) claims.

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Trend

Oscar applied utilization and unit cost trends to the underlying medical and prescription drug claims to reflect the expected claim levels in the projection period.

Benefit Adjustment

The projected claims were adjusted to reflect the benefits for each of the products to be offered on and off the exchange.

Demographics and Morbidity

The starting claim experience was adjusted to reflect changes in the anticipated morbidity and demographics corresponding to Oscar's projected 2025 membership distribution.

Market Morbidity

The starting claim experience was additionally adjusted to reflect changes in the anticipated market morbidity from the base period to the projection period in response to the uncertainty inherent in the marketplace.

Network Adjustment

The projected claims were adjusted to reflect changes in the anticipated provider reimbursement levels.

COVID-19 Pandemic

The starting claim experience was adjusted from the base period to the projection period to reflect the anticipated impact of the change in Covid-19 vaccines and pharmaceutical treatment costs. Future outbreaks, regulatory, legislative, or economic changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

State-Based Reinsurance Program

The claim experience was adjusted to reflect the removal of the projected reinsurance recoveries. At PID's request, recoveries were developed on a percent of net claims approach using the initial parameters for the 2025 plan year — \$60,000 attachment point, coinsurance of 50%, up to a reinsurance cap of \$100,000.

Risk Adjustment

The projected claims were adjusted to reflect payments to the individual (catastrophic and non-catastrophic) risk pool as a result of the risk adjustment program.

Administrative Expenses and Risk Margin

The premium incorporates an average 10.0% administrative charge, which is inclusive of general administrative expenses, commission, and risk margin.

Taxes and Fees

The premium rates reflect applicable state and federal taxes and fees for the 2025 plan year.

4. Market Experience

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

Oscar's rates are developed using a single risk pool, established according to the requirements in 45 CFR Part 156, §156.80(d). The experience period data is based on all Oscar individual market policies in Pennsylvania and the projection period reflects all projected covered lives for every non-grandfathered product/plan combination for Oscar in the Pennsylvania individual market.

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The premium earned during the experience period and as reported on Worksheet 1, Section I of the URRT and Table 2 — Experience Period Claims and Premiums of the Rate Exhibits are from Oscar’s data warehouse for calendar year 2023. The premiums do not reflect an adjustment for MLR rebates as Oscar does not anticipate paying rebates for the base period.

Experience Period Loss Ratio

The loss ratio, expressed as incurred claims over revenue (defined as gross premium +/- risk adjustment) for the experience period data is 69.76%, as shown in Table 2 — Experience Period Claims and Premiums of the Rate Exhibits.

Paid Through Date

The experience period in Worksheet 1, Section I of the URRT and Table 2 — Experience Period Claims and Premiums of the Rate Exhibits shows Oscar’s earned premium and incurred claims for the experience period of January 1, 2023 through December 31, 2023, with claims paid through March 31, 2024.

Current Date

The current period in Worksheet 2, Section II of the URRT and Table 1 — Number of Members of the Rate Exhibits shows Oscar’s premium and enrollment using in-force business as of March 2024.

Allowed and Incurred Claims Incurred During the Experience Period

Oscar’s calendar year 2023 medical and pharmacy claim data was used for developing the single risk pool claims. Worksheet 1, Section I of the URRT outlines Oscar’s best estimate of claims incurred during the experience period. The estimate includes:

- Claims processed through Oscar’s claim system,
- Claims processed outside of the claim system (e.g. pediatric dental and vision services), and
- Oscar’s best estimate of IBNR.

Oscar’s claim reserves consists of liabilities for both claims incurred but not reported (“IBNR”) and reported but not yet processed through our systems that are determined by employing actuarial methods that are commonly used by health insurance actuaries. The completion factor development method is utilized for non-catastrophic claims (under \$250,000), supplemented by a projected per-member per-month (PMPM) claims methodology for generally the most recent two months. Projected PMPMs are developed from the Company’s historical experience and adjusted for emerging experience data in the preceding months, which may include adjustments for known changes in estimates of recent hospital and drug utilization data, provider contracting changes, changes in benefit levels, changes in member cost sharing, changes in medical management processes, claim inventory levels, product mix, and workday seasonality. A seriatim methodology is utilized for single catastrophic claims (over \$250,000), supplemented by known open cases that are in various stages of review by Oscar’s medical management team, or under bill audit review. A separate accrual process is also employed to develop reserves for exposure related to out-of-network and other provider disputed claims.

4.2. Benefit Categories

The benefit categories described below are based on the algorithm used by Milliman’s *Health Cost Guidelines*TM (HCGs). The HCG grouper uses a combination of Diagnosis Related Groups (DRGs), Current Procedural Terminology Codes – Fourth Edition (CPT-4 Codes), Healthcare Common Procedural Coding System codes (HCPCS), and revenue codes to allocate detailed claims into roughly 60 benefit categories.

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The utilization and unit cost data for rate development were assigned to benefit categories as shown in Worksheet 1, Section I of the URRT based on place and type of service using a detailed claim mapping algorithm, which can be summarized as follows:

Inpatient Hospital

Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

Outpatient Hospital

Includes non-capitated facility services for surgical, emergency room, ancillary, observation and other services provided in an outpatient facility setting and billed by the facility.

Professional

Includes non-capitated primary care, specialty care, therapy, the professional component of laboratory and radiology, and other professional services, except for hospital based professionals whose payments are included in facility fees.

Other Medical

Includes non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, dental services and other services. The measurement units for utilization used in this category are a mix of visits, cases, and procedures.

Capitation

Includes the amount for any services that are provided on a capitated basis.

Prescription Drug

Includes drugs dispensed by a pharmacy. This amount is net of rebates received from drug manufacturers.

4.3. Projection Factors

This section includes a description of each factor used to project the experience period allowed claims to the projection period, supporting information related to the development of those factors is also included.

Trend Factors – Cost and Utilization

Average cost trends were developed based on Oscar's anticipated reimbursement levels. Utilization trends were developed at the broad service category level: inpatient facility, outpatient facility, professional, other, and prescription drugs. Utilization trend assumptions were generally estimated using Milliman's HCG secular utilization trend levels, which are based on large data sets and are widely used by insurers and others to estimate expected claim costs and model healthcare utilization.

Table 1 provides the annualized trend assumptions that were used to adjust the allowed claims from the experience period to the projection period. The overall trend used to get from the experience period to the projection period is based on an unleveraged prospective annual trend of 5.1%.

Benefit Category	Trend		
	Utilization	Unit Cost	Total
Inpatient	0.5%	3.6%	4.2%
Outpatient	0.5%	5.7%	6.3%
Physician	0.5%	0.8%	1.3%
Other	0.5%	0.8%	1.3%
Capitation	0.0%	0.0%	0.0%
Prescription Drug	4.9%	3.0%	8.1%
Grand Total	1.5%	3.6%	5.1%

The trend factors by benefit category are included in the “Year 1 Trend” and “Year 2 Trend” entries on Worksheet 1, Section II of the URRT and “Cost” and “Utilization” entries in Table 3 — Trend Components of the Rate Exhibits.

Adjustments to Trended EHB Allowed Claims PMPM

Morbidity Adjustment

The starting allowed claim experience was adjusted to reflect changes in the anticipated morbidity corresponding to Oscar’s projected demographic mix and membership distributions.

A second adjustment was included to reflect changes in the anticipated market morbidity in response to the uncertainty inherent in the marketplace. Specifically, Oscar anticipated changes to the market morbidity associated with the change in Pennsylvania’s enrollment for the projection period relative to the experience period, as well as the anticipated impact due to a proportion of Medicaid members enrolling in the ACA marketplace throughout 2023 and 2024.

These adjustments reflect the projected change in claim costs outside of the underlying demographics of the covered population and were also assumed when estimating the risk adjustment transfer for the projection period.

A combined factor of 1.134 is included in the “Morbidity Adjustment” entry on Worksheet 1, Section II of the URRT and in the “Change in Morbidity - All Other” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Demographic Shift

An adjustment was included to account for the anticipated changes in demographic mix — in both age/gender and geography — between the experience period and the projection period.

A factor of 1.079 is included in the “Demographic Shift” entry on Worksheet 1, Section II of the URRT and the “Change in Demographics” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Plan Design Changes

Oscar applied an adjustment to account for the anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience period and projection period. Plan behavior change factors were applied at the plan level using factors developed from Oscar’s risk adjusted individual claim experience. The resulting allowed and net claim costs for each plan reflect differences due to cost sharing and the impact of plan behavior change only, and not due to health status.

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A factor of 1.025 is included in the “Plan Design Changes” entry on Worksheet 1, Section II of the URRT and the “Change in Benefits” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Other Adjustments – Changes in Network

Oscar applied an adjustment to account for anticipated changes in provider reimbursement levels between the experience period and projection period. The reimbursement changes are in response to modifications to Oscar’s underlying contracts with its providers.

A factor of 1.000 is included in the “Change in Network” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Other Adjustments – Prescription Drug Rebates

An adjustment of 0.981 was included to account for the anticipated changes in the level of prescription drug rebates between the experience period and projection period.

Other Adjustments – Pooling Charge

An adjustment of 1.006 was included to account for Oscar experiencing lower than expected shock claims during the experience period. In this context, a shock claim is defined as annual costs in excess of \$750,000 per individual claimant.

Other Adjustments – Impact of the COVID-19 Pandemic

Oscar included an adjustment of 1.000 to account for the changes in expected COVID-19 healthcare costs for Vaccines and Pharmaceutical treatment from the experience period to the projection period.

Other Adjustments - Combined

A combined factor of 0.972 is included in the “Other” entry on Worksheet 1, Section II of the URRT and the “Change in Other” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Manual Rate Adjustments

Since Oscar’s base experience in Pennsylvania is partially credible, a manual rate methodology was additionally developed for rating purposes as described in this section. The adjustments described below were used to develop the Manual EHB Allowed Claims PMPM entry on Worksheet 1, Section II of the URRT and Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Source and Appropriateness of Experience Data Used

Oscar started with individual claim experience from January 1, 2023 through December 31, 2023, with runout through March 31, 2024, as the manual rate basis in the projection. The starting claim experience is from Oscar’s legal entity (Oscar Insurance Company of Florida; NAIC code 16374) offering in the Florida individual market. The premium earned and incurred claims during the manual period and as reported on Worksheet 1, Section I of the URRT and Table 2 — Manual Period Claims and Premiums of the Rate Exhibits are from Oscar’s data warehouse for calendar year 2023.

In accordance with *Actuarial Standards of Practice (ASOP) #25 — Credibility Procedures*, Oscar’s internal credibility manual, determined from statistical relationships inherent in nationwide experience in the individual market, assigns full credibility at 85,000 member months. Oscar’s manual includes 6,803,690 member months and is considered fully credible for purposes of developing claim projections.

Adjustments Made to the Data

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Exhibit B summarizes the adjustment factors, as described in this section, used to project the manual rate claims on an allowed basis to the projection period.

- Incurred But Not Reported

The starting claim experience represents Oscar’s best estimate of claims incurred during the manual period. The estimate includes:

- Claims processed through Oscar’s claim system,
- Claims processed outside of the claim system (e.g. pediatric dental and vision services), and
- Oscar’s best estimate of IBNR.

Oscar’s claim reserves consists of liabilities for both claims incurred but not reported (“IBNR”) and reported but not yet processed through our systems that are determined by employing actuarial methods that are commonly used by health insurance actuaries. The completion factor development method is utilized for non-catastrophic claims (under \$250,000), supplemented by a projected per-member per-month (PMPM) claims methodology for generally the most recent two months. Projected PMPMs are developed from the Company’s historical experience and adjusted for emerging experience data in the preceding months, which may include adjustments for known changes in estimates of recent hospital and drug utilization data, provider contracting changes, changes in benefit levels, changes in member cost sharing, changes in medical management processes, claim inventory levels, product mix, and workday seasonality. A seriatim methodology is utilized for single catastrophic claims (over \$250,000), supplemented by known open cases that are in various stages of review by Oscar’s medical management team, or under bill audit review. A separate accrual process is also employed to develop reserves for exposure related to out-of-network and other provider disputed claims.

- Trend Factors – Cost and Utilization

Average cost trends were developed based on Oscar’s anticipated reimbursement levels. Utilization trends were developed at the broad service category level: inpatient facility, outpatient facility, professional, other, and prescription drugs. Utilization trend assumptions were generally estimated using Milliman’s HCG secular utilization trend levels, which are based on large data sets and are widely used by insurers and others to estimate expected claim costs and model healthcare utilization.

Table 2 provides the annualized trend assumptions that were used to adjust the allowed claims from the manual period to the projection period. The overall trend used to get from the manual period to the projection period is based on an unleveraged prospective annual trend of 4.6%.

Benefit Category	Trend		
	Utilization	Unit Cost	Total
Inpatient	0.7%	3.5%	4.2%
Outpatient	0.7%	4.2%	5.0%
Physician	0.7%	2.1%	2.8%
Other	0.7%	2.1%	2.8%
Capitation	0.0%	0.0%	0.0%
Prescription Drug	5.2%	3.6%	9.0%
Grand Total	1.2%	3.3%	4.6%

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A factor of 1.094 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Total Applied Trend Projected Factor" entry of Table 3b — Manual Trend Components of the Rate Exhibits.

- Plan Design Changes

Oscar applied an adjustment to account for the anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the manual period and projection period. Plan behavior change factors were applied at the plan level using factors developed from Oscar's nationwide risk adjusted individual claim experience. The resulting allowed and net claim costs for each plan reflect differences due to cost sharing and the impact of plan behavior change only, and not due to health status.

A second adjustment was included to account for anticipated changes in underlying benefit coverage between the manual period and the projection period capturing inherent differences in EHBs, state mandated benefits, and eliminated benefits.

A combined factor of 1.050 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Change in Benefits" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- Demographic Shift

An adjustment was included to account for the anticipated changes in demographic mix — in age and gender — between the manual base period and the projection period.

A factor of 1.315 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Change in Demographics" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- Changes in the Morbidity of the Covered Population

The starting claim experience was adjusted to reflect changes in the anticipated morbidity corresponding to Oscar's projected demographic mix and membership distributions.

A second adjustment was included to reflect changes in the anticipated market morbidity in response to the uncertainty inherent in the marketplace. Specifically, Oscar anticipated changes to the market morbidity associated with the change in Pennsylvania's enrollment for the projection period relative to the experience period, as well as the anticipated impact due to a proportion of Medicaid members enrolling in the ACA marketplace throughout 2023 and 2024.

Lastly, an adjustment was made to account for the anticipated changes in market morbidity between the Florida and Pennsylvania individual markets. To estimate the market morbidity impact, Oscar relied upon the completed regression results in The Wakely National Risk Adjustment Reporting Project (WNRAR) provided to Oscar to estimate the market wide plan liability risk score, allowable rating factor, actuarial value, and induced demand factor for the Florida and Pennsylvania individual markets.

These adjustments reflect the projected change in claim costs outside of the underlying demographics of the covered population and were also utilized when estimating the risk adjustment transfer for the projection period.

A combined factor of 1.064 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT. and in the "Change in Morbidity - All Other" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

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- Other Adjustments — Change in Network

Oscar applied an adjustment to account for anticipated changes in provider reimbursement levels between the manual period and projection period. The reimbursement changes are in response to modifications to Oscar's underlying contracts with its providers.

A factor of .994 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Change in Network" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- Other Adjustments — Prescription Drug Rebates

An adjustment was included to account for the anticipated changes in the level of prescription drug rebates between the manual period and projection period.

A factor of 0.979 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT.

- Other Adjustments — Pooling Charge

An adjustment was included to account for Oscar experiencing lower than expected shock claims during the manual period. In this context, a shock claim is defined as annual costs in excess of \$750,000 per individual claimant.

A factor of 1.000 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT.

- Other Adjustments — Impact of the COVID-19 Pandemic

Oscar included an adjustment of 0.991 to account for the changes in expected COVID-19 healthcare costs for Vaccines and Pharmaceutical treatment from the experience period to the projection period.

- Other Adjustments — Combined

A combined factor of .995 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT.

Separately, a combined factor of 0.989 is included in the "Change in Other" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits. The factor excludes the Changes in Network impact as that is accounted for in the "Change in Network" entry.

Inclusion of Capitation Payments

Not applicable.

Credibility of Experience

In accordance with *Actuarial Standards of Practice (ASOP) #25 — Credibility Procedures*, Oscar's internal credibility manual, determined from statistical relationships inherent in nationwide experience in the individual market, assigns full credibility at 85,000 member months. Oscar's experience includes 35,852 member months and is considered 64.9% credible for purposes of developing claim projections. Furthermore, the base period experience was not used to develop the manual rate, so there is no double counting of base period experience.

Establishing the Index Rate

Actuarial Memorandum

Experience Period

As shown in Worksheet 1, Section II of the URRT, the experience period index rate is \$444.96. The experience period index rate reflects the estimated total combined allowed essential health benefit (EHB) claim experience in the single risk pool, and is not adjusted for payments and charges under the risk adjustment program or for marketplace user fees.

Projection Period

The index rate is defined as the EHB portion of projected allowed claims with respect to trend, benefit, and demographics and divided by all projected single risk pool lives. Oscar's projection period index rate for the 2025 plan year as shown in Worksheet 1, Section II of the URRT is \$645.60.

Development of the Market-Wide Adjusted Index Rate

The market-adjusted index rate is calculated as the sum of the projection period index rate, the impact of the risk adjustment program, and the projected exchange user fees. Table 3 details the projection period index rate, allowable market-wide modifiers as defined in 45 CFR Part 156, §156.80(d), and the resulting market-adjusted index rate.

Description	Value
Projection Period Index Rate	\$645.60
Net Impact of Risk Adjustment Program	\$47.18
Net Impact of State Reinsurance Program	(\$26.21)
Exchange User Fees	\$22.72
Market-Adjusted Index Rate	\$689.29

The adjustments in the table above reflect all of the market-wide modifiers allowed in federal regulation and the average demographic characteristics of the single risk pool. Please note the allowable market-wide modifiers were adjusted to an allowed basis in the development of the market-adjusted index rate which is consistent with the basis of the projected index rate. The market-adjusted modifiers on a net basis are summarized in Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Reinsurance

The starting claim experience was adjusted to reflect the removal of the projected reinsurance recoveries due to the anticipated impact of the state-based reinsurance program proposed in the Pennsylvania 1332 waiver application that was approved by CMS on July 24, 2020. The reinsurance recoveries were developed on a percent of net claims approach using the initial parameters for the 2025 plan year — \$60,000 attachment point, coinsurance of 50%, up to a reinsurance cap of \$100,000.

Oscar started with a subset of its nationwide claim experience in the individual market as the basis for estimating the impact of reinsurance recoveries on net claims. The claim experience was both trended to the 2025 plan year at similar trend rates to that of what were included in the premium rate projections and additionally calibrated to align with the projected index rate. Oscar then bootstrapped the projected population with membership samples in line with Oscar's population in the Pennsylvania market.

The expected impact of the state reinsurance program was estimated to be a recovery of approximately 4.1% of net claims (i.e. the mean of the bootstrapped samples), which was then applied evenly across all plans in Oscar's individual market single risk pool.

Additionally, Oscar adjusted the risk adjustment transfer to account for the estimated impact of the state-based reinsurance program to the statewide average premium, which was then applied to the rate projection to bring the

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medical expense (i.e. net claims +/- risk adjustment) levels to market-wide levels, which form the basis of the market-adjusted index rate.

The projected reinsurance recovery amount, expressed on an allowed basis, is estimated as a recovery of \$26.21 and is reflected on Worksheet 1, Section II of the URRT.

Risk Adjustment Payment/Charge

To estimate the risk adjustment PMPM, Oscar relied upon the results of the The Wakley National Risk Adjustment Reporting Project supplied to Oscar by Wakely to estimate the market wide plan liability risk score, allowable rating factor, actuarial value, and induced demand factor for the individual market. The statewide average premium estimates relied on results from the Interim Summary Report on Risk Adjustment for the 2023 Benefit Year published by CMS on March 17, 2024. Oscar's geographic cost factor was also adjusted based on the anticipated geographic mix for the 2025 plan year.

Oscar modeled two independent risk adjustment transfers to appropriately correspond with the risk profile of the members in the underlying experience and manual projections. For the risk adjustment transfer that corresponds to the experience projection, Oscar relied upon projected risk and rating factors that are specific to the experience period in the Pennsylvania market. For the risk adjustment transfer that corresponds to the manual projection, Oscar crosswalked the market metrics — plan liability risk score, statewide average premium, and geographic cost factors — from the manual period (i.e. Florida market) to the projection period (i.e. Pennsylvania market) while maintaining similar relative risk profiles by metal level. The two risk adjustment transfers were then blended by the same credibility weighting used to project allowed claims

Additional adjustments were made to account for the anticipated changes in the Health and Human Services Hierarchical Condition Categories (HHS-HCC) risk adjustment coefficient changes from the 2023 plan year to the 2025 plan year, for both Oscar and the market. These adjustments were determined from the HHS Risk Weight Conversion Tool that was supplied to Oscar by Wakely.

Oscar also included an adjustment to account for the anticipated impact of the Risk Adjustment Data Validation (RADV) audit on the 2025 plan year. To estimate the RADV impact, Oscar relied on historical experience in the individual market, measured anticipated risk adjustment coding error rates inherent in the 2021 and 2022 plan years, and forecasted those error rates to the projection period. The RADV impact is estimated as a payment of \$11.09 PMPM and is included in the "Insurer Specific Manual Adjustment PMPM" entry of Table 16 — Risk Adjustment Calculation.

Lastly, Oscar considered the impact to the projected risk adjustment transfer for the addition of the high-cost risk pooling mechanism that was implemented starting with the 2018 plan year.

The projected risk adjustment transfer, net of the risk adjustment user fee and expressed on an allowed basis, is estimated as a payment of approximately \$47.18 and is reflected in Worksheet 1, Section II of the URRT.

Any resulting risk adjustment transfer payments would be allocated proportionally across all plans in Oscar's individual market single risk pool.

Detailed quantitative support of the risk adjustment transfer projection is provided in Exhibit C and Table 16 - Rate Adjustment Calculation.

Exchange User Fees

The impact of the exchange user fee was based on an overall assessment of 3.30%, weighted on the projected premium associated with the distribution of membership expected to enroll on the exchange.

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The projected exchange user fee, expressed on an allowed basis, is estimated as a payment of approximately \$22.72 and is reflected in Worksheet 1, Section II of the URRT.

4.4. Plan-Adjusted Index Rate

Projected Plan-Adjusted Index Rates

Exhibit D summarizes the plan-adjusted index rates, which are determined by applying the allowable plan-level modifiers to the market-adjusted index rate.

The allowable modifiers as described in 45 CFR Part 156, §156.80(d)(2) are the following:

Actuarial Value and Cost-Sharing

Each plan's actuarial value and cost-sharing factor includes a benefit relativity adjustment and the expected impact of the plan's cost sharing amounts on the member's utilization of services. Oscar's internal benefit pricing model, which uses a single claim distribution for all plans, was used to estimate how members purchase services differently based on the level of plan-specific cost sharing. By utilizing a static claim distribution, the pricing model's adjustments assume the same demographic and risk characteristics for each plan priced and therefore exclude expected differences in the health status of members assumed to select each plan.

Plan's Provider Network and Delivery System Characteristics

There are no anticipated plan-specific differences in the provider network or utilization management practices in Oscar's projected product suite.

Plan Benefits in Addition to the EHBs

Oscar's proposed product suite does not cover any benefits above and beyond the EHB services detailed in the Pennsylvania state benchmark plan.

Administrative Costs, Excluding Exchange User Fees

The net claims costs are adjusted to account for expected non-benefit expenses. The resulting administrative cost factors inherent in the plan-adjusted index rate development are not static due to the application of fixed cost allocation on a PMPM basis as opposed to a percent of premium basis. As documented in the market rating rules, 45 CFR 156.80(d)(2), administrative costs are permitted plan-level adjustments to the index rate. Administrative costs in this context include administrative expenses, taxes and fees (excluding exchange user fees), and profit/risk loads.

Oscar modeled the plan-adjusted index rate development to allocate the fixed cost portion of total administrative expense on a PMPM basis to more appropriately align with the economics of the business.

Exhibit E summarizes the components of the administrative cost factor as shown in Worksheet 2, Section III of the URRT.

Expected Impact of the Specific Eligibility Categories for the Catastrophic Plan

A specific eligibility adjustment reflects the difference in expected demographics between the catastrophic plan and the non-catastrophic plans due to the unique eligibility requirements of the catastrophic plan (i.e. that only individuals under the age of 30 or eligible by reason of financial hardship can enroll). This adjustment reflects that costs vary by age and the cost of the population expected to enroll in the catastrophic plan is anticipated to be lower than non-catastrophic plans.

Oscar is proposing no change to the currently approved catastrophic eligibility adjustment.

4.5. Calibration

A composite calibration adjustment is applied uniformly to all plans. Detailed support of the calibration factor is provided in Exhibit F. The market-wide calibration factor is 1.778.

Age Curve Calibration

The average age factor used in the calibration process is 1.751 and was determined by applying the standard age curve established by HHS to the projected member distribution by age, with an adjustment for non-billable members who exceed the maximum of three child dependents under the age of 21 rule.

Under this methodology, the approximate average age, rounded to the nearest whole number, associated with the single risk pool is 49.

Geographic Factor Calibration

The average geographic rating factor is 1.007. In order to determine the geographic calibration factor the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

Oscar intends to sell individual market products in Bucks, Carbon, Chester, Delaware, Lackawanna, Lancaster, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, and Wyoming counties, which are within Rating Areas 3, 6, 7, and 8.

Exhibit G provides a summary of the proposed geographic rating factors applied to the plan-adjusted index rates.

Tobacco Factor Calibration

The average tobacco rating factor used in the calibration process is 1.009.

The tobacco factors by age were developed using a Milliman research report titled *Impact of Height, Weight, and Smoking on Medical Claim Costs*, which tabulates the medical claim costs by age for smokers and non-smokers using a government data source, the Medical Expenditure Panel Survey (MEPS). Smoker prevalence rates, which were utilized above to develop the tobacco calibration factor, were based on Oscar's empirical data, and are not anticipated to be substantially different in the projection period.

Oscar is proposing no change to the currently approved tobacco rating factors.

4.6. Consumer-Adjusted Premium Rate Development

Oscar derives consumer-adjusted premium rates by calibrating the plan-adjusted index rate and applying the rating factors specified by 45 CFR Part 147, §147.102. Exhibit H includes the proposed rate manual and a sample rate calculation.

5. Projected Loss Ratio

Oscar's projected loss ratio based on the federally-prescribed MLR methodology is 90.5%. The numerator of the projected loss ratio contains claim costs and HCQI expenses net of receipts from the risk adjustment program and the denominator consists of total premiums net of premium taxes and regulatory fees. Note the MLR in this context does not capture all adjustments, including multi-year averaging, credibility, and deductible averaging.

A summary of each component included in the loss ratio projection is provided in Exhibit I.

6. Plan Product Information

6.1. AV Metal Values

The AV metal values included in Worksheet 2, Section I of the URRT were based solely on the HHS actuarial value calculator. Copies of the results from the actuarial value calculator including screenshots for each plan are provided as a supplemental supporting document titled "ACA AV Screenshots" accompanying the rate filing submission.

6.2. Membership Projections

Oscar projected membership as displayed in Worksheet 2, Section IV of the URRT by considering the size of the projected Pennsylvania individual market in 2025 as well as our historical enrollment patterns of the Pennsylvania individual market, to estimate our assumed market penetration rate and member months projection. For silver level plans in the individual market, an estimate was made for the portion of projected enrollment that will be eligible for CSR subsidies at each subsidy level. When allocating membership within a metal level, Oscar distributed membership uniformly by plan within each metal level for both new and renewing plans.

Exhibit J summarizes the membership projection by metal level, including the alternative variant silver plans which CSR eligibles can purchase, and exchange status.

6.3. Plan Type

The plan types listed in Worksheet 2, Section I of the URRT appropriately describe Oscar's plans.

7. Miscellaneous Information

7.1. Effective Rate Review Information

CSR Subsidies

Oscar assumed that CSR subsidies will not be funded by the federal government for the 2025 plan year. If CSR funds are not appropriated and CSR plans continue to be offered, Oscar will then be solely responsible for covering cost sharing for these members. The proposed rates contained herein assume that CSR subsidies remain unfunded by the federal government and that the resulting shortfall will be accounted for with a factor of 1.220 applied exclusively to Oscar's on-exchange silver plans.

Terminated Products

Exhibit L summarizes both the discontinued plans that were included in the single risk pool during the experience period or made available thereafter and the corresponding mapped plans.

Oscar confirms that all discontinued plans are being mapped in accordance with the hierarchy established in 45 CFR 155.355(j). Discontinued plans are mapped at the plan ID level and will be renewed to a different plan within the existing product. Members who do not actively select a different plan during open enrollment will be re-enrolled in a plan at the same metal level as their current QHP.

Renewability

The products offered within this filing are all guaranteed issue (i.e., no medical underwriting) and guaranteed renewable as required under the ACA. This rate filing applies to non-grandfathered plans only that are open to new sales. Premiums will be charged on a monthly basis and are guaranteed for the duration of the 2025 plan year.

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Pennsylvania Actuarial Memorandum and Rate Exhibits

The following information was added to comply with Section D of the 2025 ACA Compliant Health Insurance Rate Filing Guidance and a crosswalk of the various requirements is summarized in Exhibit K.

1A — Company Information

Refer to Table 0 — Identifying Information of the Rate Exhibits for general company information.

1B — Rate History and Proposed Variations in Rate Changes

Table 4 provides Oscar’s most recent three years of historical rate changes in Pennsylvania, including the proposed rate change for 2025. Historical filed and approved rate changes varied by plan due to a combination of factors including shifts in benefit leveraging, cost-sharing modifications, and geographic rating factors.

Plan Year	Average Rate Change	SERFF ID
2025	4.4%	OHIN-134107350
2024	8.2%	OHIN-133678196
2023	8.4%	OHIN-133283238
2022	-9.4%	OHIN-132808338

1C — Average Rate Change

The average rate change over all plans from 2024 to 2025 using the calibrated adjusted index rate is 2.3%. The average rate change for a 21-year-old non-tobacco premium over all plans and rating areas from 2024 to 2025 is 4.0%. Rates are weighted on Oscar’s Pennsylvania individual membership as of March 31, 2024. Refer to Table 10 — Plan Rates and Table 11 — Plan Premium Development for 21-Year-Old Non-Tobacco User of the Rate Exhibits for additional details.

1D — Membership Count

Refer to Table 1 — Number of Members of the Rate Exhibits for the projected and current (as of February 2024) average age and member months by age group in the rating period.

1E — Benefit Changes

Refer to the Cost Sharing Changes tab in the attached supplemental supporting document titled “ACA Supporting Rate Exhibits” accompanying the rate filing submission.

Refer to Section 4.4 — Plan-Adjusted Index Rate for a description of the pricing assumptions used in development of the proposed premium rates.

1I — Historical Experience

Refer to Table 4 — Historical Experience and Table 4b — Manual Historical Experience of the Rate Exhibits for historical experience estimates for both the experience period and manual period sources.

Refer to Section 4.3 — Projection Factors for a description of the unit cost and utilization trends by service category that were assumed in both the experience period and manual period rate development.

2A — Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Table 5 provides support for the average projected paid-to-allowed ratio. The average projected allowed and incurred PMPM reflect the member month weighted average from Worksheet 2, Section IV of the URRT.

Table 5
Projected Paid-to-Allowed Ratio

Description	Value
Allowed Claim PMPM	\$645.60
Net Claim PMPM	\$536.47
Paid-to-Allowed Ratio	0.831

Refer to Section 4.3 — Projection Factors and Section 4.4 — Plan-Adjusted Index Rate for a detailed explanation of the development of the projected index rate, projected market-adjusted index rate, and projected allowed claims.

2B — Retention Items

Refer to Table 6 — Retention of the Rate Exhibits for an illustration of the non-benefit expenses, profit, and risk reflected in the projected premium rates.

The proposed commission schedule for the 2025 plan year that Oscar applies to policies in the individual market is \$20 PMPM for both new business and renewal business. This commission schedule shall remain in effect until terminated or replaced by Oscar in writing and within the company’s sole discretion. For purposes of this commission schedule, “Initial Term” shall include the months of the first calendar year that the applicable coverage is in effect, up to and including December 31 of the first calendar year. “Renewal Term” shall refer to any months after the “Initial Term” for which the applicable coverage is in effect.

The percentage of members estimated to come through Oscar’s broker channel is 36%. Using the proposed commission schedule of \$20.00 PMPM, along with override and bonus compensation, this results in a broker commission assumption of \$7.47 PMPM (or 1.17% of premium) at the total book level.

In addition, the net claims costs are adjusted to account for expected non-benefit expenses. The resulting administrative cost factors inherent in the plan-adjusted index rate development are not static due to the application of fixed cost allocation on a PMPM basis as opposed to a percent of premium basis. As documented in the market rating rules, 45 CFR 156.80(d)(2), administrative costs are permitted plan-level adjustments to the index rate. Administrative costs in this context include administrative expenses, taxes and fees (excluding exchange user fees), and profit/risk loads.

Oscar modeled the plan-adjusted index rate development to allocate the fixed cost portion of total administrative expense on a PMPM basis to more appropriately align with the economics of the business.

2D — Components of Rate Change

Refer to Table 8 — Components of Rate Change and Table 9 — Year-Over-Year Data to Support Table 8 of the Rate Exhibits for the components of the rate change.

Note that Line H does not match Line A in Table 8 — Components of Rate Change of the Rate Exhibits for a number of reasons, including the following:

- The Calibrated Plan Adjusted Index Rate shown in Line A is weighted on current membership, but many of the factors applied to the base period allowed claims before normalization in Line B, including those in Table 7 — Normalized Market-Adjusted Projected Allowed Total Claims and Table 9 — Year-Over-Year Data to Support Table 8 of the Rate Exhibits, are weighted on projected membership.
- The retention components shown in Lines F1 to F3 are calculated as a percentage of the Plan Adjusted Index Rate in Table 10 — Plan Rates of the Rate Exhibits, but are applied as a percentage of the Calibrated Plan

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Adjusted Index Rate in Table 8 — Components of Rate Change. This leads to discrepancies when there are fixed PMPM administrative expenses as is the case for the 2025 plan year.

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

Refer to Table 11 — Plan Premium Development for 21-Year-Old Non-Tobacco User of the Rate Exhibits for an illustration of the development of the premium rate offered to a 21-year-old non-tobacco user in the Pennsylvania individual market for the 2025 plan year.

5E — Composite Rating

Not applicable.

7.2. Reliance

In developing this rate filing, several internal departments were relied upon for information and assumption setting. This information includes, but is not limited to: Actuarial providing pandemic modeling, rating factors, and claim trend projections; Insurance Financial Management providing membership projections, non-benefit expenses, and taxes and fees; and the Insurance Business providing product changes and contractual terms for healthcare providers and vendors. I have performed a limited review of this information and have deemed it to be reasonable.

7.3. Actuarial Certification

I, [REDACTED] am an Actuary for Oscar. I am a member of the American Academy of Actuaries and I meet the qualification standards of the Academy to render the actuarial opinion contained herein.

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 Part 156, §156.80(d)(2) and 45 CFR Part 147, §147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice, including but not limited to:
 - ASOP No. 5, *Incurred Health and Disability Claims*,
 - ASOP No. 8, *Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits*,
 - ASOP No. 12, *Risk Classification*,
 - ASOP No. 23, *Data Quality*,
 - ASOP No. 25, *Credibility Procedures*,
 - ASOP No. 26, *Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans*,
 - ASOP No. 41, *Actuarial Communications*,
 - ASOP No. 42, *Determining Health and Disability Liabilities Other than Liabilities for Incurred Claims*,
 - ASOP No. 45, *The Use of Health Status Based Risk Adjustment Methodologies*, and
 - ASOP No. 50, *Determining Minimum Value and Actuarial Value Under the ACA*.

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- Reasonable in relation to the benefits provided and the population anticipated to be covered, and
- Neither excessive nor deficient.

I further certify that:

- The index rate and only the allowable modifiers as described in 45 CFR Part 156, §156.80(d)(1) and 45 CFR Part 156, §156.80(d)(2) were used to generate plan level rates,
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area,
- The AV calculator was used to determine the AV metal values shown on Worksheet 2 of the Part I URRT for all plans,
- All factor, benefit, and other changes from the prior approved filing have been discussed in the actuarial memorandum,
- The proposed new plans are not modifications of an existing plan, and
- The information presented in the Pennsylvania Actuarial Memorandum and Pennsylvania Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2025 Rate Filing Justification.

URRT and Rate Exhibit Methodology

The Part I URRT and the Rate Exhibits do not demonstrate the process used by Oscar to develop proposed premium rates. It is representative of information required by federal and state regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the index rate is developed in accordance with federal regulations and used consistently and only adjusted by the allowable modifiers.

COVID-19 Pandemic

The starting claim experience was adjusted from the experience period to the projection period to reflect the anticipated impact of items such as the change in the cost of vaccines and pharmaceutical treatment. Unforeseen strains, causing severe outbreaks or changes to legislation, may affect the extent to which the rates presented herein are neither excessive nor deficient.

Medicaid Redetermination and the Public Health Emergency

Rates were developed in line with the current law, which at the time of this rate filing includes the end of Medicaid continuous coverage, followed by redetermination of Medicaid members, as well as the end of the Public Health Emergency. Future regulatory, legislative, and economic changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

[REDACTED]
[REDACTED]
[REDACTED]
Member, American Academy of Actuaries
May 15, 2024



Exhibit A

Summary of Proposed Rate Increases

Summary of Proposed Rate Increases					
Benefit Plan	HIOS ID	Members	Plan-Adjusted Index Rate ¹		Rate Change
			2024	2025	
Bronze Classic	98517PA0010003	465	\$520.90	\$549.05	5.4%
Bronze Elite PCP Saver	98517PA0010005	239	\$637.60	\$652.78	2.4%
Bronze Simple HSA	98517PA0010014	75	\$472.50	\$503.79	6.6%
Bronze Classic PCP Saver Plus	98517PA0010021	511	\$506.03	\$538.54	6.4%
Bronze Classic 4700	98517PA0010024	107	\$544.41	\$574.47	5.5%
Bronze Classic Standard	98517PA0010050	60	\$509.89	\$542.65	6.4%
Secure	98517PA0010011	28	\$228.83	\$252.89	10.5%
Gold Classic	98517PA0010013	235	\$680.73	\$697.67	2.5%
Gold Elite Saver Plus	98517PA0010035	58	\$585.26	\$579.00	-1.1%
Gold Elite	98517PA0010036	147	\$702.44	\$721.61	2.7%
Silver Classic	98517PA0010006	140	\$653.39	\$665.84	1.9%
Silver Simple PCP Saver	98517PA0010025	201	\$714.74	\$755.82	5.7%
Silver Elite Saver Plus	98517PA0010030	46	\$698.33	\$706.08	1.1%
Silver Classic Standard	98517PA0010052	68	\$699.39	\$742.12	6.1%
Total		2,380	\$586.50	\$612.23	4.4%

¹Represents the demographic mix of current membership by age and area distributions for renewing plans.

Exhibit B

Manual Rate Development

Manual Rate Development	
Base Period Allowed Claim PMPM	\$456.27
Trend Factors -- Cost and Utilization	1.093
Plan Design Change	1.050
Demographic Shift	1.315
Morbidity Adjustment	1.064
Change in Network	0.994
Pharmacy Drug Rebates	0.979
Pooling Charge	1.000
COVID-19 Impact & Normalization	0.991
Others	1.035
Manual Allowed Claim PMPM	\$730.96

Exhibit C

Risk Adjustment Transfer Projection for the 2024 Plan Year

Description	Risk Pool		Definition
	Individual	Catastrophic	
Risk Factor — Oscar	1.488	0.173	A
Risk Factor — Market	1.499	0.302	B
Rating Factor — Oscar	1.449	0.658	C
Rating Factor — Market	1.401	0.588	D
State Average Premium PMPM — 2023 Plan Year	\$611.61	\$216.40	E
State Average Premium Increase ¹	2.5%	2.5%	F
State Average Premium PMPM — 2025 Plan Year	\$642.19	\$227.22	$G = E \times (1 + F)^2$
Administrative Cost Adjustment	0.86	0.86	H
Transfer PMPM	-\$23.19	-\$106.97	$I = [(A / B) - (C / D)] \times G \times H$
Billable Member Months	21,862	242	J
Forecasted Reinsurance Assessment PMPM	\$3.68	\$3.68	K
Estimated Reinsurance Recovery PMPM	\$0.00	\$0.00	L
Risk Adjustment Data Validation (RADV) Estimate	-\$11.09	-\$11.09	M
Transfer Total	-\$532,855		$N = I \times J$
Member Months	21,808		O
Transfer PMPM	-\$39.20		$P = N / O - K + L + M$

¹Annualized over two plan years.

Exhibit D

Plan-Adjusted Index Rates (1 of 2)

Benefit Plan	HIOS ID	Market-Adjusted Index Rate	AV & Cost Sharing	Provider Network	EHB Adjustment	Admin Costs	Catastrophic Eligibility	Plan-Adjusted Index Rate ¹
		A	B	C	D	E	F	
Bronze Classic	98517PA0010003	\$689.29	0.718	1.000	1.000	1.133	1.000	\$560.70
Bronze Elite PCP Saver	98517PA0010005	\$689.29	0.808	1.000	1.000	1.121	1.000	\$624.34
Bronze Simple HSA	98517PA0010014	\$689.29	0.716	1.000	1.000	1.133	1.000	\$559.10
Bronze Classic PCP Saver Plus	98517PA0010021	\$689.29	0.717	1.000	1.000	1.133	1.000	\$559.73
Bronze Classic 4700	98517PA0010024	\$689.29	0.731	1.000	1.000	1.131	1.000	\$570.01
Bronze Classic Standard	98517PA0010050	\$689.29	0.718	1.000	1.000	1.133	1.000	\$560.90
Secure	98517PA0010011	\$689.29	0.651	1.000	1.000	1.166	0.843	\$440.83
Gold Classic	98517PA0010013	\$689.29	0.886	1.000	1.000	1.112	1.000	\$679.08
Gold Elite Saver Plus	98517PA0010035	\$689.29	0.992	1.000	1.000	1.103	1.000	\$753.89
Gold Elite	98517PA0010036	\$689.29	0.925	1.000	1.000	1.109	1.000	\$706.59
Silver Classic	98517PA0010006	\$689.29	0.999	1.000	1.000	1.102	1.000	\$758.94
Silver Simple PCP Saver	98517PA0010025	\$689.29	0.966	1.000	1.000	1.105	1.000	\$735.69
Silver Elite Saver Plus	98517PA0010030	\$689.29	1.010	1.000	1.000	1.102	1.000	\$766.89
Silver Classic Standard	98517PA0010052	\$689.29	0.975	1.000	1.000	1.104	1.000	\$742.16

¹Plan-Adjusted Index Rate = A x B x C x D x E x F

Exhibit D

Plan-Adjusted Index Rates (2 of 2)

AV & Cost Sharing					
Benefit Plan	HIOS ID	Paid-to-Allowed Ratio	CSR Load	Induced Demand Factor	AV & Cost Sharing ¹
		A	B	C	
Bronze Classic	98517PA0010003	0.750	1.000	0.958	0.718
Bronze Elite PCP Saver	98517PA0010005	0.817	1.000	0.989	0.808
Bronze Simple HSA	98517PA0010014	0.748	1.000	0.957	0.716
Bronze Classic PCP Saver Plus	98517PA0010021	0.749	1.000	0.957	0.717
Bronze Classic 4700	98517PA0010024	0.760	1.000	0.962	0.731
Bronze Classic Standard	98517PA0010050	0.750	1.000	0.958	0.718
Secure	98517PA0010011	0.694	1.000	0.938	0.651
Gold Classic	98517PA0010013	0.869	1.000	1.019	0.886
Gold Elite Saver Plus	98517PA0010035	0.934	1.000	1.062	0.992
Gold Elite	98517PA0010036	0.894	1.000	1.034	0.925
Silver Classic	98517PA0010006	0.769	1.220	1.065	0.999
Silver Simple PCP Saver	98517PA0010025	0.753	1.220	1.051	0.966
Silver Elite Saver Plus	98517PA0010030	0.774	1.220	1.069	1.010
Silver Classic Standard	98517PA0010052	0.758	1.220	1.055	0.975

¹AV & Cost Sharing = A x B x C

Exhibit E

Administrative Cost Factor Components

Description	Allocation Category	
	PMPM	% of Premium
General Administration	\$40.17	6.3%
Broker Commissions	\$7.47	1.17%
HCQI	\$5.77	0.9%
Subtotal — Administrative Expense Load	\$53.41	8.3%
Premium Tax	\$0.00	0.0%
Risk Adjustment User Fee	\$0.18	0.0%
PCORI	\$0.27	0.0%
Exchange Fee	\$18.88	2.9%
Federal Income Tax	\$2.89	0.5%
Subtotal — Taxes and Fees	\$22.22	3.5%
Risk Margin ¹	\$10.88	1.7%
Subtotal — Risk Margin	\$10.88	1.7%
Total Retention ²	\$67.64	10.6%

¹The targeted risk margin is net federal income taxes.

²The exchange user fee is excluded from the total retention estimate.

Exhibit F Calibration Development

Age	Member Distribution ¹	Age Factor ²	Age	Member Distribution		Tobacco Factor	Rating Area	Member Distribution	Area Factor
				Smoker	Non-Smoker				
0-14	2.4%	0.765	0-14	0.0%	2.5%	1.000	3	32.7%	0.934
15	0.2%	0.833	15	0.0%	0.2%	1.000	6	23.3%	1.153
16	0.2%	0.859	16	0.0%	0.2%	1.000	7	18.8%	1.003
17	0.4%	0.885	17	0.0%	0.4%	1.000	8	25.2%	0.969
18	0.3%	0.913	18	0.0%	0.3%	1.000	Total	100.0%	1.007
19	0.7%	0.941	19	0.0%	0.7%	1.000			
20	0.9%	0.970	20	0.0%	0.9%	1.000			
21	0.9%	1.000	21	0.0%	0.9%	1.000			
22	0.9%	1.000	22	0.0%	0.9%	1.000			
23	1.2%	1.000	23	0.0%	1.1%	1.000			
24	0.7%	1.000	24	0.0%	0.7%	1.000			
25	1.3%	1.004	25	0.0%	1.3%	1.050			
26	2.4%	1.024	26	0.2%	2.2%	1.050			
27	2.5%	1.048	27	0.1%	2.4%	1.050			
28	2.5%	1.087	28	0.0%	2.4%	1.050			
29	2.4%	1.119	29	0.2%	2.2%	1.050			
30	2.4%	1.135	30	0.0%	2.4%	1.050			
31	2.2%	1.159	31	0.0%	2.2%	1.050			
32	2.4%	1.183	32	0.1%	2.3%	1.050			
33	2.2%	1.198	33	0.1%	2.1%	1.050			
34	2.4%	1.214	34	0.2%	2.3%	1.050			
35	2.0%	1.222	35	0.1%	1.9%	1.090			
36	1.6%	1.230	36	0.1%	1.5%	1.090			
37	1.8%	1.238	37	0.1%	1.7%	1.090			
38	2.1%	1.246	38	0.1%	2.0%	1.090			
39	1.7%	1.262	39	0.1%	1.6%	1.090			
40	1.8%	1.278	40	0.2%	1.7%	1.090			
41	2.1%	1.302	41	0.1%	2.0%	1.090			
42	1.6%	1.325	42	0.1%	1.5%	1.090			
43	2.2%	1.357	43	0.3%	1.9%	1.090			
44	2.1%	1.397	44	0.1%	2.0%	1.090			
45	1.7%	1.444	45	0.0%	1.7%	1.090			
46	1.9%	1.500	46	0.1%	1.8%	1.090			
47	1.8%	1.563	47	0.1%	1.7%	1.090			
48	1.8%	1.635	48	0.3%	1.5%	1.090			
49	1.8%	1.706	49	0.3%	1.6%	1.090			
50	2.1%	1.786	50	0.2%	1.9%	1.090			
51	1.5%	1.865	51	0.4%	1.1%	1.090			
52	1.8%	1.952	52	0.2%	1.6%	1.090			
53	2.2%	2.040	53	0.3%	1.9%	1.090			
54	2.2%	2.135	54	0.3%	1.9%	1.090			
55	1.6%	2.230	55	0.2%	1.5%	1.125			
56	2.2%	2.333	56	0.2%	1.9%	1.125			
57	2.3%	2.437	57	0.2%	2.2%	1.125			
58	2.8%	2.548	58	0.2%	2.6%	1.125			
59	3.0%	2.603	59	0.3%	2.7%	1.125			
60	2.8%	2.714	60	0.4%	2.5%	1.125			
61	2.8%	2.810	61	0.2%	2.5%	1.125			
62	3.3%	2.873	62	0.2%	3.1%	1.125			
63	3.7%	2.952	63	0.5%	3.3%	1.125			
64+	6.2%	3.000	64+	0.6%	5.6%	1.125			
Total	100.0%	1.751	Total	7.3%	92.7%	1.009			

Calibration Factor
1.778

¹Distribution of projected billed members.

²Non-billed members were assigned a factor of 0.

Exhibit G Geographic Rating Factors

Rating Area	Description	Member Distribution ¹	Area Factor		% Change
			Current ²	Proposed	
3	Scranton	30.6%	0.928	0.934	0.7%
6	Allentown	21.6%	1.112	1.153	3.7%
7	Central PA	18.1%	1.016	1.003	-1.3%
8	Philadelphia	29.7%	0.998	0.969	-2.9%
Total		100.0%	1.004	1.004	0.0%

¹Membership distribution as of March 2024.

²The current factors were normalized with the current distribution for comparison purposes.

Exhibit H Rate Manual

Sample Rate Calculation

Sample Member Demographics

Silver Classic, 40 Year-Old, Rating Area 8

	<u>Source</u>	<u>Factor</u>
Plan-Adjusted Index Rate:	Exhibit D	\$758.94
Age Factor:	Exhibit F	1.278
Tobacco Factor:	Exhibit F	1.090
Area Factor:	Exhibit F	0.969
Calibration Factor:	Exhibit F	1.778

Calculation of Projected Premium

=Plan-Adjusted Index Rate x Age Factor x Tobacco Factor x Area Factor / Calibration Factor

=\$576.06

Exhibit I

Projected Medical Loss Ratio

Projected Medical Loss Ratio (Federally-Prescribed)

Description	Value	Definition
Net Claims	\$536.47	A
HCQI	\$5.77	B
Risk Adjustment	(\$39.20)	C
State Reinsurance	\$21.78	n/a
MLR Numerator	\$559.67	$D = A + B - C$
Premium	\$640.41	E
Taxes	\$22.22	F
MLR Denominator	\$618.19	$G = E - F$
Projected MLR	90.5%	$H = D / G$

Exhibit J

Distribution of Membership Across Metal

Metal	Exchange Status	Membership	
		Distribution	Member Months
Catastrophic	On	0.9%	202
	Off	0.2%	37
Bronze	On	48.1%	10,495
	Off	0.5%	105
Silver Base Plan	On	0.4%	92
	Off	0.2%	46
Silver 94% CSR Variant	On	10.1%	2,192
	Off	0.0%	0
Silver 87% CSR Variant	On	6.3%	1,382
	Off	0.0%	0
Silver 73% CSR Variant	On	1.2%	259
	Off	0.0%	0
Gold	On	31.2%	6,806
	Off	0.9%	192
Total		100.0%	21,808

Exhibit K

Crosswalk to Components of the Pennsylvania Actuarial Memorandum

Item	Location
Section 1 — Basic Information and Data	
A. Company Information	Section 7.1
B. Rate History & Proposed Variation in Rate Changes	Section 7.1
C. Average Rate Change	Section 3
D. Membership Count	Section 7.1
E. Benefit Changes	Section 4.4
F. Experience Period Claims & Premium	Sections 4.1 & 4.3
G. Credibility of Data	Section 4.3
H. Trend Identification	Section 4.3
I. Historical Experience	Section 7.1
Section 2 — Rate Development & Change	
A. Development of PAIR, MAIR and Total Allowed Claims	Sections 7.1
B. Retention Items	Section 7.1
C. Normalized Market-Adjusted Projected Allowed Total Claims	Section 4.5
D. Components of Rate Change	Section 7.1
Section 3 — Plan Rate Development	Sections 4.4 & 4.5 & 5
Section 4 — Plan Premium Development for 21-Year-Old Non-Tobacco User	Section 7.1
Section 5 — Plan Factors	
A. Age and Tobacco Factors	Section 4.5
B. Geographic Factors	Section 4.5
C. Network Factors	Section 4.3
D. Service Area Composition	Section 4.5
E. Composite Rating	Section 7.1
Section 6 — Actuarial Certifications	Section 7.3

Exhibit L

Terminated Products

Terminated Plan Name	Terminated HIOS ID	Mapped Plan Name	Mapped HIOS ID
Plans offered during the 2024 plan year and terminated prior to the 2025 plan year			
Gold Classic Standard	98517PA0010053	Gold Classic	98517PA0010013
Plans offered during the 2023 plan year and terminated prior to the 2024 plan year			
Bronze Classic- PCP Saver	98517PA0010002	Bronze Classic	98517PA0010003
Silver Simple- Specialist Saver	98517PA0010008	Silver Simple PCP Saver	98517PA0010025
Bronze Elite- Specialist Saver	98517PA0010012	Bronze Elite PCP Saver	98517PA0010005
Bronze Classic- \$3000 Ded	98517PA0010023	Bronze Elite PCP Saver	98517PA0010005
Silver Simple- HSA	98517PA0010029	Silver Classic	98517PA0010006
Silver Simple- For Diabetes	98517PA0010045	Silver Simple PCP Saver	98517PA0010025
Bronze Simple Standard	98517PA0010051	Bronze Classic Standard	98517PA0010050

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Ucar Health Plan of Pennsylvania, Inc.	
Product(s):	PAUC	
Market Segment:	Individual	
Rate Effective Date:	11/1/25	to 12/31/25
Base Period Start Date:	11/1/24	to 12/31/24
Date of Most Recent Membership:	2/1/25	

Table 1. Number of Members

	Member-months		Member-months Projected Rating Period
	Experience Period	Current Period (as of 02-01-2026)	
Average Age	43.49	43.67	43.71
Total	25,827	2,725	1,937,468,057
1-18	974	16	26,066,029
18-24	1,965	133	358,841,760
25-34	9,071	118	211,621,949
35-44	6,437	137	224,528,188
45-54	1,646	128	177,376,263
55-64	1,313	230	188,301,076
65-74	1,305	231	189,307,565
75-84	1,025	121	175,000,000
85-94	8,364	144	244,368,021
95+	1,281	17	173,960,464

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost-Sharing	Allowed Claims (Non-Capitated)	Non-Ent portion of Allowed Claims	Total Prescription Drug Rebates**	Total Ent Capitation	Total Non-Ent Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 18,141,262.36	\$ 14,641,329.34	\$ 14,641,329.34	91,824	\$ 1,856,495.00	\$ 1,456,064.00	\$ 4,366,244.00	\$ 0.00	\$ 14,641,329.34	\$ 14,641,329.34	\$ 0.00	\$ 0.00
Experience Period Total Allowed Ent Claims + Ent Capitation (PMPM (net of prescription drug rebates))											\$ 0.00

**Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand†	Composite Trend	Weight‡
Incident Hospital	0.0571	0.0000	0.25%	0.00%	23.07%
Continuation Hospital	0.0071	0.0000	0.25%	0.00%	33.07%
Professional	0.0004	0.0000	0.25%	1.50%	20.00%
Other Medical	0.0004	0.0000	0.25%	1.50%	1.00%
Capitation	0.0004	0.0000	0.25%	0.00%	0.00%
Prescription Drugs	0.0004	0.0000	0.25%	0.00%	0.00%
Total Annual Trend				1.33%	100.00%
Months of Trend				24	
Long-Term Trend Projection Factor				1.35%	

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

** Should equal URT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Competition Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost-Sharing	Prescription Drug Rebates**	Allowed Claims (Net of Prescription)	Allowed PMPM
Jan-24	\$ 181,297.20	\$ 145,934.39	0.8046	\$ 145,934.39	3,527	\$ 41,376.23	\$ 0.00	\$ 145,934.39	\$ 41,376.23	\$ 11,764.51
Feb-24	\$ 1,812,972.00	\$ 1,459,343.91	0.8076	\$ 1,459,343.91	3,527	\$ 413,762.30	\$ 0.00	\$ 1,459,343.91	\$ 413,762.30	\$ 117,645.11
Mar-24	\$ 18,129,720.00	\$ 14,593,439.10	0.8099	\$ 14,593,439.10	3,527	\$ 4,137,623.00	\$ 0.00	\$ 14,593,439.10	\$ 4,137,623.00	\$ 1,176,451.11
Apr-24	\$ 181,297.20	\$ 145,934.39	0.8122	\$ 145,934.39	3,527	\$ 41,376.23	\$ 0.00	\$ 145,934.39	\$ 41,376.23	\$ 11,764.51
May-24	\$ 1,812,972.00	\$ 1,459,343.91	0.8145	\$ 1,459,343.91	3,527	\$ 413,762.30	\$ 0.00	\$ 1,459,343.91	\$ 413,762.30	\$ 117,645.11
Jun-24	\$ 18,129,720.00	\$ 14,593,439.10	0.8168	\$ 14,593,439.10	3,527	\$ 4,137,623.00	\$ 0.00	\$ 14,593,439.10	\$ 4,137,623.00	\$ 1,176,451.11
Jul-24	\$ 181,297.20	\$ 145,934.39	0.8191	\$ 145,934.39	3,527	\$ 41,376.23	\$ 0.00	\$ 145,934.39	\$ 41,376.23	\$ 11,764.51
Aug-24	\$ 1,812,972.00	\$ 1,459,343.91	0.8214	\$ 1,459,343.91	3,527	\$ 413,762.30	\$ 0.00	\$ 1,459,343.91	\$ 413,762.30	\$ 117,645.11
Sep-24	\$ 18,129,720.00	\$ 14,593,439.10	0.8237	\$ 14,593,439.10	3,527	\$ 4,137,623.00	\$ 0.00	\$ 14,593,439.10	\$ 4,137,623.00	\$ 1,176,451.11
Oct-24	\$ 181,297.20	\$ 145,934.39	0.8260	\$ 145,934.39	3,527	\$ 41,376.23	\$ 0.00	\$ 145,934.39	\$ 41,376.23	\$ 11,764.51
Nov-24	\$ 1,812,972.00	\$ 1,459,343.91	0.8283	\$ 1,459,343.91	3,527	\$ 413,762.30	\$ 0.00	\$ 1,459,343.91	\$ 413,762.30	\$ 117,645.11
Dec-24	\$ 18,129,720.00	\$ 14,593,439.10	0.8306	\$ 14,593,439.10	3,527	\$ 4,137,623.00	\$ 0.00	\$ 14,593,439.10	\$ 4,137,623.00	\$ 1,176,451.11
Jan-25	\$ 181,297.20	\$ 145,934.39	0.8329	\$ 145,934.39	3,527	\$ 41,376.23	\$ 0.00	\$ 145,934.39	\$ 41,376.23	\$ 11,764.51
Feb-25	\$ 1,812,972.00	\$ 1,459,343.91	0.8352	\$ 1,459,343.91	3,527	\$ 413,762.30	\$ 0.00	\$ 1,459,343.91	\$ 413,762.30	\$ 117,645.11
Mar-25	\$ 18,129,720.00	\$ 14,593,439.10	0.8375	\$ 14,593,439.10	3,527	\$ 4,137,623.00	\$ 0.00	\$ 14,593,439.10	\$ 4,137,623.00	\$ 1,176,451.11
Apr-25	\$ 181,297.20	\$ 145,934.39	0.8398	\$ 145,934.39	3,527	\$ 41,376.23	\$ 0.00	\$ 145,934.39	\$ 41,376.23	\$ 11,764.51
May-25	\$ 1,812,972.00	\$ 1,459,343.91	0.8421	\$ 1,459,343.91	3,527	\$ 413,762.30	\$ 0.00	\$ 1,459,343.91	\$ 413,762.30	\$ 117,645.11
Jun-25	\$ 18,129,720.00	\$ 14,593,439.10	0.8444	\$ 14,593,439.10	3,527	\$ 4,137,623.00	\$ 0.00	\$ 14,593,439.10	\$ 4,137,623.00	\$ 1,176,451.11
Jul-25	\$ 181,297.20	\$ 145,934.39	0.8467	\$ 145,934.39	3,527	\$ 41,376.23	\$ 0.00	\$ 145,934.39	\$ 41,376.23	\$ 11,764.51
Aug-25	\$ 1,812,972.00	\$ 1,459,343.91	0.8490	\$ 1,459,343.91	3,527	\$ 413,762.30	\$ 0.00	\$ 1,459,343.91	\$ 413,762.30	\$ 117,645.11
Sep-25	\$ 18,129,720.00	\$ 14,593,439.10	0.8513	\$ 14,593,439.10	3,527	\$ 4,137,623.00	\$ 0.00	\$ 14,593,439.10	\$ 4,137,623.00	\$ 1,176,451.11
Oct-25	\$ 181,297.20	\$ 145,934.39	0.8536	\$ 145,934.39	3,527	\$ 41,376.23	\$ 0.00	\$ 145,934.39	\$ 41,376.23	\$ 11,764.51
Nov-25	\$ 1,812,972.00	\$ 1,459,343.91	0.8559	\$ 1,459,343.91	3,527	\$ 413,762.30	\$ 0.00	\$ 1,459,343.91	\$ 413,762.30	\$ 117,645.11
Dec-25	\$ 18,129,720.00	\$ 14,593,439.10	0.8582	\$ 14,593,439.10	3,527	\$ 4,137,623.00	\$ 0.00	\$ 14,593,439.10	\$ 4,137,623.00	\$ 1,176,451.11
Jan-26	\$ 181,297.20	\$ 145,934.39	0.8605	\$ 145,934.39	3,527	\$ 41,376.23	\$ 0.00	\$ 145,934.39	\$ 41,376.23	\$ 11,764.51
Feb-26	\$ 1,812,972.00	\$ 1,459,343.91	0.8628	\$ 1,459,343.91	3,527	\$ 413,762.30	\$ 0.00	\$ 1,459,343.91	\$ 413,762.30	\$ 117,645.11
Mar-26	\$ 18,129,720.00	\$ 14,593,439.10	0.8651	\$ 14,593,439.10	3,527	\$ 4,137,623.00	\$ 0.00	\$ 14,593,439.10	\$ 4,137,623.00	\$ 1,176,451.11
Apr-26	\$ 181,297.20	\$ 145,934.39	0.8674	\$ 145,934.39	3,527	\$ 41,376.23	\$ 0.00	\$ 145,934.39	\$ 41,376.23	\$ 11,764.51
May-26	\$ 1,812,972.00	\$ 1,459,343.91	0.8697	\$ 1,459,343.91	3,527	\$ 413,762.30	\$ 0.00	\$ 1,459,343.91	\$ 413,762.30	\$ 117,645.11
Jun-26	\$ 18,129,720.00	\$ 14,593,439.10	0.8720	\$ 14,593,439.10	3,527	\$ 4,137,623.00	\$ 0.00	\$ 14,593,439.10	\$ 4,137,623.00	\$ 1,176,451.11
Jul-26	\$ 181,297.20	\$ 145,934.39	0.8743	\$ 145,934.39	3,527	\$ 41,376.23	\$ 0.00	\$ 145,934.39	\$ 41,376.23	\$ 11,764.51
Aug-26	\$ 1,812,972.00	\$ 1,459,343.91	0.8766	\$ 1,459,343.91	3,527	\$ 413,762.30	\$ 0.00	\$ 1,459,343.91	\$ 413,762.30	\$ 117,645.11
Sep-26	\$ 18,129,720.00	\$ 14,593,439.10	0.8789	\$ 14,593,439.10	3,527	\$ 4,137,623.00	\$ 0.00	\$ 14,593,439.10	\$ 4,137,623.00	\$ 1,176,451.11
Oct-26	\$ 181,297.20	\$ 145,934.39	0.8812	\$ 145,934.39	3,527	\$ 41,376.23	\$ 0.00	\$ 145,934.39	\$ 41,376.23	\$ 11,764.51
Nov-26	\$ 1,812,972.00	\$ 1,459,343.91	0.8835	\$ 1,459,343.91	3,527	\$ 413,762.30	\$ 0.00	\$ 1,459,343.91	\$ 413,762.30	\$ 117,645.11
Dec-26	\$ 18,129,720.00	\$ 14,593,439.10	0.8858	\$ 14,593,439.10	3,527	\$ 4,137,623.00	\$ 0.00	\$ 14,593,439.10	\$ 4,137,623.00	\$ 1,176,451.11

* Express Competition Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Oscar Health Plan of Pennsylvania, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/25

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
\$ 4,094,187,484.00	\$ 2,644,333,522.00	\$ 3,007,752,928.00	6,803,695	\$ 301,677,703.20	\$ 3,309,430,631.00	\$ -	\$ (159,864,042.10)	\$ -	\$ -	\$ (614,590,924.50)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											
											\$ 462.92
Loss Ratio											
*Express Prescription Drug Rebates as a negative number											
											\$ 81.89%

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.10%	0.50%		3.61%	23.16%
Outpatient Hospital	5.18%	0.50%		5.71%	33.07%
Professional	0.32%	0.50%		0.83%	20.69%
Other Medical	0.32%	0.50%		0.83%	1.02%
Capitation				0.00%	0.00%
Prescription Drugs	7.50%	4.90%		7.52%	21.06%
Total Annual Trend				4.59%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.094	

* 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	Prescription Drug Rebates**	Allowed Claims (Net of Prescription)	Allowed PMPM
Jan-20	\$ 20,538,074.00	\$ 0.9460	0.9460	\$ 118,080.00	118,080	\$ 1.0000	\$ -	\$ -	\$ -	\$ 0.0000
Feb-20	\$ 23,810,059.79	\$ 0.9552	0.9552	\$ 24,668,547.73	119,166	\$ 207.01	\$ -	\$ -	\$ 733,107.65	\$ 235.49
Mar-20	\$ 23,487,991.19	\$ 0.9587	0.9587	\$ 24,497,885.55	116,754	\$ 209.83	\$ -	\$ -	\$ 887,953.06	\$ 237.87
Apr-20	\$ 18,055,098.97	\$ 0.9461	0.9461	\$ 19,084,329.55	114,302	\$ 166.96	\$ -	\$ -	\$ 698,784.03	\$ 183.77
May-20	\$ 22,763,253.81	\$ 0.9558	0.9558	\$ 23,815,346.75	114,788	\$ 207.47	\$ -	\$ -	\$ 931,321.20	\$ 230.46
Jun-20	\$ 30,104,793.47	\$ 0.9618	0.9618	\$ 31,310,321.45	115,976	\$ 269.97	\$ -	\$ -	\$ 1,083,484.31	\$ 295.59
Jul-20	\$ 35,430,987.16	\$ 0.9683	0.9683	\$ 36,569,491.46	115,273	\$ 316.95	\$ -	\$ -	\$ 1,114,592.46	\$ 333.01
Aug-20	\$ 29,905,536.25	\$ 0.9590	0.9590	\$ 31,177,984.32	115,959	\$ 268.87	\$ -	\$ -	\$ 1,116,751.53	\$ 286.46
Sep-20	\$ 31,381,829.57	\$ 0.9597	0.9597	\$ 32,715,389.56	115,750	\$ 282.64	\$ -	\$ -	\$ 1,208,677.85	\$ 307.80
Oct-20	\$ 32,963,674.94	\$ 0.9606	0.9606	\$ 34,316,526.71	114,722	\$ 299.13	\$ -	\$ -	\$ 1,278,699.49	\$ 325.04
Nov-20	\$ 32,032,201.83	\$ 0.9611	0.9611	\$ 33,738,444.22	114,567	\$ 290.91	\$ -	\$ -	\$ 1,177,314.15	\$ 312.65
Dec-20	\$ 715,989,500.00	\$ 0.9568	0.9568	\$ 4,092,479.75	112,151	\$ 303.89	\$ 41,148,737.70	\$ 1,352,687.49	\$ 36,705,683.06	\$ 322.83
Jan-21	\$ 65,705,039.12	\$ 0.9622	0.9622	\$ 68,286,441.12	230,892	\$ 295.75	\$ -	\$ -	\$ 2,012,119.78	\$ 309.90
Feb-21	\$ 69,593,331.31	\$ 0.9568	0.9568	\$ 72,701,672.46	231,641	\$ 313.86	\$ -	\$ -	\$ 2,563,937.20	\$ 327.88
Mar-21	\$ 81,671,673.15	\$ 0.9571	0.9571	\$ 85,335,942.25	233,984	\$ 364.71	\$ -	\$ -	\$ 3,071,282.37	\$ 384.05
Apr-21	\$ 83,903,979.15	\$ 0.9552	0.9552	\$ 87,834,583.12	238,423	\$ 368.39	\$ -	\$ -	\$ 3,170,979.77	\$ 388.78
May-21	\$ 85,301,526.18	\$ 0.9542	0.9542	\$ 89,398,634.78	248,889	\$ 359.19	\$ -	\$ -	\$ 3,401,896.78	\$ 377.26
Jun-21	\$ 90,771,588.35	\$ 0.9538	0.9538	\$ 94,747,935.62	257,238	\$ 368.33	\$ -	\$ -	\$ 3,691,071.53	\$ 389.49
Jul-21	\$ 98,150,711.81	\$ 0.9570	0.9570	\$ 102,563,634.15	263,445	\$ 389.31	\$ -	\$ -	\$ 3,685,057.30	\$ 405.79
Aug-21	\$ 114,981,678.80	\$ 0.9558	0.9558	\$ 119,988,503.10	270,686	\$ 443.20	\$ -	\$ -	\$ 4,210,906.20	\$ 452.70
Sep-21	\$ 103,894,388.00	\$ 0.9540	0.9540	\$ 108,900,438.14	278,832	\$ 390.56	\$ -	\$ -	\$ 4,188,729.50	\$ 404.94
Oct-21	\$ 102,590,817.90	\$ 0.9506	0.9506	\$ 107,919,987.10	281,044	\$ 384.00	\$ -	\$ -	\$ 3,997,379.65	\$ 400.14
Nov-21	\$ 98,728,872.99	\$ 0.9498	0.9498	\$ 103,983,780.49	285,473	\$ 364.25	\$ -	\$ -	\$ 4,397,240.41	\$ 381.32
Dec-21	\$ 188,586,585.00	\$ 0.9500	0.9500	\$ 195,916,166.91	284,004	\$ 372.15	\$ 70,015,947.40	\$ 4,407,405.48	\$ 109,215,662.99	\$ 383.40
Jan-22	\$ 188,586,585.00	\$ 0.9523	0.9523	\$ 197,990,176.15	563,229	\$ 351.53	\$ -	\$ -	\$ 6,140,617.85	\$ 378.88
Feb-22	\$ 183,555,838.60	\$ 0.9460	0.9460	\$ 193,925,838.84	607,212	\$ 319.37	\$ -	\$ -	\$ 7,333,767.74	\$ 343.34
Mar-22	\$ 226,425,401.50	\$ 0.9480	0.9480	\$ 236,701,638.44	618,702	\$ 382.58	\$ -	\$ -	\$ 9,056,519.64	\$ 407.01
Apr-22	\$ 210,935,774.60	\$ 0.9440	0.9440	\$ 223,897,761.32	613,468	\$ 363.98	\$ -	\$ -	\$ 9,005,980.41	\$ 384.78
May-22	\$ 231,605,242.40	\$ 0.9453	0.9453	\$ 245,011,073.83	605,965	\$ 404.33	\$ -	\$ -	\$ 9,918,095.38	\$ 426.58
Jun-22	\$ 227,943,908.10	\$ 0.9400	0.9400	\$ 242,439,225.87	599,252	\$ 404.57	\$ -	\$ -	\$ 10,388,895.10	\$ 424.59
Jul-22	\$ 220,633,099.90	\$ 0.9420	0.9420	\$ 233,936,771.53	601,805	\$ 388.70	\$ -	\$ -	\$ 9,497,405.38	\$ 408.00
Aug-22	\$ 250,043,816.10	\$ 0.9412	0.9412	\$ 265,668,281.79	615,266	\$ 431.79	\$ -	\$ -	\$ 10,650,519.86	\$ 452.42
Sep-22	\$ 227,648,009.50	\$ 0.9388	0.9388	\$ 242,485,078.60	631,945	\$ 383.71	\$ -	\$ -	\$ 10,133,232.05	\$ 401.79
Oct-22	\$ 254,601,835.50	\$ 0.9438	0.9438	\$ 269,756,469.64	645,718	\$ 417.75	\$ -	\$ -	\$ 10,663,263.74	\$ 432.26
Nov-22	\$ 242,502,783.80	\$ 0.9398	0.9398	\$ 258,028,176.99	663,277	\$ 389.02	\$ -	\$ -	\$ 10,418,122.28	\$ 406.36
Dec-22	\$ 4,279,152,883.00	\$ 0.9336	0.9336	\$ 24,969,063.02	661,176	\$ 385.63	\$ 197,435,129.60	\$ 10,973,968.40	\$ 263,103,581.90	\$ 397.93
Jan-23	\$ 211,935,881.40	\$ 0.9338	0.9338	\$ 23,538,701.59	631,434	\$ 402.04	\$ -	\$ -	\$ 11,616,949.17	\$ 434.58
Feb-23	\$ 214,923,894.80	\$ 0.9321	0.9321	\$ 23,648,483.79	601,678	\$ 391.65	\$ -	\$ -	\$ 11,560,545.10	\$ 417.43
Mar-23	\$ 240,281,538.50	\$ 0.9316	0.9316	\$ 263,569,816.00	586,531	\$ 449.37	\$ -	\$ -	\$ 13,243,537.21	\$ 476.20
Apr-23	\$ 220,778,154.20	\$ 0.9021	0.9021	\$ 244,751,561.34	570,978	\$ 428.65	\$ -	\$ -	\$ 12,431,265.19	\$ 452.76
May-23	\$ 226,814,951.20	\$ 0.9091	0.9091	\$ 253,811,992.96	554,357	\$ 457.92	\$ -	\$ -	\$ 13,233,609.35	\$ 479.55
Jun-23	\$ 217,444,553.00	\$ 0.9000	0.9000	\$ 241,538,355.12	542,225	\$ 445.46	\$ -	\$ -	\$ 13,097,905.68	\$ 465.41
Jul-23	\$ 202,317,024.50	\$ 0.8748	0.8748	\$ 231,864,557.79	530,335	\$ 436.26	\$ -	\$ -	\$ 13,222,245.38	\$ 452.65
Aug-23	\$ 215,109,628.00	\$ 0.8780	0.8780	\$ 244,940,614.45	521,325	\$ 469.84	\$ -	\$ -	\$ 14,417,335.36	\$ 487.12
Sep-23	\$ 207,220,719.90	\$ 0.8647	0.8647	\$ 239,641,040.84	540,230	\$ 443.59	\$ -	\$ -	\$ 13,545,764.83	\$ 459.06
Oct-23	\$ 232,742,993.70	\$ 0.8680	0.8680	\$ 268,131,749.68	560,545	\$ 478.34	\$ -	\$ -	\$ 14,719,602.54	\$ 495.71
Nov-23	\$ 226,800,533.70	\$ 0.8428	0.8428	\$ 266,862,000.94	579,263	\$ 460.09	\$ -	\$ -	\$ 14,857,469.70	\$ 476.11
Dec-23	\$ 209,960,060.00	\$ 0.7968	0.7968	\$ 263,937,853.39	584,896	\$ 450.74	\$ 301,677,703.20	\$ 14,717,572.68	\$ 274,356,658.70	\$ 465.63

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

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

Carrier Name:	Oscar Health Plan of Pennsylvania, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	50%
Rate Effective Date:	1/1/25		
Incurred Dates:	1/1/2023 to 12/31/2023	Proj. Incurred Claim Impact:	-3.6%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2023 to 12/31/2023					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	4,414	34,922	\$6,575,500	\$6,575,500
\$30,000	\$34,999	15	161	\$540,899	\$540,899
\$35,000	\$39,999	13	124	\$541,497	\$541,497
\$40,000	\$44,999	7	68	\$334,983	\$334,983
\$45,000	\$49,999	10	98	\$537,898	\$537,898
\$50,000	\$54,999	8	84	\$472,246	\$472,246
\$55,000	\$59,999	4	48	\$259,170	\$259,170
\$60,000	\$64,999	5	53	\$349,314	\$324,657
\$65,000	\$69,999	2	18	\$147,370	\$133,685
\$70,000	\$74,999	1	12	\$79,527	\$69,764
\$75,000	\$79,999	3	32	\$256,934	\$218,467
\$80,000	\$84,999	1	12	\$91,190	\$75,595
\$85,000	\$89,999	1	12	\$97,443	\$78,721
\$90,000	\$94,999	1	12	\$101,636	\$81,636
\$95,000	\$99,999	1	12	\$108,536	\$88,536
\$100,000	\$109,999	4	37	\$478,572	\$398,572
\$110,000	\$119,999	1	12	\$130,307	\$110,307
\$120,000	\$129,999	1	8	\$143,307	\$123,307
\$130,000	\$139,999	2	24	\$297,980	\$257,980
\$140,000	\$149,999	1	12	\$159,650	\$139,650
\$150,000	\$159,999	1	11	\$169,204	\$149,204
\$160,000	\$169,999	0	0	\$0	\$0
\$170,000	\$179,999	1	10	\$193,249	\$173,249
\$180,000	\$189,999	2	24	\$417,073	\$377,073
\$190,000	\$199,999	0	0	\$0	\$0
\$200,000	\$209,999	0	0	\$0	\$0
\$210,000	\$219,999	0	0	\$0	\$0
\$220,000	\$229,999	0	0	\$0	\$0
\$230,000	\$239,999	0	0	\$0	\$0
\$240,000	\$249,999	0	0	\$0	\$0
\$250,000	\$259,999	0	0	\$0	\$0
\$260,000	\$269,999	0	0	\$0	\$0
\$270,000	\$279,999	0	0	\$0	\$0
\$280,000	\$289,999	1	12	\$316,082	\$296,082
\$290,000	\$299,999	1	10	\$330,411	\$310,411
\$300,000	\$324,999	0	0	\$0	\$0
\$325,000	\$349,999	0	0	\$0	\$0
\$350,000	\$374,999	0	0	\$0	\$0
\$375,000	\$399,999	1	12	\$419,777	\$399,777
\$400,000	\$424,999	1	12	\$468,245	\$448,245
\$425,000	\$449,999	0	0	\$0	\$0
\$450,000	\$474,999	0	0	\$0	\$0
\$475,000	\$499,999	0	0	\$0	\$0
\$500,000	\$599,999	0	0	\$0	\$0
\$600,000	\$699,999	0	0	\$0	\$0
\$700,000	\$799,999	0	0	\$0	\$0
\$800,000	\$899,999	0	0	\$0	\$0
\$900,000	\$999,999	0	0	\$0	\$0
\$1,000,000+		0	0	\$0	\$0
Total		4,503	35,852	\$14,017,999	\$13,517,110

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

Carrier Name:	Oscar Health Plan of Pennsylvania, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	50%
Rate Effective Date:	1/1/25	Proj. Incurred Claim Impact:	-4.1%
		Proj. Morbidity Impact:	0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2025					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	14,534	123,885	\$31,271,977	\$31,271,977
\$30,000	\$34,999	72	786	\$2,384,235	\$2,384,235
\$35,000	\$39,999	55	602	\$2,094,855	\$2,094,855
\$40,000	\$44,999	42	461	\$1,825,726	\$1,825,726
\$45,000	\$49,999	34	369	\$1,650,615	\$1,650,615
\$50,000	\$54,999	28	305	\$1,499,314	\$1,499,314
\$55,000	\$59,999	23	256	\$1,371,701	\$1,371,701
\$60,000	\$64,999	20	216	\$1,263,981	\$1,222,571
\$65,000	\$69,999	17	186	\$1,177,620	\$1,098,330
\$70,000	\$74,999	15	159	\$1,084,496	\$979,228
\$75,000	\$79,999	12	135	\$957,822	\$849,951
\$80,000	\$84,999	11	115	\$874,163	\$755,022
\$85,000	\$89,999	9	101	\$806,940	\$680,130
\$90,000	\$94,999	8	92	\$779,199	\$642,440
\$95,000	\$99,999	8	85	\$760,363	\$614,302
\$100,000	\$109,999	14	149	\$1,420,724	\$1,149,684
\$110,000	\$119,999	11	121	\$1,259,424	\$1,039,944
\$120,000	\$129,999	9	97	\$1,112,098	\$933,978
\$130,000	\$139,999	7	81	\$1,011,112	\$861,152
\$140,000	\$149,999	6	69	\$921,510	\$794,310
\$150,000	\$159,999	5	59	\$846,943	\$737,583
\$160,000	\$169,999	5	52	\$789,673	\$693,873
\$170,000	\$179,999	4	45	\$725,874	\$642,794
\$180,000	\$189,999	3	37	\$628,236	\$560,276
\$190,000	\$199,999	3	34	\$613,451	\$550,531
\$200,000	\$209,999	3	32	\$581,398	\$524,638
\$210,000	\$219,999	3	28	\$551,939	\$500,579
\$220,000	\$229,999	3	27	\$570,811	\$520,051
\$230,000	\$239,999	2	24	\$530,691	\$485,531
\$240,000	\$249,999	2	23	\$517,705	\$475,465
\$250,000	\$259,999	2	21	\$485,161	\$447,121
\$260,000	\$269,999	2	20	\$477,350	\$441,310
\$270,000	\$279,999	2	20	\$505,077	\$468,357
\$280,000	\$289,999	2	18	\$466,519	\$433,759
\$290,000	\$299,999	1	16	\$440,890	\$410,970
\$300,000	\$324,999	3	36	\$1,011,717	\$946,877
\$325,000	\$349,999	3	30	\$916,921	\$862,521
\$350,000	\$374,999	2	26	\$825,901	\$780,261
\$375,000	\$399,999	2	20	\$689,927	\$654,247
\$400,000	\$424,999	2	17	\$640,057	\$609,017
\$425,000	\$449,999	1	16	\$646,728	\$617,128
\$450,000	\$474,999	1	13	\$544,913	\$521,313
\$475,000	\$499,999	1	12	\$520,207	\$498,847
\$500,000	\$599,999	3	33	\$1,667,399	\$1,606,279
\$600,000	\$699,999	2	22	\$1,264,034	\$1,224,994
\$700,000	\$799,999	1	12	\$820,727	\$798,727
\$800,000	\$899,999	1	8	\$581,401	\$567,681
\$900,000	\$999,999	0	5	\$426,899	\$417,899
\$1,000,000+		2	17	\$2,260,546	\$2,229,546
Total		15,000	128,993	\$77,076,970	\$73,947,638

PA Rate Template Part II
Rate Development and Change

Client Name: **Ohio Health Plan of Pennsylvania, Inc.**
 Product(s): **HMO**
 Market Segment: **Individual**
 Rate Information: **Individual**

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

Development of the Projected Index Rate	Experience Rate	Market Date
Total Allowed DIB Claims + FRO Capitation (PMPM level of prescription drug utilization) PMPM	\$ 1,120	\$ 1,090
Two year trend projection factor	\$ 491.80	\$ 500.40
Revised Projected Allowed DIB Claims PMPM		
Rate Risk Pool Adjustment Factors		
Change in Mortality - Impact of Reinsurance Program	1,000	1,000
Change in Mortality - All Other	1,134	1,064
Total Non-Mortality Changes	1,075	1,131
Change in Catastrophe	1,000	0,994
Change in Network	1,000	1,000
Change in Benefits	0,872	0,888
Change in Other		
Total Adjusted Projected Allowed DIB Claims PMPM	\$ 598.13	\$ 700.66
Stability Factors	\$ 200	\$ 200
Revised Projected Allowed DIB Claims PMPM	\$ 798.13	\$ 900.66
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Revised Projected Allowed DIB Claims PMPM	\$ 243.00	
Projected Paid to Allowed Ratio	\$ 8,899,070,000.00	
Projected Allowed DIB Claims PMPM	\$ 536.43	
Market-Adjusted Factors		
Projected Incurred Risk Adjustment PMPM	\$ 190.20	
Projected Incurred Exchange User Fee PMPM	\$ 24.26	
Projected Incurred Reinsurance Reserve PMPM	\$ 272.26	
Market-Adjusted Projected Incurred DIB Claims PMPM	\$ 977.77	
Market-Adjusted Projected Allowed DIB Claims PMPM	\$ 888.59	Market-Adjusted Index Rate
Projected Allowed Non-DIB Claims PMPM	\$ 67.00	
Administrative Expenses	\$ 171,788,892	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 171,788,892	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 888.59	

Actual Experience PMPM should be consistent with the Index Rate for Experience Period on UBRIT

For Informational Purposes only - No input required.

Revised Base Period Unincurred Claims before Normalization	\$ 463.26	Index Rate of Experience Period on UBRIT
Standard Earned Premium	\$ 1,447,643,387.75	
Revised Rate	78.85	

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

Development of the Projected Index Rate	1/1/23	4/1/23	7/1/23	10/1/23	Total Annual Rate
Revised Projected Allowed DIB Claims PMPM	\$ 145.83	\$ 145.83	\$ 145.83	\$ 145.83	\$ 583.52
Market-Adjusted Projected Allowed DIB Claims PMPM	1	1	1	1	4
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 145.83	\$ 145.83	\$ 145.83	\$ 145.83	\$ 583.52
Market-Adjusted Projected Allowed Total Claims PMPM	1.001	1.001	1.001	1.001	4.004

Table 6. Retention

Retention Component	Percentage	PMPM Amount
Administrative Expenses	8.00%	\$67.92
General and Claims	1.00%	\$85.37
Agent/Broker Fees and Commissions	1.00%	\$7.48
Quality Improvement Initiatives	0.00%	\$0.00
Taxes and Fees	0.50%	\$4.29
Benefit Payment User Fee	0.00%	\$0.00
FCM Fee	0.00%	\$0.00
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Reinsurance Fee	0.00%	\$0.00
Health Insurance Provider Fee (Provided for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	1.00%	\$140.00
Total Retention	10.80%	\$95.71
Revised Projected Revenue PMPM		\$ 888.57

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Development of the Projected Index Rate	2023	2024
Average Age Factor	1.001	1.001
Normal Catastrophe Factor	1.000	1.000
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (Unloaded demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 888.59	\$ 888.59
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 877.61	\$ 888.59

Table 8. Components of Rate Change

Rate Component	2023	2024	Rate Change	Market Impact
1. Estimated Rate-Adjusted Index Rate (SRM)	\$ 349.50	\$ 314.94	\$ -34.56	-10.17%
2. Base period allowed claims before normalization	\$ 397.66	\$ 451.35	\$ 53.69	13.50%
3. Normalization factor component of change	\$ -152.24	\$ -125.51	\$ 26.73	-17.53%
4. Change in Normalized Allowed Claims Adjustment Components				
01. Base period allowed claims after normalization	\$ 238.41	\$ 251.79	\$ 13.38	5.74%
02. UBRIT Trend	\$ -20.94	\$ 22.75	\$ 43.69	1.9%
03. UBRIT Mortality	\$ 0.00	\$ 29.56	\$ 29.56	6.6%
04. UBRIT Other	\$ 8.36	\$ 53.84	\$ 45.48	13.8%
05. Normalized UBRIT Risk Adjustment on an allowed basis	\$ 123.78	\$ 245.51	\$ 121.73	27.7%
06. Normalized Exchange User Fee on an allowed basis	\$ 12.42	\$ 13.37	\$ 0.95	0.1%
07. Normalized Reinsurance Reserve on an allowed basis	\$ 192.88	\$ 145.76	\$ -47.12	-4.6%
08. Subtotal - Sum(01-07)	\$ 370.89	\$ 388.49	\$ 17.60	4.8%
5. Change in Allowable Rate-Adjusted Level Components				
01. Network	\$ 0.00	\$ 0.00	\$ 0.00	0.0%
02. Pricing Air	\$ (71.77)	\$ (72.41)	\$ 0.64	-0.1%
03. Benefit Richness	\$ 83.56	\$ 12.59	\$ -70.97	-8.5%
04. Catastrophe Eligibility	\$ (1.34)	\$ (0.31)	\$ 1.03	0.2%
05. Benefit in Address to DIB	\$ 0.00	\$ 0.00	\$ 0.00	0.0%
06. Subtotal - Sum(01-05)	\$ (71.56)	\$ (70.13)	\$ 1.43	-0.2%
6. Change in Retention Components				
F1. Administrative Expenses	\$ 32.55	\$ 30.40	\$ -2.15	-0.6%
F2. Taxes and Fees	\$ 4.00	\$ 4.00	\$ 0.00	0.0%
F3. Profit/Contingency	\$ 16.16	\$ 16.16	\$ 0.00	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 52.71	\$ 50.56	\$ -2.15	-0.6%
7. Change in Miscellaneous Items	\$ 0.00	\$ 0.00	\$ 0.00	0.0%
8. Sum of Components of Rate Change (should approximate the change shown in line 4)	\$ 338.13	\$ 353.48	\$ 15.35	4.5%

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

Rate Component	2023	2024	2025
Pool-to-Allowed	1.000	1.000	1.000
UBRIT Trend (Total Applied Trend Factor)	1.000	1.000	1.000
UBRIT Mortality	1.000	1.000	1.000
UBRIT "Other"	1.000	1.000	1.000
UBRIT Exchange User Fee	1.000	1.000	1.000
UBRIT Reinsurance Reserve	1.000	1.000	1.000
UBRIT Catastrophe	1.000	1.000	1.000
UBRIT Benefit Richness	1.000	1.000	1.000
UBRIT Network	1.000	1.000	1.000
UBRIT Pricing Air	1.000	1.000	1.000
UBRIT Benefit Richness	1.000	1.000	1.000
UBRIT Catastrophe Eligibility	1.000	1.000	1.000
UBRIT Benefit in Address to DIB	1.000	1.000	1.000
UBRIT Administrative Expenses	1.000	1.000	1.000
UBRIT Taxes and Fees	1.000	1.000	1.000
UBRIT Profit/Contingency	1.000	1.000	1.000

Project	Client	Project Manager	Project Start	Project End	Project Status

Task	Start	End	Priority	Status	Assignee

Task	Start	End	Priority	Status	Assignee

Task	Start	End	Priority	Status	Assignee

Task	Start	End	Priority	Status	Assignee

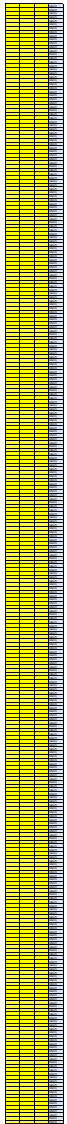
Task	Start	End	Priority	Status	Assignee

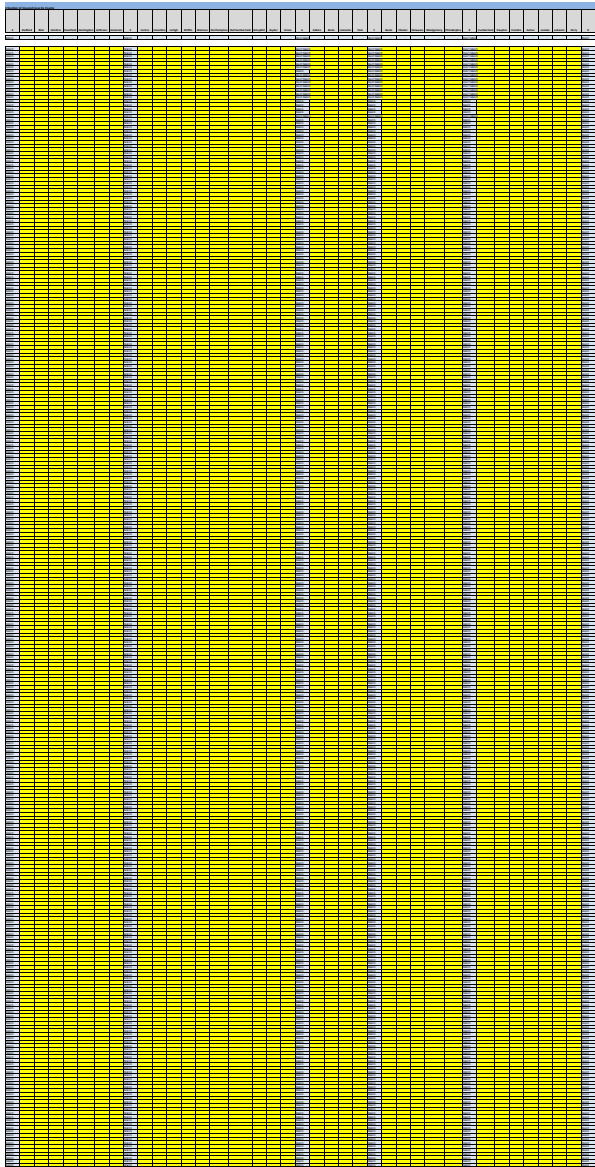
Task	Start	End	Priority	Status	Assignee

Task	Start	End	Priority	Status	Assignee

Task	Start	End	Priority	Status	Assignee

Task	Start	End	Priority	Status	Assignee





PA Rate Template Part VI - Rate Change Summary
Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	4.40%
Revised Requested Average Rate Change:	4.00%
Minimum Requested Rate Change:	-15.34%
Maximum Requested Rate Change:	16.96%
Mapped Members:	2,791
Available in Rating Areas:	Rating Areas 3, 6, 7, and 8

Key Information

Jan. 2023	Dec. 2023 Financial Experience
Premium	\$ 17,251,769.39
Claims	\$ 12,035,489.75
Administrative Expenses	\$ 2,734,424.41
Taxes & Fees	\$ 583,467.04
Company Made After Taxes	\$ 1,898,388.19

Carrier Name:	Oscar Health Plan of Pennsylvania, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/25

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

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2025:	
Claims:	69.3%
Administrative Expenses:	8.5%
Taxes & Fees:	0.5%
Profit:	1.7%

The company expects its annual medical costs to increase:

5.13%

- Trends in medical and prescription drug cost and utilization
- Changes in taxes, fees, administrative expenses, and profit
- Changes in the benefits and cost-sharing offered
- Changes in the factors used to model

Explanation of requested rate change:

Table 16. Risk Adjustment Calculation

Component	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment	637.64	
Administrative Cost Adjustment	0.86	
State Average Monthly Premium	548.37	
Actuarial Value (AV)	0.721	0.688
Plan Liability Risk Score (PLRS)	1.377	1.229
Allowable Rating Factor (ARF)	1.788	1.746
Induced Demand Factor (IDF)	1.043	1.031
Geographic Cost Factor (GCF)	1.035	1.162
Factors Including Risk Score	1.49	1.47
Factors Excluding Risk Score	1.39	1.44
Risk Adjustment Transfer PMPM		(24.43)
Insurer Specific Manual Adjustment PMPM		(\$11.09)
High Cost Risk Pool Adjustment PMPM		(\$3.68)
Total Risk Adjustment Transfer		(39.20)

<-- Negative implies payer of RA

<-- Please provide explanation and calculation if value provided.

Company Name: Health Plan of Pennsylvania, Inc.
Market: Individual
Product: Ocar HMO
Effective Date of Rates: January 1, 2025

Ending date of Rates: December 31, 2025

Summary table with columns for Plan ID, Exchange, Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Copay, and COP Maximum.

Main rate table with columns for Age Band, Tobacco status, and 15 columns of rates for different plan options (e.g., 98517PA0010003, 98517PA0010004).

**Oscar Health Plan of Pennsylvania, Inc.
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
98517PA0010003	Bronze Classic	HMO	Bronze	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010005	Bronze Elite PCP Saver	HMO	Bronze	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010006	Silver Classic	HMO	Silver	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010011	Secure	HMO	Catastrophic	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010013	Gold Classic	HMO	Gold	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010014	Bronze Simple HSA	HMO	Bronze	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010021	Bronze Classic PCP Saver Plus	HMO	Bronze	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010024	Bronze Classic 4700	HMO	Bronze	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010025	Silver Simple PCP Saver	HMO	Silver	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010030	Silver Elite Saver Plus	HMO	Silver	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010035	Gold Elite Saver Plus	HMO	Gold	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010036	Gold Elite	HMO	Gold	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010050	Bronze Classic Standard	HMO	Bronze	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010052	Silver Classic Standard	HMO	Silver	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon

Company Name Oscar Health Plan of Pennsylvania, Inc.

Market Individual

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
98517PA0010003	Bronze Classic	HMO	Bronze	On/Off
98517PA0010005	Bronze Elite PCP Saver	HMO	Bronze	On/Off
98517PA0010006	Silver Classic	HMO	Silver	On/Off
98517PA0010011	Secure	HMO	Catastrophic	On/Off
98517PA0010013	Gold Classic	HMO	Gold	On/Off
98517PA0010014	Bronze Simple HSA	HMO	Bronze	On/Off
98517PA0010021	Bronze Classic PCP Saver Plus	HMO	Bronze	On/Off
98517PA0010024	Bronze Classic 4700	HMO	Bronze	On/Off
98517PA0010025	Silver Simple PCP Saver	HMO	Silver	On/Off
98517PA0010030	Silver Elite Saver Plus	HMO	Silver	On/Off
98517PA0010035	Gold Elite Saver Plus	HMO	Gold	On/Off
98517PA0010036	Gold Elite	HMO	Gold	On/Off
98517PA0010050	Bronze Classic Standard	HMO	Bronze	On/Off
98517PA0010052	Silver Classic Standard	HMO	Silver	On/Off

RATING AREA 1

0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer

0		RATING AREA 2			RATING AREA 3										
0	0	0	0	0	111	0	116	209	0	417	0	0	0	0	
Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga
						\$294.49		\$294.49	\$294.49		\$294.49				
						\$327.91		\$327.91	\$327.91		\$327.91				
						\$398.61		\$398.61	\$398.61		\$398.61				
						\$231.53		\$231.53	\$231.53		\$231.53				
						\$356.67		\$356.67	\$356.67		\$356.67				
						\$293.65		\$293.65	\$293.65		\$293.65				
						\$293.98		\$293.98	\$293.98		\$293.98				
						\$299.38		\$299.38	\$299.38		\$299.38				
						\$386.40		\$386.40	\$386.40		\$386.40				
						\$402.78		\$402.78	\$402.78		\$402.78				
						\$395.95		\$395.95	\$395.95		\$395.95				
						\$371.11		\$371.11	\$371.11		\$371.11				
						\$294.60		\$294.60	\$294.60		\$294.60				
						\$389.79		\$389.79	\$389.79		\$389.79				

12	0
Wayne	Wyoming

\$294.49
 \$327.91
 \$398.61
 \$231.53
 \$356.67
 \$293.65
 \$293.98
 \$299.38
 \$386.40
 \$402.78
 \$395.95
 \$371.11
 \$294.60
 \$389.79

RATING AREA 4

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

RATING AREA 5

0	0	0
Bedford	Blair	Clearfield

0	0	0	0
Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 6

0	0	279	0	0	294	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

0
Adams

\$363.54	\$363.54
\$404.80	\$404.80
\$492.07	\$492.07
\$285.82	\$285.82
\$440.29	\$440.29
\$362.50	\$362.50
\$362.91	\$362.91
\$369.57	\$369.57
\$476.99	\$476.99
\$497.22	\$497.22
\$488.79	\$488.79
\$458.13	\$458.13
\$363.67	\$363.67
\$481.19	\$481.19

PA 7

0	505	0
Berks	Lancaster	York

RATING AREA 8

109	115	141	116	367
Bucks	Chester	Delaware	Montgomery	Philadelphia

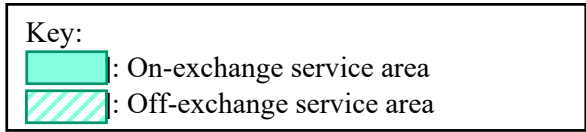
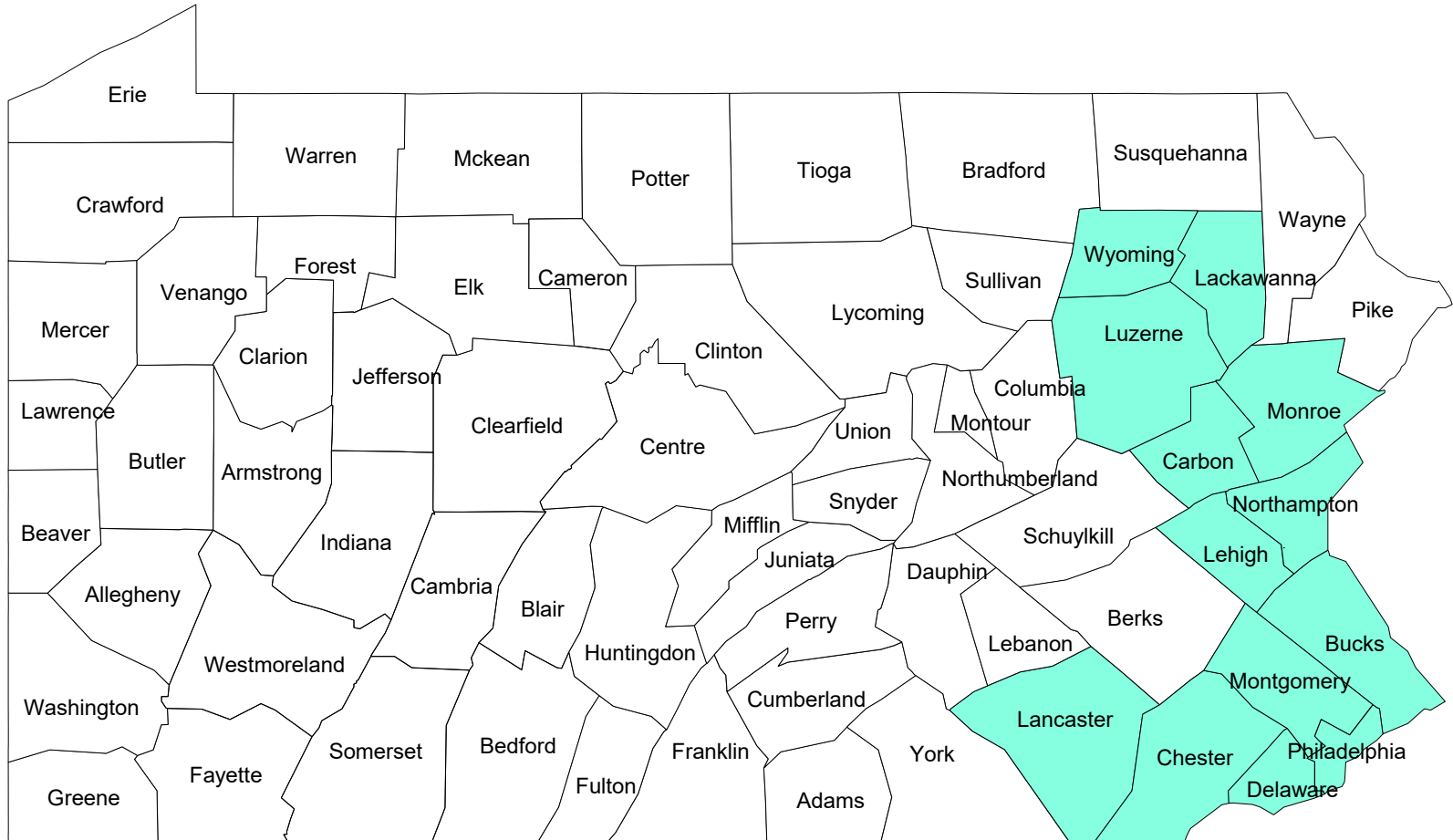
RATING AREA 9

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$316.25	\$305.53	\$305.53	\$305.53	\$305.53	\$305.53
\$352.14	\$340.20	\$340.20	\$340.20	\$340.20	\$340.20
\$428.05	\$413.54	\$413.54	\$413.54	\$413.54	\$413.54
\$248.64	\$240.21	\$240.21	\$240.21	\$240.21	\$240.21
\$383.01	\$370.03	\$370.03	\$370.03	\$370.03	\$370.03
\$315.34	\$304.65	\$304.65	\$304.65	\$304.65	\$304.65
\$315.70	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00
\$321.50	\$310.60	\$310.60	\$310.60	\$310.60	\$310.60
\$414.94	\$400.87	\$400.87	\$400.87	\$400.87	\$400.87
\$432.54	\$417.87	\$417.87	\$417.87	\$417.87	\$417.87
\$425.20	\$410.79	\$410.79	\$410.79	\$410.79	\$410.79
\$398.53	\$385.02	\$385.02	\$385.02	\$385.02	\$385.02
\$316.36	\$305.63	\$305.63	\$305.63	\$305.63	\$305.63
\$418.59	\$404.40	\$404.40	\$404.40	\$404.40	\$404.40

Issuer: Oscar Health Plan of Philadelphia, Inc.

Market: Individual



Unified Rate Review v6.0

Company Legal Name:	Oscar Health Plan of Pennsylvania, Inc.		
HIOS Issuer ID:	98517	State:	PA
Effective Date of Rate Change(s):	1/1/25	Market:	Individual

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:	1/1/23	to	12/31/23
		Total	PMPM
Allowed Claims		\$15,952,582.14	\$444.96
Reinsurance		\$549,795.69	\$15.34
Incurred Claims in Experience Period		\$12,035,489.74	\$335.70
Risk Adjustment		-\$1,889,497.91	-\$52.70
Experience Period Premium		\$19,141,267.30	\$533.90
Experience Period Member Months		35,852	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$103.04	1.036	1.005	1.036	1.005	\$111.77
Outpatient Hospital	\$147.17	1.057	1.005	1.057	1.005	\$166.15
Professional	\$92.08	1.008	1.005	1.008	1.005	\$94.58
Other Medical	\$4.52	1.008	1.005	1.008	1.005	\$4.64
Capitation	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Prescription Drug	\$58.15	1.030	1.049	1.030	1.049	\$114.66
Total	\$444.96					\$491.80

Morbidity Adjustment	1.134
Demographic Shift	1.079
Plan Design Changes	1.025
Other	0.972
Adjusted Trended EHB Allowed Claims PMPM for 1/1/25	\$599.53
Manual EHB Allowed Claims PMPM	\$730.96
Applied Credibility %	64.95%

Projected Period Totals		
Projected Index Rate for 1/1/25	\$645.60	\$14,079,244.80
Reinsurance	\$26.21	\$571,619.26
Risk Adjustment Payment/Charge	-\$47.18	-\$1,028,872.39
Exchange User Fees	3.30%	\$495,424.66
Market Adjusted Index Rate	\$689.28	\$15,031,922.59
Projected Member Months		21,808

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.

Product-Plan Data Collection

Company Legal Name: **Oscar Health Plan of Pennsylvania, Inc.** PA
 HOS Issuer ID: **98517** State: **PA**
 Effective Date of Rate Change(s): **1/1/25** Market: **Individual**

Product/Plan Level Calculations

To add a product to Worksheet 2 - Plan Product Info, select the **Add Product** button or Ctrl + Shift + F.
 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 + R.
 To remove a plan, navigate to the corresponding **Plan Name/Plan ID** field and select the **Remove Plan** button or Ctrl + Shift + A.

Section I: General Product and Plan Information

Product Name		Oscar HMO																			
Product ID		Oscar HMO																			
Plan Name		Oscar HMO																			
Plan ID (Standard Component ID)		Oscar HMO																			
1.3 Member		Oscar HMO																			
1.6 Annual Value		Oscar HMO																			
1.7 Plan Category		Oscar HMO																			
1.8 Plan Type		Oscar HMO																			
1.9 Exchange Plan?		Oscar HMO																			
1.10 Effective Date of Proposed Rates		Oscar HMO																			
1.11 Computation Rate Change(s) (over 12 mos prior)		Oscar HMO																			
1.12 Product Rate Increase %		Oscar HMO																			
1.13 Submission Level Rate Increase %		Oscar HMO																			

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

Plan ID (Standard Component ID)		Oscar HMO																			
1.1 Allowed Claims		Oscar HMO																			
2.3 Reinsurance		Oscar HMO																			
2.4 Member Cost Sharing		Oscar HMO																			
2.5 Cost Sharing Reduction		Oscar HMO																			
2.6 Incurred Claims		Oscar HMO																			
2.7 Risk Adjustment Transfer Amount		Oscar HMO																			
2.8 Experience Period Member Months		Oscar HMO																			
2.9 Current Enrollment		Oscar HMO																			
2.11 Premium PMPM		Oscar HMO																			
2.12 Loss Ratio		Oscar HMO																			
Per Member Per Month		Oscar HMO																			
2.13 Allowed Claims		Oscar HMO																			
2.14 Reinsurance		Oscar HMO																			
2.15 Member Cost Sharing		Oscar HMO																			
2.16 Cost Sharing Reduction		Oscar HMO																			
2.17 Incurred Claims		Oscar HMO																			
2.18 Risk Adjustment Transfer Amount		Oscar HMO																			
2.19 Premium		Oscar HMO																			

Section III: Plan Adjustment Factors

Plan ID (Standard Component ID)		Oscar HMO																			
3.2 Market Adjusted Index Rate		Oscar HMO																			
3.3 AV and Cost Sharing Design of Plan		Oscar HMO																			
3.4 Provider Network Adjustment		Oscar HMO																			
3.5 Benefits in Addition to EOB		Oscar HMO																			
3.6 Administrative Expense		Oscar HMO																			
3.7 Taxes and Fees		Oscar HMO																			
3.8 Profit & Risk Load		Oscar HMO																			
3.9 Catastrophic Adjustment		Oscar HMO																			
3.10 Plan Adjusted Index Rate		Oscar HMO																			
3.11 Age Calibration Factor		Oscar HMO																			
3.12 Geographic Calibration Factor		Oscar HMO																			
3.13 Tobacco Calibration Factor		Oscar HMO																			
3.14 Calibrated Plan Adjusted Index Rate		Oscar HMO																			
Section IV: Projected Plan Level Information		Oscar HMO																			
4.1 Plan ID (Standard Component ID)		Oscar HMO																			
4.2 Allowed Claims		Oscar HMO																			
4.3 Reinsurance		Oscar HMO																			
4.4 Member Cost Sharing		Oscar HMO																			
4.5 Cost Sharing Reduction		Oscar HMO																			
4.6 Incurred Claims		Oscar HMO																			
4.7 Risk Adjustment Transfer Amount		Oscar HMO																			
4.8 Premium		Oscar HMO																			
4.9 Projected Member Months		Oscar HMO																			
4.10 Loss Ratio		Oscar HMO																			
Per Member Per Month		Oscar HMO																			
4.11 Allowed Claims		Oscar HMO																			
4.12 Reinsurance		Oscar HMO																			
4.13 Member Cost Sharing		Oscar HMO																			
4.14 Cost Sharing Reduction		Oscar HMO																			
4.15 Incurred Claims		Oscar HMO																			
4.16 Risk Adjustment Transfer Amount		Oscar HMO																			
4.17 Premium		Oscar HMO																			

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	0.9340
Rating Area 6	1.1530
Rating Area 7	1.0030
Rating Area 8	0.9690

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 User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
 To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	98517
Rate Effective Date*	1/1/25
Rate Expiration Date*	12/31/25
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<small>Required: Enter the 14-character Plan ID</small>	<small>Required: Select the Rating Area ID</small>	<small>Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</small>	<small>Required: Select the age of a subscriber eligible for the rate</small>	<small>Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</small>	<small>Required: Enter the rate of an individual tobacco enrollee on a plan</small>
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	225.28	225.28
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	15	245.30	245.30
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	16	252.96	252.96
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	17	260.62	260.62
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	18	268.86	268.86
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	19	277.11	277.11
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	20	285.65	285.65
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	21	294.49	294.49
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	22	294.49	294.49
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	23	294.49	294.49
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	24	294.49	294.49
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	25	295.66	310.44
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	26	301.55	316.63
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	27	308.62	324.05
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	28	320.10	336.11
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	29	329.52	346.00
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	30	334.24	350.95
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	31	341.30	358.37
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	32	348.37	365.79
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	33	352.79	370.43
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	34	357.50	375.37
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	35	359.86	392.24
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	36	362.21	394.81
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	37	364.57	397.38
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	38	366.92	399.95
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	39	371.63	405.08
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	40	376.35	410.22
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	41	383.41	417.92
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	42	390.19	425.30
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	43	399.61	435.58
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	44	411.39	448.41
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	45	425.23	463.50
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	46	441.72	481.48
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	47	460.27	501.70
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	48	481.48	524.81
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	49	502.38	547.60
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	50	525.94	573.28
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	51	549.21	598.64
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	52	574.83	626.96
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	53	600.74	654.81
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	54	628.72	685.30
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	55	658.69	738.18
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	56	687.02	772.90
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	57	717.65	807.36
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	58	750.34	844.13
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	59	786.53	862.35
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	60	799.22	899.12
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	61	827.49	930.93
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	62	846.04	951.80
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	63	869.31	977.97
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	883.44	993.87
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	278.10	278.10
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	15	302.82	302.82
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	16	312.27	312.27
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	17	321.72	321.72
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	18	331.90	331.90
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	19	342.08	342.08
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	20	352.62	352.62
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	21	363.54	363.54
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	22	363.54	363.54
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	23	363.54	363.54
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	24	363.54	363.54
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	25	364.98	383.23
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	26	372.25	390.87
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	27	380.98	400.03
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	28	395.16	414.91
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	29	406.79	427.13
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	30	412.61	433.24
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	31	421.33	442.40
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	32	430.06	451.56
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	33	435.51	457.28
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	34	441.32	463.39
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	35	444.23	484.21
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	36	447.14	487.38
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	37	450.05	490.55
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	38	452.96	493.72
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	39	458.77	500.06
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	40	464.59	506.40
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	41	473.32	515.91
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	42	481.68	525.03
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	43	493.31	537.71
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	44	507.85	553.56
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	45	524.94	572.18
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	46	545.29	594.37
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	47	568.20	619.33
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	48	594.37	647.86
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	49	620.18	676.00
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	50	649.26	707.70
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	51	677.98	739.00
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	52	709.61	773.47
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	53	741.60	808.34
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	54	776.14	845.99
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	55	810.67	912.00
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	56	848.11	954.13
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	57	885.92	986.66
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	58	926.27	1042.06
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	59	946.27	1064.55
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	60	986.62	1109.95

98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	61	1021.52	1149.21
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	62	1044.42	1174.97
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	63	1073.14	1207.28
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1090.59	1226.91
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	241.92	241.92
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	15	263.42	263.42
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	16	271.65	271.65
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	17	279.87	279.87
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	18	288.72	288.72
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	19	297.58	297.58
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	20	306.75	306.75
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	21	316.25	316.25
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	22	316.25	316.25
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	23	316.25	316.25
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	24	316.25	316.25
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	25	317.50	333.38
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	26	323.83	340.02
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	27	331.42	347.99
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	28	343.75	360.94
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	29	353.87	371.56
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	30	358.93	376.87
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	31	366.52	384.84
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	32	374.11	392.81
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	33	378.85	397.79
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	34	383.91	403.11
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	35	386.44	421.22
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	36	388.97	423.98
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	37	391.50	426.73
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	38	394.03	429.49
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	39	399.09	435.01
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	40	404.15	440.52
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	41	411.74	448.80
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	42	419.01	456.72
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	43	429.13	467.75
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	44	441.78	481.54
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	45	456.64	497.74
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	46	474.35	517.05
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	47	494.28	538.76
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	48	517.05	563.58
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	49	539.50	588.05
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	50	564.80	615.63
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	51	589.78	642.86
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	52	617.29	672.85
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	53	645.12	703.18
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	54	675.16	735.93
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	55	705.21	793.36
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	56	737.78	830.00
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	57	770.67	867.00
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	58	805.77	906.49
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	59	823.16	926.06
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	60	858.26	965.55
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	61	888.62	999.70
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	62	908.55	1022.11
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	63	933.53	1050.22
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	948.71	1067.30
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	233.72	233.72
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	15	254.49	254.49
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	16	262.44	262.44
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	17	270.38	270.38
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	18	278.94	278.94
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	19	287.49	287.49
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	20	296.35	296.35
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	21	305.53	305.53
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	22	305.53	305.53
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	23	305.53	305.53
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	24	305.53	305.53
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	25	306.74	322.07
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	26	312.85	328.49
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	27	320.18	336.19
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	28	332.10	348.70
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	29	341.87	358.97
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	30	346.76	364.10
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	31	354.09	371.80
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	32	361.43	379.50
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	33	366.01	385.11
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	34	370.90	389.44
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	35	373.34	406.94
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	36	375.78	409.61
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	37	378.23	412.27
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	38	380.67	414.93
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	39	385.56	420.26
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	40	390.45	425.59
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	41	397.78	433.58
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	42	404.81	441.24
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	43	414.59	451.90
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	44	426.81	465.22
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	45	441.17	480.87
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	46	458.27	499.52
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	47	477.52	520.50
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	48	499.52	544.48
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	49	521.21	568.12
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	50	545.65	594.76
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	51	569.79	621.07
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	52	596.37	650.04
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	53	623.25	679.35
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	54	652.28	710.98
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	55	681.30	766.46
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	56	712.77	801.86
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	57	744.54	837.61
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	58	778.45	875.76
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	59	795.26	894.67
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	60	829.17	932.82
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	61	858.50	965.81
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	62	877.75	987.47
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	63	901.88	1014.62
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	916.55	1031.12
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	250.84	250.84
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	15	273.14	273.14
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	16	281.67	281.67
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	17	290.19	290.19
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	18	299.37	299.37
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	19	308.56	308.56
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	20	318.06	318.06
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	21	327.91	327.91
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	22	327.91	327.91
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	23	327.91	327.91

98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	24	327.91	327.91
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	25	329.21	345.67
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	26	325.77	352.56
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	27	343.64	360.82
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	28	356.43	374.25
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	29	366.92	385.27
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	30	372.17	390.78
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	31	380.04	399.04
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	32	387.91	407.30
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	33	392.83	412.47
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	34	398.07	417.98
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	35	400.70	436.76
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	36	403.32	439.62
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	37	405.94	442.48
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	38	408.57	445.34
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	39	413.81	451.06
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	40	419.06	456.77
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	41	426.93	465.35
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	42	434.47	473.57
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	43	444.96	485.01
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	44	458.08	499.31
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	45	473.49	516.10
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	46	491.85	536.12
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	47	512.51	568.64
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	48	536.12	584.37
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	49	568.40	609.76
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	50	585.63	638.34
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	51	611.54	666.58
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	52	640.06	697.67
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	53	668.92	729.12
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	54	700.07	763.08
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	55	731.22	822.62
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	56	784.99	860.62
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	57	799.10	898.98
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	58	835.49	939.93
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	59	853.53	960.22
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	60	889.93	1001.17
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	61	921.40	1036.58
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	62	942.06	1059.82
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	63	967.97	1089.96
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	983.71	1106.67
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	309.66	309.66
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	15	337.19	337.19
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	16	347.71	347.71
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	17	358.24	358.24
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	18	369.57	369.57
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	19	380.90	380.90
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	20	392.64	392.64
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	21	404.80	404.80
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	22	404.80	404.80
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	23	404.80	404.80
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	24	404.80	404.80
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	25	406.41	426.73
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	26	414.50	435.23
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	27	424.22	445.43
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	28	440.00	462.00
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	29	452.96	475.60
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	30	459.43	482.40
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	31	469.15	492.61
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	32	478.86	502.81
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	33	484.93	509.18
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	34	491.41	515.98
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	35	494.65	539.17
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	36	497.89	542.70
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	37	501.13	546.23
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	38	504.36	549.76
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	39	510.84	556.82
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	40	517.32	563.88
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	41	527.03	574.47
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	42	536.34	584.61
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	43	549.30	598.73
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	44	565.49	616.38
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	45	584.51	637.12
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	46	607.18	661.83
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	47	632.68	689.62
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	48	671.39	721.39
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	49	690.17	752.72
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	50	722.95	788.01
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	51	754.93	822.87
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	52	790.14	861.26
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	53	825.76	900.08
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	54	864.22	942.00
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	55	902.67	1015.51
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	56	944.37	1062.41
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	57	986.47	1109.77
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	58	1031.40	1160.32
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	59	1053.66	1185.37
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	60	1098.59	1235.92
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	61	1137.45	1279.63
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	62	1162.95	1308.32
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	63	1194.93	1344.30
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1214.36	1366.16
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	269.38	269.38
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	15	293.32	293.32
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	16	302.48	302.48
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	17	311.63	311.63
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	18	321.49	321.49
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	19	331.35	331.35
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	20	341.56	341.56
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	21	352.14	352.14
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	22	352.14	352.14
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	23	352.14	352.14
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	24	352.14	352.14
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	25	353.53	371.21
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	26	360.58	378.61
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	27	369.03	387.48
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	28	382.76	401.90
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	29	394.03	413.73
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	30	399.66	419.65
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	31	408.11	428.52
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	32	416.56	437.39
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	33	421.85	442.94
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	34	427.48	448.85
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	35	430.30	469.02
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	36	433.11	472.10
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	37	435.93	475.17

98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	38	438.75	478.24
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	39	444.38	484.38
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	40	450.02	490.52
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	41	458.47	499.73
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	42	466.57	508.56
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	43	477.83	520.84
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	44	491.92	536.19
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	45	508.47	554.23
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	46	528.19	575.73
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	47	550.37	599.91
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	48	575.73	627.54
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	49	600.73	654.79
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	50	628.90	685.50
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	51	656.71	715.82
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	52	687.35	749.21
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	53	718.34	782.99
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	54	751.79	819.45
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	55	785.24	863.40
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	56	821.51	924.20
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	57	858.13	965.40
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	58	897.22	1009.37
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	59	916.58	1031.16
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	60	955.67	1075.13
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	61	989.47	1113.16
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	62	1011.66	1133.61
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	63	1039.48	1169.41
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1056.38	1188.42
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	260.24	260.24
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	15	283.38	283.38
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	16	292.22	292.22
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	17	301.07	301.07
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	18	310.59	310.59
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	19	320.12	320.12
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	20	329.98	329.98
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	21	340.20	340.20
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	22	340.20	340.20
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	23	340.20	340.20
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	24	340.20	340.20
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	25	341.55	358.63
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	26	348.35	365.77
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	27	356.52	374.34
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	28	369.79	388.28
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	29	380.67	399.71
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	30	386.11	405.42
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	31	394.28	413.99
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	32	402.44	422.57
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	33	407.55	427.92
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	34	412.99	433.64
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	35	415.71	453.13
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	36	418.43	456.09
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	37	421.15	459.06
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	38	423.88	462.02
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	39	429.32	467.96
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	40	434.76	473.89
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	41	442.93	482.79
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	42	450.75	491.32
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	43	461.64	503.18
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	44	475.24	518.02
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	45	491.23	535.44
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	46	510.28	556.21
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	47	531.72	579.57
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	48	556.21	606.27
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	49	580.36	632.60
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	50	607.58	662.26
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	51	634.45	691.55
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	52	664.05	723.81
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	53	693.99	756.45
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	54	726.30	791.67
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	55	758.62	853.45
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	56	793.66	892.87
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	57	829.04	932.67
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	58	866.80	975.15
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	59	885.51	996.20
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	60	923.27	1038.68
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	61	955.93	1075.42
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	62	977.36	1099.53
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	63	1004.24	1129.77
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1020.57	1148.14
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	304.93	304.93
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	15	322.03	322.03
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	16	342.40	342.40
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	17	352.76	352.76
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	18	363.92	363.92
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	19	375.08	375.08
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	20	386.64	386.64
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	21	398.61	398.61
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	22	398.61	398.61
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	23	398.61	398.61
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	24	398.61	398.61
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	25	400.19	420.20
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	26	408.16	428.57
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	27	417.73	438.62
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	28	433.28	454.94
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	29	446.03	468.33
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	30	452.41	475.03
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	31	461.97	485.07
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	32	471.54	495.12
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	33	477.52	501.40
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	34	483.90	508.09
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	35	487.09	530.92
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	36	490.27	534.40
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	37	493.46	537.88
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	38	496.65	541.35
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	39	503.03	548.30
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	40	509.41	555.25
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	41	518.97	565.68
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	42	528.14	575.67
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	43	540.90	589.58
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	44	556.84	606.96
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	45	575.57	627.38
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	46	597.90	651.71
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	47	623.01	679.08
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	48	651.71	710.36
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	49	680.01	741.21
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	50	711.89	775.97
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	51	743.38	810.29

98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	52	778.06	848.09
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	53	813.14	886.32
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	54	851.01	927.60
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	55	888.87	999.88
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	56	929.93	1046.17
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	57	971.38	1092.80
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	58	1015.63	1142.58
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	59	1037.55	1167.24
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	60	1081.79	1217.02
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	61	1120.06	1260.07
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1145.17	1288.32
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1176.66	1323.74
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1195.79	1345.27
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	376.42	376.42
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	15	409.88	409.88
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	16	422.68	422.68
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	17	435.47	435.47
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	18	449.25	449.25
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	19	463.03	463.03
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	20	477.30	477.30
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	21	492.07	492.07
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	22	492.07	492.07
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	23	492.07	492.07
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	24	492.07	492.07
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	25	494.03	518.73
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	26	503.87	529.06
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	27	515.68	541.46
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	28	534.87	561.61
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	29	550.61	578.14
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	30	558.49	586.41
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	31	570.30	598.81
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	32	582.11	611.21
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	33	589.49	618.96
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	34	597.36	627.23
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	35	601.30	655.41
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	36	605.23	659.70
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	37	609.17	663.99
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	38	613.11	668.28
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	39	620.98	676.87
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	40	628.85	685.45
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	41	640.66	698.32
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	42	651.98	710.66
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	43	667.72	727.82
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	44	687.41	749.27
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	45	710.53	774.48
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	46	738.09	804.52
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	47	769.09	838.31
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	48	804.52	876.92
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	49	839.45	915.00
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	50	878.82	957.91
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	51	917.69	1000.28
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	52	960.50	1046.94
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	53	1003.80	1094.14
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	54	1050.55	1145.09
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	55	1097.29	1234.45
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	56	1147.97	1291.47
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	57	1199.15	1349.04
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	58	1253.77	1410.49
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	59	1280.83	1440.93
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	60	1335.45	1502.38
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	61	1382.68	1555.52
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	62	1413.68	1590.40
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	63	1452.56	1634.13
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1476.18	1660.70
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	327.45	327.45
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	15	356.56	356.56
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	16	367.69	367.69
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	17	378.82	378.82
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	18	390.80	390.80
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	19	402.79	402.79
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	20	415.20	415.20
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	21	428.05	428.05
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	22	428.05	428.05
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	23	428.05	428.05
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	24	428.05	428.05
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	25	429.78	451.24
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	26	438.32	460.23
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	27	448.59	471.02
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	28	465.28	488.55
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	29	478.98	502.93
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	30	485.83	510.12
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	31	496.10	520.91
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	32	506.38	531.70
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	33	512.80	538.44
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	34	519.65	545.63
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	35	523.07	570.15
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	36	526.49	573.88
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	37	529.92	577.61
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	38	533.34	581.34
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	39	540.19	588.81
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	40	547.04	596.27
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	41	557.31	607.47
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	42	567.16	618.20
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	43	580.86	633.13
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	44	597.98	651.80
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	45	618.10	673.72
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	46	642.07	699.85
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	47	669.03	729.25
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	48	699.85	762.84
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	49	730.24	795.97
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	50	764.49	833.29
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	51	798.30	870.15
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	52	835.54	910.74
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	53	873.21	951.80
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	54	913.87	996.12
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	55	954.54	1073.86
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	56	998.63	1123.46
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	57	1043.14	1173.54
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	58	1090.66	1226.99
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	59	1114.20	1253.47
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	60	1161.71	1306.93
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	61	1202.80	1353.15
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	62	1229.77	1383.49
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	63	1263.59	1421.53
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1284.13	1444.65
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	316.35	316.35

98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	15	344.47	344.47
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	16	355.23	355.23
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	17	365.98	365.98
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	18	377.56	377.56
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	19	389.14	389.14
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	20	401.13	401.13
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	21	413.54	413.54
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	22	413.54	413.54
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	23	413.54	413.54
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	24	413.54	413.54
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	25	415.19	435.95
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	26	423.46	444.63
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	27	433.38	455.05
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	28	449.51	471.99
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	29	462.74	485.88
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	30	469.36	492.83
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	31	479.29	503.25
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	32	489.21	513.67
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	33	495.41	520.18
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	34	502.03	527.13
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	35	505.34	550.82
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	36	508.65	554.43
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	37	511.96	558.03
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	38	515.28	561.64
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	39	521.88	568.85
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	40	528.50	576.06
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	41	538.42	586.88
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	42	547.93	597.25
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	43	561.17	611.67
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	44	577.71	629.70
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	45	597.14	650.89
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	46	620.30	676.13
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	47	646.35	704.53
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	48	676.13	736.98
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	49	705.49	768.98
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	50	738.57	805.04
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	51	771.24	840.65
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	52	807.22	879.87
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	53	843.61	919.53
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	54	882.90	962.36
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	55	922.18	1037.45
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	56	964.78	1085.37
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	57	1007.78	1133.76
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	58	1053.69	1185.40
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	59	1076.43	1210.98
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	60	1122.33	1262.62
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1162.03	1307.28
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1188.08	1336.59
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1220.75	1373.35
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1240.60	1395.68
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	177.11	177.11
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	15	192.86	192.86
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	16	198.88	198.88
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	17	204.90	204.90
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	18	211.38	211.38
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	19	217.86	217.86
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	20	224.58	224.58
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	21	231.53	231.53
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	22	231.53	231.53
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	23	231.53	231.53
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	24	231.53	231.53
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	25	232.45	244.07
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	26	237.08	248.93
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	27	242.64	254.77
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	28	251.66	264.25
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	29	259.07	272.03
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	30	262.78	275.92
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	31	268.33	281.75
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	32	273.89	287.59
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	33	277.36	291.23
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	34	281.07	295.12
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	35	282.92	308.38
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	36	284.77	310.40
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	37	286.62	312.42
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	38	288.48	314.44
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	39	289.18	318.48
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	40	295.99	322.52
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	41	301.44	328.57
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	42	306.77	334.38
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	43	314.18	342.45
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	44	323.44	352.55
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	45	334.32	364.41
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	46	347.28	378.54
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	47	361.87	394.44
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	48	378.54	412.61
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	49	394.98	430.53
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	50	413.50	450.71
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	51	431.79	470.65
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	52	451.93	492.61
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	53	472.31	514.81
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	54	494.30	538.79
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	55	516.30	580.83
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	56	540.14	607.66
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	57	564.22	634.75
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	58	589.92	663.66
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	59	602.65	677.98
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	60	628.35	706.90
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	61	650.58	731.90
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	62	665.16	748.31
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	63	683.45	768.89
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	694.57	781.39
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	218.64	218.64
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	15	238.08	238.08
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	16	245.51	245.51
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	17	252.94	252.94
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	18	260.94	260.94
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	19	268.95	268.95
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	20	277.23	277.23
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	21	285.82	285.82
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	22	285.82	285.82
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	23	285.82	285.82
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	24	285.82	285.82
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	25	286.95	301.30
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	26	292.67	307.30
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	27	299.53	314.50
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	28	310.67	326.21

98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	29	319.82	335.81
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	30	324.39	340.61
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	31	331.25	347.81
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	32	338.11	355.02
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	33	342.40	359.52
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	34	346.97	364.32
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	35	349.26	380.69
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	36	351.54	383.18
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	37	353.83	385.68
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	38	356.12	388.17
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	39	360.69	393.15
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	40	365.26	398.14
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	41	372.12	405.61
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	42	378.70	412.78
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	43	387.84	422.75
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	44	399.27	435.21
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	45	412.71	449.85
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	46	428.71	467.30
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	47	446.72	486.92
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	48	467.30	509.35
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	49	487.59	531.47
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	50	510.45	556.40
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	51	533.03	581.01
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	52	557.90	608.11
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	53	583.05	635.52
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	54	610.20	665.12
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	55	637.35	717.02
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	56	666.79	750.14
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	57	696.52	783.58
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	58	728.24	819.27
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	59	743.96	836.96
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	60	775.68	872.65
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	61	803.12	903.51
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	62	821.13	923.77
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	63	843.71	949.17
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	857.43	964.60
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	190.20	190.20
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	15	207.11	207.11
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	16	213.57	213.57
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	17	220.03	220.03
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	18	227.00	227.00
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	19	233.96	233.96
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	20	241.17	241.17
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	21	248.64	248.64
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	22	248.64	248.64
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	23	248.64	248.64
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	24	248.64	248.64
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	25	249.62	262.10
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	26	254.59	267.32
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	27	260.56	273.59
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	28	270.26	283.77
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	29	278.21	292.12
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	30	282.19	296.30
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	31	288.16	302.57
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	32	294.12	308.83
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	33	297.85	312.75
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	34	301.83	316.92
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	35	303.82	331.17
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	36	305.81	333.33
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	37	307.80	335.50
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	38	309.79	337.67
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	39	313.77	342.01
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	40	317.74	346.34
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	41	323.71	352.85
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	42	329.43	359.08
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	43	337.39	367.75
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	44	347.33	378.59
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	45	359.02	391.33
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	46	372.94	406.50
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	47	388.60	423.58
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	48	406.50	443.09
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	49	424.16	462.33
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	50	444.05	484.01
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	51	463.69	505.42
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	52	485.32	529.00
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	53	507.20	552.85
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	54	530.82	578.59
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	55	554.44	623.74
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	56	580.05	652.55
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	57	605.90	681.64
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	58	633.50	712.69
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	59	647.17	728.07
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	60	674.77	759.12
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	61	698.64	785.97
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	62	714.30	803.59
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	63	733.94	825.69
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	745.88	839.11
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	183.75	183.75
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	15	200.09	200.09
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	16	206.33	206.33
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	17	212.58	212.58
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	18	219.30	219.30
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	19	226.03	226.03
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	20	232.99	232.99
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	21	240.21	240.21
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	22	240.21	240.21
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	23	240.21	240.21
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	24	240.21	240.21
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	25	241.16	253.22
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	26	245.96	258.26
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	27	251.73	264.31
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	28	261.10	274.15
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	29	268.78	282.22
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	30	272.63	286.26
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	31	278.39	292.31
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	32	284.15	298.36
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	33	287.76	302.15
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	34	291.60	306.18
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	35	293.52	319.94
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	36	295.44	322.03
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	37	297.37	324.13
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	38	299.29	326.22
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	39	303.13	330.41
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	40	306.97	334.60
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	41	312.74	340.88
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	42	318.26	346.91

98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	43	325.95	355.28
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	44	335.56	365.76
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	45	346.85	378.06
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	46	360.30	392.72
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	47	375.43	409.22
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	48	392.72	428.07
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	49	409.78	446.66
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	50	428.99	467.60
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	51	447.97	488.29
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	52	468.87	511.07
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	53	490.00	534.11
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	54	512.82	558.98
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	55	535.64	602.60
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	56	560.38	630.43
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	57	585.36	658.53
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	58	612.03	688.53
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	59	625.24	703.39
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	60	651.90	733.39
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	61	674.96	759.33
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	62	690.09	776.35
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	63	709.07	797.70
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	720.59	810.67
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	272.84	272.84
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	15	287.09	287.09
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	16	306.37	306.37
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	17	315.64	315.64
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	18	325.63	325.63
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	19	335.61	335.61
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	20	345.96	345.96
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	21	356.67	356.67
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	22	356.67	356.67
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	23	356.67	356.67
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	24	356.67	356.67
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	25	358.08	375.99
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	26	385.21	383.48
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	27	373.77	392.46
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	28	387.68	407.07
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	29	399.10	419.05
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	30	404.80	425.04
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	31	413.36	434.03
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	32	421.92	443.02
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	33	427.27	448.64
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	34	432.98	454.63
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	35	435.83	475.06
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	36	438.69	478.17
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	37	441.54	481.28
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	38	444.39	484.39
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	39	450.10	490.61
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	40	455.81	496.83
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	41	464.36	506.16
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	42	472.57	515.10
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	43	483.98	527.54
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	44	498.25	543.09
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	45	515.01	561.36
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	46	534.98	583.13
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	47	557.45	607.62
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	48	583.13	635.61
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	49	608.45	663.21
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	50	636.99	694.31
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	51	665.16	725.03
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	52	696.19	758.85
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	53	727.58	793.06
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	54	761.46	829.99
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	55	795.34	894.76
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	56	832.08	936.09
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	57	869.17	977.81
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	58	908.76	1022.35
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	59	928.37	1044.42
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	60	967.96	1089.96
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	61	1002.20	1127.48
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	62	1024.67	1152.75
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	63	1052.85	1184.45
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1069.97	1203.71
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	336.82	336.82
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	15	356.75	356.75
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	16	378.20	378.20
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	17	389.65	389.65
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	18	401.98	401.98
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	19	414.31	414.31
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	20	427.07	427.07
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	21	440.29	440.29
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	22	440.29	440.29
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	23	440.29	440.29
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	24	440.29	440.29
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	25	442.04	464.15
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	26	450.85	473.39
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	27	461.42	484.49
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	28	478.59	502.52
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	29	492.68	517.31
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	30	499.72	524.71
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	31	510.29	535.80
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	32	520.85	546.90
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	33	527.46	553.83
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	34	534.50	561.23
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	35	538.02	566.45
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	36	541.55	590.29
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	37	545.07	594.13
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	38	548.59	597.96
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	39	555.64	605.64
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	40	562.68	613.32
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	41	573.25	624.84
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	42	583.37	635.88
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	43	597.46	651.23
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	44	615.07	670.43
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	45	635.77	692.99
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	46	660.42	719.86
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	47	688.16	750.10
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	48	719.86	784.65
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	49	751.12	818.72
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	50	786.34	857.11
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	51	821.13	895.03
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	52	859.43	936.78
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	53	898.18	979.01
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	54	940.00	1024.60
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	55	981.83	1104.86
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	56	1027.18	1155.57

98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	57	1072.97	1207.09
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	58	1121.84	1262.07
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	59	1146.05	1289.31
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	60	1194.93	1344.29
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	61	1237.19	1391.84
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	62	1264.93	1423.05
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	63	1299.71	1462.18
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1320.85	1485.95
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	293.00	293.00
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	15	319.04	319.04
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	16	329.00	329.00
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	17	338.96	338.96
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	18	349.68	349.68
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	19	360.41	360.41
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	20	371.51	371.51
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	21	383.01	383.01
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	22	383.01	383.01
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	23	383.01	383.01
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	24	383.01	383.01
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	25	384.54	403.76
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	26	392.20	411.81
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	27	401.39	421.46
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	28	416.32	437.14
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	29	428.58	450.91
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	30	434.71	456.44
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	31	443.90	463.10
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	32	453.09	475.75
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	33	458.84	481.78
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	34	464.97	488.21
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	35	468.03	510.15
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	36	471.09	513.49
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	37	474.16	516.83
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	38	477.22	520.17
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	39	483.35	526.85
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	40	489.48	533.53
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	41	498.67	543.55
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	42	507.48	553.15
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	43	519.74	566.51
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	44	535.06	583.21
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	45	553.06	602.83
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	46	574.50	626.21
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	47	598.63	652.51
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	48	626.21	682.57
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	49	653.40	712.21
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	50	684.04	745.61
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	51	714.30	778.59
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	52	747.62	814.91
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	53	781.33	851.65
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	54	817.71	891.31
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	55	854.10	960.86
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	56	893.55	1005.24
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	57	933.38	1050.05
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	58	975.89	1097.88
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	59	996.96	1121.58
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	60	1039.47	1169.40
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	61	1076.24	1210.77
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	62	1100.37	1237.91
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	63	1130.63	1271.95
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1149.01	1292.64
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	283.07	283.07
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	15	308.23	308.23
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	16	317.85	317.85
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	17	327.47	327.47
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	18	337.83	337.83
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	19	348.19	348.19
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	20	358.92	358.92
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	21	370.03	370.03
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	22	370.03	370.03
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	23	370.03	370.03
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	24	370.03	370.03
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	25	371.50	390.08
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	26	378.90	397.85
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	27	387.78	407.17
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	28	402.21	422.32
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	29	414.05	434.76
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	30	419.97	440.97
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	31	428.85	450.30
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	32	437.73	459.62
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	33	443.28	465.45
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	34	449.20	471.66
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	35	452.16	492.86
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	36	455.12	496.09
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	37	458.08	499.31
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	38	461.05	502.54
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	39	466.97	508.99
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	40	472.89	515.45
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	41	481.77	525.13
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	42	490.28	534.40
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	43	502.12	547.31
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	44	516.92	563.44
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	45	534.31	582.40
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	46	555.03	604.98
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	47	578.34	630.39
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	48	604.98	659.43
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	49	631.25	688.07
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	50	660.86	720.33
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	51	690.09	752.20
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	52	722.28	787.28
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	53	754.84	822.78
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	54	789.99	861.09
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	55	825.14	928.29
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	56	863.26	971.16
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	57	901.74	1014.46
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	58	942.81	1060.66
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	59	963.16	1083.56
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	60	1004.23	1129.76
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	61	1039.76	1169.73
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	62	1063.07	1195.95
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	63	1092.30	1228.84
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1110.06	1248.82
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	224.64	224.64
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	15	244.60	244.60
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	16	252.24	252.24
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	17	259.87	259.87
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	18	268.09	268.09
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	19	276.32	276.32

98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	20	284.83	284.83
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	21	293.65	293.65
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	22	293.65	293.65
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	23	293.65	293.65
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	24	293.65	293.65
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	25	294.82	309.56
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	26	300.69	315.72
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	27	307.74	323.12
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	28	319.19	335.15
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	29	328.58	345.01
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	30	333.28	349.95
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	31	340.33	357.35
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	32	347.38	364.75
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	33	351.78	369.37
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	34	356.48	374.30
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	35	358.83	391.12
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	36	361.18	393.68
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	37	363.53	396.24
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	38	365.88	398.81
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	39	370.57	403.93
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	40	375.27	409.05
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	41	382.32	416.73
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	42	389.07	424.09
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	43	398.47	434.33
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	44	410.22	447.14
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	45	424.02	462.18
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	46	440.46	480.10
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	47	458.96	500.27
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	48	480.10	523.31
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	49	500.95	546.04
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	50	524.44	571.64
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	51	547.64	596.93
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	52	573.19	624.77
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	53	599.03	652.94
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	54	626.92	683.35
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	55	654.82	736.67
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	56	685.06	770.70
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	57	715.60	805.05
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	58	748.20	841.72
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	59	764.35	859.89
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	60	796.94	896.56
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	61	825.13	928.27
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	62	843.63	949.08
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	63	866.83	975.18
98517PA0010014 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	880.92	991.04
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	277.31	277.31
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	15	301.96	301.96
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	16	311.38	311.38
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	17	320.81	320.81
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	18	330.96	330.96
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	19	341.11	341.11
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	20	351.62	351.62
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	21	362.50	362.50
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	22	362.50	362.50
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	23	362.50	362.50
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	24	362.50	362.50
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	25	363.94	382.14
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	26	371.19	389.75
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	27	379.89	398.89
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	28	394.03	413.73
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	29	405.63	425.91
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	30	411.43	432.00
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	31	420.13	441.14
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	32	428.83	450.27
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	33	434.27	455.98
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	34	440.07	462.07
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	35	442.97	482.83
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	36	445.87	485.99
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	37	448.77	489.15
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	38	451.67	492.32
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	39	457.47	498.64
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	40	463.27	504.96
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	41	471.97	514.44
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	42	480.30	523.53
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	43	489.95	529.17
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	44	506.40	551.98
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	45	523.44	570.55
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	46	543.74	592.68
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	47	566.58	617.57
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	48	592.68	646.02
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	49	618.41	674.07
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	50	647.41	705.68
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	51	676.05	736.89
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	52	707.59	771.27
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	53	739.48	806.04
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	54	773.92	843.57
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	55	808.36	909.40
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	56	845.70	951.41
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	57	883.99	993.82
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	58	923.63	1039.08
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	59	943.57	1061.51
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	60	983.80	1106.78
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	61	1018.60	1145.93
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	62	1041.44	1171.62
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	63	1070.08	1203.84
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1087.48	1223.41
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	241.23	241.23
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	15	262.67	262.67
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	16	270.87	270.87
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	17	279.07	279.07
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	18	287.90	287.90
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	19	296.73	296.73
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	20	305.87	305.87
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	21	315.34	315.34
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	22	315.34	315.34
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	23	315.34	315.34
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	24	315.34	315.34
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	25	316.60	332.42
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	26	322.90	339.05
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	27	330.47	346.99
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	28	342.77	359.91
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	29	352.86	370.50
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	30	357.90	375.80
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	31	365.47	383.75
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	32	373.04	391.69
98517PA0010014 Rating Area 7	Tobacco User/Non-Tobacco User	33	377.77	396.66

98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	34	382.82	401.96
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	35	385.34	420.02
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	36	387.86	422.77
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	37	390.38	425.52
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	38	392.91	428.27
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	39	397.95	433.77
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	40	403.00	439.27
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	41	410.56	447.52
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	42	417.82	455.42
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	43	427.91	466.42
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	44	440.52	480.17
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	45	455.34	496.32
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	46	473.00	515.57
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	47	492.87	537.22
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	48	515.57	561.97
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	49	537.96	586.38
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	50	563.19	613.87
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	51	588.10	641.03
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	52	615.53	670.93
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	53	643.28	701.18
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	54	673.24	733.83
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	55	703.19	791.09
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	56	735.67	827.63
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	57	768.47	865.53
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	58	803.47	903.80
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	59	839.81	923.42
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	60	855.82	962.79
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	61	886.09	996.85
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	62	905.95	1019.20
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	63	930.87	1047.22
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	946.00	1064.25
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	233.05	233.05
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	15	253.77	253.77
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	16	261.69	261.69
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	17	269.61	269.61
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	18	278.14	278.14
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	19	286.67	286.67
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	20	295.51	295.51
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	21	304.65	304.65
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	22	304.65	304.65
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	23	304.65	304.65
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	24	304.65	304.65
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	25	305.86	321.16
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	26	311.96	327.55
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	27	319.27	335.23
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	28	331.15	347.71
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	29	340.90	357.94
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	30	345.77	363.06
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	31	353.08	370.74
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	32	360.39	378.41
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	33	364.96	383.21
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	34	369.84	388.33
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	35	372.28	405.78
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	36	374.71	408.44
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	37	377.15	411.09
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	38	379.59	413.75
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	39	384.46	419.06
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	40	389.34	424.38
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	41	396.65	432.35
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	42	403.65	439.98
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	43	413.40	450.61
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	44	425.59	463.89
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	45	439.91	479.50
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	46	456.97	498.09
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	47	476.16	519.01
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	48	498.09	542.92
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	49	519.72	566.50
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	50	544.10	593.06
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	51	568.16	619.30
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	52	594.67	648.19
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	53	621.48	677.41
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	54	650.42	708.95
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	55	679.36	764.28
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	56	710.74	799.58
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	57	742.42	835.22
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	58	776.23	873.26
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	59	792.99	892.11
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	60	826.81	930.16
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	61	856.05	963.06
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	62	875.24	984.65
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	63	899.31	1011.72
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	913.93	1028.18
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	224.89	224.89
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	15	244.88	244.88
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	16	252.52	252.52
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	17	260.17	260.17
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	18	268.40	268.40
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	19	276.63	276.63
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	20	285.15	285.15
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	21	293.98	293.98
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	22	293.98	293.98
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	23	293.98	293.98
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	24	293.98	293.98
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	25	295.15	309.91
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	26	301.03	316.08
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	27	308.08	323.49
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	28	319.55	335.52
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	29	328.95	345.40
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	30	333.66	350.34
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	31	340.71	357.75
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	32	347.77	365.16
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	33	352.18	369.79
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	34	356.88	374.73
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	35	359.23	391.56
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	36	361.59	394.13
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	37	363.94	396.69
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	38	366.29	399.25
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	39	370.99	404.38
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	40	375.70	409.51
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	41	382.75	417.20
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	42	389.51	424.67
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	43	398.92	434.82
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	44	410.68	447.64
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	45	424.50	462.70
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	46	440.96	480.64
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	47	459.48	500.83

98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	48	480.64	523.90
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	49	501.52	546.65
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	50	525.03	572.29
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	51	548.26	597.60
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	52	573.83	625.48
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	53	599.70	653.68
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	54	627.63	684.12
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	55	655.56	737.50
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	56	685.84	771.57
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	57	716.41	805.96
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	58	749.04	842.67
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	59	765.21	860.86
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	60	797.84	897.57
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	61	826.06	929.32
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	62	844.58	950.15
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	63	867.80	976.28
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	881.92	992.15
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	277.62	277.62
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	15	302.30	302.30
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	16	311.73	311.73
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	17	321.17	321.17
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	18	331.33	331.33
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	19	341.49	341.49
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	20	352.01	352.01
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	21	362.81	362.81
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	22	362.81	362.81
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	23	362.81	362.81
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	24	362.91	362.91
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	25	364.35	362.57
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	26	371.61	390.19
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	27	380.32	399.34
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	28	394.47	414.20
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	29	406.09	426.39
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	30	411.89	432.49
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	31	420.60	441.63
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	32	429.31	450.78
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	33	434.76	456.49
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	34	440.56	462.59
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	35	443.46	483.38
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	36	446.37	486.54
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	37	449.27	489.71
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	38	452.17	492.87
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	39	457.98	499.20
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	40	463.79	505.53
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	41	472.50	515.02
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	42	480.84	524.12
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	43	492.46	536.78
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	44	506.97	552.60
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	45	524.03	571.19
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	46	544.35	593.34
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	47	567.21	618.26
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	48	593.34	646.74
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	49	619.11	674.83
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	50	648.14	706.47
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	51	676.81	737.72
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	52	708.38	772.14
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	53	740.32	806.95
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	54	774.79	844.52
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	55	809.27	910.43
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	56	846.65	952.48
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	57	884.39	994.94
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	58	924.67	1040.26
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	59	944.63	1062.71
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	60	984.91	1108.03
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	61	1019.75	1147.22
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	62	1042.61	1172.94
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	63	1071.28	1205.19
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1088.70	1224.79
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	241.50	241.50
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	15	262.97	262.97
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	16	271.18	271.18
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	17	279.38	279.38
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	18	288.22	288.22
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	19	287.06	287.06
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	20	306.22	306.22
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	21	315.70	315.70
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	22	315.70	315.70
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	23	315.70	315.70
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	24	315.70	315.70
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	25	316.95	332.80
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	26	323.27	339.43
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	27	330.84	347.38
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	28	343.15	360.31
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	29	353.26	370.92
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	30	358.31	376.22
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	31	365.88	384.18
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	32	373.46	392.13
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	33	378.20	397.11
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	34	383.25	402.41
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	35	385.77	420.49
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	36	388.30	423.24
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	37	390.82	426.00
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	38	393.35	428.75
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	39	398.40	434.26
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	40	403.45	439.76
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	41	411.03	448.02
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	42	418.29	455.93
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	43	428.39	466.95
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	44	441.02	480.71
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	45	455.86	496.88
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	46	473.53	516.15
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	47	493.42	537.83
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	48	516.15	562.61
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	49	538.57	587.04
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	50	563.82	614.56
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	51	588.76	641.75
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	52	616.23	671.69
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	53	644.01	701.97
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	54	674.00	734.66
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	55	703.99	791.99
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	56	736.50	828.57
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	57	769.33	865.50
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	58	804.38	904.92
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	59	821.74	924.46
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	60	856.78	963.88
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	61	887.09	997.97

98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	62	906.98	1020.35
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	63	931.91	1048.40
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	947.07	1065.45
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	233.32	233.32
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	15	254.05	254.05
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	16	261.98	261.98
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	17	269.91	269.91
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	18	278.45	278.45
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	19	286.99	286.99
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	20	295.84	295.84
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	21	305.00	305.00
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	22	305.00	305.00
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	23	305.00	305.00
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	24	305.00	305.00
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	25	306.21	321.52
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	26	312.31	327.92
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	27	319.63	335.61
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	28	331.52	348.10
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	29	341.28	358.35
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	30	346.16	363.47
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	31	353.48	371.15
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	32	360.80	378.84
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	33	365.38	383.64
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	34	370.26	388.77
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	35	372.70	406.24
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	36	376.14	408.60
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	37	377.57	411.86
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	38	380.01	414.22
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	39	384.99	419.54
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	40	389.77	424.85
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	41	397.09	432.83
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	42	404.11	440.48
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	43	413.87	451.12
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	44	426.07	464.41
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	45	440.40	480.04
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	46	457.48	498.66
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	47	476.70	519.60
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	48	498.66	543.53
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	49	520.31	567.14
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	50	544.71	593.73
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	51	568.80	619.99
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	52	595.34	648.92
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	53	622.18	678.17
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	54	651.15	709.75
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	55	680.12	765.14
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	56	711.54	800.48
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	57	743.26	836.16
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	58	777.11	874.25
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	59	793.88	893.12
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	60	827.74	931.20
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	61	857.02	964.14
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	62	876.23	985.76
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	63	900.32	1012.86
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	914.96	1029.33
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	229.02	229.02
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	15	249.37	249.37
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	16	257.16	257.16
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	17	264.94	264.94
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	18	273.32	273.32
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	19	281.71	281.71
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	20	290.39	290.39
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	21	299.38	299.38
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	22	299.38	299.38
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	23	299.38	299.38
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	24	299.38	299.38
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	25	300.57	315.60
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	26	306.55	321.88
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	27	313.74	329.43
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	28	325.41	341.69
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	29	334.99	351.74
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	30	339.78	356.77
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	31	346.97	364.32
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	32	354.15	371.86
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	33	358.64	378.58
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	34	363.43	385.61
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	35	368.23	398.75
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	36	368.23	401.36
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	37	370.62	403.98
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	38	373.01	406.59
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	39	377.80	411.81
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	40	382.59	417.03
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	41	389.78	424.86
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	42	396.66	432.36
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	43	406.24	442.81
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	44	418.22	455.86
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	45	432.29	471.20
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	46	449.05	489.47
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	47	467.91	510.03
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	48	489.47	533.52
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	49	510.72	556.69
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	50	534.67	582.79
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	51	558.32	608.57
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	52	584.37	636.96
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	53	610.71	665.68
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	54	639.15	696.68
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	55	667.59	751.04
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	56	698.43	785.73
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	57	729.56	820.76
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	58	762.79	858.14
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	59	779.26	876.67
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	60	812.49	914.05
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	61	841.23	946.38
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	62	860.09	967.60
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	63	883.74	994.21
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	898.11	1010.37
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	282.72	282.72
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	15	307.85	307.85
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	16	317.46	317.46
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	17	327.06	327.06
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	18	337.41	337.41
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	19	347.76	347.76
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	20	358.48	358.48
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	21	369.57	369.57
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	22	369.57	369.57
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	23	369.57	369.57
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	24	369.57	369.57

98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	25	371.04	389.59
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	26	378.43	397.36
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	27	387.30	406.67
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	28	401.72	421.80
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	29	413.54	434.22
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	30	419.46	440.43
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	31	428.33	449.74
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	32	437.19	459.05
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	33	442.74	464.88
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	34	448.65	471.08
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	35	451.61	492.25
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	36	454.56	495.48
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	37	457.52	498.70
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	38	460.48	501.92
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	39	466.39	508.37
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	40	472.30	514.81
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	41	481.17	524.48
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	42	489.67	533.74
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	43	501.50	546.63
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	44	516.28	562.75
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	45	533.65	581.68
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	46	554.35	604.24
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	47	577.63	629.62
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	48	604.24	668.62
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	49	630.48	697.22
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	50	660.04	719.45
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	51	689.24	751.27
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	52	721.39	786.31
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	53	753.91	821.76
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	54	789.02	860.03
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	55	824.13	927.14
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	56	862.19	969.97
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	57	900.63	1013.21
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	58	941.65	1059.36
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	59	961.98	1082.22
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	60	1003.00	1128.37
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	61	1038.48	1168.29
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	62	1061.76	1194.48
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	63	1090.95	1227.32
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1108.69	1247.28
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	245.94	245.94
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	15	267.80	267.80
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	16	276.16	276.16
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	17	284.51	284.51
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	18	293.52	293.52
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	19	302.52	302.52
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	20	311.84	311.84
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	21	321.50	321.50
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	22	321.50	321.50
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	23	321.50	321.50
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	24	321.50	321.50
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	25	322.77	338.91
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	26	329.20	345.66
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	27	336.92	353.76
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	28	349.46	366.93
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	29	359.74	377.73
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	30	364.89	383.13
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	31	372.60	391.23
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	32	380.32	399.33
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	33	385.14	404.40
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	34	390.28	409.80
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	35	392.86	428.21
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	36	395.43	431.02
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	37	398.00	433.82
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	38	400.57	436.62
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	39	405.72	442.23
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	40	410.86	447.84
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	41	418.57	456.25
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	42	425.97	464.31
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	43	436.26	475.52
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	44	449.12	489.54
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	45	464.23	506.01
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	46	482.23	525.63
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	47	502.48	547.71
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	48	525.63	572.84
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	49	548.15	597.92
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	50	574.17	625.85
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	51	599.57	653.53
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	52	627.54	684.02
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	53	655.93	714.86
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	54	686.37	748.15
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	55	716.91	806.53
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	56	750.03	843.78
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	57	783.46	881.39
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	58	819.15	921.54
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	59	836.83	941.43
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	60	872.51	981.58
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	61	903.38	1016.30
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	62	923.63	1039.08
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	63	949.03	1067.65
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	964.46	1085.01
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	237.60	237.60
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	15	258.72	258.72
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	16	266.80	266.80
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	17	274.87	274.87
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	18	283.57	283.57
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	19	292.26	292.26
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	20	301.27	301.27
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	21	310.60	310.60
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	22	310.60	310.60
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	23	310.60	310.60
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	24	310.60	310.60
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	25	311.83	327.42
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	26	318.04	333.94
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	27	325.50	341.77
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	28	337.61	354.49
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	29	347.55	364.93
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	30	352.52	370.14
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	31	359.97	377.97
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	32	367.43	385.80
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	33	372.08	390.69
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	34	377.05	395.91
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	35	379.54	413.70
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	36	382.02	416.41
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	37	384.51	419.11
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	38	386.99	421.82

98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	39	391.96	427.24
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	40	396.93	432.66
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	41	404.39	440.78
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	42	411.53	448.57
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	43	421.47	459.40
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	44	433.89	472.94
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	45	448.49	488.85
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	46	465.88	507.81
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	47	485.45	529.14
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	48	507.81	553.51
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	49	529.86	577.55
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	50	554.71	604.63
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	51	579.25	631.38
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	52	606.27	660.83
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	53	633.60	690.62
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	54	663.11	722.78
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	55	692.61	779.19
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	56	724.60	815.18
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	57	756.90	851.52
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	58	791.38	890.30
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	59	808.46	909.52
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	60	842.94	948.30
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	61	872.75	981.85
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	62	892.32	1003.98
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	63	916.98	1031.46
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	931.76	1048.23
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	295.59	295.59
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	15	321.86	321.86
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	16	331.91	331.91
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	17	341.95	341.95
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	18	352.77	352.77
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	19	363.59	363.59
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	20	374.79	374.79
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	21	386.40	386.40
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	22	386.40	386.40
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	23	386.40	386.40
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	24	386.40	386.40
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	25	387.93	407.33
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	26	395.66	415.44
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	27	404.93	425.18
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	28	420.00	441.00
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	29	432.37	453.98
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	30	438.55	460.48
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	31	447.82	470.21
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	32	457.09	479.95
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	33	462.89	486.03
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	34	469.07	492.53
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	35	472.16	514.66
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	36	475.25	518.03
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	37	478.35	521.40
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	38	481.44	524.77
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	39	487.62	531.50
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	40	493.80	538.24
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	41	503.07	548.35
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	42	511.96	558.04
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	43	524.33	571.51
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	44	539.78	588.36
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	45	557.94	608.16
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	46	579.58	631.74
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	47	603.92	658.27
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	48	631.74	688.60
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	49	659.17	718.50
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	50	690.08	752.19
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	51	720.61	785.46
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	52	754.22	822.10
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	53	788.23	859.17
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	54	824.93	899.18
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	55	861.64	969.34
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	56	901.44	1014.12
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	57	941.62	1059.32
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	58	984.51	1107.57
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	59	1005.76	1131.48
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	60	1048.65	1179.73
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	61	1085.74	1231.46
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	62	1110.09	1248.85
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	63	1140.61	1283.19
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1159.15	1304.05
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	364.89	364.89
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	15	397.33	397.33
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	16	409.73	409.73
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	17	422.13	422.13
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	18	435.49	435.49
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	19	448.84	448.84
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	20	462.67	462.67
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	21	476.99	476.99
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	22	476.99	476.99
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	23	476.99	476.99
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	24	476.99	476.99
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	25	478.89	502.84
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	26	488.43	512.85
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	27	499.88	524.87
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	28	518.48	544.41
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	29	533.74	560.43
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	30	541.38	568.45
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	31	552.82	580.47
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	32	564.27	592.49
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	33	571.43	600.00
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	34	579.06	608.01
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	35	582.87	635.33
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	36	586.69	639.49
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	37	590.51	643.65
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	38	594.32	647.81
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	39	601.95	656.13
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	40	609.58	664.45
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	41	621.03	676.93
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	42	632.00	688.88
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	43	647.27	705.52
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	44	666.35	726.32
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	45	688.76	750.75
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	46	715.48	779.87
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	47	745.53	812.62
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	48	779.87	850.06
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	49	813.73	886.97
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	50	851.89	928.56
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	51	889.57	969.64
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	52	931.07	1014.87

98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	53	973.05	1060.62
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	54	1018.36	1110.01
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	55	1063.67	1196.63
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	56	1112.80	1251.90
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	57	1162.41	1307.71
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	58	1215.35	1367.27
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	59	1241.59	1396.79
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	60	1294.53	1456.35
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	61	1340.32	1507.86
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	62	1370.37	1541.67
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	63	1408.06	1584.06
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1430.95	1609.82
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	317.42	317.42
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	15	345.64	345.64
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	16	356.43	356.43
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	17	367.21	367.21
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	18	378.83	378.83
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	19	390.45	390.45
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	20	402.48	402.48
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	21	414.94	414.94
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	22	414.94	414.94
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	23	414.94	414.94
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	24	414.94	414.94
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	25	416.59	427.42
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	26	424.89	446.13
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	27	434.85	456.59
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	28	451.03	473.58
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	29	464.31	487.52
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	30	470.95	494.49
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	31	480.90	504.95
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	32	490.86	515.41
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	33	497.09	521.94
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	34	503.73	528.91
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	35	507.04	552.68
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	36	510.36	556.30
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	37	513.68	559.92
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	38	517.00	563.53
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	39	523.64	570.77
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	40	530.28	578.01
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	41	540.24	588.86
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	42	549.78	599.26
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	43	563.06	613.74
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	44	579.66	631.83
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	45	599.16	653.08
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	46	622.40	678.41
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	47	648.54	706.90
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	48	678.41	739.47
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	49	707.87	771.58
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	50	741.07	807.76
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	51	773.84	843.49
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	52	809.94	882.84
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	53	846.46	922.64
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	54	885.88	965.60
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	55	925.29	1040.96
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	56	968.03	1089.04
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	57	1011.18	1137.58
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	58	1057.24	1189.40
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	59	1080.06	1215.07
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	60	1126.12	1266.89
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	61	1165.95	1311.70
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	62	1192.09	1341.11
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	63	1224.87	1377.98
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1244.79	1400.39
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	306.66	306.66
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	15	333.92	333.92
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	16	344.34	344.34
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	17	354.77	354.77
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	18	365.99	365.99
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	19	377.21	377.21
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	20	388.84	388.84
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	21	400.87	400.87
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	22	400.87	400.87
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	23	400.87	400.87
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	24	400.87	400.87
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	25	402.87	422.59
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	26	410.40	431.01
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	27	420.11	441.11
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	28	435.74	457.53
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	29	448.57	471.00
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	30	454.98	477.73
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	31	464.60	487.83
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	32	474.22	497.93
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	33	480.24	504.25
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	34	486.65	510.98
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	35	489.86	533.94
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	36	493.06	537.44
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	37	496.27	540.93
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	38	499.48	544.43
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	39	505.89	551.42
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	40	512.31	558.41
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	41	521.93	568.90
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	42	531.15	578.95
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	43	543.97	592.93
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	44	560.01	610.41
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	45	578.85	630.95
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	46	601.30	655.41
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	47	626.55	682.94
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	48	655.41	714.40
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	49	683.88	745.42
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	50	715.94	780.38
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	51	747.61	814.90
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	52	782.49	852.91
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	53	817.76	891.36
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	54	855.85	932.87
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	55	893.93	1005.67
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	56	935.22	1052.12
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	57	976.91	1099.02
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	58	1021.40	1149.08
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	59	1043.45	1173.88
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	60	1087.95	1223.94
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	61	1126.43	1267.23
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	62	1151.68	1295.64
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	63	1183.35	1331.27
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1202.59	1352.92
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	308.12	308.12
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	15	335.51	335.51

98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	16	345.98	345.98
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	17	356.45	356.45
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	18	367.73	367.73
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	19	379.01	379.01
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	20	390.69	390.69
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	21	402.78	402.78
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	22	402.78	402.78
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	23	402.78	402.78
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	24	402.78	402.78
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	25	404.38	424.60
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	26	412.44	433.06
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	27	422.10	443.21
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	28	437.81	459.70
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	29	450.70	473.24
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	30	457.15	480.00
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	31	466.81	490.15
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	32	476.48	500.30
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	33	482.52	506.65
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	34	488.97	513.41
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	35	492.19	536.48
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	36	495.41	540.00
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	37	498.63	543.51
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	38	501.85	547.02
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	39	508.30	564.84
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	40	514.74	564.07
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	41	514.74	571.61
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	42	533.67	561.70
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	43	546.56	595.75
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	44	562.67	613.31
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	45	581.60	633.95
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	46	604.16	658.53
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	47	629.53	686.19
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	48	658.53	717.80
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	49	687.13	748.97
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	50	719.35	784.09
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	51	751.17	818.77
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	52	786.21	856.97
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	53	821.65	895.60
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	54	859.92	937.31
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	55	898.18	1010.45
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	56	939.67	1057.13
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	57	981.55	1104.25
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	58	1026.26	1154.55
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	59	1048.42	1179.47
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	60	1093.12	1229.76
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	61	1131.79	1273.26
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	62	1157.16	1301.81
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	63	1188.98	1337.61
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1208.32	1359.35
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	380.37	380.37
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	15	414.18	414.18
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	16	427.11	427.11
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	17	440.03	440.03
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	18	453.95	453.95
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	19	467.88	467.88
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	20	482.30	482.30
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	21	497.22	497.22
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	22	497.22	497.22
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	23	497.22	497.22
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	24	497.22	497.22
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	25	499.20	524.16
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	26	509.14	534.60
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	27	521.08	547.13
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	28	540.47	567.49
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	29	556.38	584.20
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	30	564.34	592.55
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	31	576.27	605.08
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	32	588.20	617.61
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	33	595.66	625.44
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	34	603.62	633.80
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	35	607.59	662.28
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	36	611.57	666.61
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	37	615.55	670.95
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	38	619.53	675.28
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	39	627.48	683.95
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	40	635.44	692.63
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	41	647.37	705.63
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	42	658.81	718.10
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	43	674.72	735.44
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	44	694.61	757.12
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	45	717.97	782.59
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	46	745.82	812.94
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	47	777.14	847.09
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	48	812.94	886.11
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	49	848.24	924.59
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	50	888.02	967.94
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	51	927.30	1010.76
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	52	970.56	1057.91
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	53	1014.31	1105.60
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	54	1061.55	1157.09
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	55	1108.78	1247.38
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	56	1160.00	1304.99
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	57	1211.71	1363.17
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	58	1266.90	1425.26
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	59	1294.24	1456.02
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	60	1349.43	1518.11
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	61	1397.17	1571.81
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	62	1428.49	1607.05
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	63	1467.77	1651.24
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1491.64	1678.09
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	330.88	330.88
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	15	360.29	360.29
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	16	371.54	371.54
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	17	382.79	382.79
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	18	394.90	394.90
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	19	407.01	407.01
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	20	419.55	419.55
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	21	432.54	432.54
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	22	432.54	432.54
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	23	432.54	432.54
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	24	432.54	432.54
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	25	434.26	455.97
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	26	442.91	465.05
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	27	453.29	475.95
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	28	470.16	493.66
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	29	484.00	508.20

98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	30	490.92	515.46
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	31	501.30	526.36
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	32	511.68	537.26
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	33	518.17	544.08
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	34	525.09	551.34
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	35	528.55	576.12
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	36	532.01	579.89
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	37	535.47	583.66
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	38	538.93	587.43
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	39	545.85	594.98
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	40	552.77	602.52
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	41	563.15	613.83
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	42	573.10	624.68
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	43	586.94	639.76
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	44	604.24	658.62
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	45	624.57	680.78
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	46	648.79	707.18
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	47	676.04	736.88
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	48	707.18	770.83
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	49	737.89	804.30
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	50	772.49	842.02
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	51	806.66	879.26
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	52	844.29	920.28
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	53	882.35	961.77
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	54	923.44	1006.98
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	55	964.54	1056.10
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	56	1009.09	1135.22
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	57	1054.07	1185.83
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	58	1102.08	1239.84
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	59	1125.87	1266.60
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	60	1173.88	1320.61
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	61	1215.40	1367.33
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	62	1242.65	1397.98
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	63	1276.82	1436.42
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1297.58	1459.78
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	319.67	319.67
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	15	348.08	348.08
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	16	358.95	358.95
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	17	369.81	369.81
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	18	381.51	381.51
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	19	393.21	393.21
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	20	405.33	405.33
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	21	417.87	417.87
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	22	417.87	417.87
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	23	417.87	417.87
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	24	417.87	417.87
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	25	419.54	440.51
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	26	427.89	449.29
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	27	437.92	459.82
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	28	454.22	476.93
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	29	467.59	490.97
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	30	474.28	497.99
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	31	484.31	508.52
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	32	494.33	519.05
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	33	500.60	525.63
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	34	507.29	532.65
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	35	510.63	556.59
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	36	513.97	560.23
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	37	517.32	563.88
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	38	520.66	567.52
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	39	527.35	574.81
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	40	534.03	582.09
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	41	544.06	593.03
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	42	553.67	603.50
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	43	567.04	618.08
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	44	583.76	636.30
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	45	603.40	657.70
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	46	626.80	683.21
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	47	653.12	711.90
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	48	683.21	744.70
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	49	712.88	777.04
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	50	746.31	813.47
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	51	779.32	849.46
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	52	815.67	889.98
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	53	852.44	929.16
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	54	892.14	972.43
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	55	931.84	1048.32
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	56	974.88	1096.74
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	57	1018.34	1145.63
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	58	1064.72	1197.81
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	59	1087.70	1233.67
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	60	1134.09	1275.85
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	61	1174.20	1320.98
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	62	1200.53	1350.59
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	63	1233.54	1387.73
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1253.59	1410.29
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	302.90	302.90
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	15	329.82	329.82
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	16	340.11	340.11
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	17	350.41	350.41
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	18	361.50	361.50
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	19	372.58	372.58
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	20	384.06	384.06
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	21	395.95	395.95
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	22	395.95	395.95
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	23	395.95	395.95
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	24	395.95	395.95
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	25	397.53	417.40
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	26	405.45	425.72
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	27	414.95	435.70
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	28	430.39	451.91
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	29	443.06	465.21
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	30	449.40	471.86
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	31	458.90	481.84
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	32	468.40	491.82
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	33	474.34	498.06
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	34	480.67	504.71
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	35	483.84	527.39
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	36	487.01	530.84
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	37	490.18	534.29
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	38	493.34	537.75
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	39	499.68	544.65
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	40	506.02	551.56
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	41	515.52	561.91
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	42	524.62	571.84
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	43	537.29	585.65

98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	44	553.13	602.91
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	45	571.74	623.20
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	46	593.91	647.37
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	47	618.86	674.56
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	48	647.37	705.63
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	49	675.48	736.27
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	50	707.15	770.80
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	51	738.43	804.89
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	52	772.88	842.44
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	53	807.72	880.42
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	54	845.34	921.42
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	55	882.95	963.32
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	56	923.73	1009.20
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	57	964.91	1065.53
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	58	1008.86	1134.97
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	59	1030.64	1159.47
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	60	1074.59	1208.91
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	61	1112.60	1251.67
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	62	1137.54	1279.74
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	63	1168.92	1314.93
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1187.83	1336.31
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	373.92	373.92
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	15	407.16	407.16
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	16	419.86	419.86
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	17	432.57	432.57
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	18	446.26	446.26
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	19	459.94	459.94
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	20	474.12	474.12
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	21	488.79	488.79
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	22	488.79	488.79
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	23	488.79	488.79
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	24	488.79	488.79
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	25	490.74	515.27
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	26	500.51	525.54
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	27	512.24	537.86
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	28	531.31	557.87
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	29	546.95	574.29
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	30	554.77	582.51
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	31	566.50	594.82
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	32	578.23	607.14
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	33	585.56	614.84
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	34	593.38	623.05
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	35	597.29	651.05
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	36	601.20	655.31
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	37	605.11	659.57
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	38	609.02	663.83
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	39	616.84	672.36
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	40	624.66	680.88
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	41	636.39	693.67
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	42	647.64	705.92
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	43	663.28	722.97
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	44	682.83	744.28
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	45	705.80	769.32
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	46	733.17	799.16
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	47	763.97	832.72
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	48	799.16	871.08
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	49	833.86	908.91
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	50	872.96	951.53
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	51	911.58	993.62
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	52	954.10	1039.97
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	53	997.11	1086.86
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	54	1043.55	1137.47
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	55	1089.98	1226.23
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	56	1140.33	1282.87
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	57	1191.16	1340.06
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	58	1245.42	1401.09
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	59	1272.30	1431.34
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	60	1326.55	1492.37
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	61	1373.48	1545.16
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	62	1404.27	1579.80
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	63	1442.88	1623.24
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1466.35	1649.64
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	325.27	325.27
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	15	354.19	354.19
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	16	365.24	365.24
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	17	376.30	376.30
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	18	388.20	388.20
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	19	400.11	400.11
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	20	412.44	412.44
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	21	425.20	425.20
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	22	425.20	425.20
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	23	425.20	425.20
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	24	425.20	425.20
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	25	426.89	448.24
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	26	435.40	457.17
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	27	445.60	467.88
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	28	462.19	485.29
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	29	475.79	499.58
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	30	482.59	506.72
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	31	492.80	517.44
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	32	503.00	528.15
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	33	509.38	534.85
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	34	516.18	541.99
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	35	519.59	566.35
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	36	522.99	570.06
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	37	526.39	573.76
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	38	529.79	577.47
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	39	536.59	584.89
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	40	543.40	592.30
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	41	553.60	603.43
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	42	563.38	614.09
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	43	576.99	628.92
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	44	594.00	647.45
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	45	613.98	669.24
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	46	637.79	695.19
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	47	664.58	724.39
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	48	695.19	757.76
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	49	725.38	790.66
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	50	759.40	827.74
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	51	792.99	864.35
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	52	829.88	904.68
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	53	867.39	945.46
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	54	907.79	989.49
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	55	948.18	1066.70
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	56	991.98	1115.97
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	57	1036.20	1165.72

98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	58	1083.39	1218.82
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	59	1106.78	1245.13
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	60	1153.98	1298.22
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	61	1194.79	1344.14
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	62	1221.58	1374.28
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	63	1255.17	1412.07
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1275.58	1435.03
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	314.25	314.25
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	15	342.18	342.18
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	16	352.86	352.86
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	17	363.54	363.54
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	18	375.04	375.04
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	19	386.54	386.54
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	20	398.46	398.46
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	21	410.79	410.79
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	22	410.79	410.79
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	23	410.79	410.79
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	24	410.79	410.79
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	25	412.42	433.04
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	26	420.64	441.67
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	27	430.50	452.02
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	28	446.52	468.84
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	29	459.66	482.55
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	30	466.24	489.55
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	31	476.09	498.90
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	32	485.95	510.25
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	33	492.11	516.72
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	34	498.69	523.62
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	35	501.97	547.15
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	36	505.26	550.73
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	37	508.55	554.31
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	38	511.83	557.90
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	39	518.40	565.06
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	40	524.98	572.23
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	41	534.84	582.97
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	42	544.28	593.27
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	43	557.43	607.60
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	44	573.86	625.51
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	45	593.17	646.55
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	46	616.17	671.63
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	47	642.05	699.83
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	48	671.63	732.07
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	49	700.79	763.86
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	50	733.65	799.68
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	51	766.11	835.05
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	52	801.84	874.01
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	53	837.99	913.41
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	54	877.02	955.95
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	55	916.04	1030.54
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	56	958.35	1078.14
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	57	1001.07	1126.21
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	58	1046.67	1177.50
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	59	1069.26	1202.92
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	60	1114.86	1254.21
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	61	1154.29	1298.58
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	62	1180.17	1327.69
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	63	1212.62	1364.20
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1232.34	1386.38
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	283.89	283.89
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	15	309.13	309.13
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	16	318.78	318.78
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	17	328.42	328.42
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	18	338.82	338.82
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	19	349.21	349.21
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	20	359.97	359.97
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	21	371.11	371.11
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	22	371.11	371.11
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	23	371.11	371.11
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	24	371.11	371.11
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	25	372.59	391.22
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	26	380.01	399.01
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	27	388.91	408.36
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	28	403.39	423.56
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	29	415.26	436.03
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	30	421.20	442.26
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	31	430.11	451.61
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	32	439.01	460.96
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	33	444.58	466.81
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	34	450.52	473.04
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	35	453.49	494.30
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	36	456.46	497.54
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	37	459.42	500.77
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	38	482.39	504.01
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	39	488.33	510.48
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	40	474.27	516.95
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	41	483.17	526.66
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	42	491.71	535.96
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	43	503.58	548.91
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	44	518.43	565.09
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	45	535.87	584.10
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	46	556.65	606.75
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	47	580.03	632.23
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	48	606.75	661.36
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	49	633.10	690.08
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	50	662.79	722.44
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	51	692.10	754.39
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	52	724.39	789.59
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	53	757.05	825.18
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	54	792.30	863.61
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	55	827.56	931.00
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	56	865.78	974.00
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	57	904.37	1017.42
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	58	945.57	1063.76
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	59	965.98	1086.72
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	60	1007.17	1133.07
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	61	1042.80	1173.15
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	62	1066.18	1199.45
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	63	1095.49	1232.43
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1113.31	1252.47
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	350.46	350.46
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	15	381.61	381.61
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	16	393.52	393.52
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	17	405.43	405.43
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	18	418.26	418.26
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	19	431.09	431.09
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	20	444.37	444.37

98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	21	458.13	458.13
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	22	458.13	458.13
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	23	458.13	458.13
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	24	458.13	458.13
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	25	459.95	482.95
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	26	469.11	492.57
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	27	480.11	504.11
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	28	497.97	522.87
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	29	512.63	538.26
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	30	519.96	545.96
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	31	530.96	557.50
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	32	541.95	569.05
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	33	548.82	576.26
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	34	556.15	583.96
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	35	559.82	610.20
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	36	563.48	614.20
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	37	567.15	618.19
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	38	570.81	622.19
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	39	578.14	630.18
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	40	585.47	638.16
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	41	596.47	650.15
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	42	607.00	661.63
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	43	621.66	677.61
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	44	639.99	697.59
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	45	681.32	721.06
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	46	687.17	749.02
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	47	716.04	780.48
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	48	749.02	816.43
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	49	781.55	851.88
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	50	818.19	891.83
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	51	854.39	931.28
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	52	894.24	974.72
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	53	934.56	1018.67
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	54	978.08	1066.10
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	55	1021.60	1149.30
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	56	1088.78	1202.38
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	57	1116.43	1255.98
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	58	1167.28	1313.19
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	59	1192.48	1341.54
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	60	1243.33	1398.74
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	61	1287.31	1448.22
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	62	1316.17	1480.69
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	63	1352.36	1521.40
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1374.35	1546.14
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	304.87	304.87
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	15	331.96	331.96
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	16	342.33	342.33
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	17	352.69	352.69
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	18	363.85	363.85
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	19	375.00	375.00
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	20	386.56	386.56
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	21	398.53	398.53
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	22	398.53	398.53
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	23	398.53	398.53
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	24	398.53	398.53
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	25	400.11	420.12
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	26	408.08	428.49
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	27	417.65	438.53
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	28	433.19	454.85
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	29	445.94	468.24
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	30	452.32	474.93
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	31	461.88	484.98
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	32	471.45	495.02
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	33	477.42	501.29
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	34	483.80	507.99
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	35	486.99	530.82
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	36	490.18	534.29
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	37	493.36	537.77
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	38	496.55	541.24
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	39	502.93	548.19
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	40	509.30	555.14
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	41	518.87	565.57
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	42	528.04	575.56
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	43	540.79	589.46
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	44	556.73	606.83
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	45	575.46	627.85
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	46	597.78	657.58
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	47	622.88	678.94
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	48	651.58	710.22
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	49	679.87	741.06
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	50	711.75	775.81
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	51	743.23	810.13
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	52	777.91	847.92
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	53	812.97	886.14
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	54	850.83	927.41
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	55	888.69	969.78
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	56	929.74	1045.96
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	57	971.19	1092.58
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	58	1015.42	1142.35
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	59	1037.34	1167.01
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	60	1081.58	1216.77
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	61	1119.83	1259.81
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	62	1144.94	1288.06
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	63	1176.42	1323.48
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1195.55	1345.00
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	294.53	294.53
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	15	320.71	320.71
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	16	330.72	330.72
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	17	340.73	340.73
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	18	351.51	351.51
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	19	362.29	362.29
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	20	373.46	373.46
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	21	385.02	385.02
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	22	385.02	385.02
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	23	385.02	385.02
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	24	385.02	385.02
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	25	386.55	405.88
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	26	394.25	413.96
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	27	403.49	423.66
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	28	418.50	439.43
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	29	430.82	452.37
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	30	436.98	458.83
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	31	446.22	468.54
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	32	455.46	478.24
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	33	461.24	484.30
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	34	467.40	490.77

98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	35	470.48	512.82
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	36	473.56	516.18
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	37	476.64	519.54
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	38	479.72	522.89
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	39	485.88	529.61
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	40	492.04	536.32
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	41	501.28	546.40
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	42	510.14	556.05
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	43	522.46	569.48
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	44	537.86	586.26
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	45	555.95	605.99
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	46	577.51	629.49
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	47	601.77	655.93
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	48	629.49	686.14
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	49	656.82	715.94
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	50	687.62	749.51
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	51	718.04	782.66
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	52	751.54	819.17
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	53	785.42	856.10
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	54	821.99	895.97
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	55	858.57	965.89
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	56	898.22	1010.50
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	57	938.26	1055.55
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	58	981.00	1103.63
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	59	1028.18	1172.45
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	60	1044.91	1179.53
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	61	1081.87	1217.11
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	62	1106.13	1244.39
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	63	1136.54	1278.61
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1155.02	1299.40
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	225.36	225.36
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	15	245.39	245.39
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	16	253.05	253.05
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	17	260.71	260.71
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	18	268.96	268.96
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	19	277.21	277.21
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	20	285.75	285.75
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	21	294.60	294.60
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	22	294.60	294.60
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	23	294.60	294.60
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	24	294.60	294.60
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	25	295.76	310.55
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	26	301.66	316.74
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	27	308.73	324.16
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	28	320.21	336.23
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	29	329.64	346.12
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	30	334.35	351.07
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	31	341.42	358.50
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	32	348.49	365.92
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	33	352.91	370.56
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	34	357.63	375.51
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	35	359.98	392.38
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	36	362.34	394.95
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	37	364.70	397.52
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	38	367.05	400.09
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	39	371.77	405.23
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	40	376.48	410.36
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	41	383.55	418.07
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	42	390.33	425.46
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	43	399.75	435.73
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	44	411.54	448.57
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	45	425.38	463.67
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	46	441.88	481.65
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	47	460.44	501.88
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	48	481.65	525.00
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	49	502.56	547.79
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	50	526.13	573.48
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	51	549.40	598.85
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	52	575.03	626.78
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	53	600.95	655.04
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	54	628.94	685.54
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	55	656.93	739.94
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	56	687.27	773.18
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	57	717.91	807.64
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	58	750.60	844.43
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	59	786.81	862.66
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	60	799.51	899.44
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	61	827.79	931.26
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	62	846.34	952.14
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	63	869.82	978.32
98517PA0010050 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	883.76	994.23
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	278.20	278.20
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	15	302.93	302.93
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	16	312.38	312.38
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	17	321.84	321.84
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	18	332.02	332.02
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	19	342.20	342.20
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	20	352.75	352.75
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	21	363.67	363.67
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	22	363.67	363.67
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	23	363.67	363.67
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	24	363.67	363.67
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	25	365.11	383.37
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	26	372.99	391.01
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	27	381.11	400.17
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	28	395.30	415.06
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	29	406.93	427.28
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	30	412.75	433.39
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	31	421.48	442.55
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	32	430.21	451.72
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	33	435.66	457.45
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	34	441.48	463.56
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	35	444.39	484.39
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	36	447.30	487.56
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	37	450.21	490.73
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	38	453.12	493.90
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	39	458.94	500.24
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	40	464.76	506.58
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	41	473.48	516.10
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	42	481.85	525.21
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	43	493.48	537.90
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	44	508.03	553.75
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	45	525.12	572.38
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	46	545.49	594.58
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	47	568.40	619.55
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	48	594.58	648.09

98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	49	620.40	676.24
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	50	649.49	707.95
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	51	678.22	739.26
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	52	709.86	773.75
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	53	741.86	808.63
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	54	776.41	846.29
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	55	810.96	886.29
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	56	848.42	928.47
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	57	886.24	972.02
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	58	926.60	1024.43
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	59	966.60	1064.93
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	60	986.97	1110.34
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	61	1021.88	1149.62
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	62	1044.79	1175.39
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	63	1073.52	1207.71
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1090.98	1227.35
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	242.01	242.01
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	15	263.52	263.52
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	16	271.74	271.74
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	17	279.97	279.97
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	18	288.83	288.83
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	19	297.68	297.68
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	20	306.86	306.86
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	21	316.36	316.36
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	22	316.36	316.36
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	23	316.36	316.36
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	24	316.36	316.36
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	25	317.61	333.49
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	26	323.94	340.14
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	27	331.53	348.11
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	28	343.87	361.06
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	29	353.99	371.69
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	30	359.06	377.01
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	31	366.65	384.98
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	32	374.24	392.95
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	33	378.99	397.93
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	34	384.05	403.25
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	35	386.58	421.37
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	36	389.11	424.13
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	37	391.64	426.89
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	38	394.17	429.65
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	39	399.23	435.16
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	40	404.29	440.68
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	41	411.89	448.96
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	42	419.16	456.89
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	43	429.28	467.92
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	44	441.94	481.71
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	45	456.81	497.92
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	46	474.52	517.23
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	47	494.45	538.95
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	48	517.23	563.78
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	49	539.69	588.26
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	50	565.00	615.85
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	51	589.99	643.09
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	52	617.51	673.09
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	53	645.35	703.43
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	54	675.40	736.19
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	55	705.46	793.64
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	56	738.04	830.30
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	57	770.94	867.31
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	58	806.06	906.81
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	59	823.45	926.39
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	60	858.57	965.89
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	61	888.94	1000.06
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	62	908.87	1022.48
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	63	933.86	1050.59
98517PA0010050 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	949.05	1067.68
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	233.80	233.80
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	15	254.59	254.59
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	16	262.53	262.53
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	17	270.48	270.48
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	18	279.04	279.04
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	19	287.59	287.59
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	20	296.46	296.46
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	21	306.83	305.63
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	22	305.63	305.63
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	23	305.63	305.63
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	24	305.63	305.63
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	25	306.85	322.19
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	26	312.96	328.61
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	27	320.29	336.31
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	28	332.21	348.82
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	29	341.99	359.09
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	30	346.88	364.23
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	31	354.22	371.93
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	32	361.55	379.63
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	33	366.14	384.45
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	34	371.03	389.58
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	35	373.47	407.09
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	36	375.92	409.75
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	37	378.36	412.42
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	38	380.81	415.08
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	39	385.70	420.41
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	40	390.59	425.74
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	41	397.92	433.74
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	42	404.95	441.40
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	43	414.73	452.06
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	44	426.96	465.38
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	45	441.32	481.04
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	46	458.44	499.70
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	47	477.69	520.68
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	48	499.70	544.67
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	49	521.40	568.32
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	50	545.85	594.97
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	51	569.99	621.29
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	52	596.58	650.27
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	53	623.47	679.59
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	54	652.51	711.23
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	55	681.54	766.74
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	56	713.02	802.15
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	57	744.81	837.91
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	58	778.73	876.07
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	59	795.54	894.98
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	60	829.47	933.15
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	61	858.81	966.16
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	62	878.06	987.82

98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	63	902.20	1014.98
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	916.87	1031.48
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	298.19	298.19
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	15	324.69	324.69
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	16	334.83	334.83
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	17	344.96	344.96
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	18	355.87	355.87
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	19	366.79	366.79
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	20	378.09	378.09
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	21	389.79	389.79
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	22	389.79	389.79
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	23	389.79	389.79
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	24	389.79	389.79
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	25	391.34	410.91
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	26	399.14	419.10
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	27	408.49	428.92
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	28	423.70	444.88
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	29	436.17	457.98
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	30	442.41	464.53
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	31	451.76	474.35
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	32	461.12	484.17
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	33	466.96	490.31
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	34	473.20	496.86
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	35	476.32	511.19
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	36	479.44	522.58
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	37	482.55	525.98
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	38	485.67	529.38
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	39	491.91	536.18
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	40	498.15	542.98
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	41	507.50	553.18
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	42	516.47	562.95
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	43	528.94	576.54
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	44	544.53	593.54
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	45	562.85	613.51
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	46	584.68	637.30
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	47	609.23	664.07
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	48	637.30	694.66
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	49	664.97	724.82
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	50	696.16	758.81
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	51	726.95	792.37
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	52	760.86	829.34
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	53	795.16	866.73
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	54	832.19	907.09
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	55	869.22	977.87
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	56	909.37	1023.04
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	57	949.91	1068.64
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	58	993.17	1117.32
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	59	1014.61	1141.44
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	60	1057.88	1190.11
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	61	1095.30	1232.21
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	62	1119.85	1259.83
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	63	1150.65	1294.48
98517PA0010052 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1169.35	1315.52
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	368.10	368.10
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	15	400.82	400.82
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	16	413.33	413.33
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	17	425.84	425.84
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	18	439.32	439.32
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	19	452.79	452.79
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	20	466.74	466.74
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	21	481.19	481.19
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	22	481.19	481.19
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	23	481.19	481.19
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	24	481.19	481.19
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	25	483.10	507.26
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	26	492.73	517.36
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	27	504.28	529.49
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	28	523.04	549.19
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	29	538.44	565.36
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	30	546.14	573.45
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	31	557.69	585.57
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	32	569.24	597.70
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	33	576.45	605.28
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	34	584.15	613.36
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	35	588.00	640.92
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	36	591.95	645.12
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	37	595.70	649.31
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	38	599.55	653.51
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	39	607.25	661.90
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	40	614.95	670.29
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	41	626.50	682.88
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	42	637.56	694.94
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	43	652.96	711.73
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	44	672.21	732.71
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	45	694.82	757.36
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	46	721.77	786.73
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	47	752.08	819.77
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	48	786.73	857.53
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	49	820.89	894.77
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	50	859.39	936.73
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	51	897.40	978.17
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	52	939.26	1023.80
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	53	981.61	1069.95
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	54	1027.32	1119.78
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	55	1073.03	1207.16
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	56	1122.59	1262.92
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	57	1172.64	1319.22
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	58	1226.05	1379.30
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	59	1252.51	1409.08
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	60	1305.92	1469.16
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	61	1352.12	1521.13
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	62	1382.43	1555.23
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	63	1420.44	1598.00
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1443.54	1623.98
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	320.21	320.21
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	15	348.68	348.68
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	16	359.56	359.56
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	17	370.44	370.44
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	18	382.16	382.16
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	19	393.88	393.88
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	20	406.02	406.02
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	21	418.59	418.59
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	22	418.59	418.59
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	23	418.59	418.59
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	24	418.59	418.59
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	25	420.26	441.27

98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	26	428.63	450.06
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	27	438.67	460.61
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	28	455.00	477.75
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	29	468.39	491.81
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	30	475.09	498.84
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	31	485.14	509.39
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	32	495.18	519.94
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	33	501.46	526.53
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	34	508.16	533.56
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	35	511.51	557.54
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	36	514.85	561.19
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	37	518.20	564.84
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	38	521.55	568.49
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	39	528.25	575.79
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	40	534.95	583.09
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	41	544.99	594.04
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	42	554.62	604.54
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	43	568.01	619.14
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	44	584.76	637.39
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	45	604.43	658.83
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	46	627.87	684.38
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	47	654.24	713.12
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	48	684.38	745.97
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	49	714.10	778.37
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	50	747.59	814.97
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	51	790.55	850.91
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	52	817.07	890.61
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	53	853.90	930.76
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	54	893.67	974.10
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	55	933.43	1050.11
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	56	976.55	1098.62
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	57	1020.08	1147.59
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	58	1066.54	1199.86
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	59	1099.57	1225.76
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	60	1136.03	1278.03
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	61	1176.21	1323.24
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	62	1202.58	1352.91
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	63	1235.65	1390.11
98517PA0010052 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1255.74	1412.71
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	309.96	309.96
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	15	336.86	336.86
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	16	347.37	347.37
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	17	357.89	357.89
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	18	369.21	369.21
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	19	380.53	380.53
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	20	392.26	392.26
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	21	404.40	404.40
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	22	404.40	404.40
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	23	404.40	404.40
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	24	404.40	404.40
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	25	406.01	426.31
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	26	414.10	434.80
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	27	423.80	444.99
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	28	439.57	461.55
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	29	452.51	475.14
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	30	458.98	481.93
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	31	468.69	492.12
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	32	478.40	502.31
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	33	484.46	508.68
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	34	490.93	515.48
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	35	494.17	538.64
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	36	497.40	542.17
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	37	500.64	545.69
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	38	503.87	549.22
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	39	510.34	556.27
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	40	516.81	563.33
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	41	526.52	573.90
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	42	535.82	584.04
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	43	548.76	598.15
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	44	564.93	615.78
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	45	583.94	636.50
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	46	606.59	661.18
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	47	632.06	689.95
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	48	661.18	720.69
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	49	699.89	751.98
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	50	722.24	787.25
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	51	754.19	822.07
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	52	789.37	860.42
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	53	824.96	899.20
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	54	863.38	941.08
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	55	901.79	1014.52
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	56	943.45	1061.38
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	57	985.50	1108.69
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	58	1030.39	1159.19
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	59	1052.63	1184.21
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	60	1097.52	1234.71
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	61	1136.34	1278.38
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	62	1161.82	1307.04
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	63	1193.76	1342.98
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1213.17	1364.82

1. *Membership:*

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

Oscar’s projected membership metal mix does not significantly differ from our current period membership. Oscar projects a reduction in membership for 2025 driven by internal projections on competitor rate action and Oscar’s resulting price positioning in our current markets.

2. *Experience Period Claims:*

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

Oscar confirms all capitation claims have been removed from both our experience period claims and manual base claims.

- b. *Please confirm that all non-EHB claims have been removed from the experience period claims.*

Oscar confirms that all non-EHB claims have been removed from experience period claims and manual base 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?*

Drug rebates are expected to change due to an updated contract with our pharmacy benefits manager, CVS, resulting in increased rebate guarantees for 2025.

Quantitative support of Oscar’s Prescription drug rebates impact is displayed below for both our experience rate and manual rate. This impact is included in the Change in Other line item of Table 5 of the PAAM Exhibits.

Development of Experience Prescription Drug Rebate Factor

Description		Definition
Prescription Drug Rebates in the Experience Period	\$39.96	A
Prescription Drug Rebates in the Projection Period	\$50.83	B
Change in Prescription Drug Rebates	-\$10.87	C = A - B

Development of Manual Prescription Drug Rebate Factor

Description	Definition	
Prescription Drug Rebates in the Manual Period	\$23.50	A
Prescription Drug Rebates in the Projection Period	\$38.83	B
Change in Prescription Drug Rebates	-\$15.33	C = A - B

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.*

Oscar confirms Tables 2-4 do not have COVID adjustments. Oscar confirms that our COVID adjustment factor is included in the Change in Other line item of Table 5 of the PAAM Exhibits.

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

Not applicable. Oscar applied a COVID adjustment factor of 1.0.

- 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%.*

Oscar confirms that it will continue to consider COVID vaccinations as preventative and cover at 100%. COVID testing will be covered at regular cost-sharing under lab benefit, as the Public Health Emergency has ended. Oscar expects PY25 COVID vaccinations and testing utilization rates to be similar to PY23 experience.

4. Trend:

- a. *n/a - SG Only*

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.*

Oscar confirms that the federal income tax as a percent of premium included in Table 6 is calculated using a Federal Income Tax Rate of 21%.

- 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.*

Oscar confirms that our Risk Adjustment User Fee is consistent HHS’s final parameters.

- 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 Period 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.*

Situation	Commission Payment
Open-Enrollment Enrollee – Renewing	\$20 PMPM
Open-Enrollment Enrollee – New	\$20 PMPM
Special Enrollment Period Enrollee – Renewing	\$20 PMPM
Special Enrollment Period Enrollee – New	\$20 PMPM

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).*

Oscar confirms that our Pricing AVs were calculated using a single risk pool. Further detail is available in section 4.4 of our actuarial memorandum

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

The Pricing AV is developed from Oscar’s internal model which re-adjudicates Oscar’s claims, assuming a single claims distribution, based on new benefit designs. This enables Oscar to model detailed plan designs and their impact on benefit relativities. By using a static claim distribution, the pricing model’s adjustments assume the same demographic and morbidity characteristics for each plan priced and therefore excludes expected differences in the health status of members assumed to select into each plan.

As an example, the Bronze Elite PCP Saver (HIOS ID 98517PA0010005) plan design meets bronze de-minimis within the Federal AV Calculator with a Federal actuarial value of 0.635.

Oscar internal pricing model suggests an actuarial value of 0.817, which is more inline with a gold plan. Our understanding is the Federal AV Calculator undervalues certain plan designs, relative to our internal model. The Bronze Elite PCP Saver has a \$100 deductible for medical services (i.e., except for pharmacy), which is mostly contributing to a higher AV in our pricing model. The varied pricing results between the Federal AV Calculator and Oscar’s internal pricing model for the Bronze Elite plan design is present in Oscar’s pricing nationwide, as opposed to being specific in the Pennsylvania marketplace.

7. *Expanded Bronze Plans:*

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

Please find our responses in the tab labeled "Expanded Bronze Plans" of *2025_Standard Questions_Exhibits_20240515.xls*

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.*

The rating area factors are based on Milliman’s Commercial Health Cost Guidelines (HCGs) and Oscar’s anticipated 2025 provider contracts. The geographic factors used incorporate differences in unit cost and utilization (i.e., provider practice pattern) differences only. Morbidity differences between regions were removed by normalizing claims experience using risk scores from the Milliman Advanced Risk Adjuster (MARA) model.

Moderate smoothing was considered in the development of the final area factors included in the 2025 rate filing. Oscar applies smoothing factors in an effort to aid in managing the level of volatility inherent in the geographic cohorts, which prevents the area factor model from potentially overcorrecting over time. Actuarial judgment was applied in making the smoothing adjustments.

Exhibits with formulas are provided in in the tab labeled "PAAM Exhibits - Consumer Factors" of *2025_StandardQuestions_Exhibits_20240515.xls*

Rating Area	2024 Membership Distribution	2023 Experience Credibility	2023 Normalized Allowed Experience ¹	2023 Experience Relativity	Manual Relativity	Area Factor [2025, Indicated]	Area Factor [2025, Calibrated]
3	30%	33%	\$353.03	1.085	1.036	0.955	0.949
6	19%	27%	\$392.19	1.205	1.617	1.347	1.339
7	17%	23%	\$292.66	0.899	1.167	0.984	0.978
8	34%	44%	\$294.79	0.906	0.981	0.870	0.864
Total	100%		\$325.50	1.015	1.151	1.006	1.000

¹Adjusted for 2025 unit cost and utilization trend

Rating Area	Area Factor [2024 filed]	Area Factor [2024 filed, Calibrated]	Smoothing Adjustment	Area Factor [2025, Smoothed]	Area Factor [2025, Smoothed, Calibrated]
3	0.911	0.926	33%	0.933	0.934
6	1.093	1.110	20%	1.152	1.153
7	0.998	1.014	33%	1.002	1.003
8	0.980	0.996	20%	0.968	0.969
Total	0.985	1.000		0.999	1.000

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

Oscar does not apply network factors to our Individual Pennsylvania product.

9. MLR Exhibit:

a. Please complete the table below which summarizes the most recent three years of complete MLR information.

- i. Actual is the final information which was filed for the specified calendar year
- ii. Projected is the information which was projected in the final annual filing for the given year (i.e., 2021 projected information is from the plan year 2021 annual filing submitted in 2020)

MLR Exhibit				
Calendar year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2020	78.3%	93.2%	41,428	136,716
2021	89.3%	93.0%	50,778	81,888
2022	72.7%	91.8%	47,877	70,899

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

Actual Member Months were lower than Pricing due to our worse-than-expected price positioning in our markets. 2021 Actual MLR was comparable to Pricing, while 2020 Actual MLR was lower than Pricing due to depressed utilization and deferred care as a result of COVID. 2022 Actual MLR was lower than Pricing due to lower than expected unit costs and utilization.

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

Oscar does not expect 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.

Oscar confirms that a Plan of Withdrawal has been submitted.

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.

Not applicable as Oscar does not offer any individual transitional plans in Pennsylvania.

12. Copay Adjustment Programs:

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

Medications that qualify for third party assistance programs which could lower member out of pocket costs for those products, may be allowed, but are subject to prior approval.

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

For any medication where third party assistance is used, members do not receive credit toward their MOOP or deductible, if applicable, for any out-of-pocket that are covered by a manufacturer coupon or rebate.

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

There is no change to Oscar's policy for 2025 and therefore no impact to pricing.

Please feel free to reach out to me if you have any additional questions. Thank you.

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