State: Pennsylvania **Filing Company:** Capital Advantage Assurance Company
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only
Product Name: Rates - CAAC Small Group PPO
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	SG_19-45_Revised_CAAC_PPO_PublicFiling01_Supporting_20190809.pdf SG_19-45_Revised_CAAC_PPO_PublicFiling02_Supporting_20190809.pdf SG_19-45_Revised_CAAC_PPO_PublicFiling03_Supporting_20190809.pdf SG_19-45_Revised_CAAC_PPO_PublicFiling04_Supporting_20190809.pdf SG_19-45_Revised_CAAC_PPO_PublicFiling05_Supporting_20190809.pdf SG_19-45_Revised_CAAC_PPO_PublicFiling07_Supporting_20190809.pdf SG_19-45_Revised_CAAC_PPO_PublicFiling08_Supporting_20190809.pdf SG_19-45_Revised_CAAC_PPO_PublicFiling09_Supporting_20190809.pdf SG_19-45_Revised_CAAC_PPO_PublicFiling06_Supporting_20190809.pdf
Item Status:	
Status Date:	

Capital BLUE

May 21, 2019

[redacted], Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 19-45
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear [redacted]:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective January 1, 2020.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2020
- Average Rate Change: 13.3%
- Range of Requested Rate Change: 6.0% to 14.8/%
- Total additional annual revenue generated from the proposed rate change: $43,749,920
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 44,280/26,526
- 2020 Number of Plans: 34
- 2019 Number of Plans and Change: 34/No Plan Changes
- Contract Form #: C20-CAAC-SPG
- Form Filing SERFF #: CABC-131908601
- Binder SERFF #: CABC-PA20-125092088
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1473191712519638019

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, Rate Change Request Summary, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Corporate Counsel

Attachment I

Rate Change Summary

Capital Advantage Assurance Company (CAAC) – Small Group Plans

Rate request filing ID #CABC-131921797 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at http://www.insurance.pa.gov/Consumers/ACARelatedFilings/

Overview

Initial requested average rate change:	11.2%
Revised requested average rate change:	11.3%
Range of requested rate change:	2.8% to 13.4%
Effective date:	1/1/2020
People impacted:	44,280
Available in:	Rating Area 6, Rating Area 7, and Rating Area 9

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	$ 443,657,830
Claims	$ 358,551,817
Administrative expenses	$ 45,059,843
Taxes & fees	$ 16,158,945
Company made (after taxes)	**$23,887,225**

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2020:

Claims:	84.40%
Administrative:	10.12%
Taxes & fees:	3.48%
Profit:	**2%**

The company expects its annual medical costs to increase **7.77%**.

Explanation of requested rate change

Reimplementation of the Health Insurer Fee in 2020
Worsening risk pool due to non-ACA group coverage options
Anticipated increase in facility and physician unit costs
Anticipated changes in prescription drug unit costs
Continuing change in utilization

Capital BLUE

July 19, 2019

[redacted], Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 19-45
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear [redacted]:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective January 1, 2020.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2020
- Average Rate Change: 11.3%
- Range of Requested Rate Change: 2.8% to 13.4%
- Total additional annual revenue generated from the proposed rate change: $37,037,363
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 44,280/26,526
- 2020 Number of Plans: 34
- 2019 Number of Plans and Change: 34/No Plan Changes
- Contract Form #: C20-CAAC-SPG
- Form Filing SERFF #: CABC-131908601
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Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, Rate Change Request Summary, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Corporate Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective January 1, 2020

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2020

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2020
- Average Rate Change: 11.3%
- Range of Requested Rate Change: 2.8% to 13.4%
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- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1473191712519638019

Company Contact Information

- Primary Contact Name: [redacted]
- Primary Contact Telephone Number: [redacted]
- Primary Contact Email Address: [redacted]

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to all small groups effective January 1, 2020. CAAC will only offer small group products off the federally-facilitated exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2016	CABC-130076031	-2.40%
Small Group	CAAC	1/1/2017	CABC-130539601	3.40%
Small Group	CAAC	7/1/2017	CABC-130954662	6.20%
Small Group	CAAC	1/1/2018	CABC-131022141	7.90%
Small Group	CAAC	1/1/2019	CABC-131455101	0.70%

Average Rate Change

CAAC is proposing an aggregate annual 11.3% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

The key drivers of the rate change, and approximate impact, are as follows:

Worsening risk pool due to non-ACA group coverage options: 7%
Reimplementation of the Health Insurer Fee: 2.5%
Benefit Changes: -1%
Provider Contract Increases and Utilization Changes: 2.5%

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 38.

Benefit Changes 2019-2020

A summary of proposed 2020 benefits is included in Exhibit A.

There are several benefit changes being implemented in 2020. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a

benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the small group market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2018 and December 31, 2018.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through March 31, 2019

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates in the BEP.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- CBC only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and

regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.

4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to final risk adjustment transfer amounts released on June 28, 2019.

Loss Ratio in BEP: Loss ratio is 80.82%

<u>Credibility of Data</u>

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from CBC subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2018 and December 31, 2018. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 7.77%

Trend levels reflect CBC's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CBC uses the following to project future costs:

    a. Vendor Physician Cost Model and Internal Hospital Contracting Model
        i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
    b. Internal Prescription Drug Trend Model
        i. Price Inflation
        ii. Contract Pricing
        iii. Member Cost-Sharing
        iv. Units per Script
        v. Brand/Generic Mix
        vi. Therapeutic Mix
        vii. Cost per Script
        viii. Pipeline (new drugs)

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs
    e. Medical utilization estimates reviewed by CBC's Chief Medical Officer

3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.

4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.

5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CBC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from CBC's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. CAAC projects 7% change in morbidity due to the presumed statewide movement of small group PPACA business to ASO. The morbidity factor is based on the following analysis:

1. Gather BEP medical and Rx claims and membership for all PPACA groups active during the period
2. Gather BEP medical and Rx claims and membership for only PPACA groups still active in a PPACA product as of 2/28/2019
3. PMPM (2) / PMPM (1) - 1 = 7.7%
4. 7% is applied in rating

Because CBC is competing against statewide carriers in the SG ASO market, we assume this transition is occurring statewide and will continue 2019-2020. Further, the statewide transition translates to a worsening PPACA risk pool, not unique to CBC. Therefore, we project no explicit change to CBC risk adjustment transfer amounts from this migration.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2018 to 2020. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and

applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

Changes in Demographics: CAAC does not expect changes in demographics in its small group population.

Changes in Network: Network adjustment is applied for membership projected to move to EPO plans.

Other Adjustments: No other adjustment is applied.

Benefits, Demographics, Network and Other adjustments are found in URRT, Worksheet 1, and PA Rate Exhibits, Table 5.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J for the Index Rate.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
    b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$Trended\ Claim\ PMPM = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$Projected\ Paid\ and\ Incurred\ Claims\ PMPM = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \times [Morbidity\ Adjustment] \times [Other\ Adjustment]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

    a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are

multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$Projected\ Claims\ PMPM\ Benefit\ A = Projected\ Claims\ PMPM\ Base\ Plan \times Pricing\ Relativity\ A$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2020. The *Total Projected Claims PMPM* :

$$= Projected\ Claims\ PMPM\ Benefit\ A\ \times Expected\ Member\ Dist\ of\ Benefit\ A + Projected\ Claims\ PMPM\ Benefit\ B \times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

Risk Adjustment

Projected Risk Adjustments PMPM:

Relevant to 2020 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2020. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2017-2018 risk adjustment results
5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

Market Adjusted Index Rate

The Market Adjusted Index Rate (MAIR) is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$[Market\ Adjusted\ Index\ Rate] = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio] - [Net\ Projected\ ACA\ Reinsurace\ Recoveries] - [Net\ Projected\ Risk\ Adjustments\ PMPM] + [Exchange\ Fees\ PMPM]) \div [Paid\ to\ Allowed\ Ratio]$$

See Exhibit K, Table 5, and URRT WS1 for the development of the Market Adjusted Index Rate.

Please note that Exhibit K and Table 5 produce the average annual rating period MAIR, accounting for quarterly trend. URRT WS1 produces Q1 MAIR as per instructions. Checks have been implemented to ensure URRT Q1 MAIR and Q1 MAIR that would be produced in Table 5 given 0% quarterly trend are the same (except for differences in rounding).

Retention Items

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.18 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from CBC's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
3. Broker Expense: Calculated based on CBC's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. The 2020 broker commission schedule is yet to be finalized. Attached please find the 1/1/2019 copy of the broker agreement – redacted version. Files are as follows:
    a. Redacted Standard Producer Master Agreement: "SG_19-45_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20190521.pdf"
    b. Redacted Preferred Producer Master Agreement: "SG_19-45_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20190521.pdf"
4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
    a. Complete biometric screening and receive a gift card.

   b. Meeting biometric measure or finish online coaching program and receive a gift card reward.
   c. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
   d. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
5. Identity Theft Coverage: Identity protection offering will include the following components:
   a. Credit monitoring – Monitors activity that may affect credit
   b. Fraud detection – Identifies potentially fraudulent use of identity or credit
   c. Fraud resolution support – Assists members in addressing issues that arise in relation to credit monitoring and fraud detection
   d. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
6. Additional Quality Improvement: The Final Notice of Benefit and Payment Parameters (NBPP) for 2020 finalized the rule to allow issuers to apply a standard 0.8% of premium for quality improvement (QI) measures in the MLR calculation. Additional QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

7. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load", and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Health Insurer Fee (HIF) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIF. The fee is a fixed-dollar amount distributed across health insurance providers: $8 billion in 2014, $11.3 billion in 2015 and 2016, $13.9 billion in 2017, $14.3 billion in 2018, and the HIF increases by the rate of premium growth for 2019 and subsequent years. There was a moratorium on the fee for 2017 and there is a suspension on the fee for 2019. The fee applied is the average fee across all renewals in 2020. This is calculated in Exhibit H. HIF is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.
2. Exchange Fee – All issuers participating in a federally-facilitated exchange will remit 3% of premium to HHS. CAAC Small Group plans are offered off-exchange only, therefore no exchange fee is applied.
3. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H for all retention values.

Plan Rate Development

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Please see Table 8
3. Provider Network: The Provider network is the same across all PPO plans. A network factor is applied to the EPO plan.
    a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
        i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
        ii. We assume that 75% of claims will be performed at a St. Luke's facility (EPO plans are offered as multi-options within groups, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. The rating factor of 0.92 is the aggregate factor applied to the total medical, Rx, Dental and Vision premium given that the discount only impacts medical claims.
        iv. See Exhibit O1 for the development of the network factor.
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Retention Items section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

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

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in CBC. Age factors are applied in accordance

with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_19-45_Initial_CAAC_PPO_List-Billed_Supporting_20190521.xlsb for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the CBC member-weighted average by region.

> **Geographic Factors:** CBC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered incurred claims net Rx rebates, projected risk adjustment, and premium for a 12-month period by region. The loss ratio of each region is then compared to the average loss ratio for the book of business. In theory, the change in regional rating factor is:
>
> $$[Change\ in\ Regional\ Rating\ Factor\ Region\ A] = [Region\ A\ LR] \div [BOB\ LR]$$
>
> But our preferred approach is to gradually change factors, so not to shock the market, while moving rates in the appropriate direction. In order to do this, the following approach is being proposed:
>
> $$[Change\ in\ Regional\ Rating\ Factor\ Region\ A] = [Region\ A\ LR] \div [Target\ LR]$$
>
> Where Target LR is in between Region A LR and BOB LR. With this gradual approach, annual rate change by region is shown on Exhibit Q, column G.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration]\ x\ [Tobacco\ Factor])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$\begin{aligned}[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] \\ = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \\ \times [Geographic\ Factor] \times [Tobacco\ Factor]\end{aligned}$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$
   With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

The AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 were based on the federally issued AV Calculator, with the exception of one plan. This plan is noted PA Rate Tables Table 10. Unique plan justification is included with this filing.

See AV Screenshots included with the submission.

AV Pricing Values

All AV Pricing values were developed using CBC's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit E – Trend
Exhibit F – URRT

Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Network Factors
Exhibit P – Quarterly Base Rates
Exhibit Q – Regional Analysis

Broker Contracts
Actuarial Value Screenshots
List-Billed Data

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
    g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    b. Developed in compliance with the applicable Actuarial Standards of Practice.
    c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
    d. Neither excessive nor deficient.

e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. The percent of total premium that represents essential health benefits included in were calculated in accordance with actuarial standards of practice.

4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

   a. The analysis was
      i. conducted by a member of the American Academy of Actuaries, and
      ii. performed in accordance with generally accepted actuarial principles and methods.

5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.

6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

7. New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.

[redacted]

[redacted], ASA, MAAA
Actuarial Associate
Capital BlueCross

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Capital Advantage Assurance Company		
Product(s):	PPO and EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2020	to	12/31/2020
Base Period Start Date	1/1/2018	to	12/31/2018
Date of Most Recent Membership	2/1/2019		

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2019)	Member-months Projected Rating Period
Average Age	37.9	37.7	37.7
Total	776,783	44,280	480,000
<18	127,388	7,284	78,959
18-24	71,493	4,026	43,642
25-29	60,898	3,571	38,710
30-34	64,047	3,634	39,393
35-39	64,395	3,705	40,163
40-44	61,251	3,498	37,919
45-49	71,149	4,131	44,780
50-54	78,518	4,615	50,027
55-59	83,930	4,841	52,477
60-63	61,708	3,564	38,634
64+	32,006	1,411	15,295

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

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & 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
$438,332,074.66	$371,467,060.77	$375,108,486.00	776,783	$68,118,577.10	$443,227,063.10	$0.00	($16,556,669.36)	$0.00	$0.00	$5,325,754.86
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 549.28**
Loss Ratio										**80.82%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	6.70%	1.50%	0.00%	8.30%	20.08%
Outpatient Hospital	6.35%	1.00%	0.00%	7.41%	36.28%
Professional	4.55%	1.00%	0.00%	5.60%	23.06%
Other Medical	6.35%	1.00%	0.00%	7.41%	2.93%
Capitation				0.00%	0.01%
Prescription Drugs	8.80%	0.80%	0.00%	10.73%	17.64%
Total Annual Trend				7.77%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.161	

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

*** Should = URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		$6,596,618.40	1.0000	$ 6,596,618.40	15,065	$ 437.88		($426,621.83)	$7,414,081.38	$ 492.14
Feb-15		$5,949,124.74	1.0000	$ 5,949,124.74	14,937	$ 398.28		($400,865.64)	$6,653,371.27	$ 445.43
Mar-15		$6,743,233.69	1.0000	$ 6,743,233.69	14,575	$ 462.66		($407,713.16)	$7,494,930.52	$ 514.23
Apr-15		$6,858,481.72	1.0000	$ 6,858,481.72	14,392	$ 476.55		($659,046.80)	$7,309,430.12	$ 507.88
May-15		$6,160,046.82	0.9837	$ 6,262,292.56	14,073	$ 444.99		($550,991.40)	$6,755,709.85	$ 480.05
Jun-15		$6,151,194.13	1.0000	$ 6,151,194.13	13,835	$ 444.61		($499,546.07)	$6,727,550.00	$ 486.27
Jul-15		$6,828,867.24	1.0000	$ 6,828,867.24	14,010	$ 487.43		($544,013.37)	$7,309,125.23	$ 521.71
Aug-15		$6,251,380.43	1.0000	$ 6,251,380.43	14,142	$ 442.04		($492,594.02)	$6,706,354.34	$ 474.22
Sep-15		$6,152,516.72	1.0000	$ 6,152,516.72	14,368	$ 428.21		($471,489.78)	$6,612,151.60	$ 460.20
Oct-15		$8,289,575.88	1.0000	$ 8,289,575.88	18,086	$ 458.34		($519,618.19)	$9,262,599.65	$ 512.14
Nov-15		$8,355,877.69	1.0000	$ 8,355,877.69	19,732	$ 423.47		($508,116.38)	$9,240,742.28	$ 468.31
Dec-15	$105,121,300.17	$14,522,805.75	1.0000	$ 14,522,805.75	35,591	$ 408.05	$15,610,682.91	($578,459.01)	$17,027,429.97	$ 478.42
Jan-16		$14,555,303.46	0.9381	$ 15,516,370.21	38,950	$ 398.37		($599,540.81)	$18,949,395.40	$ 486.51
Feb-16		$16,116,940.49	1.0000	$ 16,116,940.49	39,520	$ 407.82		($684,758.58)	$19,131,299.71	$ 484.09
Mar-16		$20,357,989.89	1.0000	$ 20,357,989.89	40,412	$ 503.76		($762,946.47)	$23,459,612.09	$ 580.51
Apr-16		$17,543,339.69	1.0000	$ 17,543,339.69	41,562	$ 422.10		($736,725.41)	$20,261,986.23	$ 487.51
May-16		$18,619,075.21	1.0000	$ 18,619,086.52	43,086	$ 432.14		($711,203.62)	$21,240,416.95	$ 495.30
Jun-16		$20,321,721.98	1.0000	$ 20,321,727.51	45,297	$ 448.63		($836,871.40)	$23,110,899.48	$ 510.21
Jul-16		$20,081,803.67	1.0000	$ 20,081,815.86	47,579	$ 422.07		($849,935.15)	$22,623,634.65	$ 475.50
Aug-16		$24,280,779.72	1.0000	$ 24,280,915.78	49,482	$ 490.70		($943,667.08)	$27,235,571.61	$ 550.41
Sep-16		$22,826,588.30	1.0000	$ 22,826,720.43	52,663	$ 433.45		($864,073.12)	$25,780,476.09	$ 489.54
Oct-16		$23,529,086.76	0.9565	$ 24,600,206.50	55,445	$ 443.69		($870,586.94)	$26,121,231.00	$ 507.19
Nov-16		$24,282,501.97	0.9998	$ 24,286,452.84	56,909	$ 426.76		($909,640.06)	$27,642,833.53	$ 485.74
Dec-16	$287,189,643.44	$26,798,232.17	0.9998	$ 26,803,542.70	68,695	$ 390.18	$47,979,916.02	($907,618.09)	$32,000,100.97	$ 465.83
Jan-17		$29,082,541.77	0.9998	$ 29,087,830.92	75,138	$ 387.13		($1,039,981.64)	$35,732,601.17	$ 475.56
Feb-17		$29,265,231.06	0.9998	$ 29,270,697.92	76,078	$ 384.75		($1,012,271.35)	$35,061,205.15	$ 460.86
Mar-17		$34,777,510.37	0.9998	$ 34,784,563.13	76,651	$ 453.80		($1,181,857.02)	$40,884,079.60	$ 533.38
Apr-17		$31,126,712.81	0.9998	$ 31,134,191.03	76,940	$ 404.66		($1,124,483.73)	$36,285,521.66	$ 471.61
May-17		$35,841,697.77	0.9997	$ 35,851,579.24	77,154	$ 464.68		($1,294,879.51)	$41,164,539.65	$ 533.54
Jun-17		$32,543,011.22	0.9997	$ 32,553,668.41	77,117	$ 422.13		($1,334,834.67)	$37,769,433.24	$ 489.77
Jul-17		$32,039,535.54	0.9976	$ 32,117,447.89	77,204	$ 416.01		($1,257,871.28)	$36,526,673.60	$ 473.12
Aug-17		$37,086,263.46	0.9996	$ 37,101,429.11	77,303	$ 479.95		($1,281,289.64)	$42,145,829.80	$ 545.20
Sep-17		$33,041,923.59	0.9995	$ 33,057,752.90	77,663	$ 425.66		($1,199,294.83)	$37,662,181.95	$ 484.94
Oct-17		$36,109,227.33	0.9994	$ 36,131,605.90	77,126	$ 468.48		($1,391,572.33)	$41,083,089.33	$ 532.87
Nov-17		$37,242,710.84	0.9992	$ 37,272,228.98	76,447	$ 487.56		($1,378,653.53)	$41,699,462.30	$ 545.47
Dec-17	$466,344,843.92	$31,864,285.05	1.0027	$ 31,778,848.12	73,503	$ 432.35	$77,618,359.28	($1,342,662.46)	$36,905,933.39	$ 502.10
Jan-18		$33,155,021.32	0.9988	$ 33,194,812.81	71,512	$ 464.19		($1,404,551.55)	$39,443,092.58	$ 551.56
Feb-18		$31,505,525.79	0.9984	$ 31,555,009.11	70,940	$ 444.81		($1,480,628.05)	$36,541,864.86	$ 515.11
Mar-18		$33,944,300.13	0.9984	$ 33,997,121.30	69,922	$ 486.21		($1,613,142.82)	$39,032,733.81	$ 558.23
Apr-18		$32,575,910.68	0.9981	$ 32,637,485.54	69,169	$ 471.85		($1,522,190.79)	$37,275,177.25	$ 538.90
May-18		$33,354,461.34	0.9975	$ 33,437,088.68	68,021	$ 491.57		($1,486,271.00)	$38,033,534.38	$ 559.14
Jun-18		$31,282,740.97	0.9969	$ 31,380,844.62	66,990	$ 468.44		($1,450,345.89)	$35,301,706.89	$ 526.97
Jul-18		$31,526,031.07	0.9956	$ 31,664,574.14	65,346	$ 484.57		($1,429,429.63)	$35,429,468.69	$ 542.18
Aug-18		$32,763,701.54	0.9943	$ 32,952,941.68	64,287	$ 512.59		($1,442,639.26)	$36,903,185.33	$ 574.04
Sep-18		$28,046,202.56	0.9948	$ 28,193,197.99	62,813	$ 448.84		($1,281,846.30)	$31,645,744.22	$ 503.81
Oct-18		$31,983,934.60	0.9864	$ 32,423,686.88	60,527	$ 535.69		($1,253,367.15)	$36,442,790.98	$ 602.09
Nov-18		$29,061,604.23	0.9802	$ 29,649,421.31	59,049	$ 502.12		($1,206,665.63)	$32,977,353.27	$ 558.47
Dec-18	$438,332,074.66	$22,267,626.54	0.9270	$ 24,022,301.94	48,207	$ 498.32	$68,118,577.10	($985,591.29)	$27,643,741.48	$ 573.44

** Express Completion Factor as a percentage*

***Express Prescription Drug Rebates as a negative number*

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

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
$440,864,801.85	$372,799,320.93	$376,393,003.21	782,036	$68,523,547.37	$444,916,550.58		($16,607,742.51)	$60,947.26	$0.00	$4,549,138.01
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 547.76**
Loss Ratio										**80.79%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weight*
Inpatient Hospital	6.70%	1.50%	0.00%	8.30%	20.08%
Outpatient Hospital	6.35%	1.00%	0.00%	7.41%	36.28%
Professional	4.55%	1.00%	0.00%	5.60%	23.06%
Other Medical	6.11%	1.00%	0.00%	7.41%	2.93%
Capitation				0.00%	0.01%
Prescription Drugs	8.80%	0.85%	0.00%	10.73%	17.64%
Total Annual Trend				7.77%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.161	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		$6,673,979.18	1.0000	$ 6,673,979.18	15,108	$ 435.98		($427,229.53)	$7,504,156.02	$ 490.21
Feb-15		$6,017,743.21	1.0000	$ 6,017,743.21	15,191	$ 396.09		($401,227.44)	$6,736,194.48	$ 443.37
Mar-15		$6,798,762.21	1.0000	$ 6,798,762.21	14,824	$ 458.63		($409,928.39)	$7,559,811.40	$ 509.97
Apr-15		$6,945,133.61	1.0000	$ 6,945,133.61	14,642	$ 474.33		($673,493.58)	$7,406,810.26	$ 505.86
May-15		$6,208,834.03	0.9838	$ 6,311,333.35	14,296	$ 441.48		($564,999.46)	$6,798,702.10	$ 475.57
Jun-15		$6,200,031.57	1.0000	$ 6,200,031.57	14,060	$ 440.97		($501,544.64)	$6,787,257.30	$ 482.74
Jul-15		$6,927,566.52	1.0000	$ 6,927,566.52	14,227	$ 486.93		($544,816.46)	$7,428,199.56	$ 522.12
Aug-15		$6,294,674.56	1.0000	$ 6,294,674.56	14,311	$ 438.56		($492,668.49)	$6,756,276.91	$ 470.72
Sep-15		$6,181,912.60	1.0000	$ 6,181,912.60	14,571	$ 424.26		($473,349.21)	$6,648,005.82	$ 456.25
Oct-15		$8,382,301.19	1.0000	$ 8,382,301.19	18,293	$ 458.22		($519,942.12)	$9,363,755.00	$ 511.88
Nov-15		$8,391,635.03	1.0000	$ 8,391,635.03	18,956	$ 426.51		($508,486.42)	$9,289,527.75	$ 465.50
Dec-15	$106,236,843.10	$14,828,949.93	1.0000	$ 14,828,949.93	35,909	$ 413.06	$15,772,703.66	($581,164.52)	$17,349,179.76	$ 483.26
Jan-16		$14,622,183.93	0.9380	$ 15,587,952.31	39,401	$ 395.62		($600,801.45)	$19,056,800.14	$ 483.66
Feb-16		$16,127,110.57	1.0000	$ 16,127,110.57	39,901	$ 405.41		($686,684.58)	$19,211,259.31	$ 481.51
Mar-16		$20,540,540.56	1.0000	$ 20,540,540.56	40,816	$ 503.25		($768,337.12)	$23,679,257.15	$ 580.15
Apr-16		$17,668,337.87	1.0000	$ 17,668,337.87	42,001	$ 420.66		($742,694.17)	$20,412,873.63	$ 486.01
May-16		$18,729,960.04	1.0000	$ 18,729,971.27	43,548	$ 430.10		($712,939.20)	$21,486,628.90	$ 493.40
Jun-16		$20,416,339.38	1.0000	$ 20,416,344.92	45,786	$ 445.91		($838,698.50)	$23,232,273.23	$ 507.41
Jul-16		$20,222,439.26	1.0000	$ 20,222,451.48	48,172	$ 419.80		($852,221.70)	$22,799,160.13	$ 473.29
Aug-16		$24,412,138.09	1.0000	$ 24,412,274.57	50,103	$ 487.24		($946,071.89)	$27,402,387.92	$ 546.92
Sep-16		$22,978,133.24	1.0000	$ 22,978,266.11	53,351	$ 430.70		($868,553.87)	$25,964,344.95	$ 486.67
Oct-16		$23,765,319.05	0.9564	$ 24,847,881.70	56,174	$ 442.34		($872,675.67)	$28,418,613.58	$ 505.90
Nov-16		$24,471,408.05	0.9998	$ 24,475,389.71	57,668	$ 424.42		($912,615.78)	$27,878,737.43	$ 483.44
Dec-16	$290,377,011.01	$27,141,508.77	0.9938	$ 27,146,804.68	69,693	$ 389.52	$48,478,187.90	($915,318.63)	$32,418,674.52	$ 465.18
Jan-17		$29,495,068.85	0.9998	$ 29,500,431.53	76,230	$ 386.99		($1,052,726.40)	$36,234,531.18	$ 475.33
Feb-17		$29,708,091.68	0.9998	$ 29,713,637.88	77,115	$ 385.32		($1,034,315.55)	$35,577,315.51	$ 461.35
Mar-17		$35,156,805.19	0.9998	$ 35,163,926.84	77,690	$ 452.62		($1,206,545.08)	$41,317,498.39	$ 531.83
Apr-17		$31,461,685.79	0.9998	$ 31,469,240.93	77,960	$ 403.66		($1,136,833.87)	$36,669,277.89	$ 470.36
May-17		$36,114,016.77	0.9997	$ 36,123,958.55	78,151	$ 462.23		($1,305,502.92)	$41,495,155.18	$ 530.96
Jun-17		$32,877,426.13	0.9997	$ 32,888,234.54	78,148	$ 422.13		($1,344,700.92)	$38,252,100.85	$ 489.48
Jul-17		$33,259,397.06	0.9976	$ 33,340,758.48	78,209	$ 426.30		($1,269,570.91)	$37,814,706.06	$ 483.51
Aug-17		$37,457,194.29	0.9996	$ 37,472,509.40	78,291	$ 478.63		($1,290,603.14)	$42,601,915.36	$ 544.15
Sep-17		$33,311,479.06	0.9995	$ 33,327,409.16	78,587	$ 424.08		($1,211,629.83)	$37,963,364.62	$ 483.07
Oct-17		$36,430,321.86	0.9994	$ 36,452,857.79	77,995	$ 467.37		($1,422,167.55)	$41,426,650.07	$ 531.14
Nov-17		$37,615,417.76	0.9992	$ 37,645,216.92	77,266	$ 487.22		($1,406,306.84)	$42,094,277.20	$ 544.80
Dec-17	$471,659,845.69	$32,132,793.14	1.0027	$ 32,046,666.47	74,206	$ 431.86	$78,439,881.16	($1,349,446.41)	$37,207,588.22	$ 501.41
Jan-18		$33,324,130.27	0.9988	$ 33,364,122.99	72,072	$ 462.93		($1,412,799.08)	$39,659,374.05	$ 550.27
Feb-18		$31,587,324.51	0.9984	$ 31,636,920.37	71,495	$ 442.51		($1,484,656.52)	$36,662,282.19	$ 512.80
Mar-18		$34,060,412.05	0.9984	$ 34,113,383.98	70,468	$ 484.10		($1,620,084.67)	$39,195,829.04	$ 556.22
Apr-18		$32,645,920.60	0.9981	$ 32,707,586.11	69,681	$ 469.39		($1,528,189.38)	$37,365,975.92	$ 536.24
May-18		$33,496,997.54	0.9975	$ 33,579,965.44	68,539	$ 489.94		($1,492,399.36)	$38,219,261.31	$ 557.63
Jun-18		$31,398,367.03	0.9969	$ 31,496,835.77	67,468	$ 466.84		($1,452,971.95)	$35,448,705.86	$ 525.42
Jul-18		$31,614,427.31	0.9956	$ 31,755,336.85	66,750	$ 482.97		($1,431,447.83)	$35,550,106.22	$ 540.69
Aug-18		$32,838,536.62	0.9943	$ 33,028,164.11	64,676	$ 510.67		($1,445,385.86)	$36,999,113.28	$ 572.07
Sep-18		$28,106,066.56	0.9948	$ 28,253,345.45	63,190	$ 447.12		($1,284,657.84)	$31,720,975.55	$ 501.99
Oct-18		$32,102,270.01	0.9864	$ 32,543,742.14	60,882	$ 534.54		($1,256,740.22)	$36,581,764.37	$ 600.86
Nov-18		$29,257,793.39	0.9802	$ 29,850,241.75	59,401	$ 502.52		($1,210,548.64)	$33,211,910.87	$ 559.11
Dec-18	$440,864,801.85	$22,361,075.04	0.9269	$ 24,124,305.51	48,414	$ 498.29	$68,523,547.37	($987,861.16)	$27,754,456.67	$ 573.27

** Express Completion Factor as a percentage*

***Express Prescription Drug Rebates as a negative number*

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 549.28	$ 547.76	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.161	1.161	
Unadjusted Projected Allowed EHB Claims PMPM	$ 637.95	$ 636.19	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.070	1.070	<- See URRT Instructions
Change in Other	1.000	1.000	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 682.55	$ 680.67	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		$ 680.67	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 680.67	<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group	
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	$ 701.24		
Projected Paid to Allowed Ratio	0.842		
Projected Paid EHB Claims PMPM	$ 590.36		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	($9.13)		
Projected Paid Exchange User Fees PMPM	$0.00		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 599.49		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 712.08	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$0.00		
Market-Adjusted Projected Paid Total Claims PMPM	$ 599.49		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 712.08		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 547.76	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 440,864,801.85**	
Blended Loss Ratio	**80.79%**	

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

Effective Date	1/1/2020	4/1/2020	7/1/2020	10/1/2020	Total Single Risk Pool
# of Member Months Renewing in Quarter	157,834	72,578	64,812	184,776	480,000
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 680.67	$ 680.67	$ 680.67	$ 680.67	$ 680.67
Months of Trend	-	3	6	9	
Annual Trend	7.77%	7.77%	7.77%	7.77%	
Single Risk Pool Projected Allowed Claims	$ 680.67	$ 693.52	$ 706.61	$ 719.96	$ 701.24
Quarterly Trend Factor	100.0%	101.9%	103.8%	105.8%	103.0%
2020 Trend Factors by Quarter	0.9707	0.9880	1.0077	1.0287	

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	10.12%	$71.90
General and Claims	6.00%	$42.64
Agent/Broker Fees and Commissions	2.94%	$20.90
Quality Improvement Initiatives	1.18%	$8.36
Taxes and Fees	3.48%	$24.69
RA User Fee	0.03%	$0.19
PA Premium Tax (if applicable)	0.00%	$0.00
Federal Income Tax	0.42%	$2.98
Health Insurance Providers Fee (Prorated for Small Groups only)	3.03%	$21.52
Profit/Contingency (after tax)	2.00%	$14.21
Total Retention	15.60%	$110.79
Projected Required Revenue PMPM	$ 710.29	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.536	1.539
Average Geographic Factor	1.038	1.037
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	0.994	1.001
Average Network Factor	0.994	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$612.08	$ 712.08
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 459.97	$ 445.87

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 400.35	$ 445.40	$45.05	11.3%
B. Base period allowed claims before normalization	$485.81	$ 547.76	$61.95	15.5%
C. Normalization factor component of change	$ (120.69)	$ (204.78)	-$84.09	-21.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 365.12	$ 342.98	$ (22.14)	-5.5%
D2. URRT Trend	$ 48.86	$ 55.37	$ 6.50	1.6%
D3. URRT Morbidity	$ 2.07	$ 27.88	$ 25.81	6.4%
D4. URRT Other	$ (0.37)	$ (0.03)	$ 0.34	0.1%
D5. Normalized URRT RA/RI on an allowed basis	$ 8.87	$ 6.79	$ (2.08)	-0.5%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Subtotal - Sum(D1:D6)	$ 424.56	$ 432.99	$ 8.44	2.1%
E. Change in Allowable Plan Adjusted level Components				
E1. Network	$ (0.39)	$ (0.08)	$ 0.31	0.1%
E2. Pricing AV	-109.5493162	$ (68.52)	$ 41.03	10.2%
E3. Benefit Richness	$ 14.16	$ -	$ (14.16)	-3.5%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (95.78)	$ (68.60)	$ 27.18	6.8%
F. Change in Retention Components				
F1. Administrative Expenses	$ 46.36	$ 45.08	$ (1.28)	-0.3%
F2. Taxes and Fees	$ 5.89	$ 15.48	$ 9.59	2.4%
F3. Profit and/or Contingency	$ 8.01	$ 8.91	$ 0.90	0.2%
F4. Subtotal - Sum(F1:F3)	$ 60.26	$ 69.47	$ 9.21	2.3%
G. Change in Miscellaneous Items			$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 389.05	$ 433.87	$ 44.82	11.2%

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

	2019	2020	
Paid-to-Allowed	0.858	0.842	
URRT Trend (Total Applied Trend Factor)	1.134	1.161	<- URRT W1, S2
URRT Morbidity	1.005	1.070	<- URRT W1, S2
URRT "Other"	0.999	1.000	<- URRT W1, S2
Risk Adjustment	$10.13	$ 9.13	<- URRT W1, S3
Exchange User Fee	$0.00	$ -	<- URRT W1, S3
Capitation	$5.30	$0.30	<- URRT W1, S2
Network	0.999	1.000	
Pricing AV	0.742	0.842	<- For 2019 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.045	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	11.58%	10.12%	
Taxes and Fees	1.47%	3.48%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 712.08

Calibration	
Age Calibration Factor	1.539
Geographic Calibration Factor	1.037
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.596

Total Covered Lives @ 02-01-2019
44,280

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2020 Plans @ 02-01-2019	Total Policyholders @ 02-01-2019	2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2019 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2020 Continued/ Discontinued Plans Indicator
Totals							0.772			0.842	0.999	1.000	1.000	1.000	1.000	$ 601.17	10.1%	3.5%	2.0%	44,280	26,526	$ 400.35	$ 445.40	11.3%		-	-	-	-	-	17,414	18,419	-	8,447	44,280	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-		N/A	N/A	N/A	N/A										-	0
Plan 1	45127PA0010055	PPO	Platinum PPO 0/0/15 Rx 0	E		Platinum	0.91127371	Standard AV	Off	1.012	1.075	1.000	1.000	1.000	1.000	$774.94	8.0%	3.5%	2.0%	2,467	1,275	$494.99	$ 561.06	13.3%	5.6%						1,486	434		547	2,467	1
Plan 2	45127PA0010054	PPO	Platinum PPO 0/0/15 Rx 250	E		Platinum	0.90051041	Standard AV	Off	0.996	1.075	1.000	1.000	1.000	1.000	$762.70	8.1%	3.5%	2.0%	1,222	672	$487.60	$ 552.91	13.4%	2.8%						548	374		300	1,222	1
Plan 3	45127PA0010058	PPO	Platinum PPO 250/0/15 Rx 0	E		Platinum	0.89569469	Standard AV	Off	0.975	1.075	1.000	1.000	1.000	1.000	$746.74	8.2%	3.5%	2.0%	1,748	935	$478.70	$ 542.29	13.3%	3.9%						739	705		304	1,748	1
Plan 4	45127PA0010057	PPO	Platinum PPO 250/0/15 Rx 250	E		Platinum	0.88517123	Standard AV	Off	0.959	1.075	1.000	1.000	1.000	1.000	$734.49	8.4%	3.5%	2.0%	784	468	$471.30	$ 534.13	13.3%	1.8%						428	187		169	784	1
Plan 5	45127PA0010085	PPO	Gold PPO 1000/0/25 Rx 0	E		Gold	0.79266915	Standard AV	Off	0.909	1.010	1.000	1.000	1.000	1.000	$653.76	9.2%	3.5%	2.0%	3,871	2,327	$426.95	$ 480.40	12.5%	8.7%						1,456	1,550		865	3,871	1
Plan 6	45127PA0010084	PPO	Gold PPO 1000/0/25 Rx 250	E		Gold	0.78543897	Standard AV	Off	0.892	1.010	1.000	1.000	1.000	1.000	$641.47	9.4%	3.5%	2.0%	1,214	766	$419.53	$ 472.22	12.6%	2.7%						620	341		253	1,214	1
Plan 7	45127PA0010090	PPO	Gold PPO 2000/0/20 Rx 0	E		Gold	0.78306933	Standard AV	Off	0.836	1.010	1.000	1.000	1.000	1.000	$601.38	9.9%	3.5%	2.0%	8,149	4,862	$400.03	$ 445.54	11.4%	18.4%						2,858	3,962		1,329	8,149	1
Plan 8	45127PA0010089	PPO	Gold PPO 2000/0/20 Rx 250	E		Gold	0.77458258	Standard AV	Off	0.819	1.010	1.000	1.000	1.000	1.000	$589.09	10.1%	3.5%	2.0%	2,382	1,459	$392.59	$ 437.36	11.4%	5.4%						1,199	912		271	2,382	1
Plan 9	45127PA0010191	PPO	Gold PPO 2000/20/20 Rx 0	E		Gold	0.7813817 4	Standard AV	Off	0.793	1.010	1.000	1.000	1.000	1.000	$569.19	10.4%	3.5%	2.0%	14	10	$379.52	$ 424.11	11.7%	0.0%						6	8		-	14	1
Plan 10	45127PA0010190	PPO	Gold PPO 2000/20/20 Rx 250	E		Gold	0.77213188	Standard AV	Off	0.774	1.010	1.000	1.000	1.000	1.000	$556.52	10.6%	3.5%	2.0%	1	1	$372.06	$ 415.68	11.7%	0.0%						-	1		-	1	1
Plan 11	45127PA0010117	PPO	Gold PPO 500/0/20 Rx 0	E		Gold	0.81946399	Standard AV	Off	0.967	1.010	1.000	1.000	1.000	1.000	$695.72	8.8%	3.5%	2.0%	2,715	1,665	$450.44	$ 508.33	12.9%	6.1%						1,278	888		549	2,715	1
Plan 12	45127PA0010116	PPO	Gold PPO 500/0/20 Rx 250	E		Gold	0.81224521	Standard AV	Off	0.950	1.010	1.000	1.000	1.000	1.000	$683.43	8.9%	3.5%	2.0%	872	570	$443.03	$ 500.15	12.9%	2.0%						454	148		270	872	1
Plan 13	45127PA0010161	PPO	Gold QHDHP PPO 1500/0/15	E		Gold	0.78642675	Standard AV	Off	0.868	1.010	1.000	1.000	1.000	1.000	$624.10	9.6%	3.5%	2.0%	515	266	$418.85	$ 460.66	10.0%	1.2%						193	206		116	515	1
Plan 14	45127PA0010189	PPO	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	E		Gold	0.80032674	Standard AV	Off	0.840	1.010	1.000	1.000	1.000	1.000	$603.76	9.9%	3.5%	2.0%	4	4	$397.67	$ 447.12	12.4%	0.0%						4	-		-	4	1
Plan 15	45127PA0010188	PPO	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	E		Gold	0.79294167	Standard AV	Off	0.822	1.010	1.000	1.000	1.000	1.000	$591.34	10.1%	3.5%	2.0%	-	-	$390.23	$ 438.86	12.5%	0.0%						-	-		-	-	1
Plan 16	45127PA0130002	EPO	Gold Valley Advantage EPO 1000/0/25 Rx 0	E		Gold	0.8080418	Standard AV	Off	0.908	1.010	1.000	0.920	1.000	1.000	$600.51	10.0%	3.5%	2.0%	5	2	$397.05	$ 444.96	12.1%	0.0%						1	4		-	5	1
Plan 17	45127PA0130001	EPO	Gold Valley Advantage EPO 1000/0/25 Rx 250	E		Gold	0.80037192	Standard AV	Off	0.891	1.010	1.000	0.920	1.000	1.000	$589.20	10.1%	3.5%	2.0%	18	11	$390.35	$ 437.43	12.1%	0.0%						18	-		-	18	1
Plan 18	45127PA0010144	PPO	Silver PPO 3500/0/45 Rx 0	M		Silver	0.71972422	Standard AV	Off	0.784	0.963	1.000	1.000	1.000	1.000	$537.97	10.9%	3.5%	2.0%	4,381	2,817	$365.79	$ 403.34	10.3%	9.9%						1,280	2,255		846	4,381	1
Plan 19	45127PA0010143	PPO	Silver PPO 3500/0/45 Rx 250	M		Silver	0.71371962	Standard AV	Off	0.766	0.963	1.000	1.000	1.000	1.000	$525.51	11.2%	3.5%	2.0%	1,395	916	$358.31	$ 395.04	10.3%	3.2%						423	619		353	1,395	1
Plan 20	45127PA0010132	PPO	Silver PPO 4000/0/35 Rx 0	E		Silver	0.71991873	Standard AV	Off	0.769	0.963	1.000	1.000	1.000	1.000	$527.55	11.1%	3.5%	2.0%	3,112	1,888	$354.76	$ 396.40	11.7%	7.0%						1,293	1,337		482	3,112	1
Plan 21	45127PA0010131	PPO	Silver PPO 4000/0/35 Rx 250	E		Silver	0.71348486	Standard AV	Off	0.751	0.963	1.000	1.000	1.000	1.000	$515.08	11.4%	3.5%	2.0%	1,600	978	$347.27	$ 388.10	11.8%	3.6%						830	605		165	1,600	1
Plan 22	45127PA0010185	PPO	Silver PPO 5000/0/35 Rx 0	E		Silver	0.71191224	Standard AV	Off	0.726	0.963	1.000	1.000	1.000	1.000	$497.91	11.7%	3.5%	2.0%	757	464	$337.25	$ 376.67	11.7%	1.7%						206	316		235	757	1
Plan 23	45127PA0010184	PPO	Silver PPO 5000/0/35 Rx 250	E		Silver	0.70494696	Standard AV	Off	0.708	0.963	1.000	1.000	1.000	1.000	$485.28	11.9%	3.5%	2.0%	429	283	$329.75	$ 368.27	11.7%	1.0%						187	203		39	429	1
Plan 24	45127PA0010193	PPO	Silver PPO 5000/20/35 Rx 0	E		Silver	0.71918488	Standard AV	Off	0.701	0.963	1.000	1.000	1.000	1.000	$480.92	12.0%	3.5%	2.0%	2	2	$328.18	$ 365.36	11.3%	0.0%						-	-		2	2	1
Plan 25	45127PA0010192	PPO	Silver PPO 5000/20/35 Rx 250	E		Silver	0.71104014	Standard AV	Off	0.683	0.963	1.000	1.000	1.000	1.000	$468.24	12.3%	3.5%	2.0%	7	4	$320.67	$ 356.92	11.3%	0.0%						1	6		-	7	1
Plan 26	45127PA0010187	PPO	Silver PPO 6000/0/35 Rx 0	E		Silver	0.70213502	Standard AV	Off	0.711	0.963	1.000	1.000	1.000	1.000	$487.36	11.9%	3.5%	2.0%	248	171	$331.24	$ 369.65	11.6%	0.6%						104	113		31	248	1
Plan 27	45127PA0010186	PPO	Silver PPO 6000/0/35 Rx 250	E		Silver	0.6953897	Standard AV	Off	0.692	0.963	1.000	1.000	1.000	1.000	$474.70	12.2%	3.5%	2.0%	223	132	$323.73	$ 361.22	11.6%	0.5%						79	75		69	223	1
Plan 28	45127PA0010124	PPO	Silver QHDHP PPO 2750/0/25	M		Silver	0.71391327	Standard AV	Off	0.785	0.963	1.000	1.000	1.000	1.000	$541.47	10.9%	3.5%	2.0%	2,242	1,261	$385.88	$ 405.66	5.1%	5.1%						513	1,393		336	2,242	1
Plan 29	45127PA0010170	PPO	Silver QHDHP PPO 3500/0/25	E		Silver	0.69010331	Standard AV	Off	0.725	0.963	1.000	1.000	1.000	1.000	$497.39	11.7%	3.5%	2.0%	1,601	931	$348.18	$ 376.33	8.1%	3.6%						544	601		456	1,601	1
Plan 30	45127PA0130004	EPO	Silver Valley Advantage EPO 5000/0/35 Rx 0	M		Silver	0.70895882	Standard AV	Off	0.738	0.963	1.000	0.920	1.000	1.000	$465.51	12.4%	3.5%	2.0%	11	9	$340.78	$ 355.11	4.2%	0.0%						11	-		-	11	1
Plan 31	45127PA0130003	EPO	Silver Valley Advantage EPO 5000/0/35 Rx 250	M		Silver	0.70242337	Standard AV	Off	0.719	0.963	1.000	0.920	1.000	1.000	$453.96	12.6%	3.5%	2.0%	25	14	$334.03	$ 347.42	4.0%	0.1%						9	16		-	25	1
Plan 32	45127PA0010135	PPO	Bronze QHDHP PPO 6650/0/0	E		Bronze	0.62723097	Standard AV	Off	0.600	0.935	1.000	1.000	1.000	1.000	$399.36	14.1%	3.5%	2.0%	1,461	884	$302.53	$ 311.08	2.8%	3.3%						369	821		271	1,461	1
Plan 33	45127PA0010195	PPO	Gold PPO 3000/0/15 Rx 0	N		Gold	0.77072869	Standard AV	Off	0.806	1.010	1.000	1.000	1.000	1.000	$579.79	10.3%	3.5%	2.0%	-	-	$0.00	$ 431.17	0.0%	0.0%						-	-		-	-	1
Plan 34	45127PA0010194	PPO	Gold PPO 3000/0/15 Rx 250	N		Gold	0.76176563	Approach 2	Off	0.789	1.010	1.000	1.000	1.000	1.000	$567.52	10.4%	3.5%	2.0%	-	-	$0.00	$ 423.00	0.0%	0.0%						-	-		-	-	1
Plan 35	45127PA0010069	PPO	Gold PPO HRA 3500/0/35 - 700 | Rx 250	DM	45127PA0010143	Silver	0.71371962	Standard AV	Off	0.766	0.963	1.000	1.000	1.000	1.000	$525.51	11.2%	3.5%	2.0%	94	37	$358.31	$ 395.04	10.3%	0.2%						87	7		-	94	1
Plan 36	45127PA0010070	PPO	Gold PPO HRA 3500/0/35 - 700 | Rx	DM	45127PA0010144	Silver	0.71972422	Standard AV	Off	0.784	0.963	1.000	1.000	1.000	1.000	$537.97	10.9%	3.5%	2.0%	471	295	$365.79	$ 403.34	10.3%	1.1%						104	247		120	471	1
Plan 37	45127PA0010100	PPO	Gold PPO 0/0/35 | Rx 250	DM	45127PA0010116	Gold	0.81224521	Standard AV	Off	0.950	1.010	1.000	1.000	1.000	1.000	$683.43	8.9%	3.5%	2.0%	107	74	$443.03	$ 500.15	12.9%	0.2%						66	26		15	107	1
Plan 38	45127PA0010101	PPO	Gold PPO 0/0/35 | Rx 0	DM	45127PA0010117	Gold	0.81946399	Standard AV	Off	0.967	1.010	1.000	1.000	1.000	1.000	$695.72	8.8%	3.5%	2.0%	133	73	$450.44	$ 508.33	12.9%	0.3%						20	59		54	133	1

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	Capital Advantage Assistance Company
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (if 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	45127PA0010055	Platinum PPO 0/0/15 Rx0	E	0	Platinum	Off
Plan 2	45127PA0010054	Jetnum PPO 0/0/15 Rx 25	E	0	Platinum	Off
Plan 3	45127PA0010058	Jetnum PPO 250/0/15 Rx	E	0	Platinum	Off
Plan 4	45127PA0010057	Jetnum PPO 250/15 Rx 25	E	0	Platinum	Off
Plan 5	45127PA0010085	Gold PPO 1000/0/25 Rx 0	E	0	Gold	Off
Plan 6	45127PA0010084	gold PPO 1000/0/25 Rx 25	E	0	Gold	Off
Plan 7	45127PA0010090	Gold PPO 2000/0/20 Rx 0	E	0	Gold	Off
Plan 8	45127PA0010089	gold PPO 2000/0/20 Rx 25	E	0	Gold	Off
Plan 9	45127PA0010191	Gold PPO 2000/20/20 Rx	E	0	Gold	Off
Plan 10	45127PA0010190	Gold PPO 2000/20/20 Rx 25	E	0	Gold	Off
Plan 11	45127PA0010117	Gold PPO 500/0/20 Rx 0	E	0	Gold	Off
Plan 12	45127PA0010116	Gold PPO 500/0/20 Rx 25	E	0	Gold	Off
Plan 13	45127PA0010161	Gd CHDHP PPO 1500/0/0	E	0	Gold	Off
Plan 14	45127PA0010189	Deductible PPO 3000/0/2	E	0	Gold	Off
Plan 15	45127PA0010188	ledcchbe PPO 3000/0/2	E	0	Gold	Off
Plan 16	45127PA0130002	ay Advantage EPO 1000/	E	0	Gold	Off
Plan 17	45127PA0130001	y Advantage EPO 1000/0	E	0	Gold	Off
Plan 18	45127PA0010144	Silver PPO 0/0/15 Rx 0	M	0	Silver	Off
Plan 19	45127PA0010143	lver PPO 3500/0/45 Rx 25	M	0	Silver	Off
Plan 20	45127PA0010132	Silver PPO 4000/0/35 Rx 0	E	0	Silver	Off
Plan 21	45127PA0010131	lver PPO 4000/0/35 Rx 25	E	0	Silver	Off
Plan 22	45127PA0010185	Silver PPO 4000/0/35 Rx 0	E	0	Silver	Off
Plan 23	45127PA0010184	lver PPO 5000/0/35 Rx 25	E	0	Silver	Off
Plan 24	45127PA0010193	Silver PPO 5000/20/35 Rx	E	0	Silver	Off
Plan 25	45127PA0010192	ver PPO 5000/20/35 Rx 25	E	0	Silver	Off
Plan 26	45127PA0010187	Silver PPO 6000/0/35 Rx 0	E	0	Silver	Off
Plan 27	45127PA0010186	lver PPO 6000/0/35 Rx 25	E	0	Silver	Off
Plan 28	45127PA0010124	ver CHDHP PPO 2750/0/	M	0	Silver	Off
Plan 29	45127PA0010170	ver CHDHP PPO 3500/0/	E	0	Silver	Off
Plan 30	45127PA0130004	lev Advantage EPO 3000/	M	0	Silver	Off
Plan 31	45127PA0130003	y Advantage EPO 5000/	M	0	Silver	Off
Plan 32	45127PA0010135	Bronze CHDHP PPO 6650/0/	E	0	Bronze	Off
Plan 33	45127PA0010195	Gold PPO 3000/0/15 Rx 0	N	0	Gold	Off
Plan 34	45127PA0010194	Gold PPO 3000/0/15 Rx 25	N	0	Gold	Off
Plan 35	45127PA0010069	PO HRA 3500/0/35 - 7900	DM	45127PA0010143	Silver	Off
Plan 36	45127PA0010070	PPO HRA 3500/0/35 - 7900	DM	45127PA0010144	Silver	Off
Plan 37	45127PA0010100	Gold PPO 0/0/35 1 Rx 250	DM	45127PA0010116	Gold	Off
Plan 38	45127PA0010101	Gold PPO 0/0/35 1 Rx 0	DM	45127PA0010117	Gold	Off

Plan Number	Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
	1	2	3	4	5	6	7	8	9	
Totals	$ -	$ -	$ -	$ -	$ -	$ 391.87	$ 388.79	$ -	$ 417.33	$ 395.45
Plan 1						$478.71	$493.09		$517.01	$ 489.75
Plan 2						$471.60	$485.75		$509.18	$ 485.19
Plan 3						$462.99	$476.88		$500.03	$ 475.03
Plan 4						$455.88	$469.52		$492.33	$ 466.96
Plan 5						$412.96	$425.35		$446.00	$ 425.30
Plan 6						$405.79	$417.96		$438.25	$ 415.97
Plan 7						$386.94	$398.55		$417.90	$ 397.63
Plan 8						$379.75	$391.14		$410.13	$ 387.57
Plan 9						$367.11	$378.12		$396.48	$ 373.40
Plan 10						$359.91	$370.71		$388.70	$ 365.74
Plan 11						$435.47	$448.74		$470.52	$ 446.99
Plan 12						$428.51	$441.37		$462.79	$ 439.71
Plan 13						$405.11	$417.28		$437.54	$ 417.29
Plan 14						$384.66	$396.20		$415.43	$ 394.68
Plan 15						$377.47	$388.79		$407.67	$ -
Plan 16						$384.06	$395.50		$414.78	$ 393.28
Plan 17						$377.59	$388.92		$407.80	$ 377.59
Plan 18						$384.84	$364.40		$382.15	$ 364.77
Plan 19						$346.63	$357.03		$374.38	$ 356.26
Plan 20						$345.14	$355.48		$372.61	$ 351.88
Plan 21						$335.95	$346.03		$362.83	$ 342.53
Plan 22						$329.26	$339.05		$355.86	$ 338.45
Plan 23						$319.01	$328.58		$344.53	$ 325.88
Plan 24						$317.49	$327.01		$342.88	$ 324.89
Plan 25						$310.24	$319.55		$335.06	$ 318.22
Plan 26						$302.98	$310.06		$346.08	$ 328.03
Plan 27						$313.19	$322.59		$338.25	$ 324.11
Plan 28						$373.26	$384.48		$403.12	$ 384.69
Plan 29						$336.83	$346.93		$363.78	$ 348.30
Plan 30						$339.67	$349.96		$366.84	$ 329.87
Plan 31						$323.15	$332.88		$349.00	$ 329.35
Plan 32						$292.68	$300.47		$316.51	$ 301.97
Plan 33						$0.00	$0.00		$0.00	$ -
Plan 34						$0.00	$0.00		$0.00	$ -
Plan 35						$339.68	$349.87		$366.85	$ 340.44
Plan 36						$344.66	$359.12		$376.56	$ 361.25
Plan 37						$0.00	$0.00		$0.00	$ -
Plan 38						$0.00	$0.00		$0.00	$ -

Plan Number	Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
	1	2	3	4	5	6	7	8	9	
Totals	$ -	$ -	$ -	$ -	$ -	$ 441.48	$ 455.80	$ -	$ 444.51	$ 448.04
Plan 1	$ -	$ -	$ -	$ -	$ -	$ 544.60	$ 588.16	$ -	$ 555.49	$ 554.68
Plan 2	$ -	$ -	$ -	$ -	$ -	$ 536.69	$ 579.63	$ -	$ 547.43	$ 552.47
Plan 3	$ -	$ -	$ -	$ -	$ -	$ 526.38	$ 568.49	$ -	$ 536.91	$ 545.19
Plan 4	$ -	$ -	$ -	$ -	$ -	$ 518.46	$ 559.94	$ -	$ 528.83	$ 530.59
Plan 5	$ -	$ -	$ -	$ -	$ -	$ 466.31	$ 503.61	$ -	$ 475.64	$ 483.33
Plan 6	$ -	$ -	$ -	$ -	$ -	$ 458.27	$ 495.04	$ -	$ 467.54	$ 470.58
Plan 7	$ -	$ -	$ -	$ -	$ -	$ 432.47	$ 467.07	$ -	$ 441.12	$ 450.70
Plan 8	$ -	$ -	$ -	$ -	$ -	$ 424.53	$ 458.49	$ -	$ 433.02	$ 438.50
Plan 9	$ -	$ -	$ -	$ -	$ -	$ 411.67	$ 444.60	$ -	$ 419.90	$ 430.49
Plan 10	$ -	$ -	$ -	$ -	$ -	$ 403.49	$ 435.77	$ -	$ 411.56	$ 415.77
Plan 11	$ -	$ -	$ -	$ -	$ -	$ 493.42	$ 532.89	$ -	$ 503.28	$ 508.32
Plan 12	$ -	$ -	$ -	$ -	$ -	$ 485.48	$ 524.32	$ -	$ 495.19	$ 495.08
Plan 13	$ -	$ -	$ -	$ -	$ -	$ 447.15	$ 482.92	$ -	$ 456.09	$ 463.47
Plan 14	$ -	$ -	$ -	$ -	$ -	$ 434.00	$ 468.72	$ -	$ 442.68	$ 434.00
Plan 15	$ -	$ -	$ -	$ -	$ -	$ 425.98	$ 460.06	$ -	$ 434.50	$ -
Plan 16	$ -	$ -	$ -	$ -	$ -	$ 431.91	$ 466.46	$ -	$ 440.54	$ 459.55
Plan 17	$ -	$ -	$ -	$ -	$ -	$ 424.60	$ 458.57	$ -	$ 433.09	$ 424.60
Plan 18	$ -	$ -	$ -	$ -	$ -	$ 391.51	$ 422.83	$ -	$ 399.34	$ 409.14
Plan 19	$ -	$ -	$ -	$ -	$ -	$ 383.45	$ 414.13	$ -	$ 391.12	$ 399.00
Plan 20	$ -	$ -	$ -	$ -	$ -	$ 384.77	$ 415.55	$ -	$ 392.47	$ 399.19
Plan 21	$ -	$ -	$ -	$ -	$ -	$ 376.72	$ 406.86	$ -	$ 384.25	$ 388.89
Plan 22	$ -	$ -	$ -	$ -	$ -	$ 366.62	$ 394.87	$ -	$ 373.93	$ 380.10
Plan 23	$ -	$ -	$ -	$ -	$ -	$ 357.46	$ 386.06	$ -	$ 364.63	$ 371.65
Plan 24	$ -	$ -	$ -	$ -	$ -	$ 354.65	$ 383.02	$ -	$ 361.78	$ 361.74
Plan 25	$ -	$ -	$ -	$ -	$ -	$ 346.45	$ 374.17	$ -	$ 353.38	$ 370.21
Plan 26	$ -	$ -	$ -	$ -	$ -	$ 358.81	$ 387.51	$ -	$ 372.78	$ 380.10
Plan 27	$ -	$ -	$ -	$ -	$ -	$ 350.63	$ 378.68	$ -	$ 357.64	$ 362.23
Plan 28	$ -	$ -	$ -	$ -	$ -	$ 393.76	$ 425.26	$ -	$ 401.64	$ 414.53
Plan 29	$ -	$ -	$ -	$ -	$ -	$ 365.29	$ 394.51	$ -	$ 372.59	$ 378.34
Plan 30	$ -	$ -	$ -	$ -	$ -	$ 344.69	$ 372.27	$ -	$ 351.50	$ 344.69
Plan 31	$ -	$ -	$ -	$ -	$ -	$ 337.23	$ 364.21	$ -	$ 343.97	$ 354.49
Plan 32	$ -	$ -	$ -	$ -	$ -	$ 301.95	$ 326.11	$ -	$ 307.98	$ 316.65
Plan 33	$ -	$ -	$ -	$ -	$ -	$ 418.52	$ 452.00	$ -	$ 426.89	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ 410.58	$ 443.44	$ -	$ 418.80	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -	$ 383.45	$ 414.13	$ -	$ 391.12	$ 385.74
Plan 36	$ -	$ -	$ -	$ -	$ -	$ 391.51	$ 422.83	$ -	$ 399.34	$ 409.93
Plan 37	$ -	$ -	$ -	$ -	$ -	$ 485.46	$ 524.32	$ -	$ 495.19	$ 496.28
Plan 38	$ -	$ -	$ -	$ -	$ -	$ 493.42	$ 532.89	$ -	$ 503.28	$ 504.93

Plan Number	Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
	1	2	3	4	5	6	7	8	9	
Totals	0.0%	0.0%	0.0%	0.0%	0.0%	11.8%	16.4%	0.0%	5.3%	12.4%
Plan 1						13.8%	19.3%		7.4%	13.3%
Plan 2						13.8%	19.3%		7.5%	13.9%
Plan 3						13.7%	19.2%		7.4%	14.8%
Plan 4						13.7%	19.3%		7.4%	13.6%
Plan 5						12.9%	18.4%		6.6%	13.6%
Plan 6						13.0%	18.4%		6.7%	13.5%
Plan 7						11.8%	17.2%		5.6%	13.3%
Plan 8						11.8%	17.2%		5.6%	13.5%
Plan 9						12.1%	17.6%		5.9%	15.3%
Plan 10						12.1%	17.5%		5.9%	17.5%
Plan 11						13.3%	18.8%		7.0%	13.7%
Plan 12						13.3%	18.8%		7.0%	12.7%
Plan 13						10.4%	15.7%		4.2%	11.1%
Plan 14						12.8%	18.3%		6.6%	12.8%
Plan 15						12.9%	18.3%		6.6%	
Plan 16						12.5%	17.9%		6.2%	16.9%
Plan 17						12.5%	17.9%		6.2%	12.5%
Plan 18						10.6%	16.0%		4.5%	12.2%
Plan 19						10.6%	16.0%		4.5%	11.4%
Plan 20						11.1%	17.6%		5.9%	13.5%
Plan 21						12.1%	17.6%		5.9%	13.5%
Plan 22						12.1%	17.5%		5.8%	12.3%
Plan 23						12.1%	17.5%		5.8%	14.1%
Plan 24						11.7%	17.1%		5.5%	5.5%
Plan 25						11.7%	17.1%		5.5%	16.3%
Plan 26						12.0%	17.4%		5.7%	15.6%
Plan 27						12.0%	17.4%		5.7%	11.8%
Plan 28						5.5%	10.6%		-0.4%	7.8%
Plan 29						8.4%	13.7%		2.4%	8.6%
Plan 30						4.4%	9.4%		-1.3%	4.6%
Plan 31						4.4%	9.4%		-1.4%	7.6%
Plan 32						3.2%	8.2%		-2.6%	4.9%
Plan 33										
Plan 34										
Plan 35						12.9%	18.4%		6.6%	13.3%
Plan 36						12.9%	17.7%		6.1%	13.5%
Plan 37										
Plan 38										

Plan Number	Quarter 2 2020, 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
	1	2	3	4	5	6	7	8	9	
Totals	$ -	$ -	$ -	$ -	$ -	$ 554.88	$ 599.27	$ -	$ 565.98	$ 565.15
Plan 1	$ -	$ -	$ -	$ -	$ -	$ 546.83	$ 590.57	$ -	$ 557.76	$ 562.90
Plan 2	$ -	$ -	$ -	$ -	$ -	$ 538.32	$ 579.22	$ -	$ 547.04	$ 555.49
Plan 3	$ -	$ -	$ -	$ -	$ -	$ 528.25	$ 570.51	$ -	$ 538.62	$ 540.61
Plan 4	$ -	$ -	$ -	$ -	$ -	$ 475.11	$ 513.12	$ -	$ 484.62	$ 492.46
Plan 5	$ -	$ -	$ -	$ -	$ -	$ 467.03	$ 504.39	$ -	$ 476.27	$ 479.47
Plan 6	$ -	$ -	$ -	$ -	$ -	$ 440.64	$ 475.89	$ -	$ 449.45	$ 459.21
Plan 7	$ -	$ -	$ -	$ -	$ -	$ 432.55	$ 467.15	$ -	$ 441.20	$ 446.78
Plan 8	$ -	$ -	$ -	$ -	$ -	$ 419.44	$ 453.00	$ -	$ 427.83	$ 438.62
Plan 9	$ -	$ -	$ -	$ -	$ -	$ 411.11	$ 444.00	$ -	$ 419.33	$ 444.00
Plan 10	$ -	$ -	$ -	$ -	$ -	$ 502.73	$ 542.95	$ -	$ 512.79	$ 517.92
Plan 11	$ -	$ -	$ -	$ -	$ -	$ 494.64	$ 534.22	$ -	$ 504.54	$ 504.42
Plan 12	$ -	$ -	$ -	$ -	$ -	$ 455.59	$ 492.04	$ -	$ 464.70	$ 472.22
Plan 13	$ -	$ -	$ -	$ -	$ -	$ 442.20	$ 477.57	$ -	$ 451.04	$ 442.20
Plan 14	$ -	$ -	$ -	$ -	$ -	$ 434.03	$ 468.75	$ -	$ 442.71	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ 440.06	$ 475.27	$ -	$ 448.86	$ 468.22
Plan 16	$ -	$ -	$ -	$ -	$ -	$ 432.62	$ 467.23	$ -	$ 441.27	$ 432.62
Plan 17	$ -	$ -	$ -	$ -	$ -	$ 398.90	$ 430.61	$ -	$ 406.88	$ 416.86
Plan 18	$ -	$ -	$ -	$ -	$ -	$ 390.69	$ 421.95	$ -	$ 398.51	$ 406.54
Plan 19	$ -	$ -	$ -	$ -	$ -	$ 392.04	$ 423.40	$ -	$ 399.88	$ 406.73
Plan 20	$ -	$ -	$ -	$ -	$ -	$ 383.83	$ 414.54	$ -	$ 391.51	$ 399.23
Plan 21	$ -	$ -	$ -	$ -	$ -	$ 372.53	$ 402.33	$ -	$ 379.98	$ 387.28
Plan 22	$ -	$ -	$ -	$ -	$ -	$ 364.21	$ 393.35	$ -	$ 371.50	$ 378.66
Plan 23	$ -	$ -	$ -	$ -	$ -	$ 361.34	$ 390.25	$ -	$ 368.57	$ 368.57
Plan 24	$ -	$ -	$ -	$ -	$ -	$ 352.99	$ 381.23	$ -	$ 360.05	$ 377.20
Plan 25	$ -	$ -	$ -	$ -	$ -	$ 365.58	$ 394.83	$ -	$ 372.89	$ 378.82
Plan 26	$ -	$ -	$ -	$ -	$ -	$ 357.25	$ 385.83	$ -	$ 364.39	$ 369.07
Plan 27	$ -	$ -	$ -	$ -	$ -	$ 401.30	$ 433.29	$ -	$ 409.22	$ 422.34
Plan 28	$ -	$ -	$ -	$ -	$ -	$ 372.18	$ 401.96	$ -	$ 379.63	$ 385.48
Plan 29	$ -	$ -	$ -	$ -	$ -	$ 351.20	$ 379.30	$ -	$ 358.17	$ 351.20
Plan 30	$ -	$ -	$ -	$ -	$ -	$ 343.60	$ 371.08	$ -	$ 350.47	$ 361.19
Plan 31	$ -	$ -	$ -	$ -	$ -	$ 307.46	$ 332.17	$ -	$ 313.46	$ 322.63
Plan 32	$ -	$ -	$ -	$ -	$ -	$ 426.42	$ 460.54	$ -	$ 434.95	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ 418.35	$ 451.81	$ -	$ 426.71	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ 402.91	$ 435.13	$ -	$ 411.00	$ 421.95
Plan 35	$ -	$ -	$ -	$ -	$ -	$ 399.90	$ 431.87	$ -	$ 408.48	$ 417.67
Plan 36	$ -	$ -	$ -	$ -	$ -	$ 504.54	$ 545.01	$ -	$ 514.66	$ 515.10
Plan 37	$ -	$ -	$ -	$ -	$ -	$ 502.73	$ 542.95	$ -	$ 512.79	$ 524.88

Plan Number	Quarter 3 2020, 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
	1	2	3	4	5	6	7	8	9	
Totals	$ -	$ -	$ -	$ -	$ -	$ 565.36	$ 610.59	$ -	$ 576.66	$ 575.82
Plan 1	$ -	$ -	$ -	$ -	$ -	$ 557.15	$ 601.72	$ -	$ 568.29	$ 573.53
Plan 2	$ -	$ -	$ -	$ -	$ -	$ 546.45	$ 590.16	$ -	$ 557.37	$ 565.98
Plan 3	$ -	$ -	$ -	$ -	$ -	$ 538.23	$ 581.29	$ -	$ 548.99	$ 550.82
Plan 4	$ -	$ -	$ -	$ -	$ -	$ 484.09	$ 522.81	$ -	$ 493.77	$ 501.76
Plan 5	$ -	$ -	$ -	$ -	$ -	$ 475.84	$ 513.91	$ -	$ 485.36	$ 488.52
Plan 6	$ -	$ -	$ -	$ -	$ -	$ 448.96	$ 484.87	$ -	$ 457.94	$ 467.88
Plan 7	$ -	$ -	$ -	$ -	$ -	$ 440.71	$ 475.97	$ -	$ 449.53	$ 455.22
Plan 8	$ -	$ -	$ -	$ -	$ -	$ 427.36	$ 461.55	$ -	$ 435.93	$ 446.90
Plan 9	$ -	$ -	$ -	$ -	$ -	$ 418.87	$ 452.38	$ -	$ 427.25	$ 452.38
Plan 10	$ -	$ -	$ -	$ -	$ -	$ 512.23	$ 553.20	$ -	$ 522.47	$ 527.70
Plan 11	$ -	$ -	$ -	$ -	$ -	$ 503.98	$ 544.30	$ -	$ 514.06	$ 513.95
Plan 12	$ -	$ -	$ -	$ -	$ -	$ 464.19	$ 501.33	$ -	$ 473.48	$ 481.14
Plan 13	$ -	$ -	$ -	$ -	$ -	$ 450.55	$ 486.59	$ -	$ 459.56	$ 450.55
Plan 14	$ -	$ -	$ -	$ -	$ -	$ 442.22	$ 477.60	$ -	$ 451.07	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ 448.37	$ 484.24	$ -	$ 457.34	$ 477.07
Plan 16	$ -	$ -	$ -	$ -	$ -	$ 440.75	$ 476.05	$ -	$ 449.60	$ 440.79
Plan 17	$ -	$ -	$ -	$ -	$ -	$ 406.43	$ 438.94	$ -	$ 414.56	$ 424.74
Plan 18	$ -	$ -	$ -	$ -	$ -	$ 398.07	$ 429.91	$ -	$ 406.03	$ 414.21
Plan 19	$ -	$ -	$ -	$ -	$ -	$ 399.44	$ 431.40	$ -	$ 407.43	$ 414.41
Plan 20	$ -	$ -	$ -	$ -	$ -	$ 391.08	$ 422.37	$ -	$ 398.90	$ 403.72
Plan 21	$ -	$ -	$ -	$ -	$ -	$ 379.56	$ 409.92	$ -	$ 387.15	$ 394.58
Plan 22	$ -	$ -	$ -	$ -	$ -	$ 371.09	$ 400.78	$ -	$ 378.51	$ 385.81
Plan 23	$ -	$ -	$ -	$ -	$ -	$ 368.16	$ 397.62	$ -	$ 375.53	$ 375.53
Plan 24	$ -	$ -	$ -	$ -	$ -	$ 359.66	$ 388.43	$ -	$ 366.85	$ 384.32
Plan 25	$ -	$ -	$ -	$ -	$ -	$ 372.49	$ 402.28	$ -	$ 379.94	$ 386.38
Plan 26	$ -	$ -	$ -	$ -	$ -	$ 363.99	$ 393.11	$ -	$ 371.27	$ 376.06
Plan 27	$ -	$ -	$ -	$ -	$ -	$ 408.77	$ 441.48	$ -	$ 416.95	$ 430.32
Plan 28	$ -	$ -	$ -	$ -	$ -	$ 379.21	$ 409.55	$ -	$ 386.79	$ 392.76
Plan 29	$ -	$ -	$ -	$ -	$ -	$ 357.83	$ 386.46	$ -	$ 364.99	$ 357.83
Plan 30	$ -	$ -	$ -	$ -	$ -	$ 350.08	$ 378.09	$ -	$ 357.09	$ 368.02
Plan 31	$ -	$ -	$ -	$ -	$ -	$ 313.46	$ 338.54	$ -	$ 319.73	$ 328.78
Plan 32	$ -	$ -	$ -	$ -	$ -	$ 434.47	$ 469.21	$ -	$ 443.16	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ 426.24	$ 460.34	$ -	$ 434.77	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ 410.79	$ 443.61	$ -	$ 418.95	$ 430.11
Plan 35	$ -	$ -	$ -	$ -	$ -	$ 407.58	$ 440.14	$ -	$ 416.09	$ 425.59
Plan 36	$ -	$ -	$ -	$ -	$ -	$ 514.06	$ 555.19	$ -	$ 524.52	$ 525.00
Plan 37	$ -	$ -	$ -	$ -	$ -	$ 512.23	$ 553.20	$ -	$ 522.47	$ 534.58

Plan Number	Quarter 4 2020, 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
	1	2	3	4	5	6	7	8	9	
Totals	$ -	$ -	$ -	$ -	$ -	$ 576.03	$ 622.11	$ -	$ 587.55	$ 586.69
Plan 1	$ -	$ -	$ -	$ -	$ -	$ 567.47	$ 613.09	$ -	$ 579.03	$ 584.16
Plan 2	$ -	$ -	$ -	$ -	$ -	$ 556.76	$ 601.30	$ -	$ 567.90	$ 576.66
Plan 3	$ -	$ -	$ -	$ -	$ -	$ 548.39	$ 592.26	$ -	$ 559.36	$ 561.22
Plan 4	$ -	$ -	$ -	$ -	$ -	$ 493.23	$ 532.68	$ -	$ 503.09	$ 511.23
Plan 5	$ -	$ -	$ -	$ -	$ -	$ 484.83	$ 523.62	$ -	$ 494.53	$ 497.75
Plan 6	$ -	$ -	$ -	$ -	$ -	$ 457.43	$ 494.03	$ -	$ 466.58	$ 476.72
Plan 7	$ -	$ -	$ -	$ -	$ -	$ 449.04	$ 484.96	$ -	$ 458.02	$ 463.81
Plan 8	$ -	$ -	$ -	$ -	$ -	$ 435.43	$ 470.27	$ -	$ 444.14	$ 455.34
Plan 9	$ -	$ -	$ -	$ -	$ -	$ 426.78	$ 460.92	$ -	$ 435.32	$ 460.92
Plan 10	$ -	$ -	$ -	$ -	$ -	$ 521.90	$ 563.65	$ -	$ 532.34	$ 537.66
Plan 11	$ -	$ -	$ -	$ -	$ -	$ 513.50	$ 554.58	$ -	$ 523.77	$ 523.65
Plan 12	$ -	$ -	$ -	$ -	$ -	$ 472.96	$ 510.79	$ -	$ 482.42	$ 490.22
Plan 13	$ -	$ -	$ -	$ -	$ -	$ 459.06	$ 495.78	$ -	$ 468.24	$ 459.06
Plan 14	$ -	$ -	$ -	$ -	$ -	$ 450.57	$ 486.62	$ -	$ 459.58	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ 456.84	$ 493.38	$ -	$ 465.97	$ 486.07
Plan 16	$ -	$ -	$ -	$ -	$ -	$ 448.11	$ 485.04	$ -	$ 458.09	$ 449.11
Plan 17	$ -	$ -	$ -	$ -	$ -	$ 414.10	$ 447.23	$ -	$ 422.39	$ 433.59
Plan 18	$ -	$ -	$ -	$ -	$ -	$ 405.58	$ 438.03	$ -	$ 413.70	$ 422.04
Plan 19	$ -	$ -	$ -	$ -	$ -	$ 406.98	$ 439.54	$ -	$ 415.12	$ 422.23
Plan 20	$ -	$ -	$ -	$ -	$ -	$ 398.46	$ 430.34	$ -	$ 406.43	$ 411.34
Plan 21	$ -	$ -	$ -	$ -	$ -	$ 386.73	$ 417.66	$ -	$ 394.46	$ 402.04
Plan 22	$ -	$ -	$ -	$ -	$ -	$ 378.10	$ 408.34	$ -	$ 385.66	$ 393.10
Plan 23	$ -	$ -	$ -	$ -	$ -	$ 375.12	$ 405.13	$ -	$ 382.62	$ 382.62
Plan 24	$ -	$ -	$ -	$ -	$ -	$ 366.45	$ 395.77	$ -	$ 373.78	$ 391.58
Plan 25	$ -	$ -	$ -	$ -	$ -	$ 379.52	$ 409.88	$ -	$ 387.11	$ 393.70
Plan 26	$ -	$ -	$ -	$ -	$ -	$ 370.87	$ 400.53	$ -	$ 378.28	$ 383.54
Plan 27	$ -	$ -	$ -	$ -	$ -	$ 416.48	$ 449.81	$ -	$ 424.82	$ 438.44
Plan 28	$ -	$ -	$ -	$ -	$ -	$ 386.37	$ 417.28	$ -	$ 394.33	$ 400.17
Plan 29	$ -	$ -	$ -	$ -	$ -	$ 364.59	$ 393.76	$ -	$ 371.88	$ 364.59
Plan 30	$ -	$ -	$ -	$ -	$ -	$ 356.69	$ 385.23	$ -	$ 363.83	$ 374.96
Plan 31	$ -	$ -	$ -	$ -	$ -	$ 319.29	$ 344.93	$ -	$ 325.77	$ 334.93
Plan 32	$ -	$ -	$ -	$ -	$ -	$ 442.68	$ 478.09	$ -	$ 451.53	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ 434.26	$ 469.04	$ -	$ 442.98	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ 418.35	$ 451.81	$ -	$ 426.71	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -	$ 415.13	$ 448.34	$ -	$ 423.89	$ 433.59
Plan 36	$ -	$ -	$ -	$ -	$ -	$ 524.22	$ 566.34	$ -	$ 534.58	$ 535.10
Plan 37	$ -	$ -	$ -	$ -	$ -	$ 522.47

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schutlkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.030	1.080
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.080	1.020

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Valley Advantage EPO	6	0.920	0.92	9/19/2016
PPO	All	1.000	1.000	

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2020
Table B

Plan ID	Plan Name	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV and Cost Sharing Factor	(8)/(6*7) Induced Utilization	Induced Demand Table 10
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
45127PA0010054	Platinum PPO 0/0/15 Rx 250	Platinum	13,297	$9,469,284	$10,141,626	1.07	1.000	1.00	0.93	1.08
45127PA0010055	Platinum PPO 0/0/15 Rx 0	Platinum	27,144	$19,330,244	$21,034,845	1.09	1.000	1.01	0.93	1.08
45127PA0010057	Platinum PPO 250/0/15 Rx 250	Platinum	8,615	$6,135,059	$6,327,593	1.03	1.000	0.96	0.93	1.08
45127PA0010058	Platinum PPO 250/0/15 Rx 0	Platinum	19,201	$13,673,741	$14,338,124	1.05	1.000	0.98	0.93	1.08
45127PA0010116	Gold PPO 500/0/20 Rx 250	Gold	9,573	$6,817,287	$6,542,453	0.96	1.000	0.95	0.99	1.01
45127PA0010117	Gold PPO 500/0/20 Rx 0	Gold	29,755	$21,189,633	$20,701,038	0.98	1.000	0.97	0.99	1.01
45127PA0010084	Gold PPO 1000/0/25 Rx 250	Gold	13,363	$9,516,285	$8,571,982	0.90	1.000	0.89	0.99	1.01
45127PA0010085	Gold PPO 1000/0/25 Rx 0	Gold	42,754	$30,446,701	$27,950,855	0.92	1.000	0.91	0.99	1.01
45127PA0130001	Gold Valley Advantage EPO 1000/0/25 Rx 250	Gold	110	$72,068	$64,812	0.90	1.000	0.89	0.99	1.01
45127PA0130002	Gold Valley Advantage EPO 1000/0/25 Rx 0	Gold	55	$36,034	$33,028	0.92	1.000	0.91	0.99	1.01
45127PA0010161	Gold QHDHP PPO 1500/0/15	Gold	5,541	$3,945,951	$3,458,125	0.88	1.000	0.87	0.99	1.01
45127PA0010089	Gold PPO 2000/0/20 Rx 250	Gold	26,285	$18,718,518	$15,484,309	0.83	1.000	0.82	0.99	1.01
45127PA0010090	Gold PPO 2000/0/20 Rx 0	Gold	88,075	$62,721,458	$52,966,681	0.84	1.000	0.84	0.99	1.01
45127PA0010190	Gold PPO 2000/20/20 Rx 250	Gold	231	$164,504	$128,557	0.78	1.000	0.77	0.99	1.01
45127PA0010191	Gold PPO 2000/20/20 Rx 0	Gold	154	$109,669	$87,655	0.80	1.000	0.79	0.99	1.01
45127PA0010194	Gold PPO 3000/0/15 Rx 250	Gold	1,102	$784,775	$625,404	0.80	1.000	0.79	0.99	1.01
45127PA0010195	Gold PPO 3000/0/15 Rx 0	Gold	4,406	$3,137,675	$2,554,545	0.81	1.000	0.81	0.99	1.01
45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	Silver	1,102	$784,775	$651,658	0.83	1.000	0.82	0.99	1.01
45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	Silver	1,146	$816,109	$691,903	0.85	1.000	0.84	0.99	1.01
45127PA0010124	Silver QHDHP PPO 2750/0/25	Silver	23,123	$16,466,742	$12,520,409	0.76	1.000	0.79	1.04	0.96
45127PA0010143	Silver PPO 3500/0/45 Rx 250	Silver	14,916	$10,622,234	$7,838,465	0.74	1.000	0.77	1.04	0.96
45127PA0010144	Silver PPO 3500/0/45 Rx 0	Silver	46,092	$32,823,814	$24,796,307	0.76	1.000	0.78	1.04	0.96
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	Silver	242	$158,550	$109,859	0.69	1.000	0.72	1.04	0.96
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	Silver	55	$36,034	$25,603	0.71	1.000	0.74	1.04	0.96
45127PA0010170	Silver QHDHP PPO 3500/0/25	Silver	17,351	$12,356,287	$8,630,213	0.70	1.000	0.73	1.04	0.96
45127PA0010131	Silver PPO 4000/0/35 Rx 250	Silver	17,681	$12,591,293	$9,107,218	0.72	1.000	0.75	1.04	0.96
45127PA0010132	Silver PPO 4000/0/35 Rx 0	Silver	34,051	$24,248,974	$17,963,675	0.74	1.000	0.77	1.04	0.96
45127PA0010184	Silver PPO 5000/0/35 Rx 250	Silver	4,726	$3,365,559	$2,293,442	0.68	1.000	0.71	1.04	0.96
45127PA0010185	Silver PPO 5000/0/35 Rx 0	Silver	8,692	$6,189,894	$4,327,830	0.70	1.000	0.73	1.04	0.96
45127PA0010192	Silver PPO 5000/20/35 Rx 250	Silver	99	$70,502	$46,356	0.66	1.000	0.68	1.04	0.96
45127PA0010193	Silver PPO 5000/20/35 Rx 0	Silver	22	$15,667	$10,580	0.68	1.000	0.70	1.04	0.96
45127PA0010186	Silver PPO 6000/0/35 Rx 250	Bronze	2,435	$1,734,053	$1,155,892	0.67	1.000	0.69	1.04	0.96
45127PA0010187	Silver PPO 6000/0/35 Rx 0	Gold	2,908	$2,070,894	$1,417,250	0.68	1.000	0.71	1.04	0.96
45127PA0010135	Bronze QHDHP PPO 6650/0/0	Gold	15,698	$11,179,125	$6,269,170	0.56	1.000	0.60	1.07	0.94
Total			480,000	341,799,392	288,867,463	0.84	1.00	0.84	1.00	1.00
PMPM				712.08	601.81					
Rate Dev II				712.08	599.49					

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$410.57	$410.57	$443.41	$443.41	$418.78	$418.78	$416.62	$416.62
15	$447.06	$447.06	$482.83	$482.83	$456.00	$456.00	$453.65	$453.65
16	$461.02	$461.02	$497.90	$497.90	$470.24	$470.24	$467.81	$467.81
17	$474.97	$474.97	$512.97	$512.97	$484.47	$484.47	$481.97	$481.97
18	$490.00	$490.00	$529.20	$529.20	$499.80	$499.80	$497.22	$497.22
19	$505.03	$505.03	$545.43	$545.43	$515.13	$515.13	$512.47	$512.47
20	$520.59	$520.59	$562.24	$562.24	$531.00	$531.00	$528.26	$528.26
21	$536.69	$536.69	$579.63	$579.63	$547.42	$547.42	$544.60	$544.60
22	$536.69	$536.69	$579.63	$579.63	$547.42	$547.42	$544.60	$544.60
23	$536.69	$536.69	$579.63	$579.63	$547.42	$547.42	$544.60	$544.60
24	$536.69	$536.69	$579.63	$579.63	$547.42	$547.42	$544.60	$544.60
25	$538.84	$538.84	$581.94	$581.94	$549.61	$549.61	$546.78	$546.78
26	$549.57	$549.57	$593.54	$593.54	$560.56	$560.56	$557.67	$557.67
27	$562.45	$562.45	$607.45	$607.45	$573.70	$573.70	$570.74	$570.74
28	$583.38	$583.38	$630.05	$630.05	$595.05	$595.05	$591.98	$591.98
29	$600.56	$600.56	$648.60	$648.60	$612.57	$612.57	$609.41	$609.41
30	$609.14	$609.14	$657.87	$657.87	$621.33	$621.33	$618.12	$618.12
31	$622.02	$622.02	$671.79	$671.79	$634.46	$634.46	$631.19	$631.19
32	$634.90	$634.90	$685.70	$685.70	$647.60	$647.60	$644.26	$644.26
33	$642.95	$642.95	$694.39	$694.39	$655.81	$655.81	$652.43	$652.43
34	$651.54	$651.54	$703.66	$703.66	$664.57	$664.57	$661.14	$661.14
35	$655.84	$655.84	$708.30	$708.30	$668.95	$668.95	$665.50	$665.50
36	$660.13	$660.13	$712.94	$712.94	$673.33	$673.33	$669.86	$669.86
37	$664.42	$664.42	$717.58	$717.58	$677.71	$677.71	$674.21	$674.21
38	$668.72	$668.72	$722.21	$722.21	$682.09	$682.09	$678.57	$678.57
39	$677.30	$677.30	$731.49	$731.49	$690.85	$690.85	$687.29	$687.29
40	$685.89	$685.89	$740.76	$740.76	$699.61	$699.61	$696.00	$696.00
41	$698.77	$698.77	$754.67	$754.67	$712.75	$712.75	$709.07	$709.07
42	$711.11	$711.11	$768.00	$768.00	$725.34	$725.34	$721.60	$721.60
43	$728.29	$728.29	$786.55	$786.55	$742.85	$742.85	$739.02	$739.02
44	$749.76	$749.76	$809.74	$809.74	$764.75	$764.75	$760.81	$760.81
45	$774.98	$774.98	$836.98	$836.98	$790.48	$790.48	$786.40	$786.40
46	$805.04	$805.04	$869.44	$869.44	$821.14	$821.14	$816.90	$816.90
47	$838.85	$838.85	$905.95	$905.95	$855.62	$855.62	$851.21	$851.21
48	$877.49	$877.49	$947.69	$947.69	$895.04	$895.04	$890.42	$890.42
49	$915.59	$915.59	$988.84	$988.84	$933.91	$933.91	$929.09	$929.09
50	$958.53	$958.53	$1,035.21	$1,035.21	$977.70	$977.70	$972.66	$972.66
51	$1,000.93	$1,000.93	$1,081.00	$1,081.00	$1,020.95	$1,020.95	$1,015.68	$1,015.68
52	$1,047.62	$1,047.62	$1,131.43	$1,131.43	$1,068.57	$1,068.57	$1,063.06	$1,063.06
53	$1,094.85	$1,094.85	$1,182.44	$1,182.44	$1,116.74	$1,116.74	$1,110.98	$1,110.98
54	$1,145.83	$1,145.83	$1,237.50	$1,237.50	$1,168.75	$1,168.75	$1,162.72	$1,162.72
55	$1,196.82	$1,196.82	$1,292.56	$1,292.56	$1,220.76	$1,220.76	$1,214.46	$1,214.46
56	$1,252.10	$1,252.10	$1,352.27	$1,352.27	$1,277.14	$1,277.14	$1,270.55	$1,270.55
57	$1,307.91	$1,307.91	$1,412.55	$1,412.55	$1,334.07	$1,334.07	$1,327.19	$1,327.19
58	$1,367.49	$1,367.49	$1,476.89	$1,476.89	$1,394.84	$1,394.84	$1,387.64	$1,387.64
59	$1,397.00	$1,397.00	$1,508.76	$1,508.76	$1,424.94	$1,424.94	$1,417.59	$1,417.59
60	$1,456.58	$1,456.58	$1,573.10	$1,573.10	$1,485.71	$1,485.71	$1,478.04	$1,478.04
61	$1,508.10	$1,508.10	$1,628.75	$1,628.75	$1,538.26	$1,538.26	$1,530.33	$1,530.33
62	$1,541.91	$1,541.91	$1,665.26	$1,665.26	$1,572.75	$1,572.75	$1,564.64	$1,564.64
63	$1,584.31	$1,584.31	$1,711.05	$1,711.05	$1,616.00	$1,616.00	$1,607.66	$1,607.66
64+	$1,610.06	$1,610.06	$1,738.88	$1,738.88	$1,642.26	$1,642.26	$1,633.79	$1,633.79

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>							**45127PA0010057**	
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$449.95	$449.95	$424.95	$424.95	$396.62	$396.62	$428.35	$428.35
15	$489.94	$489.94	$462.72	$462.72	$431.88	$431.88	$466.43	$466.43
16	$505.24	$505.24	$477.17	$477.17	$445.36	$445.36	$480.99	$480.99
17	$520.53	$520.53	$491.61	$491.61	$458.84	$458.84	$495.54	$495.54
18	$537.00	$537.00	$507.16	$507.16	$473.35	$473.35	$511.22	$511.22
19	$553.47	$553.47	$522.72	$522.72	$487.87	$487.87	$526.90	$526.90
20	$570.52	$570.52	$538.83	$538.83	$502.91	$502.91	$543.14	$543.14
21	$588.17	$588.17	$555.49	$555.49	$518.46	$518.46	$559.94	$559.94
22	$588.17	$588.17	$555.49	$555.49	$518.46	$518.46	$559.94	$559.94
23	$588.17	$588.17	$555.49	$555.49	$518.46	$518.46	$559.94	$559.94
24	$588.17	$588.17	$555.49	$555.49	$518.46	$518.46	$559.94	$559.94
25	$590.52	$590.52	$557.71	$557.71	$520.53	$520.53	$562.18	$562.18
26	$602.28	$602.28	$568.82	$568.82	$530.90	$530.90	$573.38	$573.38
27	$616.40	$616.40	$582.16	$582.16	$543.35	$543.35	$586.81	$586.81
28	$639.34	$639.34	$603.82	$603.82	$563.57	$563.57	$608.65	$608.65
29	$658.16	$658.16	$621.60	$621.60	$580.16	$580.16	$626.57	$626.57
30	$667.57	$667.57	$630.48	$630.48	$588.45	$588.45	$635.53	$635.53
31	$681.69	$681.69	$643.82	$643.82	$600.90	$600.90	$648.97	$648.97
32	$695.80	$695.80	$657.15	$657.15	$613.34	$613.34	$662.41	$662.41
33	$704.63	$704.63	$665.48	$665.48	$621.12	$621.12	$670.80	$670.80
34	$714.04	$714.04	$674.37	$674.37	$629.41	$629.41	$679.76	$679.76
35	$718.74	$718.74	$678.81	$678.81	$633.56	$633.56	$684.24	$684.24
36	$723.45	$723.45	$683.26	$683.26	$637.71	$637.71	$688.72	$688.72
37	$728.15	$728.15	$687.70	$687.70	$641.85	$641.85	$693.20	$693.20
38	$732.86	$732.86	$692.14	$692.14	$646.00	$646.00	$697.68	$697.68
39	$742.27	$742.27	$701.03	$701.03	$654.30	$654.30	$706.64	$706.64
40	$751.68	$751.68	$709.92	$709.92	$662.59	$662.59	$715.60	$715.60
41	$765.79	$765.79	$723.25	$723.25	$675.03	$675.03	$729.04	$729.04
42	$779.32	$779.32	$736.03	$736.03	$686.96	$686.96	$741.92	$741.92
43	$798.14	$798.14	$753.80	$753.80	$703.55	$703.55	$759.83	$759.83
44	$821.67	$821.67	$776.02	$776.02	$724.29	$724.29	$782.23	$782.23
45	$849.31	$849.31	$802.13	$802.13	$748.66	$748.66	$808.55	$808.55
46	$882.25	$882.25	$833.24	$833.24	$777.69	$777.69	$839.91	$839.91
47	$919.31	$919.31	$868.23	$868.23	$810.35	$810.35	$875.18	$875.18
48	$961.65	$961.65	$908.23	$908.23	$847.68	$847.68	$915.50	$915.50
49	$1,003.41	$1,003.41	$947.67	$947.67	$884.49	$884.49	$955.25	$955.25
50	$1,050.47	$1,050.47	$992.11	$992.11	$925.97	$925.97	$1,000.05	$1,000.05
51	$1,096.93	$1,096.93	$1,035.99	$1,035.99	$966.93	$966.93	$1,044.28	$1,044.28
52	$1,148.10	$1,148.10	$1,084.32	$1,084.32	$1,012.03	$1,012.03	$1,093.00	$1,093.00
53	$1,199.86	$1,199.86	$1,133.20	$1,133.20	$1,057.66	$1,057.66	$1,142.27	$1,142.27
54	$1,255.74	$1,255.74	$1,185.98	$1,185.98	$1,106.91	$1,106.91	$1,195.47	$1,195.47
55	$1,311.61	$1,311.61	$1,238.75	$1,238.75	$1,156.17	$1,156.17	$1,248.66	$1,248.66
56	$1,372.20	$1,372.20	$1,295.96	$1,295.96	$1,209.57	$1,209.57	$1,306.33	$1,306.33
57	$1,433.37	$1,433.37	$1,353.73	$1,353.73	$1,263.49	$1,263.49	$1,364.57	$1,364.57
58	$1,498.65	$1,498.65	$1,415.39	$1,415.39	$1,321.04	$1,321.04	$1,426.72	$1,426.72
59	$1,531.00	$1,531.00	$1,445.95	$1,445.95	$1,349.55	$1,349.55	$1,457.52	$1,457.52
60	$1,596.29	$1,596.29	$1,507.61	$1,507.61	$1,407.10	$1,407.10	$1,519.67	$1,519.67
61	$1,652.75	$1,652.75	$1,560.93	$1,560.93	$1,456.87	$1,456.87	$1,573.42	$1,573.42
62	$1,689.81	$1,689.81	$1,595.93	$1,595.93	$1,489.54	$1,489.54	$1,608.70	$1,608.70
63	$1,736.27	$1,736.27	$1,639.81	$1,639.81	$1,530.49	$1,530.49	$1,652.93	$1,652.93
64+	$1,764.50	$1,764.50	$1,666.47	$1,666.47	$1,555.37	$1,555.37	$1,679.81	$1,679.81

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>	**45127PA0010057**							
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$404.55	$404.55	$402.68	$402.68	$434.90	$434.90	$410.73	$410.73
15	$440.51	$440.51	$438.47	$438.47	$473.55	$473.55	$447.24	$447.24
16	$454.26	$454.26	$452.16	$452.16	$488.33	$488.33	$461.20	$461.20
17	$468.01	$468.01	$465.85	$465.85	$503.11	$503.11	$475.16	$475.16
18	$482.82	$482.82	$480.58	$480.58	$519.03	$519.03	$490.20	$490.20
19	$497.63	$497.63	$495.32	$495.32	$534.95	$534.95	$505.23	$505.23
20	$512.96	$512.96	$510.59	$510.59	$551.44	$551.44	$520.80	$520.80
21	$528.83	$528.83	$526.38	$526.38	$568.49	$568.49	$536.91	$536.91
22	$528.83	$528.83	$526.38	$526.38	$568.49	$568.49	$536.91	$536.91
23	$528.83	$528.83	$526.38	$526.38	$568.49	$568.49	$536.91	$536.91
24	$528.83	$528.83	$526.38	$526.38	$568.49	$568.49	$536.91	$536.91
25	$530.94	$530.94	$528.49	$528.49	$570.76	$570.76	$539.06	$539.06
26	$541.52	$541.52	$539.01	$539.01	$582.13	$582.13	$549.79	$549.79
27	$554.21	$554.21	$551.65	$551.65	$595.78	$595.78	$562.68	$562.68
28	$574.84	$574.84	$572.18	$572.18	$617.95	$617.95	$583.62	$583.62
29	$591.76	$591.76	$589.02	$589.02	$636.14	$636.14	$600.80	$600.80
30	$600.22	$600.22	$597.44	$597.44	$645.24	$645.24	$609.39	$609.39
31	$612.91	$612.91	$610.07	$610.07	$658.88	$658.88	$622.28	$622.28
32	$625.60	$625.60	$622.71	$622.71	$672.52	$672.52	$635.16	$635.16
33	$633.54	$633.54	$630.60	$630.60	$681.05	$681.05	$643.22	$643.22
34	$642.00	$642.00	$639.03	$639.03	$690.15	$690.15	$651.81	$651.81
35	$646.23	$646.23	$643.24	$643.24	$694.70	$694.70	$656.10	$656.10
36	$650.46	$650.46	$647.45	$647.45	$699.24	$699.24	$660.40	$660.40
37	$654.69	$654.69	$651.66	$651.66	$703.79	$703.79	$664.69	$664.69
38	$658.92	$658.92	$655.87	$655.87	$708.34	$708.34	$668.99	$668.99
39	$667.38	$667.38	$664.29	$664.29	$717.43	$717.43	$677.58	$677.58
40	$675.84	$675.84	$672.71	$672.71	$726.53	$726.53	$686.17	$686.17
41	$688.54	$688.54	$685.35	$685.35	$740.17	$740.17	$699.05	$699.05
42	$700.70	$700.70	$697.45	$697.45	$753.25	$753.25	$711.40	$711.40
43	$717.62	$717.62	$714.30	$714.30	$771.44	$771.44	$728.58	$728.58
44	$738.77	$738.77	$735.35	$735.35	$794.18	$794.18	$750.06	$750.06
45	$763.63	$763.63	$760.09	$760.09	$820.90	$820.90	$775.29	$775.29
46	$793.24	$793.24	$789.57	$789.57	$852.74	$852.74	$805.36	$805.36
47	$826.56	$826.56	$822.73	$822.73	$888.55	$888.55	$839.19	$839.19
48	$864.64	$864.64	$860.63	$860.63	$929.48	$929.48	$877.84	$877.84
49	$902.18	$902.18	$898.00	$898.00	$969.84	$969.84	$915.96	$915.96
50	$944.49	$944.49	$940.11	$940.11	$1,015.32	$1,015.32	$958.92	$958.92
51	$986.27	$986.27	$981.70	$981.70	$1,060.23	$1,060.23	$1,001.33	$1,001.33
52	$1,032.27	$1,032.27	$1,027.49	$1,027.49	$1,109.69	$1,109.69	$1,048.04	$1,048.04
53	$1,078.81	$1,078.81	$1,073.82	$1,073.82	$1,159.72	$1,159.72	$1,095.29	$1,095.29
54	$1,129.05	$1,129.05	$1,123.82	$1,123.82	$1,213.73	$1,213.73	$1,146.30	$1,146.30
55	$1,179.29	$1,179.29	$1,173.83	$1,173.83	$1,267.73	$1,267.73	$1,197.30	$1,197.30
56	$1,233.76	$1,233.76	$1,228.04	$1,228.04	$1,326.29	$1,326.29	$1,252.61	$1,252.61
57	$1,288.76	$1,288.76	$1,282.79	$1,282.79	$1,385.41	$1,385.41	$1,308.44	$1,308.44
58	$1,347.46	$1,347.46	$1,341.22	$1,341.22	$1,448.51	$1,448.51	$1,368.04	$1,368.04
59	$1,376.54	$1,376.54	$1,370.17	$1,370.17	$1,479.78	$1,479.78	$1,397.57	$1,397.57
60	$1,435.24	$1,435.24	$1,428.60	$1,428.60	$1,542.88	$1,542.88	$1,457.17	$1,457.17
61	$1,486.01	$1,486.01	$1,479.13	$1,479.13	$1,597.46	$1,597.46	$1,508.71	$1,508.71
62	$1,519.33	$1,519.33	$1,512.29	$1,512.29	$1,633.27	$1,633.27	$1,542.54	$1,542.54
63	$1,561.10	$1,561.10	$1,553.87	$1,553.87	$1,678.18	$1,678.18	$1,584.95	$1,584.95
64+	$1,586.48	$1,586.48	$1,579.13	$1,579.13	$1,705.46	$1,705.46	$1,610.72	$1,610.72

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$350.65	$350.65	$378.71	$378.71	$357.67	$357.67	$356.73	$356.73
15	$381.82	$381.82	$412.37	$412.37	$389.46	$389.46	$388.44	$388.44
16	$393.74	$393.74	$425.24	$425.24	$401.61	$401.61	$400.56	$400.56
17	$405.66	$405.66	$438.11	$438.11	$413.77	$413.77	$412.68	$412.68
18	$418.49	$418.49	$451.97	$451.97	$426.86	$426.86	$425.74	$425.74
19	$431.33	$431.33	$465.83	$465.83	$439.95	$439.95	$438.80	$438.80
20	$444.62	$444.62	$480.19	$480.19	$453.51	$453.51	$452.32	$452.32
21	$458.37	$458.37	$495.04	$495.04	$467.54	$467.54	$466.31	$466.31
22	$458.37	$458.37	$495.04	$495.04	$467.54	$467.54	$466.31	$466.31
23	$458.37	$458.37	$495.04	$495.04	$467.54	$467.54	$466.31	$466.31
24	$458.37	$458.37	$495.04	$495.04	$467.54	$467.54	$466.31	$466.31
25	$460.20	$460.20	$497.02	$497.02	$469.41	$469.41	$468.18	$468.18
26	$469.37	$469.37	$506.92	$506.92	$478.76	$478.76	$477.50	$477.50
27	$480.37	$480.37	$518.80	$518.80	$489.98	$489.98	$488.69	$488.69
28	$498.25	$498.25	$538.11	$538.11	$508.21	$508.21	$506.88	$506.88
29	$512.92	$512.92	$553.95	$553.95	$523.17	$523.17	$521.80	$521.80
30	$520.25	$520.25	$561.87	$561.87	$530.65	$530.65	$529.26	$529.26
31	$531.25	$531.25	$573.75	$573.75	$541.88	$541.88	$540.45	$540.45
32	$542.25	$542.25	$585.63	$585.63	$553.10	$553.10	$551.64	$551.64
33	$549.13	$549.13	$593.06	$593.06	$560.11	$560.11	$558.64	$558.64
34	$556.46	$556.46	$600.98	$600.98	$567.59	$567.59	$566.10	$566.10
35	$560.13	$560.13	$604.94	$604.94	$571.33	$571.33	$569.83	$569.83
36	$563.80	$563.80	$608.90	$608.90	$575.07	$575.07	$573.56	$573.56
37	$567.46	$567.46	$612.86	$612.86	$578.81	$578.81	$577.29	$577.29
38	$571.13	$571.13	$616.82	$616.82	$582.55	$582.55	$581.02	$581.02
39	$578.46	$578.46	$624.74	$624.74	$590.03	$590.03	$588.48	$588.48
40	$585.80	$585.80	$632.66	$632.66	$597.51	$597.51	$595.94	$595.94
41	$596.80	$596.80	$644.54	$644.54	$608.73	$608.73	$607.14	$607.14
42	$607.34	$607.34	$655.93	$655.93	$619.49	$619.49	$617.86	$617.86
43	$622.01	$622.01	$671.77	$671.77	$634.45	$634.45	$632.78	$632.78
44	$640.34	$640.34	$691.57	$691.57	$653.15	$653.15	$651.44	$651.44
45	$661.89	$661.89	$714.84	$714.84	$675.12	$675.12	$673.35	$673.35
46	$687.56	$687.56	$742.56	$742.56	$701.31	$701.31	$699.46	$699.46
47	$716.43	$716.43	$773.75	$773.75	$730.76	$730.76	$728.84	$728.84
48	$749.43	$749.43	$809.39	$809.39	$764.42	$764.42	$762.42	$762.42
49	$781.98	$781.98	$844.54	$844.54	$797.62	$797.62	$795.52	$795.52
50	$818.65	$818.65	$884.14	$884.14	$835.02	$835.02	$832.83	$832.83
51	$854.86	$854.86	$923.25	$923.25	$871.96	$871.96	$869.67	$869.67
52	$894.74	$894.74	$966.32	$966.32	$912.63	$912.63	$910.24	$910.24
53	$935.07	$935.07	$1,009.88	$1,009.88	$953.78	$953.78	$951.27	$951.27
54	$978.62	$978.62	$1,056.91	$1,056.91	$998.19	$998.19	$995.57	$995.57
55	$1,022.17	$1,022.17	$1,103.94	$1,103.94	$1,042.61	$1,042.61	$1,039.87	$1,039.87
56	$1,069.38	$1,069.38	$1,154.93	$1,154.93	$1,090.76	$1,090.76	$1,087.90	$1,087.90
57	$1,117.05	$1,117.05	$1,206.41	$1,206.41	$1,139.39	$1,139.39	$1,136.40	$1,136.40
58	$1,167.93	$1,167.93	$1,261.36	$1,261.36	$1,191.29	$1,191.29	$1,188.16	$1,188.16
59	$1,193.14	$1,193.14	$1,288.59	$1,288.59	$1,217.00	$1,217.00	$1,213.80	$1,213.80
60	$1,244.02	$1,244.02	$1,343.54	$1,343.54	$1,268.90	$1,268.90	$1,265.57	$1,265.57
61	$1,288.02	$1,288.02	$1,391.06	$1,391.06	$1,313.78	$1,313.78	$1,310.33	$1,310.33
62	$1,316.90	$1,316.90	$1,422.25	$1,422.25	$1,343.23	$1,343.23	$1,339.71	$1,339.71
63	$1,353.11	$1,353.11	$1,461.36	$1,461.36	$1,380.17	$1,380.17	$1,376.55	$1,376.55
64+	$1,375.10	$1,375.10	$1,485.11	$1,485.11	$1,402.61	$1,402.61	$1,398.92	$1,398.92

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$385.27	$385.27	$363.86	$363.86	$324.77	$324.77	$350.75	$350.75
15	$419.51	$419.51	$396.20	$396.20	$353.63	$353.63	$381.92	$381.92
16	$432.61	$432.61	$408.57	$408.57	$364.67	$364.67	$393.84	$393.84
17	$445.70	$445.70	$420.94	$420.94	$375.71	$375.71	$405.77	$405.77
18	$459.80	$459.80	$434.26	$434.26	$387.60	$387.60	$418.60	$418.60
19	$473.90	$473.90	$447.57	$447.57	$399.48	$399.48	$431.44	$431.44
20	$488.51	$488.51	$461.37	$461.37	$411.79	$411.79	$444.74	$444.74
21	$503.61	$503.61	$475.64	$475.64	$424.53	$424.53	$458.49	$458.49
22	$503.61	$503.61	$475.64	$475.64	$424.53	$424.53	$458.49	$458.49
23	$503.61	$503.61	$475.64	$475.64	$424.53	$424.53	$458.49	$458.49
24	$503.61	$503.61	$475.64	$475.64	$424.53	$424.53	$458.49	$458.49
25	$505.63	$505.63	$477.54	$477.54	$426.23	$426.23	$460.33	$460.33
26	$515.70	$515.70	$487.05	$487.05	$434.72	$434.72	$469.50	$469.50
27	$527.79	$527.79	$498.47	$498.47	$444.91	$444.91	$480.50	$480.50
28	$547.43	$547.43	$517.02	$517.02	$461.46	$461.46	$498.38	$498.38
29	$563.54	$563.54	$532.24	$532.24	$475.05	$475.05	$513.05	$513.05
30	$571.60	$571.60	$539.85	$539.85	$481.84	$481.84	$520.39	$520.39
31	$583.69	$583.69	$551.26	$551.26	$492.03	$492.03	$531.39	$531.39
32	$595.78	$595.78	$562.68	$562.68	$502.22	$502.22	$542.40	$542.40
33	$603.33	$603.33	$569.81	$569.81	$508.59	$508.59	$549.27	$549.27
34	$611.39	$611.39	$577.42	$577.42	$515.38	$515.38	$556.61	$556.61
35	$615.42	$615.42	$581.23	$581.23	$518.78	$518.78	$560.28	$560.28
36	$619.45	$619.45	$585.03	$585.03	$522.17	$522.17	$563.95	$563.95
37	$623.48	$623.48	$588.84	$588.84	$525.57	$525.57	$567.61	$567.61
38	$627.50	$627.50	$592.64	$592.64	$528.96	$528.96	$571.28	$571.28
39	$635.56	$635.56	$600.25	$600.25	$535.76	$535.76	$578.62	$578.62
40	$643.62	$643.62	$607.86	$607.86	$542.55	$542.55	$585.95	$585.95
41	$655.71	$655.71	$619.28	$619.28	$552.74	$552.74	$596.96	$596.96
42	$667.29	$667.29	$630.22	$630.22	$562.50	$562.50	$607.50	$607.50
43	$683.41	$683.41	$645.44	$645.44	$576.09	$576.09	$622.17	$622.17
44	$703.55	$703.55	$664.46	$664.46	$593.07	$593.07	$640.51	$640.51
45	$727.22	$727.22	$686.82	$686.82	$613.02	$613.02	$662.06	$662.06
46	$755.42	$755.42	$713.45	$713.45	$636.79	$636.79	$687.74	$687.74
47	$787.15	$787.15	$743.42	$743.42	$663.54	$663.54	$716.62	$716.62
48	$823.41	$823.41	$777.67	$777.67	$694.11	$694.11	$749.64	$749.64
49	$859.17	$859.17	$811.44	$811.44	$724.25	$724.25	$782.19	$782.19
50	$899.46	$899.46	$849.49	$849.49	$758.21	$758.21	$818.87	$818.87
51	$939.24	$939.24	$887.06	$887.06	$791.75	$791.75	$855.09	$855.09
52	$983.06	$983.06	$928.44	$928.44	$828.68	$828.68	$894.98	$894.98
53	$1,027.37	$1,027.37	$970.30	$970.30	$866.04	$866.04	$935.32	$935.32
54	$1,075.22	$1,075.22	$1,015.48	$1,015.48	$906.37	$906.37	$978.88	$978.88
55	$1,123.06	$1,123.06	$1,060.67	$1,060.67	$946.70	$946.70	$1,022.44	$1,022.44
56	$1,174.93	$1,174.93	$1,109.66	$1,109.66	$990.43	$990.43	$1,069.66	$1,069.66
57	$1,227.31	$1,227.31	$1,159.13	$1,159.13	$1,034.58	$1,034.58	$1,117.35	$1,117.35
58	$1,283.21	$1,283.21	$1,211.92	$1,211.92	$1,081.70	$1,081.70	$1,168.24	$1,168.24
59	$1,310.91	$1,310.91	$1,238.08	$1,238.08	$1,105.05	$1,105.05	$1,193.46	$1,193.46
60	$1,366.81	$1,366.81	$1,290.88	$1,290.88	$1,152.17	$1,152.17	$1,244.35	$1,244.35
61	$1,415.16	$1,415.16	$1,336.54	$1,336.54	$1,192.93	$1,192.93	$1,288.36	$1,288.36
62	$1,446.89	$1,446.89	$1,366.50	$1,366.50	$1,219.67	$1,219.67	$1,317.25	$1,317.25
63	$1,486.67	$1,486.67	$1,404.08	$1,404.08	$1,253.21	$1,253.21	$1,353.47	$1,353.47
64+	$1,510.83	$1,510.83	$1,426.91	$1,426.91	$1,273.58	$1,273.58	$1,375.47	$1,375.47

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$331.26	$331.26	$330.84	$330.84	$357.31	$357.31	$337.46	$337.46
15	$360.71	$360.71	$360.25	$360.25	$389.07	$389.07	$367.45	$367.45
16	$371.96	$371.96	$371.49	$371.49	$401.21	$401.21	$378.92	$378.92
17	$383.22	$383.22	$382.74	$382.74	$413.35	$413.35	$390.39	$390.39
18	$395.35	$395.35	$394.85	$394.85	$426.43	$426.43	$402.74	$402.74
19	$407.47	$407.47	$406.95	$406.95	$439.51	$439.51	$415.09	$415.09
20	$420.03	$420.03	$419.50	$419.50	$453.06	$453.06	$427.89	$427.89
21	$433.02	$433.02	$432.47	$432.47	$467.07	$467.07	$441.12	$441.12
22	$433.02	$433.02	$432.47	$432.47	$467.07	$467.07	$441.12	$441.12
23	$433.02	$433.02	$432.47	$432.47	$467.07	$467.07	$441.12	$441.12
24	$433.02	$433.02	$432.47	$432.47	$467.07	$467.07	$441.12	$441.12
25	$434.75	$434.75	$434.20	$434.20	$468.94	$468.94	$442.88	$442.88
26	$443.41	$443.41	$442.85	$442.85	$478.28	$478.28	$451.71	$451.71
27	$453.81	$453.81	$453.23	$453.23	$489.49	$489.49	$462.29	$462.29
28	$470.69	$470.69	$470.09	$470.09	$507.70	$507.70	$479.50	$479.50
29	$484.55	$484.55	$483.93	$483.93	$522.65	$522.65	$493.61	$493.61
30	$491.48	$491.48	$490.85	$490.85	$530.12	$530.12	$500.67	$500.67
31	$501.87	$501.87	$501.23	$501.23	$541.33	$541.33	$511.26	$511.26
32	$512.26	$512.26	$511.61	$511.61	$552.54	$552.54	$521.84	$521.84
33	$518.76	$518.76	$518.10	$518.10	$559.55	$559.55	$528.46	$528.46
34	$525.69	$525.69	$525.02	$525.02	$567.02	$567.02	$535.52	$535.52
35	$529.15	$529.15	$528.48	$528.48	$570.76	$570.76	$539.05	$539.05
36	$532.62	$532.62	$531.94	$531.94	$574.49	$574.49	$542.58	$542.58
37	$536.08	$536.08	$535.40	$535.40	$578.23	$578.23	$546.11	$546.11
38	$539.54	$539.54	$538.86	$538.86	$581.97	$581.97	$549.63	$549.63
39	$546.47	$546.47	$545.78	$545.78	$589.44	$589.44	$556.69	$556.69
40	$553.40	$553.40	$552.70	$552.70	$596.91	$596.91	$563.75	$563.75
41	$563.79	$563.79	$563.08	$563.08	$608.12	$608.12	$574.34	$574.34
42	$573.75	$573.75	$573.02	$573.02	$618.86	$618.86	$584.48	$584.48
43	$587.61	$587.61	$586.86	$586.86	$633.81	$633.81	$598.60	$598.60
44	$604.93	$604.93	$604.16	$604.16	$652.49	$652.49	$616.24	$616.24
45	$625.28	$625.28	$624.49	$624.49	$674.45	$674.45	$636.98	$636.98
46	$649.53	$649.53	$648.71	$648.71	$700.60	$700.60	$661.68	$661.68
47	$676.81	$676.81	$675.95	$675.95	$730.03	$730.03	$689.47	$689.47
48	$707.99	$707.99	$707.09	$707.09	$763.66	$763.66	$721.23	$721.23
49	$738.73	$738.73	$737.79	$737.79	$796.82	$796.82	$752.55	$752.55
50	$773.37	$773.37	$772.39	$772.39	$834.18	$834.18	$787.84	$787.84
51	$807.58	$807.58	$806.56	$806.56	$871.08	$871.08	$822.69	$822.69
52	$845.26	$845.26	$844.18	$844.18	$911.72	$911.72	$861.07	$861.07
53	$883.36	$883.36	$882.24	$882.24	$952.82	$952.82	$899.88	$899.88
54	$924.50	$924.50	$923.32	$923.32	$997.19	$997.19	$941.79	$941.79
55	$965.64	$965.64	$964.41	$964.41	$1,041.56	$1,041.56	$983.70	$983.70
56	$1,010.24	$1,010.24	$1,008.95	$1,008.95	$1,089.67	$1,089.67	$1,029.13	$1,029.13
57	$1,055.27	$1,055.27	$1,053.93	$1,053.93	$1,138.24	$1,138.24	$1,075.01	$1,075.01
58	$1,103.34	$1,103.34	$1,101.93	$1,101.93	$1,190.09	$1,190.09	$1,123.97	$1,123.97
59	$1,127.15	$1,127.15	$1,125.72	$1,125.72	$1,215.78	$1,215.78	$1,148.23	$1,148.23
60	$1,175.22	$1,175.22	$1,173.72	$1,173.72	$1,267.62	$1,267.62	$1,197.20	$1,197.20
61	$1,216.79	$1,216.79	$1,215.24	$1,215.24	$1,312.46	$1,312.46	$1,239.55	$1,239.55
62	$1,244.07	$1,244.07	$1,242.49	$1,242.49	$1,341.89	$1,341.89	$1,267.34	$1,267.34
63	$1,278.28	$1,278.28	$1,276.65	$1,276.65	$1,378.78	$1,378.78	$1,302.18	$1,302.18
64+	$1,299.05	$1,299.05	$1,297.40	$1,297.40	$1,401.20	$1,401.20	$1,323.35	$1,323.35

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010116**		**45127PA0010117**	
Plan Marketing Name =>	**Gold PPO 500/0/20 Rx 250**		**Gold PPO 500/0/20 Rx 250**		**Gold PPO 500/0/20 Rx 250**		**Gold PPO 500/0/20 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$371.39	$371.39	$401.10	$401.10	$378.82	$378.82	$377.47	$377.47
15	$404.40	$404.40	$436.76	$436.76	$412.49	$412.49	$411.02	$411.02
16	$417.03	$417.03	$450.39	$450.39	$425.37	$425.37	$423.85	$423.85
17	$429.65	$429.65	$464.02	$464.02	$438.24	$438.24	$436.68	$436.68
18	$443.24	$443.24	$478.70	$478.70	$452.11	$452.11	$450.49	$450.49
19	$456.84	$456.84	$493.38	$493.38	$465.97	$465.97	$464.31	$464.31
20	$470.92	$470.92	$508.59	$508.59	$480.33	$480.33	$478.62	$478.62
21	$485.48	$485.48	$524.32	$524.32	$495.19	$495.19	$493.42	$493.42
22	$485.48	$485.48	$524.32	$524.32	$495.19	$495.19	$493.42	$493.42
23	$485.48	$485.48	$524.32	$524.32	$495.19	$495.19	$493.42	$493.42
24	$485.48	$485.48	$524.32	$524.32	$495.19	$495.19	$493.42	$493.42
25	$487.42	$487.42	$526.42	$526.42	$497.17	$497.17	$495.39	$495.39
26	$497.13	$497.13	$536.90	$536.90	$507.07	$507.07	$505.26	$505.26
27	$508.78	$508.78	$549.49	$549.49	$518.96	$518.96	$517.10	$517.10
28	$527.72	$527.72	$569.93	$569.93	$538.27	$538.27	$536.35	$536.35
29	$543.25	$543.25	$586.71	$586.71	$554.12	$554.12	$552.14	$552.14
30	$551.02	$551.02	$595.10	$595.10	$562.04	$562.04	$560.03	$560.03
31	$562.67	$562.67	$607.69	$607.69	$573.92	$573.92	$571.87	$571.87
32	$574.32	$574.32	$620.27	$620.27	$585.81	$585.81	$583.72	$583.72
33	$581.61	$581.61	$628.13	$628.13	$593.24	$593.24	$591.12	$591.12
34	$589.37	$589.37	$636.52	$636.52	$601.16	$601.16	$599.01	$599.01
35	$593.26	$593.26	$640.72	$640.72	$605.12	$605.12	$602.96	$602.96
36	$597.14	$597.14	$644.91	$644.91	$609.08	$609.08	$606.91	$606.91
37	$601.02	$601.02	$649.11	$649.11	$613.04	$613.04	$610.85	$610.85
38	$604.91	$604.91	$653.30	$653.30	$617.01	$617.01	$614.80	$614.80
39	$612.68	$612.68	$661.69	$661.69	$624.93	$624.93	$622.70	$622.70
40	$620.44	$620.44	$670.08	$670.08	$632.85	$632.85	$630.59	$630.59
41	$632.09	$632.09	$682.66	$682.66	$644.74	$644.74	$642.43	$642.43
42	$643.26	$643.26	$694.72	$694.72	$656.13	$656.13	$653.78	$653.78
43	$658.80	$658.80	$711.50	$711.50	$671.97	$671.97	$669.57	$669.57
44	$678.22	$678.22	$732.47	$732.47	$691.78	$691.78	$689.31	$689.31
45	$701.03	$701.03	$757.12	$757.12	$715.05	$715.05	$712.50	$712.50
46	$728.22	$728.22	$786.48	$786.48	$742.78	$742.78	$740.13	$740.13
47	$758.81	$758.81	$819.51	$819.51	$773.98	$773.98	$771.22	$771.22
48	$793.76	$793.76	$857.26	$857.26	$809.63	$809.63	$806.74	$806.74
49	$828.23	$828.23	$894.49	$894.49	$844.79	$844.79	$841.77	$841.77
50	$867.07	$867.07	$936.43	$936.43	$884.41	$884.41	$881.25	$881.25
51	$905.42	$905.42	$977.85	$977.85	$923.53	$923.53	$920.23	$920.23
52	$947.66	$947.66	$1,023.47	$1,023.47	$966.61	$966.61	$963.16	$963.16
53	$990.38	$990.38	$1,069.61	$1,069.61	$1,010.19	$1,010.19	$1,006.58	$1,006.58
54	$1,036.50	$1,036.50	$1,119.42	$1,119.42	$1,057.23	$1,057.23	$1,053.45	$1,053.45
55	$1,082.62	$1,082.62	$1,169.23	$1,169.23	$1,104.27	$1,104.27	$1,100.33	$1,100.33
56	$1,132.62	$1,132.62	$1,223.23	$1,223.23	$1,155.28	$1,155.28	$1,151.15	$1,151.15
57	$1,183.11	$1,183.11	$1,277.76	$1,277.76	$1,206.78	$1,206.78	$1,202.46	$1,202.46
58	$1,237.00	$1,237.00	$1,335.96	$1,335.96	$1,261.74	$1,261.74	$1,257.23	$1,257.23
59	$1,263.70	$1,263.70	$1,364.80	$1,364.80	$1,288.98	$1,288.98	$1,284.37	$1,284.37
60	$1,317.59	$1,317.59	$1,423.00	$1,423.00	$1,343.94	$1,343.94	$1,339.14	$1,339.14
61	$1,364.20	$1,364.20	$1,473.33	$1,473.33	$1,391.48	$1,391.48	$1,386.51	$1,386.51
62	$1,394.78	$1,394.78	$1,506.37	$1,506.37	$1,422.68	$1,422.68	$1,417.60	$1,417.60
63	$1,433.14	$1,433.14	$1,547.79	$1,547.79	$1,461.80	$1,461.80	$1,456.58	$1,456.58
64+	$1,456.43	$1,456.43	$1,572.95	$1,572.95	$1,485.56	$1,485.56	$1,480.25	$1,480.25

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/20 Rx 0**		**Gold PPO 500/0/20 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$407.66	$407.66	$385.02	$385.02	$301.23	$301.23	$325.32	$325.32
15	$443.90	$443.90	$419.24	$419.24	$328.00	$328.00	$354.24	$354.24
16	$457.76	$457.76	$432.32	$432.32	$338.24	$338.24	$365.30	$365.30
17	$471.61	$471.61	$445.41	$445.41	$348.48	$348.48	$376.36	$376.36
18	$486.53	$486.53	$459.50	$459.50	$359.50	$359.50	$388.26	$388.26
19	$501.45	$501.45	$473.59	$473.59	$370.53	$370.53	$400.17	$400.17
20	$516.91	$516.91	$488.19	$488.19	$381.95	$381.95	$412.50	$412.50
21	$532.89	$532.89	$503.29	$503.29	$393.76	$393.76	$425.26	$425.26
22	$532.89	$532.89	$503.29	$503.29	$393.76	$393.76	$425.26	$425.26
23	$532.89	$532.89	$503.29	$503.29	$393.76	$393.76	$425.26	$425.26
24	$532.89	$532.89	$503.29	$503.29	$393.76	$393.76	$425.26	$425.26
25	$535.03	$535.03	$505.30	$505.30	$395.34	$395.34	$426.96	$426.96
26	$545.68	$545.68	$515.37	$515.37	$403.21	$403.21	$435.47	$435.47
27	$558.47	$558.47	$527.45	$527.45	$412.66	$412.66	$445.67	$445.67
28	$579.26	$579.26	$547.07	$547.07	$428.02	$428.02	$462.26	$462.26
29	$596.31	$596.31	$563.18	$563.18	$440.62	$440.62	$475.87	$475.87
30	$604.83	$604.83	$571.23	$571.23	$446.92	$446.92	$482.67	$482.67
31	$617.62	$617.62	$583.31	$583.31	$456.37	$456.37	$492.88	$492.88
32	$630.41	$630.41	$595.39	$595.39	$465.82	$465.82	$503.08	$503.08
33	$638.41	$638.41	$602.94	$602.94	$471.72	$471.72	$509.46	$509.46
34	$646.93	$646.93	$610.99	$610.99	$478.02	$478.02	$516.27	$516.27
35	$651.20	$651.20	$615.02	$615.02	$481.17	$481.17	$519.67	$519.67
36	$655.46	$655.46	$619.04	$619.04	$484.32	$484.32	$523.07	$523.07
37	$659.72	$659.72	$623.07	$623.07	$487.47	$487.47	$526.47	$526.47
38	$663.99	$663.99	$627.10	$627.10	$490.62	$490.62	$529.87	$529.87
39	$672.51	$672.51	$635.15	$635.15	$496.93	$496.93	$536.68	$536.68
40	$681.04	$681.04	$643.20	$643.20	$503.23	$503.23	$543.48	$543.48
41	$693.83	$693.83	$655.28	$655.28	$512.68	$512.68	$553.69	$553.69
42	$706.08	$706.08	$666.86	$666.86	$521.73	$521.73	$563.47	$563.47
43	$723.14	$723.14	$682.96	$682.96	$534.33	$534.33	$577.08	$577.08
44	$744.45	$744.45	$703.09	$703.09	$550.08	$550.08	$594.09	$594.09
45	$769.50	$769.50	$726.75	$726.75	$568.59	$568.59	$614.08	$614.08
46	$799.34	$799.34	$754.93	$754.93	$590.64	$590.64	$637.89	$637.89
47	$832.91	$832.91	$786.64	$786.64	$615.45	$615.45	$664.68	$664.68
48	$871.28	$871.28	$822.88	$822.88	$643.80	$643.80	$695.30	$695.30
49	$909.12	$909.12	$858.61	$858.61	$671.75	$671.75	$725.49	$725.49
50	$951.75	$951.75	$898.87	$898.87	$703.26	$703.26	$759.52	$759.52
51	$993.85	$993.85	$938.63	$938.63	$734.36	$734.36	$793.11	$793.11
52	$1,040.21	$1,040.21	$982.42	$982.42	$768.62	$768.62	$830.11	$830.11
53	$1,087.10	$1,087.10	$1,026.71	$1,026.71	$803.27	$803.27	$867.53	$867.53
54	$1,137.73	$1,137.73	$1,074.52	$1,074.52	$840.68	$840.68	$907.93	$907.93
55	$1,188.35	$1,188.35	$1,122.33	$1,122.33	$878.08	$878.08	$948.33	$948.33
56	$1,243.24	$1,243.24	$1,174.17	$1,174.17	$918.64	$918.64	$992.13	$992.13
57	$1,298.66	$1,298.66	$1,226.51	$1,226.51	$959.59	$959.59	$1,036.36	$1,036.36
58	$1,357.81	$1,357.81	$1,282.38	$1,282.38	$1,003.30	$1,003.30	$1,083.56	$1,083.56
59	$1,387.12	$1,387.12	$1,310.06	$1,310.06	$1,024.96	$1,024.96	$1,106.95	$1,106.95
60	$1,446.27	$1,446.27	$1,365.92	$1,365.92	$1,068.66	$1,068.66	$1,154.16	$1,154.16
61	$1,497.43	$1,497.43	$1,414.24	$1,414.24	$1,106.47	$1,106.47	$1,194.98	$1,194.98
62	$1,531.00	$1,531.00	$1,445.95	$1,445.95	$1,131.27	$1,131.27	$1,221.77	$1,221.77
63	$1,573.10	$1,573.10	$1,485.71	$1,485.71	$1,162.38	$1,162.38	$1,255.37	$1,255.37
64+	$1,598.67	$1,598.67	$1,509.86	$1,509.86	$1,181.27	$1,181.27	$1,275.77	$1,275.77

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/35 Rx 250**		**Silver PPO 4000/0/35 Rx 250**		**Silver PPO 4000/0/35 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$307.25	$307.25	$288.19	$288.19	$311.25	$311.25	$293.95	$293.95
15	$334.56	$334.56	$313.81	$313.81	$338.91	$338.91	$320.08	$320.08
16	$345.00	$345.00	$323.60	$323.60	$349.49	$349.49	$330.07	$330.07
17	$355.45	$355.45	$333.40	$333.40	$360.07	$360.07	$340.07	$340.07
18	$366.69	$366.69	$343.95	$343.95	$371.46	$371.46	$350.82	$350.82
19	$377.94	$377.94	$354.49	$354.49	$382.85	$382.85	$361.58	$361.58
20	$389.59	$389.59	$365.42	$365.42	$394.65	$394.65	$372.73	$372.73
21	$401.64	$401.64	$376.72	$376.72	$406.86	$406.86	$384.25	$384.25
22	$401.64	$401.64	$376.72	$376.72	$406.86	$406.86	$384.25	$384.25
23	$401.64	$401.64	$376.72	$376.72	$406.86	$406.86	$384.25	$384.25
24	$401.64	$401.64	$376.72	$376.72	$406.86	$406.86	$384.25	$384.25
25	$403.24	$403.24	$378.23	$378.23	$408.49	$408.49	$385.79	$385.79
26	$411.27	$411.27	$385.76	$385.76	$416.62	$416.62	$393.48	$393.48
27	$420.91	$420.91	$394.80	$394.80	$426.39	$426.39	$402.70	$402.70
28	$436.58	$436.58	$409.49	$409.49	$442.25	$442.25	$417.68	$417.68
29	$449.43	$449.43	$421.55	$421.55	$455.27	$455.27	$429.98	$429.98
30	$455.86	$455.86	$427.58	$427.58	$461.78	$461.78	$436.13	$436.13
31	$465.50	$465.50	$436.62	$436.62	$471.55	$471.55	$445.35	$445.35
32	$475.13	$475.13	$445.66	$445.66	$481.31	$481.31	$454.57	$454.57
33	$481.16	$481.16	$451.31	$451.31	$487.42	$487.42	$460.34	$460.34
34	$487.59	$487.59	$457.34	$457.34	$493.93	$493.93	$466.48	$466.48
35	$490.80	$490.80	$460.35	$460.35	$497.18	$497.18	$469.56	$469.56
36	$494.01	$494.01	$463.37	$463.37	$500.43	$500.43	$472.63	$472.63
37	$497.22	$497.22	$466.38	$466.38	$503.69	$503.69	$475.71	$475.71
38	$500.44	$500.44	$469.39	$469.39	$506.94	$506.94	$478.78	$478.78
39	$506.86	$506.86	$475.42	$475.42	$513.45	$513.45	$484.93	$484.93
40	$513.29	$513.29	$481.45	$481.45	$519.96	$519.96	$491.08	$491.08
41	$522.93	$522.93	$490.49	$490.49	$529.73	$529.73	$500.30	$500.30
42	$532.17	$532.17	$499.15	$499.15	$539.09	$539.09	$509.14	$509.14
43	$545.02	$545.02	$511.21	$511.21	$552.11	$552.11	$521.43	$521.43
44	$561.08	$561.08	$526.28	$526.28	$568.38	$568.38	$536.80	$536.80
45	$579.96	$579.96	$543.98	$543.98	$587.50	$587.50	$554.86	$554.86
46	$602.45	$602.45	$565.08	$565.08	$610.29	$610.29	$576.38	$576.38
47	$627.76	$627.76	$588.81	$588.81	$635.92	$635.92	$600.59	$600.59
48	$656.67	$656.67	$615.94	$615.94	$665.21	$665.21	$628.26	$628.26
49	$685.19	$685.19	$642.68	$642.68	$694.10	$694.10	$655.54	$655.54
50	$717.32	$717.32	$672.82	$672.82	$726.65	$726.65	$686.28	$686.28
51	$749.05	$749.05	$702.58	$702.58	$758.79	$758.79	$716.63	$716.63
52	$783.99	$783.99	$735.36	$735.36	$794.19	$794.19	$750.06	$750.06
53	$819.34	$819.34	$768.51	$768.51	$829.99	$829.99	$783.88	$783.88
54	$857.49	$857.49	$804.30	$804.30	$868.64	$868.64	$820.38	$820.38
55	$895.65	$895.65	$840.09	$840.09	$907.29	$907.29	$856.89	$856.89
56	$937.01	$937.01	$878.89	$878.89	$949.20	$949.20	$896.47	$896.47
57	$978.78	$978.78	$918.07	$918.07	$991.51	$991.51	$936.43	$936.43
58	$1,023.37	$1,023.37	$959.88	$959.88	$1,036.67	$1,036.67	$979.08	$979.08
59	$1,045.46	$1,045.46	$980.60	$980.60	$1,059.05	$1,059.05	$1,000.21	$1,000.21
60	$1,090.04	$1,090.04	$1,022.42	$1,022.42	$1,104.21	$1,104.21	$1,042.87	$1,042.87
61	$1,128.59	$1,128.59	$1,058.58	$1,058.58	$1,143.27	$1,143.27	$1,079.75	$1,079.75
62	$1,153.90	$1,153.90	$1,082.32	$1,082.32	$1,168.90	$1,168.90	$1,103.96	$1,103.96
63	$1,185.63	$1,185.63	$1,112.08	$1,112.08	$1,201.04	$1,201.04	$1,134.32	$1,134.32
64+	$1,204.91	$1,204.91	$1,130.15	$1,130.15	$1,220.57	$1,220.57	$1,152.75	$1,152.75

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010132**		**45127PA0010132**		**45127PA0010132**		**45127PA0010135**	
Plan Marketing Name =>	**Silver PPO 4000/0/35 Rx 0**		**Silver PPO 4000/0/35 Rx 0**		**Silver PPO 4000/0/35 Rx 0**		**Bronze QHDHP PPO 6650/0/0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Bronze**	
Deductible =>	**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$6650 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$294.35	$294.35	$317.90	$317.90	$300.24	$300.24	$230.99	$230.99
15	$320.51	$320.51	$346.15	$346.15	$326.92	$326.92	$251.52	$251.52
16	$330.52	$330.52	$356.96	$356.96	$337.13	$337.13	$259.38	$259.38
17	$340.52	$340.52	$367.76	$367.76	$347.33	$347.33	$267.23	$267.23
18	$351.30	$351.30	$379.40	$379.40	$358.32	$358.32	$275.68	$275.68
19	$362.07	$362.07	$391.03	$391.03	$369.31	$369.31	$284.13	$284.13
20	$373.23	$373.23	$403.09	$403.09	$380.69	$380.69	$292.89	$292.89
21	$384.77	$384.77	$415.55	$415.55	$392.47	$392.47	$301.95	$301.95
22	$384.77	$384.77	$415.55	$415.55	$392.47	$392.47	$301.95	$301.95
23	$384.77	$384.77	$415.55	$415.55	$392.47	$392.47	$301.95	$301.95
24	$384.77	$384.77	$415.55	$415.55	$392.47	$392.47	$301.95	$301.95
25	$386.31	$386.31	$417.21	$417.21	$394.04	$394.04	$303.16	$303.16
26	$394.00	$394.00	$425.52	$425.52	$401.88	$401.88	$309.20	$309.20
27	$403.24	$403.24	$435.50	$435.50	$411.30	$411.30	$316.44	$316.44
28	$418.24	$418.24	$451.70	$451.70	$426.61	$426.61	$328.22	$328.22
29	$430.56	$430.56	$465.00	$465.00	$439.17	$439.17	$337.88	$337.88
30	$436.71	$436.71	$471.65	$471.65	$445.45	$445.45	$342.71	$342.71
31	$445.95	$445.95	$481.62	$481.62	$454.87	$454.87	$349.96	$349.96
32	$455.18	$455.18	$491.60	$491.60	$464.29	$464.29	$357.21	$357.21
33	$460.95	$460.95	$497.83	$497.83	$470.17	$470.17	$361.74	$361.74
34	$467.11	$467.11	$504.48	$504.48	$476.45	$476.45	$366.57	$366.57
35	$470.19	$470.19	$507.80	$507.80	$479.59	$479.59	$368.98	$368.98
36	$473.27	$473.27	$511.13	$511.13	$482.73	$482.73	$371.40	$371.40
37	$476.35	$476.35	$514.45	$514.45	$485.87	$485.87	$373.81	$373.81
38	$479.42	$479.42	$517.78	$517.78	$489.01	$489.01	$376.23	$376.23
39	$485.58	$485.58	$524.43	$524.43	$495.29	$495.29	$381.06	$381.06
40	$491.74	$491.74	$531.07	$531.07	$501.57	$501.57	$385.89	$385.89
41	$500.97	$500.97	$541.05	$541.05	$510.99	$510.99	$393.14	$393.14
42	$509.82	$509.82	$550.61	$550.61	$520.02	$520.02	$400.08	$400.08
43	$522.13	$522.13	$563.90	$563.90	$532.58	$532.58	$409.75	$409.75
44	$537.52	$537.52	$580.53	$580.53	$548.27	$548.27	$421.82	$421.82
45	$555.61	$555.61	$600.06	$600.06	$566.72	$566.72	$436.02	$436.02
46	$577.16	$577.16	$623.33	$623.33	$588.70	$588.70	$452.92	$452.92
47	$601.40	$601.40	$649.51	$649.51	$613.42	$613.42	$471.95	$471.95
48	$629.10	$629.10	$679.43	$679.43	$641.68	$641.68	$493.69	$493.69
49	$656.42	$656.42	$708.93	$708.93	$669.55	$669.55	$515.13	$515.13
50	$687.20	$687.20	$742.18	$742.18	$700.94	$700.94	$539.28	$539.28
51	$717.60	$717.60	$775.00	$775.00	$731.95	$731.95	$563.14	$563.14
52	$751.07	$751.07	$811.16	$811.16	$766.09	$766.09	$589.41	$589.41
53	$784.93	$784.93	$847.73	$847.73	$800.63	$800.63	$615.98	$615.98
54	$821.48	$821.48	$887.20	$887.20	$837.91	$837.91	$644.66	$644.66
55	$858.04	$858.04	$926.68	$926.68	$875.20	$875.20	$673.35	$673.35
56	$897.67	$897.67	$969.48	$969.48	$915.62	$915.62	$704.45	$704.45
57	$937.68	$937.68	$1,012.70	$1,012.70	$956.44	$956.44	$735.85	$735.85
58	$980.39	$980.39	$1,058.83	$1,058.83	$1,000.00	$1,000.00	$769.37	$769.37
59	$1,001.56	$1,001.56	$1,081.68	$1,081.68	$1,021.59	$1,021.59	$785.98	$785.98
60	$1,044.27	$1,044.27	$1,127.81	$1,127.81	$1,065.15	$1,065.15	$819.49	$819.49
61	$1,081.20	$1,081.20	$1,167.70	$1,167.70	$1,102.83	$1,102.83	$848.48	$848.48
62	$1,105.44	$1,105.44	$1,193.88	$1,193.88	$1,127.55	$1,127.55	$867.50	$867.50
63	$1,135.84	$1,135.84	$1,226.71	$1,226.71	$1,158.56	$1,158.56	$891.36	$891.36
64+	$1,154.30	$1,154.30	$1,246.64	$1,246.64	$1,177.40	$1,177.40	$905.84	$905.84

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010143**		**45127PA0010143**	
Plan Marketing Name =>	**Bronze QHDHP PPO 6650/0/0**		**Bronze QHDHP PPO 6650/0/0**		**Silver PPO 3500/0/45 Rx 250**		**Silver PPO 3500/0/45 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Silver**		**Silver**	
Deductible =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$3500 /$250 Med/Rx**		**$3500 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$249.47	$249.47	$235.61	$235.61	$293.34	$293.34	$316.81	$316.81
15	$271.65	$271.65	$256.55	$256.55	$319.41	$319.41	$344.97	$344.97
16	$280.13	$280.13	$264.56	$264.56	$329.38	$329.38	$355.73	$355.73
17	$288.60	$288.60	$272.57	$272.57	$339.35	$339.35	$366.50	$366.50
18	$297.73	$297.73	$281.19	$281.19	$350.09	$350.09	$378.10	$378.10
19	$306.87	$306.87	$289.82	$289.82	$360.83	$360.83	$389.69	$389.69
20	$316.32	$316.32	$298.75	$298.75	$371.95	$371.95	$401.70	$401.70
21	$326.11	$326.11	$307.99	$307.99	$383.45	$383.45	$414.13	$414.13
22	$326.11	$326.11	$307.99	$307.99	$383.45	$383.45	$414.13	$414.13
23	$326.11	$326.11	$307.99	$307.99	$383.45	$383.45	$414.13	$414.13
24	$326.11	$326.11	$307.99	$307.99	$383.45	$383.45	$414.13	$414.13
25	$327.41	$327.41	$309.22	$309.22	$384.98	$384.98	$415.78	$415.78
26	$333.93	$333.93	$315.38	$315.38	$392.65	$392.65	$424.07	$424.07
27	$341.76	$341.76	$322.77	$322.77	$401.86	$401.86	$434.00	$434.00
28	$354.48	$354.48	$334.78	$334.78	$416.81	$416.81	$450.15	$450.15
29	$364.91	$364.91	$344.64	$344.64	$429.08	$429.08	$463.41	$463.41
30	$370.13	$370.13	$349.57	$349.57	$435.22	$435.22	$470.03	$470.03
31	$377.96	$377.96	$356.96	$356.96	$444.42	$444.42	$479.97	$479.97
32	$385.78	$385.78	$364.35	$364.35	$453.62	$453.62	$489.91	$489.91
33	$390.67	$390.67	$368.97	$368.97	$459.37	$459.37	$496.12	$496.12
34	$395.89	$395.89	$373.90	$373.90	$465.51	$465.51	$502.75	$502.75
35	$398.50	$398.50	$376.36	$376.36	$468.58	$468.58	$506.06	$506.06
36	$401.11	$401.11	$378.83	$378.83	$471.64	$471.64	$509.37	$509.37
37	$403.72	$403.72	$381.29	$381.29	$474.71	$474.71	$512.69	$512.69
38	$406.33	$406.33	$383.75	$383.75	$477.78	$477.78	$516.00	$516.00
39	$411.55	$411.55	$388.68	$388.68	$483.91	$483.91	$522.63	$522.63
40	$416.76	$416.76	$393.61	$393.61	$490.05	$490.05	$529.25	$529.25
41	$424.59	$424.59	$401.00	$401.00	$499.25	$499.25	$539.19	$539.19
42	$432.09	$432.09	$408.09	$408.09	$508.07	$508.07	$548.72	$548.72
43	$442.53	$442.53	$417.94	$417.94	$520.34	$520.34	$561.97	$561.97
44	$455.57	$455.57	$430.26	$430.26	$535.68	$535.68	$578.53	$578.53
45	$470.90	$470.90	$444.74	$444.74	$553.70	$553.70	$598.00	$598.00
46	$489.16	$489.16	$461.98	$461.98	$575.17	$575.17	$621.19	$621.19
47	$509.70	$509.70	$481.39	$481.39	$599.33	$599.33	$647.28	$647.28
48	$533.18	$533.18	$503.56	$503.56	$626.94	$626.94	$677.10	$677.10
49	$556.34	$556.34	$525.43	$525.43	$654.17	$654.17	$706.50	$706.50
50	$582.43	$582.43	$550.07	$550.07	$684.84	$684.84	$739.63	$739.63
51	$608.19	$608.19	$574.40	$574.40	$715.13	$715.13	$772.34	$772.34
52	$636.56	$636.56	$601.19	$601.19	$748.49	$748.49	$808.37	$808.37
53	$665.26	$665.26	$628.30	$628.30	$782.24	$782.24	$844.82	$844.82
54	$696.24	$696.24	$657.56	$657.56	$818.67	$818.67	$884.16	$884.16
55	$727.22	$727.22	$686.82	$686.82	$855.09	$855.09	$923.50	$923.50
56	$760.81	$760.81	$718.54	$718.54	$894.59	$894.59	$966.16	$966.16
57	$794.72	$794.72	$750.57	$750.57	$934.47	$934.47	$1,009.23	$1,009.23
58	$830.92	$830.92	$784.76	$784.76	$977.03	$977.03	$1,055.19	$1,055.19
59	$848.85	$848.85	$801.70	$801.70	$998.12	$998.12	$1,077.97	$1,077.97
60	$885.05	$885.05	$835.88	$835.88	$1,040.68	$1,040.68	$1,123.94	$1,123.94
61	$916.36	$916.36	$865.45	$865.45	$1,077.49	$1,077.49	$1,163.69	$1,163.69
62	$936.90	$936.90	$884.85	$884.85	$1,101.65	$1,101.65	$1,189.78	$1,189.78
63	$962.66	$962.66	$909.18	$909.18	$1,131.94	$1,131.94	$1,222.50	$1,222.50
64+	$978.32	$978.32	$923.96	$923.96	$1,150.34	$1,150.34	$1,242.38	$1,242.38

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010143**		**45127PA0010144**		**45127PA0010144**		**45127PA0010144**	
Plan Marketing Name =>	**Silver PPO 3500/0/45 Rx 250**		**Silver PPO 3500/0/45 Rx 0**		**Silver PPO 3500/0/45 Rx 0**		**Silver PPO 3500/0/45 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$3500 /$250 Med/Rx**		**$3500 /$0 Med/Rx**		**$3500 /$0 Med/Rx**		**$3500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$299.21	$299.21	$299.51	$299.51	$323.47	$323.47	$305.50	$305.50
15	$325.80	$325.80	$326.13	$326.13	$352.22	$352.22	$332.65	$332.65
16	$335.97	$335.97	$336.31	$336.31	$363.21	$363.21	$343.03	$343.03
17	$346.14	$346.14	$346.49	$346.49	$374.21	$374.21	$353.42	$353.42
18	$357.09	$357.09	$357.45	$357.45	$386.04	$386.04	$364.60	$364.60
19	$368.04	$368.04	$368.41	$368.41	$397.88	$397.88	$375.78	$375.78
20	$379.39	$379.39	$379.76	$379.76	$410.15	$410.15	$387.36	$387.36
21	$391.12	$391.12	$391.51	$391.51	$422.83	$422.83	$399.34	$399.34
22	$391.12	$391.12	$391.51	$391.51	$422.83	$422.83	$399.34	$399.34
23	$391.12	$391.12	$391.51	$391.51	$422.83	$422.83	$399.34	$399.34
24	$391.12	$391.12	$391.51	$391.51	$422.83	$422.83	$399.34	$399.34
25	$392.68	$392.68	$393.08	$393.08	$424.52	$424.52	$400.94	$400.94
26	$400.51	$400.51	$400.91	$400.91	$432.98	$432.98	$408.92	$408.92
27	$409.89	$409.89	$410.30	$410.30	$443.13	$443.13	$418.51	$418.51
28	$425.15	$425.15	$425.57	$425.57	$459.62	$459.62	$434.08	$434.08
29	$437.66	$437.66	$438.10	$438.10	$473.15	$473.15	$446.86	$446.86
30	$443.92	$443.92	$444.36	$444.36	$479.91	$479.91	$453.25	$453.25
31	$453.31	$453.31	$453.76	$453.76	$490.06	$490.06	$462.84	$462.84
32	$462.69	$462.69	$463.16	$463.16	$500.21	$500.21	$472.42	$472.42
33	$468.56	$468.56	$469.03	$469.03	$506.55	$506.55	$478.41	$478.41
34	$474.82	$474.82	$475.29	$475.29	$513.32	$513.32	$484.80	$484.80
35	$477.95	$477.95	$478.43	$478.43	$516.70	$516.70	$487.99	$487.99
36	$481.08	$481.08	$481.56	$481.56	$520.08	$520.08	$491.19	$491.19
37	$484.21	$484.21	$484.69	$484.69	$523.46	$523.46	$494.38	$494.38
38	$487.33	$487.33	$487.82	$487.82	$526.85	$526.85	$497.58	$497.58
39	$493.59	$493.59	$494.09	$494.09	$533.61	$533.61	$503.97	$503.97
40	$499.85	$499.85	$500.35	$500.35	$540.38	$540.38	$510.36	$510.36
41	$509.24	$509.24	$509.75	$509.75	$550.53	$550.53	$519.94	$519.94
42	$518.23	$518.23	$518.75	$518.75	$560.25	$560.25	$529.13	$529.13
43	$530.75	$530.75	$531.28	$531.28	$573.78	$573.78	$541.90	$541.90
44	$546.39	$546.39	$546.94	$546.94	$590.69	$590.69	$557.88	$557.88
45	$564.78	$564.78	$565.34	$565.34	$610.57	$610.57	$576.65	$576.65
46	$586.68	$586.68	$587.26	$587.26	$634.25	$634.25	$599.01	$599.01
47	$611.32	$611.32	$611.93	$611.93	$660.88	$660.88	$624.17	$624.17
48	$639.48	$639.48	$640.12	$640.12	$691.33	$691.33	$652.92	$652.92
49	$667.25	$667.25	$667.92	$667.92	$721.35	$721.35	$681.27	$681.27
50	$698.54	$698.54	$699.24	$699.24	$755.18	$755.18	$713.22	$713.22
51	$729.44	$729.44	$730.17	$730.17	$788.58	$788.58	$744.77	$744.77
52	$763.46	$763.46	$764.23	$764.23	$825.37	$825.37	$779.51	$779.51
53	$797.88	$797.88	$798.68	$798.68	$862.57	$862.57	$814.65	$814.65
54	$835.04	$835.04	$835.87	$835.87	$902.74	$902.74	$852.59	$852.59
55	$872.20	$872.20	$873.07	$873.07	$942.91	$942.91	$890.53	$890.53
56	$912.48	$912.48	$913.39	$913.39	$986.46	$986.46	$931.66	$931.66
57	$953.16	$953.16	$954.11	$954.11	$1,030.44	$1,030.44	$973.19	$973.19
58	$996.57	$996.57	$997.57	$997.57	$1,077.37	$1,077.37	$1,017.52	$1,017.52
59	$1,018.08	$1,018.08	$1,019.10	$1,019.10	$1,100.63	$1,100.63	$1,039.48	$1,039.48
60	$1,061.50	$1,061.50	$1,062.56	$1,062.56	$1,147.56	$1,147.56	$1,083.81	$1,083.81
61	$1,099.04	$1,099.04	$1,100.14	$1,100.14	$1,188.15	$1,188.15	$1,122.15	$1,122.15
62	$1,123.68	$1,123.68	$1,124.81	$1,124.81	$1,214.79	$1,214.79	$1,147.30	$1,147.30
63	$1,154.58	$1,154.58	$1,155.74	$1,155.74	$1,248.20	$1,248.20	$1,178.85	$1,178.85
64+	$1,173.35	$1,173.35	$1,174.52	$1,174.52	$1,268.48	$1,268.48	$1,198.01	$1,198.01

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010161**		**45127PA0010161**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/15**		**Gold QHDHP PPO 1500/0/15**		**Gold QHDHP PPO 1500/0/15**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$250 PCP/SPC/ER**		**$15/$30/$250 PCP/SPC/ER**		**$15/$30/$250 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$342.07	$342.07	$369.44	$369.44	$348.91	$348.91	$279.45	$279.45
15	$372.48	$372.48	$402.27	$402.27	$379.93	$379.93	$304.29	$304.29
16	$384.10	$384.10	$414.83	$414.83	$391.78	$391.78	$313.78	$313.78
17	$395.73	$395.73	$427.39	$427.39	$403.64	$403.64	$323.28	$323.28
18	$408.25	$408.25	$440.91	$440.91	$416.41	$416.41	$333.51	$333.51
19	$420.77	$420.77	$454.43	$454.43	$429.18	$429.18	$343.74	$343.74
20	$433.74	$433.74	$468.43	$468.43	$442.41	$442.41	$354.33	$354.33
21	$447.15	$447.15	$482.92	$482.92	$456.09	$456.09	$365.29	$365.29
22	$447.15	$447.15	$482.92	$482.92	$456.09	$456.09	$365.29	$365.29
23	$447.15	$447.15	$482.92	$482.92	$456.09	$456.09	$365.29	$365.29
24	$447.15	$447.15	$482.92	$482.92	$456.09	$456.09	$365.29	$365.29
25	$448.94	$448.94	$484.85	$484.85	$457.92	$457.92	$366.75	$366.75
26	$457.88	$457.88	$494.51	$494.51	$467.04	$467.04	$374.06	$374.06
27	$468.61	$468.61	$506.10	$506.10	$477.99	$477.99	$382.82	$382.82
28	$486.05	$486.05	$524.94	$524.94	$495.77	$495.77	$397.07	$397.07
29	$500.36	$500.36	$540.39	$540.39	$510.37	$510.37	$408.76	$408.76
30	$507.52	$507.52	$548.12	$548.12	$517.67	$517.67	$414.60	$414.60
31	$518.25	$518.25	$559.71	$559.71	$528.61	$528.61	$423.37	$423.37
32	$528.98	$528.98	$571.30	$571.30	$539.56	$539.56	$432.14	$432.14
33	$535.69	$535.69	$578.54	$578.54	$546.40	$546.40	$437.62	$437.62
34	$542.84	$542.84	$586.27	$586.27	$553.70	$553.70	$443.46	$443.46
35	$546.42	$546.42	$590.13	$590.13	$557.35	$557.35	$446.38	$446.38
36	$549.99	$549.99	$593.99	$593.99	$560.99	$560.99	$449.31	$449.31
37	$553.57	$553.57	$597.86	$597.86	$564.64	$564.64	$452.23	$452.23
38	$557.15	$557.15	$601.72	$601.72	$568.29	$568.29	$455.15	$455.15
39	$564.30	$564.30	$609.45	$609.45	$575.59	$575.59	$461.00	$461.00
40	$571.46	$571.46	$617.17	$617.17	$582.89	$582.89	$466.84	$466.84
41	$582.19	$582.19	$628.76	$628.76	$593.83	$593.83	$475.61	$475.61
42	$592.47	$592.47	$639.87	$639.87	$604.32	$604.32	$484.01	$484.01
43	$606.78	$606.78	$655.33	$655.33	$618.92	$618.92	$495.70	$495.70
44	$624.67	$624.67	$674.64	$674.64	$637.16	$637.16	$510.31	$510.31
45	$645.68	$645.68	$697.34	$697.34	$658.60	$658.60	$527.48	$527.48
46	$670.72	$670.72	$724.38	$724.38	$684.14	$684.14	$547.93	$547.93
47	$698.90	$698.90	$754.81	$754.81	$712.87	$712.87	$570.95	$570.95
48	$731.09	$731.09	$789.58	$789.58	$745.71	$745.71	$597.25	$597.25
49	$762.84	$762.84	$823.86	$823.86	$778.09	$778.09	$623.18	$623.18
50	$798.61	$798.61	$862.50	$862.50	$814.58	$814.58	$652.41	$652.41
51	$833.93	$833.93	$900.65	$900.65	$850.61	$850.61	$681.27	$681.27
52	$872.84	$872.84	$942.66	$942.66	$890.29	$890.29	$713.05	$713.05
53	$912.19	$912.19	$985.16	$985.16	$930.43	$930.43	$745.19	$745.19
54	$954.67	$954.67	$1,031.04	$1,031.04	$973.76	$973.76	$779.89	$779.89
55	$997.14	$997.14	$1,076.92	$1,076.92	$1,017.09	$1,017.09	$814.60	$814.60
56	$1,043.20	$1,043.20	$1,126.66	$1,126.66	$1,064.06	$1,064.06	$852.22	$852.22
57	$1,089.70	$1,089.70	$1,176.88	$1,176.88	$1,111.50	$1,111.50	$890.21	$890.21
58	$1,139.34	$1,139.34	$1,230.49	$1,230.49	$1,162.12	$1,162.12	$930.76	$930.76
59	$1,163.93	$1,163.93	$1,257.05	$1,257.05	$1,187.21	$1,187.21	$950.85	$950.85
60	$1,213.57	$1,213.57	$1,310.65	$1,310.65	$1,237.84	$1,237.84	$991.40	$991.40
61	$1,256.49	$1,256.49	$1,357.01	$1,357.01	$1,281.62	$1,281.62	$1,026.46	$1,026.46
62	$1,284.66	$1,284.66	$1,387.43	$1,387.43	$1,310.36	$1,310.36	$1,049.48	$1,049.48
63	$1,319.99	$1,319.99	$1,425.59	$1,425.59	$1,346.39	$1,346.39	$1,078.34	$1,078.34
64+	$1,341.44	$1,341.44	$1,448.76	$1,448.76	$1,368.27	$1,368.27	$1,095.86	$1,095.86

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010170**		**45127PA0010170**		**45127PA0010184**		**45127PA0010184**	
Plan Marketing Name =>	**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$301.80	$301.80	$285.04	$285.04	$273.46	$273.46	$295.33	$295.33
15	$328.63	$328.63	$310.37	$310.37	$297.76	$297.76	$321.59	$321.59
16	$338.89	$338.89	$320.06	$320.06	$307.06	$307.06	$331.62	$331.62
17	$349.14	$349.14	$329.75	$329.75	$316.35	$316.35	$341.66	$341.66
18	$360.19	$360.19	$340.18	$340.18	$326.36	$326.36	$352.47	$352.47
19	$371.24	$371.24	$350.61	$350.61	$336.37	$336.37	$363.28	$363.28
20	$382.68	$382.68	$361.42	$361.42	$346.74	$346.74	$374.48	$374.48
21	$394.51	$394.51	$372.60	$372.60	$357.46	$357.46	$386.06	$386.06
22	$394.51	$394.51	$372.60	$372.60	$357.46	$357.46	$386.06	$386.06
23	$394.51	$394.51	$372.60	$372.60	$357.46	$357.46	$386.06	$386.06
24	$394.51	$394.51	$372.60	$372.60	$357.46	$357.46	$386.06	$386.06
25	$396.09	$396.09	$374.09	$374.09	$358.89	$358.89	$387.60	$387.60
26	$403.98	$403.98	$381.54	$381.54	$366.04	$366.04	$395.32	$395.32
27	$413.45	$413.45	$390.48	$390.48	$374.62	$374.62	$404.59	$404.59
28	$428.84	$428.84	$405.01	$405.01	$388.56	$388.56	$419.64	$419.64
29	$441.46	$441.46	$416.93	$416.93	$400.00	$400.00	$432.00	$432.00
30	$447.77	$447.77	$422.90	$422.90	$405.72	$405.72	$438.17	$438.17
31	$457.24	$457.24	$431.84	$431.84	$414.30	$414.30	$447.44	$447.44
32	$466.71	$466.71	$440.78	$440.78	$422.88	$422.88	$456.71	$456.71
33	$472.63	$472.63	$446.37	$446.37	$428.24	$428.24	$462.50	$462.50
34	$478.94	$478.94	$452.33	$452.33	$433.96	$433.96	$468.67	$468.67
35	$482.10	$482.10	$455.31	$455.31	$436.82	$436.82	$471.76	$471.76
36	$485.25	$485.25	$458.29	$458.29	$439.68	$439.68	$474.85	$474.85
37	$488.41	$488.41	$461.27	$461.27	$442.54	$442.54	$477.94	$477.94
38	$491.56	$491.56	$464.25	$464.25	$445.40	$445.40	$481.03	$481.03
39	$497.88	$497.88	$470.22	$470.22	$451.11	$451.11	$487.20	$487.20
40	$504.19	$504.19	$476.18	$476.18	$456.83	$456.83	$493.38	$493.38
41	$513.66	$513.66	$485.12	$485.12	$465.41	$465.41	$502.65	$502.65
42	$522.73	$522.73	$493.69	$493.69	$473.63	$473.63	$511.53	$511.53
43	$535.35	$535.35	$505.61	$505.61	$485.07	$485.07	$523.88	$523.88
44	$551.13	$551.13	$520.52	$520.52	$499.37	$499.37	$539.32	$539.32
45	$569.68	$569.68	$538.03	$538.03	$516.17	$516.17	$557.47	$557.47
46	$591.77	$591.77	$558.89	$558.89	$536.19	$536.19	$579.09	$579.09
47	$616.62	$616.62	$582.37	$582.37	$558.71	$558.71	$603.41	$603.41
48	$645.03	$645.03	$609.19	$609.19	$584.45	$584.45	$631.20	$631.20
49	$673.04	$673.04	$635.65	$635.65	$609.83	$609.83	$658.61	$658.61
50	$704.60	$704.60	$665.46	$665.46	$638.42	$638.42	$689.50	$689.50
51	$735.77	$735.77	$694.89	$694.89	$666.66	$666.66	$720.00	$720.00
52	$770.09	$770.09	$727.31	$727.31	$697.76	$697.76	$753.58	$753.58
53	$804.81	$804.81	$760.10	$760.10	$729.22	$729.22	$787.56	$787.56
54	$842.29	$842.29	$795.49	$795.49	$763.18	$763.18	$824.23	$824.23
55	$879.76	$879.76	$830.89	$830.89	$797.14	$797.14	$860.91	$860.91
56	$920.40	$920.40	$869.27	$869.27	$833.95	$833.95	$900.67	$900.67
57	$961.43	$961.43	$908.02	$908.02	$871.13	$871.13	$940.82	$940.82
58	$1,005.22	$1,005.22	$949.37	$949.37	$910.81	$910.81	$983.67	$983.67
59	$1,026.92	$1,026.92	$969.87	$969.87	$930.47	$930.47	$1,004.91	$1,004.91
60	$1,070.71	$1,070.71	$1,011.23	$1,011.23	$970.15	$970.15	$1,047.76	$1,047.76
61	$1,108.58	$1,108.58	$1,046.99	$1,046.99	$1,004.46	$1,004.46	$1,084.82	$1,084.82
62	$1,133.44	$1,133.44	$1,070.47	$1,070.47	$1,026.98	$1,026.98	$1,109.14	$1,109.14
63	$1,164.60	$1,164.60	$1,099.90	$1,099.90	$1,055.22	$1,055.22	$1,139.64	$1,139.64
64+	$1,183.53	$1,183.53	$1,117.79	$1,117.79	$1,072.37	$1,072.37	$1,158.17	$1,158.17

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010185**		**45127PA0010185**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$278.93	$278.93	$279.70	$279.70	$302.08	$302.08	$285.29	$285.29
15	$303.72	$303.72	$304.56	$304.56	$328.93	$328.93	$310.65	$310.65
16	$313.20	$313.20	$314.07	$314.07	$339.19	$339.19	$320.35	$320.35
17	$322.68	$322.68	$323.57	$323.57	$349.46	$349.46	$330.05	$330.05
18	$332.89	$332.89	$333.81	$333.81	$360.52	$360.52	$340.49	$340.49
19	$343.10	$343.10	$344.05	$344.05	$371.57	$371.57	$350.93	$350.93
20	$353.67	$353.67	$354.65	$354.65	$383.02	$383.02	$361.74	$361.74
21	$364.61	$364.61	$365.62	$365.62	$394.87	$394.87	$372.93	$372.93
22	$364.61	$364.61	$365.62	$365.62	$394.87	$394.87	$372.93	$372.93
23	$364.61	$364.61	$365.62	$365.62	$394.87	$394.87	$372.93	$372.93
24	$364.61	$364.61	$365.62	$365.62	$394.87	$394.87	$372.93	$372.93
25	$366.07	$366.07	$367.08	$367.08	$396.45	$396.45	$374.42	$374.42
26	$373.36	$373.36	$374.39	$374.39	$404.35	$404.35	$381.88	$381.88
27	$382.11	$382.11	$383.17	$383.17	$413.82	$413.82	$390.83	$390.83
28	$396.33	$396.33	$397.43	$397.43	$429.22	$429.22	$405.38	$405.38
29	$408.00	$408.00	$409.13	$409.13	$441.86	$441.86	$417.31	$417.31
30	$413.83	$413.83	$414.98	$414.98	$448.18	$448.18	$423.28	$423.28
31	$422.58	$422.58	$423.75	$423.75	$457.65	$457.65	$432.23	$432.23
32	$431.33	$431.33	$432.53	$432.53	$467.13	$467.13	$441.18	$441.18
33	$436.80	$436.80	$438.01	$438.01	$473.05	$473.05	$446.77	$446.77
34	$442.64	$442.64	$443.86	$443.86	$479.37	$479.37	$452.74	$452.74
35	$445.55	$445.55	$446.79	$446.79	$482.53	$482.53	$455.72	$455.72
36	$448.47	$448.47	$449.71	$449.71	$485.69	$485.69	$458.71	$458.71
37	$451.39	$451.39	$452.64	$452.64	$488.85	$488.85	$461.69	$461.69
38	$454.30	$454.30	$455.56	$455.56	$492.01	$492.01	$464.67	$464.67
39	$460.14	$460.14	$461.41	$461.41	$498.33	$498.33	$470.64	$470.64
40	$465.97	$465.97	$467.26	$467.26	$504.64	$504.64	$476.61	$476.61
41	$474.72	$474.72	$476.04	$476.04	$514.12	$514.12	$485.56	$485.56
42	$483.11	$483.11	$484.45	$484.45	$523.20	$523.20	$494.14	$494.14
43	$494.77	$494.77	$496.15	$496.15	$535.84	$535.84	$506.07	$506.07
44	$509.36	$509.36	$510.77	$510.77	$551.63	$551.63	$520.99	$520.99
45	$526.50	$526.50	$527.96	$527.96	$570.19	$570.19	$538.51	$538.51
46	$546.91	$546.91	$548.43	$548.43	$592.30	$592.30	$559.40	$559.40
47	$569.88	$569.88	$571.46	$571.46	$617.18	$617.18	$582.89	$582.89
48	$596.14	$596.14	$597.79	$597.79	$645.61	$645.61	$609.74	$609.74
49	$622.02	$622.02	$623.75	$623.75	$673.65	$673.65	$636.22	$636.22
50	$651.19	$651.19	$653.00	$653.00	$705.24	$705.24	$666.06	$666.06
51	$680.00	$680.00	$681.88	$681.88	$736.43	$736.43	$695.52	$695.52
52	$711.72	$711.72	$713.69	$713.69	$770.79	$770.79	$727.96	$727.96
53	$743.80	$743.80	$745.86	$745.86	$805.53	$805.53	$760.78	$760.78
54	$778.44	$778.44	$780.60	$780.60	$843.05	$843.05	$796.21	$796.21
55	$813.08	$813.08	$815.33	$815.33	$880.56	$880.56	$831.64	$831.64
56	$850.63	$850.63	$852.99	$852.99	$921.23	$921.23	$870.05	$870.05
57	$888.55	$888.55	$891.02	$891.02	$962.30	$962.30	$908.84	$908.84
58	$929.02	$929.02	$931.60	$931.60	$1,006.13	$1,006.13	$950.23	$950.23
59	$949.08	$949.08	$951.71	$951.71	$1,027.85	$1,027.85	$970.74	$970.74
60	$989.55	$989.55	$992.29	$992.29	$1,071.68	$1,071.68	$1,012.14	$1,012.14
61	$1,024.55	$1,024.55	$1,027.39	$1,027.39	$1,109.58	$1,109.58	$1,047.94	$1,047.94
62	$1,047.52	$1,047.52	$1,050.43	$1,050.43	$1,134.46	$1,134.46	$1,071.43	$1,071.43
63	$1,076.33	$1,076.33	$1,079.31	$1,079.31	$1,165.66	$1,165.66	$1,100.90	$1,100.90
64+	$1,093.82	$1,093.82	$1,096.85	$1,096.85	$1,184.60	$1,184.60	$1,118.79	$1,118.79

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010186**		**45127PA0010186**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$268.23	$268.23	$289.69	$289.69	$273.60	$273.60	$274.49	$274.49
15	$292.07	$292.07	$315.44	$315.44	$297.92	$297.92	$298.89	$298.89
16	$301.19	$301.19	$325.29	$325.29	$307.21	$307.21	$308.22	$308.22
17	$310.31	$310.31	$335.13	$335.13	$316.51	$316.51	$317.55	$317.55
18	$320.13	$320.13	$345.74	$345.74	$326.53	$326.53	$327.59	$327.59
19	$329.94	$329.94	$356.34	$356.34	$336.54	$336.54	$337.64	$337.64
20	$340.11	$340.11	$367.32	$367.32	$346.91	$346.91	$348.05	$348.05
21	$350.63	$350.63	$378.68	$378.68	$357.64	$357.64	$358.81	$358.81
22	$350.63	$350.63	$378.68	$378.68	$357.64	$357.64	$358.81	$358.81
23	$350.63	$350.63	$378.68	$378.68	$357.64	$357.64	$358.81	$358.81
24	$350.63	$350.63	$378.68	$378.68	$357.64	$357.64	$358.81	$358.81
25	$352.03	$352.03	$380.20	$380.20	$359.07	$359.07	$360.25	$360.25
26	$359.05	$359.05	$387.77	$387.77	$366.23	$366.23	$367.42	$367.42
27	$367.46	$367.46	$396.86	$396.86	$374.81	$374.81	$376.03	$376.03
28	$381.13	$381.13	$411.63	$411.63	$388.76	$388.76	$390.03	$390.03
29	$392.35	$392.35	$423.74	$423.74	$400.20	$400.20	$401.51	$401.51
30	$397.97	$397.97	$429.80	$429.80	$405.92	$405.92	$407.25	$407.25
31	$406.38	$406.38	$438.89	$438.89	$414.51	$414.51	$415.86	$415.86
32	$414.80	$414.80	$447.98	$447.98	$423.09	$423.09	$424.47	$424.47
33	$420.05	$420.05	$453.66	$453.66	$428.46	$428.46	$429.85	$429.85
34	$425.66	$425.66	$459.72	$459.72	$434.18	$434.18	$435.60	$435.60
35	$428.47	$428.47	$462.75	$462.75	$437.04	$437.04	$438.47	$438.47
36	$431.27	$431.27	$465.78	$465.78	$439.90	$439.90	$441.34	$441.34
37	$434.08	$434.08	$468.81	$468.81	$442.76	$442.76	$444.21	$444.21
38	$436.88	$436.88	$471.84	$471.84	$445.62	$445.62	$447.08	$447.08
39	$442.50	$442.50	$477.89	$477.89	$451.34	$451.34	$452.82	$452.82
40	$448.11	$448.11	$483.95	$483.95	$457.07	$457.07	$458.56	$458.56
41	$456.52	$456.52	$493.04	$493.04	$465.65	$465.65	$467.17	$467.17
42	$464.58	$464.58	$501.75	$501.75	$473.88	$473.88	$475.42	$475.42
43	$475.80	$475.80	$513.87	$513.87	$485.32	$485.32	$486.91	$486.91
44	$489.83	$489.83	$529.02	$529.02	$499.63	$499.63	$501.26	$501.26
45	$506.31	$506.31	$546.81	$546.81	$516.44	$516.44	$518.12	$518.12
46	$525.95	$525.95	$568.02	$568.02	$536.46	$536.46	$538.22	$538.22
47	$548.03	$548.03	$591.88	$591.88	$559.00	$559.00	$560.82	$560.82
48	$573.28	$573.28	$619.14	$619.14	$584.75	$584.75	$586.65	$586.65
49	$598.17	$598.17	$646.03	$646.03	$610.14	$610.14	$612.13	$612.13
50	$626.23	$626.23	$676.32	$676.32	$638.75	$638.75	$640.83	$640.83
51	$653.92	$653.92	$706.24	$706.24	$667.00	$667.00	$669.18	$669.18
52	$684.43	$684.43	$739.18	$739.18	$698.12	$698.12	$700.40	$700.40
53	$715.29	$715.29	$772.51	$772.51	$729.59	$729.59	$731.97	$731.97
54	$748.60	$748.60	$808.48	$808.48	$763.57	$763.57	$766.06	$766.06
55	$781.90	$781.90	$844.46	$844.46	$797.54	$797.54	$800.15	$800.15
56	$818.02	$818.02	$883.46	$883.46	$834.38	$834.38	$837.10	$837.10
57	$854.49	$854.49	$922.84	$922.84	$871.58	$871.58	$874.42	$874.42
58	$893.41	$893.41	$964.88	$964.88	$911.27	$911.27	$914.25	$914.25
59	$912.69	$912.69	$985.71	$985.71	$930.94	$930.94	$933.98	$933.98
60	$951.61	$951.61	$1,027.74	$1,027.74	$970.64	$970.64	$973.81	$973.81
61	$985.27	$985.27	$1,064.09	$1,064.09	$1,004.98	$1,004.98	$1,008.26	$1,008.26
62	$1,007.36	$1,007.36	$1,087.95	$1,087.95	$1,027.51	$1,027.51	$1,030.86	$1,030.86
63	$1,035.06	$1,035.06	$1,117.86	$1,117.86	$1,055.76	$1,055.76	$1,059.21	$1,059.21
64+	$1,051.88	$1,051.88	$1,136.03	$1,136.03	$1,072.92	$1,072.92	$1,076.42	$1,076.42

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010187**		**45127PA0010187**		**45127PA0010188**		**45127PA0010188**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**:d Deductible PPO 3000/0/25 -**		**:d Deductible PPO 3000/0/25 -**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$296.45	$296.45	$279.98	$279.98	$325.87	$325.87	$351.94	$351.94
15	$322.80	$322.80	$304.87	$304.87	$354.84	$354.84	$383.23	$383.23
16	$332.88	$332.88	$314.38	$314.38	$365.92	$365.92	$395.19	$395.19
17	$342.95	$342.95	$323.90	$323.90	$376.99	$376.99	$407.15	$407.15
18	$353.80	$353.80	$334.15	$334.15	$388.92	$388.92	$420.03	$420.03
19	$364.65	$364.65	$344.39	$344.39	$400.85	$400.85	$432.91	$432.91
20	$375.89	$375.89	$355.01	$355.01	$413.20	$413.20	$446.26	$446.26
21	$387.51	$387.51	$365.99	$365.99	$425.98	$425.98	$460.06	$460.06
22	$387.51	$387.51	$365.99	$365.99	$425.98	$425.98	$460.06	$460.06
23	$387.51	$387.51	$365.99	$365.99	$425.98	$425.98	$460.06	$460.06
24	$387.51	$387.51	$365.99	$365.99	$425.98	$425.98	$460.06	$460.06
25	$389.06	$389.06	$367.45	$367.45	$427.68	$427.68	$461.90	$461.90
26	$396.82	$396.82	$374.77	$374.77	$436.20	$436.20	$471.10	$471.10
27	$406.12	$406.12	$383.55	$383.55	$446.43	$446.43	$482.14	$482.14
28	$421.23	$421.23	$397.83	$397.83	$463.04	$463.04	$500.08	$500.08
29	$433.63	$433.63	$409.54	$409.54	$476.67	$476.67	$514.81	$514.81
30	$439.83	$439.83	$415.39	$415.39	$483.49	$483.49	$522.17	$522.17
31	$449.13	$449.13	$424.18	$424.18	$493.71	$493.71	$533.21	$533.21
32	$458.43	$458.43	$432.96	$432.96	$503.93	$503.93	$544.25	$544.25
33	$464.24	$464.24	$438.45	$438.45	$510.32	$510.32	$551.15	$551.15
34	$470.44	$470.44	$444.31	$444.31	$517.14	$517.14	$558.51	$558.51
35	$473.54	$473.54	$447.24	$447.24	$520.55	$520.55	$562.19	$562.19
36	$476.64	$476.64	$450.16	$450.16	$523.96	$523.96	$565.87	$565.87
37	$479.74	$479.74	$453.09	$453.09	$527.36	$527.36	$569.55	$569.55
38	$482.84	$482.84	$456.02	$456.02	$530.77	$530.77	$573.23	$573.23
39	$489.04	$489.04	$461.87	$461.87	$537.59	$537.59	$580.59	$580.59
40	$495.24	$495.24	$467.73	$467.73	$544.40	$544.40	$587.95	$587.95
41	$504.54	$504.54	$476.51	$476.51	$554.63	$554.63	$599.00	$599.00
42	$513.46	$513.46	$484.93	$484.93	$564.42	$564.42	$609.58	$609.58
43	$525.86	$525.86	$496.64	$496.64	$578.05	$578.05	$624.30	$624.30
44	$541.36	$541.36	$511.28	$511.28	$595.09	$595.09	$642.70	$642.70
45	$559.57	$559.57	$528.48	$528.48	$615.12	$615.12	$664.32	$664.32
46	$581.27	$581.27	$548.98	$548.98	$638.97	$638.97	$690.09	$690.09
47	$605.69	$605.69	$572.04	$572.04	$665.81	$665.81	$719.07	$719.07
48	$633.59	$633.59	$598.39	$598.39	$696.48	$696.48	$752.20	$752.20
49	$661.10	$661.10	$624.37	$624.37	$726.72	$726.72	$784.86	$784.86
50	$692.10	$692.10	$653.65	$653.65	$760.80	$760.80	$821.66	$821.66
51	$722.72	$722.72	$682.56	$682.56	$794.45	$794.45	$858.01	$858.01
52	$756.43	$756.43	$714.41	$714.41	$831.51	$831.51	$898.03	$898.03
53	$790.53	$790.53	$746.61	$746.61	$869.00	$869.00	$938.52	$938.52
54	$827.34	$827.34	$781.38	$781.38	$909.47	$909.47	$982.22	$982.22
55	$864.16	$864.16	$816.15	$816.15	$949.94	$949.94	$1,025.93	$1,025.93
56	$904.07	$904.07	$853.85	$853.85	$993.81	$993.81	$1,073.32	$1,073.32
57	$944.37	$944.37	$891.91	$891.91	$1,038.11	$1,038.11	$1,121.16	$1,121.16
58	$987.39	$987.39	$932.53	$932.53	$1,085.40	$1,085.40	$1,172.23	$1,172.23
59	$1,008.70	$1,008.70	$952.66	$952.66	$1,108.83	$1,108.83	$1,197.53	$1,197.53
60	$1,051.72	$1,051.72	$993.29	$993.29	$1,156.11	$1,156.11	$1,248.60	$1,248.60
61	$1,088.92	$1,088.92	$1,028.42	$1,028.42	$1,197.00	$1,197.00	$1,292.76	$1,292.76
62	$1,113.33	$1,113.33	$1,051.48	$1,051.48	$1,223.84	$1,223.84	$1,321.75	$1,321.75
63	$1,143.94	$1,143.94	$1,080.39	$1,080.39	$1,257.49	$1,257.49	$1,358.09	$1,358.09
64+	$1,162.53	$1,162.53	$1,097.96	$1,097.96	$1,277.93	$1,277.93	$1,380.17	$1,380.17

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010188**		**45127PA0010189**		**45127PA0010189**		**45127PA0010189**	
Plan Marketing Name =>	**ed Deductible PPO 3000/0/25 -**		**ed Deductible PPO 3000/0/25**		**ed Deductible PPO 3000/0/25**		**ed Deductible PPO 3000/0/25**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$332.39	$332.39	$332.01	$332.01	$358.57	$358.57	$338.65	$338.65
15	$361.94	$361.94	$361.52	$361.52	$390.44	$390.44	$368.75	$368.75
16	$373.24	$373.24	$372.81	$372.81	$402.63	$402.63	$380.26	$380.26
17	$384.53	$384.53	$384.09	$384.09	$414.82	$414.82	$391.77	$391.77
18	$396.70	$396.70	$396.24	$396.24	$427.94	$427.94	$404.17	$404.17
19	$408.86	$408.86	$408.39	$408.39	$441.07	$441.07	$416.56	$416.56
20	$421.46	$421.46	$420.98	$420.98	$454.66	$454.66	$429.40	$429.40
21	$434.50	$434.50	$434.00	$434.00	$468.72	$468.72	$442.68	$442.68
22	$434.50	$434.50	$434.00	$434.00	$468.72	$468.72	$442.68	$442.68
23	$434.50	$434.50	$434.00	$434.00	$468.72	$468.72	$442.68	$442.68
24	$434.50	$434.50	$434.00	$434.00	$468.72	$468.72	$442.68	$442.68
25	$436.24	$436.24	$435.74	$435.74	$470.59	$470.59	$444.45	$444.45
26	$444.93	$444.93	$444.42	$444.42	$479.97	$479.97	$453.30	$453.30
27	$455.36	$455.36	$454.83	$454.83	$491.22	$491.22	$463.93	$463.93
28	$472.30	$472.30	$471.76	$471.76	$509.50	$509.50	$481.19	$481.19
29	$486.21	$486.21	$485.65	$485.65	$524.50	$524.50	$495.36	$495.36
30	$493.16	$493.16	$492.59	$492.59	$532.00	$532.00	$502.44	$502.44
31	$503.59	$503.59	$503.01	$503.01	$543.25	$543.25	$513.07	$513.07
32	$514.01	$514.01	$513.42	$513.42	$554.50	$554.50	$523.69	$523.69
33	$520.53	$520.53	$519.93	$519.93	$561.53	$561.53	$530.33	$530.33
34	$527.48	$527.48	$526.88	$526.88	$569.03	$569.03	$537.41	$537.41
35	$530.96	$530.96	$530.35	$530.35	$572.78	$572.78	$540.95	$540.95
36	$534.43	$534.43	$533.82	$533.82	$576.53	$576.53	$544.50	$544.50
37	$537.91	$537.91	$537.29	$537.29	$580.28	$580.28	$548.04	$548.04
38	$541.39	$541.39	$540.76	$540.76	$584.03	$584.03	$551.58	$551.58
39	$548.34	$548.34	$547.71	$547.71	$591.52	$591.52	$558.66	$558.66
40	$555.29	$555.29	$554.65	$554.65	$599.02	$599.02	$565.75	$565.75
41	$565.72	$565.72	$565.07	$565.07	$610.27	$610.27	$576.37	$576.37
42	$575.71	$575.71	$575.05	$575.05	$621.05	$621.05	$586.55	$586.55
43	$589.62	$589.62	$588.94	$588.94	$636.05	$636.05	$600.72	$600.72
44	$607.00	$607.00	$606.30	$606.30	$654.80	$654.80	$618.42	$618.42
45	$627.42	$627.42	$626.70	$626.70	$676.83	$676.83	$639.23	$639.23
46	$651.75	$651.75	$651.00	$651.00	$703.08	$703.08	$664.02	$664.02
47	$679.12	$679.12	$678.34	$678.34	$732.61	$732.61	$691.91	$691.91
48	$710.41	$710.41	$709.59	$709.59	$766.36	$766.36	$723.78	$723.78
49	$741.26	$741.26	$740.40	$740.40	$799.64	$799.64	$755.21	$755.21
50	$776.02	$776.02	$775.12	$775.12	$837.13	$837.13	$790.63	$790.63
51	$810.34	$810.34	$809.41	$809.41	$874.16	$874.16	$825.60	$825.60
52	$848.14	$848.14	$847.17	$847.17	$914.94	$914.94	$864.11	$864.11
53	$886.38	$886.38	$885.36	$885.36	$956.19	$956.19	$903.07	$903.07
54	$927.66	$927.66	$926.59	$926.59	$1,000.72	$1,000.72	$945.12	$945.12
55	$968.93	$968.93	$967.82	$967.82	$1,045.25	$1,045.25	$987.18	$987.18
56	$1,013.69	$1,013.69	$1,012.52	$1,012.52	$1,093.52	$1,093.52	$1,032.77	$1,032.77
57	$1,058.88	$1,058.88	$1,057.66	$1,057.66	$1,142.27	$1,142.27	$1,078.81	$1,078.81
58	$1,107.10	$1,107.10	$1,105.83	$1,105.83	$1,194.30	$1,194.30	$1,127.95	$1,127.95
59	$1,131.00	$1,131.00	$1,129.70	$1,129.70	$1,220.08	$1,220.08	$1,152.30	$1,152.30
60	$1,179.23	$1,179.23	$1,177.88	$1,177.88	$1,272.11	$1,272.11	$1,201.43	$1,201.43
61	$1,220.94	$1,220.94	$1,219.54	$1,219.54	$1,317.10	$1,317.10	$1,243.93	$1,243.93
62	$1,248.32	$1,248.32	$1,246.88	$1,246.88	$1,346.63	$1,346.63	$1,271.82	$1,271.82
63	$1,282.64	$1,282.64	$1,281.17	$1,281.17	$1,383.66	$1,383.66	$1,306.79	$1,306.79
64+	$1,303.49	$1,303.49	$1,301.99	$1,301.99	$1,406.15	$1,406.15	$1,328.03	$1,328.03

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010190**		**45127PA0010190**		**45127PA0010190**		**45127PA0010191**	
Plan Marketing Name =>	**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$308.67	$308.67	$333.36	$333.36	$314.84	$314.84	$314.93	$314.93
15	$336.11	$336.11	$363.00	$363.00	$342.83	$342.83	$342.92	$342.92
16	$346.60	$346.60	$374.33	$374.33	$353.53	$353.53	$353.62	$353.62
17	$357.09	$357.09	$385.66	$385.66	$364.23	$364.23	$364.33	$364.33
18	$368.39	$368.39	$397.86	$397.86	$375.75	$375.75	$375.85	$375.85
19	$379.68	$379.68	$410.06	$410.06	$387.28	$387.28	$387.38	$387.38
20	$391.39	$391.39	$422.70	$422.70	$399.21	$399.21	$399.32	$399.32
21	$403.49	$403.49	$435.77	$435.77	$411.56	$411.56	$411.67	$411.67
22	$403.49	$403.49	$435.77	$435.77	$411.56	$411.56	$411.67	$411.67
23	$403.49	$403.49	$435.77	$435.77	$411.56	$411.56	$411.67	$411.67
24	$403.49	$403.49	$435.77	$435.77	$411.56	$411.56	$411.67	$411.67
25	$405.10	$405.10	$437.51	$437.51	$413.21	$413.21	$413.32	$413.32
26	$413.17	$413.17	$446.23	$446.23	$421.44	$421.44	$421.55	$421.55
27	$422.86	$422.86	$456.69	$456.69	$431.31	$431.31	$431.43	$431.43
28	$438.59	$438.59	$473.68	$473.68	$447.37	$447.37	$447.49	$447.49
29	$451.51	$451.51	$487.63	$487.63	$460.54	$460.54	$460.66	$460.66
30	$457.96	$457.96	$494.60	$494.60	$467.12	$467.12	$467.25	$467.25
31	$467.64	$467.64	$505.06	$505.06	$477.00	$477.00	$477.13	$477.13
32	$477.33	$477.33	$515.51	$515.51	$486.88	$486.88	$487.01	$487.01
33	$483.38	$483.38	$522.05	$522.05	$493.05	$493.05	$493.18	$493.18
34	$489.84	$489.84	$529.02	$529.02	$499.63	$499.63	$499.77	$499.77
35	$493.06	$493.06	$532.51	$532.51	$502.93	$502.93	$503.06	$503.06
36	$496.29	$496.29	$536.00	$536.00	$506.22	$506.22	$506.35	$506.35
37	$499.52	$499.52	$539.48	$539.48	$509.51	$509.51	$509.65	$509.65
38	$502.75	$502.75	$542.97	$542.97	$512.80	$512.80	$512.94	$512.94
39	$509.20	$509.20	$549.94	$549.94	$519.39	$519.39	$519.53	$519.53
40	$515.66	$515.66	$556.91	$556.91	$525.97	$525.97	$526.11	$526.11
41	$525.34	$525.34	$567.37	$567.37	$535.85	$535.85	$535.99	$535.99
42	$534.62	$534.62	$577.39	$577.39	$545.32	$545.32	$545.46	$545.46
43	$547.54	$547.54	$591.34	$591.34	$558.49	$558.49	$558.64	$558.64
44	$563.68	$563.68	$608.77	$608.77	$574.95	$574.95	$575.10	$575.10
45	$582.64	$582.64	$629.25	$629.25	$594.29	$594.29	$594.45	$594.45
46	$605.24	$605.24	$653.65	$653.65	$617.34	$617.34	$617.50	$617.50
47	$630.65	$630.65	$681.11	$681.11	$643.27	$643.27	$643.44	$643.44
48	$659.71	$659.71	$712.48	$712.48	$672.90	$672.90	$673.08	$673.08
49	$688.35	$688.35	$743.42	$743.42	$702.12	$702.12	$702.31	$702.31
50	$720.63	$720.63	$778.28	$778.28	$735.05	$735.05	$735.24	$735.24
51	$752.51	$752.51	$812.71	$812.71	$767.56	$767.56	$767.76	$767.76
52	$787.61	$787.61	$850.62	$850.62	$803.36	$803.36	$803.58	$803.58
53	$823.12	$823.12	$888.97	$888.97	$839.58	$839.58	$839.81	$839.81
54	$861.45	$861.45	$930.37	$930.37	$878.68	$878.68	$878.92	$878.92
55	$899.78	$899.78	$971.77	$971.77	$917.78	$917.78	$918.02	$918.02
56	$941.34	$941.34	$1,016.65	$1,016.65	$960.17	$960.17	$960.43	$960.43
57	$983.31	$983.31	$1,061.97	$1,061.97	$1,002.97	$1,002.97	$1,003.24	$1,003.24
58	$1,028.09	$1,028.09	$1,110.34	$1,110.34	$1,048.65	$1,048.65	$1,048.94	$1,048.94
59	$1,050.28	$1,050.28	$1,134.31	$1,134.31	$1,071.29	$1,071.29	$1,071.58	$1,071.58
60	$1,095.07	$1,095.07	$1,182.68	$1,182.68	$1,116.97	$1,116.97	$1,117.27	$1,117.27
61	$1,133.81	$1,133.81	$1,224.51	$1,224.51	$1,156.48	$1,156.48	$1,156.79	$1,156.79
62	$1,159.23	$1,159.23	$1,251.96	$1,251.96	$1,182.41	$1,182.41	$1,182.73	$1,182.73
63	$1,191.10	$1,191.10	$1,286.39	$1,286.39	$1,214.92	$1,214.92	$1,215.25	$1,215.25
64+	$1,210.46	$1,210.46	$1,307.30	$1,307.30	$1,234.67	$1,234.67	$1,235.00	$1,235.00

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010191**		**45127PA0010191**		**45127PA0010192**		**45127PA0010192**	
Plan Marketing Name =>	**Gold PPO 2000/20/20 Rx 0**		**Gold PPO 2000/20/20 Rx 0**		**Silver PPO 5000/20/35 Rx 250**		**Silver PPO 5000/20/35 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$340.12	$340.12	$321.23	$321.23	$265.03	$265.03	$286.24	$286.24
15	$370.35	$370.35	$349.78	$349.78	$288.59	$288.59	$311.68	$311.68
16	$381.91	$381.91	$360.70	$360.70	$297.60	$297.60	$321.41	$321.41
17	$393.47	$393.47	$371.61	$371.61	$306.61	$306.61	$331.14	$331.14
18	$405.92	$405.92	$383.37	$383.37	$316.31	$316.31	$341.61	$341.61
19	$418.37	$418.37	$395.13	$395.13	$326.01	$326.01	$352.09	$352.09
20	$431.27	$431.27	$407.31	$407.31	$336.06	$336.06	$362.94	$362.94
21	$444.60	$444.60	$419.90	$419.90	$346.45	$346.45	$374.17	$374.17
22	$444.60	$444.60	$419.90	$419.90	$346.45	$346.45	$374.17	$374.17
23	$444.60	$444.60	$419.90	$419.90	$346.45	$346.45	$374.17	$374.17
24	$444.60	$444.60	$419.90	$419.90	$346.45	$346.45	$374.17	$374.17
25	$446.38	$446.38	$421.58	$421.58	$347.84	$347.84	$375.66	$375.66
26	$455.27	$455.27	$429.98	$429.98	$354.76	$354.76	$383.15	$383.15
27	$465.94	$465.94	$440.06	$440.06	$363.08	$363.08	$392.13	$392.13
28	$483.28	$483.28	$456.43	$456.43	$376.59	$376.59	$406.72	$406.72
29	$497.51	$497.51	$469.87	$469.87	$387.68	$387.68	$418.69	$418.69
30	$504.63	$504.63	$476.59	$476.59	$393.22	$393.22	$424.68	$424.68
31	$515.30	$515.30	$486.67	$486.67	$401.54	$401.54	$433.66	$433.66
32	$525.97	$525.97	$496.75	$496.75	$409.85	$409.85	$442.64	$442.64
33	$532.64	$532.64	$503.04	$503.04	$415.05	$415.05	$448.25	$448.25
34	$539.75	$539.75	$509.76	$509.76	$420.59	$420.59	$454.24	$454.24
35	$543.31	$543.31	$513.12	$513.12	$423.36	$423.36	$457.23	$457.23
36	$546.86	$546.86	$516.48	$516.48	$426.13	$426.13	$460.22	$460.22
37	$550.42	$550.42	$519.84	$519.84	$428.91	$428.91	$463.22	$463.22
38	$553.98	$553.98	$523.20	$523.20	$431.68	$431.68	$466.21	$466.21
39	$561.09	$561.09	$529.92	$529.92	$437.22	$437.22	$472.20	$472.20
40	$568.20	$568.20	$536.64	$536.64	$442.76	$442.76	$478.18	$478.18
41	$578.87	$578.87	$546.71	$546.71	$451.08	$451.08	$487.16	$487.16
42	$589.10	$589.10	$556.37	$556.37	$459.05	$459.05	$495.77	$495.77
43	$603.33	$603.33	$569.81	$569.81	$470.13	$470.13	$507.74	$507.74
44	$621.11	$621.11	$586.61	$586.61	$483.99	$483.99	$522.71	$522.71
45	$642.01	$642.01	$606.34	$606.34	$500.27	$500.27	$540.30	$540.30
46	$666.91	$666.91	$629.86	$629.86	$519.67	$519.67	$561.25	$561.25
47	$694.92	$694.92	$656.31	$656.31	$541.50	$541.50	$584.82	$584.82
48	$726.93	$726.93	$686.54	$686.54	$566.45	$566.45	$611.76	$611.76
49	$758.49	$758.49	$716.36	$716.36	$591.04	$591.04	$638.33	$638.33
50	$794.06	$794.06	$749.95	$749.95	$618.76	$618.76	$668.26	$668.26
51	$829.19	$829.19	$783.12	$783.12	$646.13	$646.13	$697.82	$697.82
52	$867.87	$867.87	$819.65	$819.65	$676.27	$676.27	$730.37	$730.37
53	$906.99	$906.99	$856.60	$856.60	$706.76	$706.76	$763.30	$763.30
54	$949.23	$949.23	$896.49	$896.49	$739.67	$739.67	$798.84	$798.84
55	$991.47	$991.47	$936.38	$936.38	$772.58	$772.58	$834.39	$834.39
56	$1,037.26	$1,037.26	$979.63	$979.63	$808.27	$808.27	$872.93	$872.93
57	$1,083.50	$1,083.50	$1,023.30	$1,023.30	$844.30	$844.30	$911.84	$911.84
58	$1,132.85	$1,132.85	$1,069.91	$1,069.91	$882.75	$882.75	$953.37	$953.37
59	$1,157.30	$1,157.30	$1,093.01	$1,093.01	$901.81	$901.81	$973.95	$973.95
60	$1,206.65	$1,206.65	$1,139.62	$1,139.62	$940.27	$940.27	$1,015.49	$1,015.49
61	$1,249.34	$1,249.34	$1,179.93	$1,179.93	$973.52	$973.52	$1,051.41	$1,051.41
62	$1,277.35	$1,277.35	$1,206.38	$1,206.38	$995.35	$995.35	$1,074.98	$1,074.98
63	$1,312.47	$1,312.47	$1,239.55	$1,239.55	$1,022.72	$1,022.72	$1,104.54	$1,104.54
64+	$1,333.80	$1,333.80	$1,259.70	$1,259.70	$1,039.34	$1,039.34	$1,122.50	$1,122.50

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010192**		**45127PA0010193**		**45127PA0010193**		**45127PA0010193**	
Plan Marketing Name =>	**Silver PPO 5000/20/35 Rx 250**		**Silver PPO 5000/20/35 Rx 0**		**Silver PPO 5000/20/35 Rx 0**		**Silver PPO 5000/20/35 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$270.33	$270.33	$271.31	$271.31	$293.01	$293.01	$276.73	$276.73
15	$294.36	$294.36	$295.42	$295.42	$319.06	$319.06	$301.33	$301.33
16	$303.55	$303.55	$304.64	$304.64	$329.02	$329.02	$310.74	$310.74
17	$312.74	$312.74	$313.87	$313.87	$338.97	$338.97	$320.14	$320.14
18	$322.64	$322.64	$323.80	$323.80	$349.70	$349.70	$330.27	$330.27
19	$332.53	$332.53	$333.73	$333.73	$360.42	$360.42	$340.40	$340.40
20	$342.78	$342.78	$344.01	$344.01	$371.53	$371.53	$350.89	$350.89
21	$353.38	$353.38	$354.65	$354.65	$383.02	$383.02	$361.74	$361.74
22	$353.38	$353.38	$354.65	$354.65	$383.02	$383.02	$361.74	$361.74
23	$353.38	$353.38	$354.65	$354.65	$383.02	$383.02	$361.74	$361.74
24	$353.38	$353.38	$354.65	$354.65	$383.02	$383.02	$361.74	$361.74
25	$354.79	$354.79	$356.07	$356.07	$384.55	$384.55	$363.19	$363.19
26	$361.86	$361.86	$363.16	$363.16	$392.21	$392.21	$370.42	$370.42
27	$370.34	$370.34	$371.67	$371.67	$401.41	$401.41	$379.11	$379.11
28	$384.12	$384.12	$385.50	$385.50	$416.34	$416.34	$393.21	$393.21
29	$395.43	$395.43	$396.85	$396.85	$428.60	$428.60	$404.79	$404.79
30	$401.09	$401.09	$402.53	$402.53	$434.73	$434.73	$410.58	$410.58
31	$409.57	$409.57	$411.04	$411.04	$443.92	$443.92	$419.26	$419.26
32	$418.05	$418.05	$419.55	$419.55	$453.12	$453.12	$427.94	$427.94
33	$423.35	$423.35	$424.87	$424.87	$458.86	$458.86	$433.37	$433.37
34	$429.00	$429.00	$430.55	$430.55	$464.99	$464.99	$439.16	$439.16
35	$431.83	$431.83	$433.38	$433.38	$468.05	$468.05	$442.05	$442.05
36	$434.66	$434.66	$436.22	$436.22	$471.12	$471.12	$444.94	$444.94
37	$437.48	$437.48	$439.06	$439.06	$474.18	$474.18	$447.84	$447.84
38	$440.31	$440.31	$441.89	$441.89	$477.25	$477.25	$450.73	$450.73
39	$445.96	$445.96	$447.57	$447.57	$483.37	$483.37	$456.52	$456.52
40	$451.62	$451.62	$453.24	$453.24	$489.50	$489.50	$462.31	$462.31
41	$460.10	$460.10	$461.75	$461.75	$498.69	$498.69	$470.99	$470.99
42	$468.23	$468.23	$469.91	$469.91	$507.50	$507.50	$479.31	$479.31
43	$479.54	$479.54	$481.26	$481.26	$519.76	$519.76	$490.89	$490.89
44	$493.67	$493.67	$495.45	$495.45	$535.08	$535.08	$505.35	$505.35
45	$510.28	$510.28	$512.11	$512.11	$553.08	$553.08	$522.36	$522.36
46	$530.07	$530.07	$531.98	$531.98	$574.53	$574.53	$542.61	$542.61
47	$552.33	$552.33	$554.32	$554.32	$598.66	$598.66	$565.40	$565.40
48	$577.77	$577.77	$579.85	$579.85	$626.24	$626.24	$591.45	$591.45
49	$602.86	$602.86	$605.03	$605.03	$653.44	$653.44	$617.13	$617.13
50	$631.13	$631.13	$633.40	$633.40	$684.08	$684.08	$646.07	$646.07
51	$659.05	$659.05	$661.42	$661.42	$714.34	$714.34	$674.65	$674.65
52	$689.80	$689.80	$692.28	$692.28	$747.66	$747.66	$706.12	$706.12
53	$720.89	$720.89	$723.49	$723.49	$781.36	$781.36	$737.96	$737.96
54	$754.46	$754.46	$757.18	$757.18	$817.75	$817.75	$772.32	$772.32
55	$788.04	$788.04	$790.87	$790.87	$854.14	$854.14	$806.69	$806.69
56	$824.43	$824.43	$827.40	$827.40	$893.59	$893.59	$843.95	$843.95
57	$861.18	$861.18	$864.28	$864.28	$933.42	$933.42	$881.57	$881.57
58	$900.41	$900.41	$903.65	$903.65	$975.94	$975.94	$921.72	$921.72
59	$919.85	$919.85	$923.15	$923.15	$997.01	$997.01	$941.62	$941.62
60	$959.07	$959.07	$962.52	$962.52	$1,039.52	$1,039.52	$981.77	$981.77
61	$992.99	$992.99	$996.57	$996.57	$1,076.29	$1,076.29	$1,016.50	$1,016.50
62	$1,015.26	$1,015.26	$1,018.91	$1,018.91	$1,100.42	$1,100.42	$1,039.29	$1,039.29
63	$1,043.17	$1,043.17	$1,046.93	$1,046.93	$1,130.68	$1,130.68	$1,067.87	$1,067.87
64+	$1,060.13	$1,060.13	$1,063.94	$1,063.94	$1,149.06	$1,149.06	$1,085.22	$1,085.22

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2020
Ending date of Rates:	March 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0130001**		**45127PA0130002**		**45127PA0130003**		**45127PA0130004**	
Plan Marketing Name =>	**alley Advantage EPO 1000/0/25**		**Valley Advantage EPO 1000/0/2**		**alley Advantage EPO 5000/0/35**		**Valley Advantage EPO 5000/0/3**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**6**		**6**		**6**	
Network =>	**EPO**		**EPO**		**EPO**		**EPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$324.82	$324.82	$356.84	$356.84	$263.14	$263.14	$263.69	$263.69
15	$353.69	$353.69	$388.56	$388.56	$286.53	$286.53	$287.13	$287.13
16	$364.73	$364.73	$400.69	$400.69	$295.47	$295.47	$296.09	$296.09
17	$375.77	$375.77	$412.82	$412.82	$304.42	$304.42	$305.05	$305.05
18	$387.66	$387.66	$425.88	$425.88	$314.05	$314.05	$314.70	$314.70
19	$399.55	$399.55	$438.94	$438.94	$323.68	$323.68	$324.35	$324.35
20	$411.86	$411.86	$452.47	$452.47	$333.66	$333.66	$334.35	$334.35
21	$424.60	$424.60	$466.46	$466.46	$343.97	$343.97	$344.69	$344.69
22	$424.60	$424.60	$466.46	$466.46	$343.97	$343.97	$344.69	$344.69
23	$424.60	$424.60	$466.46	$466.46	$343.97	$343.97	$344.69	$344.69
24	$424.60	$424.60	$466.46	$466.46	$343.97	$343.97	$344.69	$344.69
25	$426.30	$426.30	$468.33	$468.33	$345.35	$345.35	$346.07	$346.07
26	$434.79	$434.79	$477.66	$477.66	$352.23	$352.23	$352.96	$352.96
27	$444.98	$444.98	$488.85	$488.85	$360.49	$360.49	$361.24	$361.24
28	$461.54	$461.54	$507.05	$507.05	$373.90	$373.90	$374.68	$374.68
29	$475.13	$475.13	$521.97	$521.97	$384.91	$384.91	$385.71	$385.71
30	$481.92	$481.92	$529.44	$529.44	$390.41	$390.41	$391.22	$391.22
31	$492.11	$492.11	$540.63	$540.63	$398.67	$398.67	$399.50	$399.50
32	$502.30	$502.30	$551.83	$551.83	$406.92	$406.92	$407.77	$407.77
33	$508.67	$508.67	$558.82	$558.82	$412.08	$412.08	$412.94	$412.94
34	$515.46	$515.46	$566.29	$566.29	$417.59	$417.59	$418.45	$418.45
35	$518.86	$518.86	$570.02	$570.02	$420.34	$420.34	$421.21	$421.21
36	$522.26	$522.26	$573.75	$573.75	$423.09	$423.09	$423.97	$423.97
37	$525.65	$525.65	$577.48	$577.48	$425.84	$425.84	$426.73	$426.73
38	$529.05	$529.05	$581.21	$581.21	$428.59	$428.59	$429.48	$429.48
39	$535.85	$535.85	$588.68	$588.68	$434.10	$434.10	$435.00	$435.00
40	$542.64	$542.64	$596.14	$596.14	$439.60	$439.60	$440.51	$440.51
41	$552.83	$552.83	$607.33	$607.33	$447.85	$447.85	$448.79	$448.79
42	$562.60	$562.60	$618.06	$618.06	$455.77	$455.77	$456.71	$456.71
43	$576.18	$576.18	$632.99	$632.99	$466.77	$466.77	$467.74	$467.74
44	$593.17	$593.17	$651.65	$651.65	$480.53	$480.53	$481.53	$481.53
45	$613.12	$613.12	$673.57	$673.57	$496.70	$496.70	$497.73	$497.73
46	$636.90	$636.90	$699.69	$699.69	$515.96	$515.96	$517.04	$517.04
47	$663.65	$663.65	$729.08	$729.08	$537.63	$537.63	$538.75	$538.75
48	$694.22	$694.22	$762.67	$762.67	$562.40	$562.40	$563.57	$563.57
49	$724.37	$724.37	$795.79	$795.79	$586.82	$586.82	$588.04	$588.04
50	$758.34	$758.34	$833.10	$833.10	$614.34	$614.34	$615.62	$615.62
51	$791.88	$791.88	$869.95	$869.95	$641.51	$641.51	$642.85	$642.85
52	$828.82	$828.82	$910.54	$910.54	$671.44	$671.44	$672.83	$672.83
53	$866.18	$866.18	$951.58	$951.58	$701.71	$701.71	$703.17	$703.17
54	$906.52	$906.52	$995.90	$995.90	$734.39	$734.39	$735.91	$735.91
55	$946.86	$946.86	$1,040.21	$1,040.21	$767.06	$767.06	$768.66	$768.66
56	$990.59	$990.59	$1,088.26	$1,088.26	$802.49	$802.49	$804.16	$804.16
57	$1,034.75	$1,034.75	$1,136.77	$1,136.77	$838.27	$838.27	$840.01	$840.01
58	$1,081.88	$1,081.88	$1,188.55	$1,188.55	$876.45	$876.45	$878.27	$878.27
59	$1,105.23	$1,105.23	$1,214.20	$1,214.20	$895.37	$895.37	$897.23	$897.23
60	$1,152.36	$1,152.36	$1,265.98	$1,265.98	$933.55	$933.55	$935.49	$935.49
61	$1,193.13	$1,193.13	$1,310.76	$1,310.76	$966.57	$966.57	$968.58	$968.58
62	$1,219.88	$1,219.88	$1,340.15	$1,340.15	$988.24	$988.24	$990.29	$990.29
63	$1,253.42	$1,253.42	$1,377.00	$1,377.00	$1,015.41	$1,015.41	$1,017.52	$1,017.52
64+	$1,273.79	$1,273.79	$1,399.38	$1,399.38	$1,031.91	$1,031.91	$1,034.06	$1,034.06

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$418.32	$418.32	$451.79	$451.79	$426.69	$426.69	$424.48	$424.48
15	$455.51	$455.51	$491.95	$491.95	$464.62	$464.62	$462.22	$462.22
16	$469.73	$469.73	$507.31	$507.31	$479.12	$479.12	$476.64	$476.64
17	$483.94	$483.94	$522.66	$522.66	$493.62	$493.62	$491.07	$491.07
18	$499.26	$499.26	$539.20	$539.20	$509.24	$509.24	$506.61	$506.61
19	$514.57	$514.57	$555.73	$555.73	$524.86	$524.86	$522.14	$522.14
20	$530.43	$530.43	$572.86	$572.86	$541.03	$541.03	$538.23	$538.23
21	$546.83	$546.83	$590.58	$590.58	$557.77	$557.77	$554.88	$554.88
22	$546.83	$546.83	$590.58	$590.58	$557.77	$557.77	$554.88	$554.88
23	$546.83	$546.83	$590.58	$590.58	$557.77	$557.77	$554.88	$554.88
24	$546.83	$546.83	$590.58	$590.58	$557.77	$557.77	$554.88	$554.88
25	$549.02	$549.02	$592.94	$592.94	$560.00	$560.00	$557.10	$557.10
26	$559.95	$559.95	$604.75	$604.75	$571.15	$571.15	$568.20	$568.20
27	$573.08	$573.08	$618.92	$618.92	$584.54	$584.54	$581.51	$581.51
28	$594.40	$594.40	$641.96	$641.96	$606.29	$606.29	$603.15	$603.15
29	$611.90	$611.90	$660.85	$660.85	$624.14	$624.14	$620.91	$620.91
30	$620.65	$620.65	$670.30	$670.30	$633.07	$633.07	$629.79	$629.79
31	$633.78	$633.78	$684.48	$684.48	$646.45	$646.45	$643.11	$643.11
32	$646.90	$646.90	$698.65	$698.65	$659.84	$659.84	$656.42	$656.42
33	$655.10	$655.10	$707.51	$707.51	$668.20	$668.20	$664.75	$664.75
34	$663.85	$663.85	$716.96	$716.96	$677.13	$677.13	$673.62	$673.62
35	$668.23	$668.23	$721.68	$721.68	$681.59	$681.59	$678.06	$678.06
36	$672.60	$672.60	$726.41	$726.41	$686.05	$686.05	$682.50	$682.50
37	$676.98	$676.98	$731.13	$731.13	$690.52	$690.52	$686.94	$686.94
38	$681.35	$681.35	$735.86	$735.86	$694.98	$694.98	$691.38	$691.38
39	$690.10	$690.10	$745.31	$745.31	$703.90	$703.90	$700.26	$700.26
40	$698.85	$698.85	$754.76	$754.76	$712.83	$712.83	$709.14	$709.14
41	$711.97	$711.97	$768.93	$768.93	$726.21	$726.21	$722.45	$722.45
42	$724.55	$724.55	$782.51	$782.51	$739.04	$739.04	$735.22	$735.22
43	$742.05	$742.05	$801.41	$801.41	$756.89	$756.89	$752.97	$752.97
44	$763.92	$763.92	$825.04	$825.04	$779.20	$779.20	$775.17	$775.17
45	$789.62	$789.62	$852.79	$852.79	$805.41	$805.41	$801.25	$801.25
46	$820.24	$820.24	$885.86	$885.86	$836.65	$836.65	$832.32	$832.32
47	$854.70	$854.70	$923.07	$923.07	$871.79	$871.79	$867.28	$867.28
48	$894.07	$894.07	$965.59	$965.59	$911.95	$911.95	$907.23	$907.23
49	$932.89	$932.89	$1,007.52	$1,007.52	$951.55	$951.55	$946.63	$946.63
50	$976.64	$976.64	$1,054.77	$1,054.77	$996.17	$996.17	$991.02	$991.02
51	$1,019.84	$1,019.84	$1,101.42	$1,101.42	$1,040.23	$1,040.23	$1,034.85	$1,034.85
52	$1,067.41	$1,067.41	$1,152.81	$1,152.81	$1,088.76	$1,088.76	$1,083.13	$1,083.13
53	$1,115.53	$1,115.53	$1,204.78	$1,204.78	$1,137.84	$1,137.84	$1,131.96	$1,131.96
54	$1,167.48	$1,167.48	$1,260.88	$1,260.88	$1,190.83	$1,190.83	$1,184.67	$1,184.67
55	$1,219.43	$1,219.43	$1,316.99	$1,316.99	$1,243.82	$1,243.82	$1,237.38	$1,237.38
56	$1,275.75	$1,275.75	$1,377.81	$1,377.81	$1,301.27	$1,301.27	$1,294.54	$1,294.54
57	$1,332.62	$1,332.62	$1,439.23	$1,439.23	$1,359.28	$1,359.28	$1,352.24	$1,352.24
58	$1,393.32	$1,393.32	$1,504.79	$1,504.79	$1,421.19	$1,421.19	$1,413.83	$1,413.83
59	$1,423.40	$1,423.40	$1,537.27	$1,537.27	$1,451.87	$1,451.87	$1,444.35	$1,444.35
60	$1,484.10	$1,484.10	$1,602.82	$1,602.82	$1,513.78	$1,513.78	$1,505.94	$1,505.94
61	$1,536.59	$1,536.59	$1,659.52	$1,659.52	$1,567.32	$1,567.32	$1,559.21	$1,559.21
62	$1,571.04	$1,571.04	$1,696.73	$1,696.73	$1,602.46	$1,602.46	$1,594.17	$1,594.17
63	$1,614.24	$1,614.24	$1,743.38	$1,743.38	$1,646.53	$1,646.53	$1,638.01	$1,638.01
64+	$1,640.48	$1,640.48	$1,771.73	$1,771.73	$1,673.30	$1,673.30	$1,664.63	$1,664.63

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>							**45127PA0010057**	
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$458.44	$458.44	$432.97	$432.97	$404.11	$404.11	$436.44	$436.44
15	$499.19	$499.19	$471.46	$471.46	$440.03	$440.03	$475.23	$475.23
16	$514.77	$514.77	$486.17	$486.17	$453.77	$453.77	$490.07	$490.07
17	$530.35	$530.35	$500.89	$500.89	$467.50	$467.50	$504.90	$504.90
18	$547.13	$547.13	$516.74	$516.74	$482.29	$482.29	$520.88	$520.88
19	$563.91	$563.91	$532.58	$532.58	$497.08	$497.08	$536.85	$536.85
20	$581.29	$581.29	$549.00	$549.00	$512.40	$512.40	$553.39	$553.39
21	$599.27	$599.27	$565.98	$565.98	$528.25	$528.25	$570.51	$570.51
22	$599.27	$599.27	$565.98	$565.98	$528.25	$528.25	$570.51	$570.51
23	$599.27	$599.27	$565.98	$565.98	$528.25	$528.25	$570.51	$570.51
24	$599.27	$599.27	$565.98	$565.98	$528.25	$528.25	$570.51	$570.51
25	$601.67	$601.67	$568.24	$568.24	$530.36	$530.36	$572.79	$572.79
26	$613.65	$613.65	$579.56	$579.56	$540.93	$540.93	$584.20	$584.20
27	$628.04	$628.04	$593.14	$593.14	$553.61	$553.61	$597.89	$597.89
28	$651.41	$651.41	$615.22	$615.22	$574.21	$574.21	$620.14	$620.14
29	$670.58	$670.58	$633.33	$633.33	$591.11	$591.11	$638.40	$638.40
30	$680.17	$680.17	$642.38	$642.38	$599.56	$599.56	$647.53	$647.53
31	$694.55	$694.55	$655.97	$655.97	$612.24	$612.24	$661.22	$661.22
32	$708.94	$708.94	$669.55	$669.55	$624.92	$624.92	$674.91	$674.91
33	$717.93	$717.93	$678.04	$678.04	$632.84	$632.84	$683.47	$683.47
34	$727.51	$727.51	$687.10	$687.10	$641.30	$641.30	$692.60	$692.60
35	$732.31	$732.31	$691.62	$691.62	$645.52	$645.52	$697.16	$697.16
36	$737.10	$737.10	$696.15	$696.15	$649.75	$649.75	$701.73	$701.73
37	$741.90	$741.90	$700.68	$700.68	$653.97	$653.97	$706.29	$706.29
38	$746.69	$746.69	$705.21	$705.21	$658.20	$658.20	$710.86	$710.86
39	$756.28	$756.28	$714.26	$714.26	$666.65	$666.65	$719.98	$719.98
40	$765.87	$765.87	$723.32	$723.32	$675.10	$675.10	$729.11	$729.11
41	$780.25	$780.25	$736.90	$736.90	$687.78	$687.78	$742.80	$742.80
42	$794.03	$794.03	$749.92	$749.92	$699.93	$699.93	$755.93	$755.93
43	$813.21	$813.21	$768.03	$768.03	$716.84	$716.84	$774.18	$774.18
44	$837.18	$837.18	$790.67	$790.67	$737.97	$737.97	$797.00	$797.00
45	$865.35	$865.35	$817.27	$817.27	$762.79	$762.79	$823.82	$823.82
46	$898.91	$898.91	$848.97	$848.97	$792.38	$792.38	$855.77	$855.77
47	$936.66	$936.66	$884.62	$884.62	$825.65	$825.65	$891.71	$891.71
48	$979.81	$979.81	$925.37	$925.37	$863.69	$863.69	$932.78	$932.78
49	$1,022.36	$1,022.36	$965.56	$965.56	$901.19	$901.19	$973.29	$973.29
50	$1,070.30	$1,070.30	$1,010.84	$1,010.84	$943.45	$943.45	$1,018.93	$1,018.93
51	$1,117.64	$1,117.64	$1,055.55	$1,055.55	$985.19	$985.19	$1,064.00	$1,064.00
52	$1,169.78	$1,169.78	$1,104.79	$1,104.79	$1,031.14	$1,031.14	$1,113.64	$1,113.64
53	$1,222.51	$1,222.51	$1,154.59	$1,154.59	$1,077.63	$1,077.63	$1,163.84	$1,163.84
54	$1,279.44	$1,279.44	$1,208.36	$1,208.36	$1,127.81	$1,127.81	$1,218.04	$1,218.04
55	$1,336.37	$1,336.37	$1,262.13	$1,262.13	$1,178.00	$1,178.00	$1,272.24	$1,272.24
56	$1,398.10	$1,398.10	$1,320.43	$1,320.43	$1,232.41	$1,232.41	$1,331.00	$1,331.00
57	$1,460.42	$1,460.42	$1,379.29	$1,379.29	$1,287.35	$1,287.35	$1,390.33	$1,390.33
58	$1,526.94	$1,526.94	$1,442.11	$1,442.11	$1,345.98	$1,345.98	$1,453.66	$1,453.66
59	$1,559.90	$1,559.90	$1,473.24	$1,473.24	$1,375.03	$1,375.03	$1,485.04	$1,485.04
60	$1,626.42	$1,626.42	$1,536.06	$1,536.06	$1,433.67	$1,433.67	$1,548.36	$1,548.36
61	$1,683.95	$1,683.95	$1,590.40	$1,590.40	$1,484.38	$1,484.38	$1,603.13	$1,603.13
62	$1,721.70	$1,721.70	$1,626.05	$1,626.05	$1,517.66	$1,517.66	$1,639.08	$1,639.08
63	$1,769.05	$1,769.05	$1,670.77	$1,670.77	$1,559.39	$1,559.39	$1,684.15	$1,684.15
64+	$1,797.80	$1,797.80	$1,697.93	$1,697.93	$1,584.74	$1,584.74	$1,711.52	$1,711.52

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>	**45127PA0010057**							
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$412.19	$412.19	$410.28	$410.28	$443.11	$443.11	$418.49	$418.49
15	$448.83	$448.83	$446.75	$446.75	$482.49	$482.49	$455.69	$455.69
16	$462.84	$462.84	$460.70	$460.70	$497.55	$497.55	$469.91	$469.91
17	$476.85	$476.85	$474.64	$474.64	$512.61	$512.61	$484.14	$484.14
18	$491.94	$491.94	$489.66	$489.66	$528.83	$528.83	$499.45	$499.45
19	$507.02	$507.02	$504.68	$504.68	$545.05	$545.05	$514.77	$514.77
20	$522.65	$522.65	$520.23	$520.23	$561.85	$561.85	$530.64	$530.64
21	$538.82	$538.82	$536.32	$536.32	$579.23	$579.23	$547.05	$547.05
22	$538.82	$538.82	$536.32	$536.32	$579.23	$579.23	$547.05	$547.05
23	$538.82	$538.82	$536.32	$536.32	$579.23	$579.23	$547.05	$547.05
24	$538.82	$538.82	$536.32	$536.32	$579.23	$579.23	$547.05	$547.05
25	$540.97	$540.97	$538.47	$538.47	$581.54	$581.54	$549.23	$549.23
26	$551.75	$551.75	$549.19	$549.19	$593.13	$593.13	$560.18	$560.18
27	$564.68	$564.68	$562.06	$562.06	$607.03	$607.03	$573.30	$573.30
28	$585.69	$585.69	$582.98	$582.98	$629.62	$629.62	$594.64	$594.64
29	$602.93	$602.93	$600.14	$600.14	$648.15	$648.15	$612.14	$612.14
30	$611.56	$611.56	$608.72	$608.72	$657.42	$657.42	$620.90	$620.90
31	$624.49	$624.49	$621.59	$621.59	$671.32	$671.32	$634.03	$634.03
32	$637.42	$637.42	$634.47	$634.47	$685.22	$685.22	$647.16	$647.16
33	$645.50	$645.50	$642.51	$642.51	$693.91	$693.91	$655.36	$655.36
34	$654.12	$654.12	$651.09	$651.09	$703.18	$703.18	$664.11	$664.11
35	$658.43	$658.43	$655.38	$655.38	$707.81	$707.81	$668.49	$668.49
36	$662.74	$662.74	$659.67	$659.67	$712.45	$712.45	$672.87	$672.87
37	$667.05	$667.05	$663.96	$663.96	$717.08	$717.08	$677.24	$677.24
38	$671.36	$671.36	$668.25	$668.25	$721.72	$721.72	$681.62	$681.62
39	$679.98	$679.98	$676.84	$676.84	$730.98	$730.98	$690.37	$690.37
40	$688.61	$688.61	$685.42	$685.42	$740.25	$740.25	$699.13	$699.13
41	$701.54	$701.54	$698.29	$698.29	$754.15	$754.15	$712.25	$712.25
42	$713.93	$713.93	$710.62	$710.62	$767.47	$767.47	$724.84	$724.84
43	$731.17	$731.17	$727.79	$727.79	$786.01	$786.01	$742.34	$742.34
44	$752.72	$752.72	$749.24	$749.24	$809.18	$809.18	$764.22	$764.22
45	$778.05	$778.05	$774.45	$774.45	$836.40	$836.40	$789.94	$789.94
46	$808.22	$808.22	$804.48	$804.48	$868.84	$868.84	$820.57	$820.57
47	$842.17	$842.17	$838.27	$838.27	$905.33	$905.33	$855.03	$855.03
48	$880.96	$880.96	$876.88	$876.88	$947.03	$947.03	$894.42	$894.42
49	$919.22	$919.22	$914.96	$914.96	$988.16	$988.16	$933.26	$933.26
50	$962.32	$962.32	$957.87	$957.87	$1,034.50	$1,034.50	$977.02	$977.02
51	$1,004.89	$1,004.89	$1,000.24	$1,000.24	$1,080.26	$1,080.26	$1,020.24	$1,020.24
52	$1,051.77	$1,051.77	$1,046.90	$1,046.90	$1,130.65	$1,130.65	$1,067.83	$1,067.83
53	$1,099.18	$1,099.18	$1,094.09	$1,094.09	$1,181.62	$1,181.62	$1,115.97	$1,115.97
54	$1,150.37	$1,150.37	$1,145.04	$1,145.04	$1,236.65	$1,236.65	$1,167.94	$1,167.94
55	$1,201.56	$1,201.56	$1,195.99	$1,195.99	$1,291.67	$1,291.67	$1,219.91	$1,219.91
56	$1,257.06	$1,257.06	$1,251.23	$1,251.23	$1,351.33	$1,351.33	$1,276.26	$1,276.26
57	$1,313.09	$1,313.09	$1,307.01	$1,307.01	$1,411.57	$1,411.57	$1,333.15	$1,333.15
58	$1,372.90	$1,372.90	$1,366.54	$1,366.54	$1,475.87	$1,475.87	$1,393.87	$1,393.87
59	$1,402.54	$1,402.54	$1,396.04	$1,396.04	$1,507.72	$1,507.72	$1,423.96	$1,423.96
60	$1,462.34	$1,462.34	$1,455.57	$1,455.57	$1,572.02	$1,572.02	$1,484.68	$1,484.68
61	$1,514.07	$1,514.07	$1,507.06	$1,507.06	$1,627.62	$1,627.62	$1,537.20	$1,537.20
62	$1,548.02	$1,548.02	$1,540.85	$1,540.85	$1,664.12	$1,664.12	$1,571.66	$1,571.66
63	$1,590.58	$1,590.58	$1,583.22	$1,583.22	$1,709.87	$1,709.87	$1,614.88	$1,614.88
64+	$1,616.44	$1,616.44	$1,608.95	$1,608.95	$1,737.68	$1,737.68	$1,641.14	$1,641.14

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$357.28	$357.28	$385.86	$385.86	$364.42	$364.42	$363.46	$363.46
15	$389.04	$389.04	$420.16	$420.16	$396.82	$396.82	$395.77	$395.77
16	$401.18	$401.18	$433.27	$433.27	$409.20	$409.20	$408.12	$408.12
17	$413.32	$413.32	$446.39	$446.39	$421.59	$421.59	$420.47	$420.47
18	$426.40	$426.40	$460.51	$460.51	$434.93	$434.93	$433.78	$433.78
19	$439.48	$439.48	$474.63	$474.63	$448.26	$448.26	$447.08	$447.08
20	$453.02	$453.02	$489.26	$489.26	$462.08	$462.08	$460.86	$460.86
21	$467.03	$467.03	$504.39	$504.39	$476.37	$476.37	$475.11	$475.11
22	$467.03	$467.03	$504.39	$504.39	$476.37	$476.37	$475.11	$475.11
23	$467.03	$467.03	$504.39	$504.39	$476.37	$476.37	$475.11	$475.11
24	$467.03	$467.03	$504.39	$504.39	$476.37	$476.37	$475.11	$475.11
25	$468.90	$468.90	$506.41	$506.41	$478.28	$478.28	$477.01	$477.01
26	$478.24	$478.24	$516.50	$516.50	$487.80	$487.80	$486.51	$486.51
27	$489.45	$489.45	$528.60	$528.60	$499.24	$499.24	$497.92	$497.92
28	$507.66	$507.66	$548.27	$548.27	$517.81	$517.81	$516.44	$516.44
29	$522.61	$522.61	$564.42	$564.42	$533.06	$533.06	$531.65	$531.65
30	$530.08	$530.08	$572.49	$572.49	$540.68	$540.68	$539.25	$539.25
31	$541.29	$541.29	$584.59	$584.59	$552.11	$552.11	$550.65	$550.65
32	$552.50	$552.50	$596.70	$596.70	$563.55	$563.55	$562.06	$562.06
33	$559.50	$559.50	$604.26	$604.26	$570.69	$570.69	$569.18	$569.18
34	$566.97	$566.97	$612.33	$612.33	$578.31	$578.31	$576.78	$576.78
35	$570.71	$570.71	$616.37	$616.37	$582.12	$582.12	$580.58	$580.58
36	$574.45	$574.45	$620.40	$620.40	$585.94	$585.94	$584.39	$584.39
37	$578.18	$578.18	$624.44	$624.44	$589.75	$589.75	$588.19	$588.19
38	$581.92	$581.92	$628.47	$628.47	$593.56	$593.56	$591.99	$591.99
39	$589.39	$589.39	$636.54	$636.54	$601.18	$601.18	$599.59	$599.59
40	$596.86	$596.86	$644.61	$644.61	$608.80	$608.80	$607.19	$607.19
41	$608.07	$608.07	$656.72	$656.72	$620.23	$620.23	$618.59	$618.59
42	$618.81	$618.81	$668.32	$668.32	$631.19	$631.19	$629.52	$629.52
43	$633.76	$633.76	$684.46	$684.46	$646.43	$646.43	$644.72	$644.72
44	$652.44	$652.44	$704.64	$704.64	$665.49	$665.49	$663.73	$663.73
45	$674.39	$674.39	$728.34	$728.34	$687.88	$687.88	$686.06	$686.06
46	$700.54	$700.54	$756.59	$756.59	$714.56	$714.56	$712.66	$712.66
47	$729.97	$729.97	$788.37	$788.37	$744.57	$744.57	$742.60	$742.60
48	$763.59	$763.59	$824.68	$824.68	$778.87	$778.87	$776.80	$776.80
49	$796.75	$796.75	$860.49	$860.49	$812.69	$812.69	$810.54	$810.54
50	$834.12	$834.12	$900.84	$900.84	$850.80	$850.80	$848.55	$848.55
51	$871.01	$871.01	$940.69	$940.69	$888.43	$888.43	$886.08	$886.08
52	$911.64	$911.64	$984.57	$984.57	$929.88	$929.88	$927.41	$927.41
53	$952.74	$952.74	$1,028.96	$1,028.96	$971.80	$971.80	$969.22	$969.22
54	$997.11	$997.11	$1,076.88	$1,076.88	$1,017.05	$1,017.05	$1,014.36	$1,014.36
55	$1,041.48	$1,041.48	$1,124.80	$1,124.80	$1,062.31	$1,062.31	$1,059.50	$1,059.50
56	$1,089.58	$1,089.58	$1,176.75	$1,176.75	$1,111.37	$1,111.37	$1,108.43	$1,108.43
57	$1,138.15	$1,138.15	$1,229.20	$1,229.20	$1,160.92	$1,160.92	$1,157.84	$1,157.84
58	$1,189.99	$1,189.99	$1,285.19	$1,285.19	$1,213.79	$1,213.79	$1,210.58	$1,210.58
59	$1,215.68	$1,215.68	$1,312.93	$1,312.93	$1,239.99	$1,239.99	$1,236.71	$1,236.71
60	$1,267.52	$1,267.52	$1,368.92	$1,368.92	$1,292.87	$1,292.87	$1,289.45	$1,289.45
61	$1,312.35	$1,312.35	$1,417.34	$1,417.34	$1,338.60	$1,338.60	$1,335.06	$1,335.06
62	$1,341.78	$1,341.78	$1,449.12	$1,449.12	$1,368.61	$1,368.61	$1,364.99	$1,364.99
63	$1,378.67	$1,378.67	$1,488.97	$1,488.97	$1,406.25	$1,406.25	$1,402.52	$1,402.52
64+	$1,401.08	$1,401.08	$1,513.17	$1,513.17	$1,429.10	$1,429.10	$1,425.32	$1,425.32

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$392.54	$392.54	$370.73	$370.73	$330.90	$330.90	$357.37	$357.37
15	$427.43	$427.43	$403.68	$403.68	$360.31	$360.31	$389.14	$389.14
16	$440.77	$440.77	$416.28	$416.28	$371.56	$371.56	$401.29	$401.29
17	$454.11	$454.11	$428.88	$428.88	$382.81	$382.81	$413.43	$413.43
18	$468.48	$468.48	$442.45	$442.45	$394.92	$394.92	$426.51	$426.51
19	$482.84	$482.84	$456.02	$456.02	$407.03	$407.03	$439.59	$439.59
20	$497.73	$497.73	$470.07	$470.07	$419.57	$419.57	$453.14	$453.14
21	$513.12	$513.12	$484.61	$484.61	$432.55	$432.55	$467.15	$467.15
22	$513.12	$513.12	$484.61	$484.61	$432.55	$432.55	$467.15	$467.15
23	$513.12	$513.12	$484.61	$484.61	$432.55	$432.55	$467.15	$467.15
24	$513.12	$513.12	$484.61	$484.61	$432.55	$432.55	$467.15	$467.15
25	$515.17	$515.17	$486.55	$486.55	$434.28	$434.28	$469.02	$469.02
26	$525.43	$525.43	$496.24	$496.24	$442.93	$442.93	$478.37	$478.37
27	$537.75	$537.75	$507.87	$507.87	$453.31	$453.31	$489.58	$489.58
28	$557.76	$557.76	$526.77	$526.77	$470.18	$470.18	$507.80	$507.80
29	$574.18	$574.18	$542.28	$542.28	$484.02	$484.02	$522.75	$522.75
30	$582.39	$582.39	$550.03	$550.03	$490.94	$490.94	$530.22	$530.22
31	$594.70	$594.70	$561.67	$561.67	$501.33	$501.33	$541.43	$541.43
32	$607.02	$607.02	$573.30	$573.30	$511.71	$511.71	$552.64	$552.64
33	$614.72	$614.72	$580.57	$580.57	$518.19	$518.19	$559.65	$559.65
34	$622.93	$622.93	$588.32	$588.32	$525.12	$525.12	$567.12	$567.12
35	$627.03	$627.03	$592.20	$592.20	$528.58	$528.58	$570.86	$570.86
36	$631.14	$631.14	$596.07	$596.07	$532.04	$532.04	$574.60	$574.60
37	$635.24	$635.24	$599.95	$599.95	$535.50	$535.50	$578.34	$578.34
38	$639.35	$639.35	$603.83	$603.83	$538.96	$538.96	$582.07	$582.07
39	$647.56	$647.56	$611.58	$611.58	$545.88	$545.88	$589.55	$589.55
40	$655.77	$655.77	$619.33	$619.33	$552.80	$552.80	$597.02	$597.02
41	$668.08	$668.08	$630.97	$630.97	$563.18	$563.18	$608.23	$608.23
42	$679.88	$679.88	$642.11	$642.11	$573.13	$573.13	$618.98	$618.98
43	$696.30	$696.30	$657.62	$657.62	$586.97	$586.97	$633.93	$633.93
44	$716.83	$716.83	$677.00	$677.00	$604.27	$604.27	$652.61	$652.61
45	$740.94	$740.94	$699.78	$699.78	$624.60	$624.60	$674.57	$674.57
46	$769.68	$769.68	$726.92	$726.92	$648.83	$648.83	$700.73	$700.73
47	$802.00	$802.00	$757.45	$757.45	$676.08	$676.08	$730.16	$730.16
48	$838.95	$838.95	$792.34	$792.34	$707.22	$707.22	$763.80	$763.80
49	$875.38	$875.38	$826.75	$826.75	$737.93	$737.93	$796.96	$796.96
50	$916.43	$916.43	$865.52	$865.52	$772.53	$772.53	$834.34	$834.34
51	$956.97	$956.97	$903.80	$903.80	$806.71	$806.71	$871.24	$871.24
52	$1,001.61	$1,001.61	$945.96	$945.96	$844.34	$844.34	$911.88	$911.88
53	$1,046.76	$1,046.76	$988.61	$988.61	$882.40	$882.40	$952.99	$952.99
54	$1,095.51	$1,095.51	$1,034.65	$1,034.65	$923.49	$923.49	$997.37	$997.37
55	$1,144.25	$1,144.25	$1,080.69	$1,080.69	$964.59	$964.59	$1,041.75	$1,041.75
56	$1,197.11	$1,197.11	$1,130.60	$1,130.60	$1,009.14	$1,009.14	$1,089.87	$1,089.87
57	$1,250.47	$1,250.47	$1,181.00	$1,181.00	$1,054.12	$1,054.12	$1,138.45	$1,138.45
58	$1,307.43	$1,307.43	$1,234.79	$1,234.79	$1,102.14	$1,102.14	$1,190.31	$1,190.31
59	$1,335.65	$1,335.65	$1,261.45	$1,261.45	$1,125.93	$1,125.93	$1,216.00	$1,216.00
60	$1,392.60	$1,392.60	$1,315.24	$1,315.24	$1,173.94	$1,173.94	$1,267.86	$1,267.86
61	$1,441.86	$1,441.86	$1,361.76	$1,361.76	$1,215.47	$1,215.47	$1,312.70	$1,312.70
62	$1,474.19	$1,474.19	$1,392.29	$1,392.29	$1,242.72	$1,242.72	$1,342.13	$1,342.13
63	$1,514.73	$1,514.73	$1,430.58	$1,430.58	$1,276.89	$1,276.89	$1,379.04	$1,379.04
64+	$1,539.35	$1,539.35	$1,453.83	$1,453.83	$1,297.64	$1,297.64	$1,401.45	$1,401.45

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$337.52	$337.52	$337.09	$337.09	$364.06	$364.06	$343.83	$343.83
15	$367.52	$367.52	$367.05	$367.05	$396.42	$396.42	$374.39	$374.39
16	$378.99	$378.99	$378.51	$378.51	$408.79	$408.79	$386.08	$386.08
17	$390.46	$390.46	$389.97	$389.97	$421.16	$421.16	$397.77	$397.77
18	$402.82	$402.82	$402.30	$402.30	$434.49	$434.49	$410.35	$410.35
19	$415.17	$415.17	$414.64	$414.64	$447.81	$447.81	$422.94	$422.94
20	$427.96	$427.96	$427.42	$427.42	$461.61	$461.61	$435.97	$435.97
21	$441.20	$441.20	$440.64	$440.64	$475.89	$475.89	$449.45	$449.45
22	$441.20	$441.20	$440.64	$440.64	$475.89	$475.89	$449.45	$449.45
23	$441.20	$441.20	$440.64	$440.64	$475.89	$475.89	$449.45	$449.45
24	$441.20	$441.20	$440.64	$440.64	$475.89	$475.89	$449.45	$449.45
25	$442.97	$442.97	$442.40	$442.40	$477.79	$477.79	$451.25	$451.25
26	$451.79	$451.79	$451.22	$451.22	$487.31	$487.31	$460.24	$460.24
27	$462.38	$462.38	$461.79	$461.79	$498.73	$498.73	$471.03	$471.03
28	$479.59	$479.59	$478.98	$478.98	$517.29	$517.29	$488.56	$488.56
29	$493.70	$493.70	$493.08	$493.08	$532.52	$532.52	$502.94	$502.94
30	$500.76	$500.76	$500.13	$500.13	$540.14	$540.14	$510.13	$510.13
31	$511.35	$511.35	$510.70	$510.70	$551.56	$551.56	$520.92	$520.92
32	$521.94	$521.94	$521.28	$521.28	$562.98	$562.98	$531.70	$531.70
33	$528.56	$528.56	$527.89	$527.89	$570.12	$570.12	$538.44	$538.44
34	$535.62	$535.62	$534.94	$534.94	$577.73	$577.73	$545.64	$545.64
35	$539.15	$539.15	$538.46	$538.46	$581.54	$581.54	$549.23	$549.23
36	$542.68	$542.68	$541.99	$541.99	$585.35	$585.35	$552.83	$552.83
37	$546.21	$546.21	$545.51	$545.51	$589.15	$589.15	$556.42	$556.42
38	$549.74	$549.74	$549.04	$549.04	$592.96	$592.96	$560.02	$560.02
39	$556.80	$556.80	$556.09	$556.09	$600.57	$600.57	$567.21	$567.21
40	$563.85	$563.85	$563.14	$563.14	$608.19	$608.19	$574.40	$574.40
41	$574.44	$574.44	$573.71	$573.71	$619.61	$619.61	$585.19	$585.19
42	$584.59	$584.59	$583.85	$583.85	$630.56	$630.56	$595.52	$595.52
43	$598.71	$598.71	$597.95	$597.95	$645.78	$645.78	$609.91	$609.91
44	$616.36	$616.36	$615.57	$615.57	$664.82	$664.82	$627.89	$627.89
45	$637.09	$637.09	$636.28	$636.28	$687.19	$687.19	$649.01	$649.01
46	$661.80	$661.80	$660.96	$660.96	$713.84	$713.84	$674.18	$674.18
47	$689.60	$689.60	$688.72	$688.72	$743.82	$743.82	$702.49	$702.49
48	$721.36	$721.36	$720.45	$720.45	$778.08	$778.08	$734.86	$734.86
49	$752.69	$752.69	$751.73	$751.73	$811.87	$811.87	$766.77	$766.77
50	$787.98	$787.98	$786.98	$786.98	$849.94	$849.94	$802.72	$802.72
51	$822.84	$822.84	$821.79	$821.79	$887.54	$887.54	$838.23	$838.23
52	$861.22	$861.22	$860.13	$860.13	$928.94	$928.94	$877.33	$877.33
53	$900.05	$900.05	$898.91	$898.91	$970.82	$970.82	$916.88	$916.88
54	$941.96	$941.96	$940.77	$940.77	$1,016.03	$1,016.03	$959.58	$959.58
55	$983.88	$983.88	$982.63	$982.63	$1,061.24	$1,061.24	$1,002.28	$1,002.28
56	$1,029.32	$1,029.32	$1,028.01	$1,028.01	$1,110.25	$1,110.25	$1,048.57	$1,048.57
57	$1,075.21	$1,075.21	$1,073.84	$1,073.84	$1,159.75	$1,159.75	$1,095.32	$1,095.32
58	$1,124.18	$1,124.18	$1,122.75	$1,122.75	$1,212.57	$1,212.57	$1,145.21	$1,145.21
59	$1,148.45	$1,148.45	$1,146.99	$1,146.99	$1,238.74	$1,238.74	$1,169.93	$1,169.93
60	$1,197.42	$1,197.42	$1,195.90	$1,195.90	$1,291.57	$1,291.57	$1,219.81	$1,219.81
61	$1,239.77	$1,239.77	$1,238.20	$1,238.20	$1,337.25	$1,337.25	$1,262.96	$1,262.96
62	$1,267.57	$1,267.57	$1,265.96	$1,265.96	$1,367.24	$1,367.24	$1,291.28	$1,291.28
63	$1,302.43	$1,302.43	$1,300.77	$1,300.77	$1,404.83	$1,404.83	$1,326.78	$1,326.78
64+	$1,323.59	$1,323.59	$1,321.91	$1,321.91	$1,427.66	$1,427.66	$1,348.35	$1,348.35

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010116**		**45127PA0010117**	
Plan Marketing Name =>	**Gold PPO 500/0/20 Rx 250**		**Gold PPO 500/0/20 Rx 250**		**Gold PPO 500/0/20 Rx 250**		**Gold PPO 500/0/20 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$378.40	$378.40	$408.67	$408.67	$385.97	$385.97	$384.59	$384.59
15	$412.04	$412.04	$445.00	$445.00	$420.28	$420.28	$418.77	$418.77
16	$424.90	$424.90	$458.89	$458.89	$433.39	$433.39	$431.85	$431.85
17	$437.76	$437.76	$472.78	$472.78	$446.51	$446.51	$444.92	$444.92
18	$451.61	$451.61	$487.73	$487.73	$460.64	$460.64	$458.99	$458.99
19	$465.46	$465.46	$502.69	$502.69	$474.77	$474.77	$473.07	$473.07
20	$479.80	$479.80	$518.18	$518.18	$489.40	$489.40	$487.65	$487.65
21	$494.64	$494.64	$534.21	$534.21	$504.53	$504.53	$502.73	$502.73
22	$494.64	$494.64	$534.21	$534.21	$504.53	$504.53	$502.73	$502.73
23	$494.64	$494.64	$534.21	$534.21	$504.53	$504.53	$502.73	$502.73
24	$494.64	$494.64	$534.21	$534.21	$504.53	$504.53	$502.73	$502.73
25	$496.62	$496.62	$536.35	$536.35	$506.55	$506.55	$504.74	$504.74
26	$506.51	$506.51	$547.03	$547.03	$516.64	$516.64	$514.80	$514.80
27	$518.38	$518.38	$559.85	$559.85	$528.75	$528.75	$526.86	$526.86
28	$537.67	$537.67	$580.69	$580.69	$548.43	$548.43	$546.47	$546.47
29	$553.50	$553.50	$597.78	$597.78	$564.57	$564.57	$562.55	$562.55
30	$561.42	$561.42	$606.33	$606.33	$572.64	$572.64	$570.60	$570.60
31	$573.29	$573.29	$619.15	$619.15	$584.75	$584.75	$582.66	$582.66
32	$585.16	$585.16	$631.97	$631.97	$596.86	$596.86	$594.73	$594.73
33	$592.58	$592.58	$639.99	$639.99	$604.43	$604.43	$602.27	$602.27
34	$600.49	$600.49	$648.53	$648.53	$612.50	$612.50	$610.31	$610.31
35	$604.45	$604.45	$652.81	$652.81	$616.54	$616.54	$614.34	$614.34
36	$608.41	$608.41	$657.08	$657.08	$620.58	$620.58	$618.36	$618.36
37	$612.36	$612.36	$661.35	$661.35	$624.61	$624.61	$622.38	$622.38
38	$616.32	$616.32	$665.63	$665.63	$628.65	$628.65	$626.40	$626.40
39	$624.24	$624.24	$674.17	$674.17	$636.72	$636.72	$634.45	$634.45
40	$632.15	$632.15	$682.72	$682.72	$644.79	$644.79	$642.49	$642.49
41	$644.02	$644.02	$695.54	$695.54	$656.90	$656.90	$654.55	$654.55
42	$655.40	$655.40	$707.83	$707.83	$668.51	$668.51	$666.12	$666.12
43	$671.23	$671.23	$724.92	$724.92	$684.65	$684.65	$682.20	$682.20
44	$691.01	$691.01	$746.29	$746.29	$704.83	$704.83	$702.31	$702.31
45	$714.26	$714.26	$771.40	$771.40	$728.55	$728.55	$725.94	$725.94
46	$741.96	$741.96	$801.32	$801.32	$756.80	$756.80	$754.10	$754.10
47	$773.12	$773.12	$834.97	$834.97	$788.58	$788.58	$785.77	$785.77
48	$808.74	$808.74	$873.44	$873.44	$824.91	$824.91	$821.96	$821.96
49	$843.86	$843.86	$911.36	$911.36	$860.73	$860.73	$857.66	$857.66
50	$883.43	$883.43	$954.10	$954.10	$901.10	$901.10	$897.88	$897.88
51	$922.50	$922.50	$996.30	$996.30	$940.95	$940.95	$937.59	$937.59
52	$965.54	$965.54	$1,042.78	$1,042.78	$984.85	$984.85	$981.33	$981.33
53	$1,009.07	$1,009.07	$1,089.79	$1,089.79	$1,029.25	$1,029.25	$1,025.57	$1,025.57
54	$1,056.06	$1,056.06	$1,140.54	$1,140.54	$1,077.18	$1,077.18	$1,073.33	$1,073.33
55	$1,103.05	$1,103.05	$1,191.29	$1,191.29	$1,125.11	$1,125.11	$1,121.09	$1,121.09
56	$1,154.00	$1,154.00	$1,246.31	$1,246.31	$1,177.08	$1,177.08	$1,172.87	$1,172.87
57	$1,205.44	$1,205.44	$1,301.87	$1,301.87	$1,229.55	$1,229.55	$1,225.15	$1,225.15
58	$1,260.34	$1,260.34	$1,361.17	$1,361.17	$1,285.55	$1,285.55	$1,280.96	$1,280.96
59	$1,287.55	$1,287.55	$1,390.55	$1,390.55	$1,313.30	$1,313.30	$1,308.61	$1,308.61
60	$1,342.45	$1,342.45	$1,449.85	$1,449.85	$1,369.30	$1,369.30	$1,364.41	$1,364.41
61	$1,389.94	$1,389.94	$1,501.13	$1,501.13	$1,417.74	$1,417.74	$1,412.67	$1,412.67
62	$1,421.10	$1,421.10	$1,534.79	$1,534.79	$1,449.52	$1,449.52	$1,444.34	$1,444.34
63	$1,460.18	$1,460.18	$1,576.99	$1,576.99	$1,489.38	$1,489.38	$1,484.06	$1,484.06
64+	$1,483.91	$1,483.91	$1,602.62	$1,602.62	$1,513.59	$1,513.59	$1,508.18	$1,508.18

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/20 Rx 0**		**Gold PPO 500/0/20 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$415.36	$415.36	$392.28	$392.28	$306.92	$306.92	$331.47	$331.47
15	$452.28	$452.28	$427.15	$427.15	$334.20	$334.20	$360.94	$360.94
16	$466.39	$466.39	$440.48	$440.48	$344.63	$344.63	$372.20	$372.20
17	$480.51	$480.51	$453.81	$453.81	$355.06	$355.06	$383.47	$383.47
18	$495.71	$495.71	$468.17	$468.17	$366.30	$366.30	$395.60	$395.60
19	$510.91	$510.91	$482.53	$482.53	$377.53	$377.53	$407.73	$407.73
20	$526.66	$526.66	$497.40	$497.40	$389.16	$389.16	$420.30	$420.30
21	$542.95	$542.95	$512.78	$512.78	$401.20	$401.20	$433.30	$433.30
22	$542.95	$542.95	$512.78	$512.78	$401.20	$401.20	$433.30	$433.30
23	$542.95	$542.95	$512.78	$512.78	$401.20	$401.20	$433.30	$433.30
24	$542.95	$542.95	$512.78	$512.78	$401.20	$401.20	$433.30	$433.30
25	$545.12	$545.12	$514.84	$514.84	$402.80	$402.80	$435.03	$435.03
26	$555.98	$555.98	$525.09	$525.09	$410.83	$410.83	$443.70	$443.70
27	$569.01	$569.01	$537.40	$537.40	$420.46	$420.46	$454.09	$454.09
28	$590.18	$590.18	$557.40	$557.40	$436.10	$436.10	$470.99	$470.99
29	$607.56	$607.56	$573.81	$573.81	$448.94	$448.94	$484.86	$484.86
30	$616.25	$616.25	$582.01	$582.01	$455.36	$455.36	$491.79	$491.79
31	$629.28	$629.28	$594.32	$594.32	$464.99	$464.99	$502.19	$502.19
32	$642.31	$642.31	$606.62	$606.62	$474.62	$474.62	$512.59	$512.59
33	$650.45	$650.45	$614.32	$614.32	$480.64	$480.64	$519.09	$519.09
34	$659.14	$659.14	$622.52	$622.52	$487.06	$487.06	$526.02	$526.02
35	$663.48	$663.48	$626.62	$626.62	$490.27	$490.27	$529.49	$529.49
36	$667.83	$667.83	$630.73	$630.73	$493.48	$493.48	$532.95	$532.95
37	$672.17	$672.17	$634.83	$634.83	$496.69	$496.69	$536.42	$536.42
38	$676.51	$676.51	$638.93	$638.93	$499.90	$499.90	$539.89	$539.89
39	$685.20	$685.20	$647.13	$647.13	$506.31	$506.31	$546.82	$546.82
40	$693.89	$693.89	$655.34	$655.34	$512.73	$512.73	$553.75	$553.75
41	$706.92	$706.92	$667.65	$667.65	$522.36	$522.36	$564.15	$564.15
42	$719.41	$719.41	$679.44	$679.44	$531.59	$531.59	$574.12	$574.12
43	$736.78	$736.78	$695.85	$695.85	$544.43	$544.43	$587.98	$587.98
44	$758.50	$758.50	$716.36	$716.36	$560.48	$560.48	$605.31	$605.31
45	$784.02	$784.02	$740.46	$740.46	$579.33	$579.33	$625.68	$625.68
46	$814.42	$814.42	$769.18	$769.18	$601.80	$601.80	$649.94	$649.94
47	$848.63	$848.63	$801.48	$801.48	$627.08	$627.08	$677.24	$677.24
48	$887.72	$887.72	$838.40	$838.40	$655.96	$655.96	$708.44	$708.44
49	$926.27	$926.27	$874.81	$874.81	$684.45	$684.45	$739.20	$739.20
50	$969.71	$969.71	$915.83	$915.83	$716.54	$716.54	$773.87	$773.87
51	$1,012.60	$1,012.60	$956.34	$956.34	$748.24	$748.24	$808.10	$808.10
52	$1,059.84	$1,059.84	$1,000.96	$1,000.96	$783.14	$783.14	$845.79	$845.79
53	$1,107.61	$1,107.61	$1,046.08	$1,046.08	$818.45	$818.45	$883.92	$883.92
54	$1,159.19	$1,159.19	$1,094.80	$1,094.80	$856.56	$856.56	$925.09	$925.09
55	$1,210.77	$1,210.77	$1,143.51	$1,143.51	$894.68	$894.68	$966.25	$966.25
56	$1,266.70	$1,266.70	$1,196.33	$1,196.33	$936.00	$936.00	$1,010.88	$1,010.88
57	$1,323.17	$1,323.17	$1,249.66	$1,249.66	$977.72	$977.72	$1,055.94	$1,055.94
58	$1,383.43	$1,383.43	$1,306.58	$1,306.58	$1,022.26	$1,022.26	$1,104.04	$1,104.04
59	$1,413.29	$1,413.29	$1,334.78	$1,334.78	$1,044.32	$1,044.32	$1,127.87	$1,127.87
60	$1,473.56	$1,473.56	$1,391.70	$1,391.70	$1,088.86	$1,088.86	$1,175.97	$1,175.97
61	$1,525.69	$1,525.69	$1,440.92	$1,440.92	$1,127.37	$1,127.37	$1,217.56	$1,217.56
62	$1,559.89	$1,559.89	$1,473.23	$1,473.23	$1,152.65	$1,152.65	$1,244.86	$1,244.86
63	$1,602.78	$1,602.78	$1,513.74	$1,513.74	$1,184.34	$1,184.34	$1,279.09	$1,279.09
64+	$1,628.84	$1,628.84	$1,538.34	$1,538.34	$1,203.59	$1,203.59	$1,299.89	$1,299.89

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/35 Rx 250**		**Silver PPO 4000/0/35 Rx 250**		**Silver PPO 4000/0/35 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$313.06	$313.06	$293.63	$293.63	$317.12	$317.12	$299.50	$299.50
15	$340.88	$340.88	$319.73	$319.73	$345.31	$345.31	$326.12	$326.12
16	$351.52	$351.52	$329.71	$329.71	$356.09	$356.09	$336.30	$336.30
17	$362.16	$362.16	$339.69	$339.69	$366.86	$366.86	$346.48	$346.48
18	$373.62	$373.62	$350.44	$350.44	$378.47	$378.47	$357.45	$357.45
19	$385.08	$385.08	$361.18	$361.18	$390.08	$390.08	$368.41	$368.41
20	$396.95	$396.95	$372.32	$372.32	$402.10	$402.10	$379.76	$379.76
21	$409.22	$409.22	$383.83	$383.83	$414.54	$414.54	$391.51	$391.51
22	$409.22	$409.22	$383.83	$383.83	$414.54	$414.54	$391.51	$391.51
23	$409.22	$409.22	$383.83	$383.83	$414.54	$414.54	$391.51	$391.51
24	$409.22	$409.22	$383.83	$383.83	$414.54	$414.54	$391.51	$391.51
25	$410.86	$410.86	$385.37	$385.37	$416.19	$416.19	$393.07	$393.07
26	$419.05	$419.05	$393.04	$393.04	$424.49	$424.49	$400.90	$400.90
27	$428.87	$428.87	$402.25	$402.25	$434.43	$434.43	$410.30	$410.30
28	$444.83	$444.83	$417.22	$417.22	$450.60	$450.60	$425.57	$425.57
29	$457.92	$457.92	$429.51	$429.51	$463.87	$463.87	$438.10	$438.10
30	$464.47	$464.47	$435.65	$435.65	$470.50	$470.50	$444.36	$444.36
31	$474.29	$474.29	$444.86	$444.86	$480.45	$480.45	$453.76	$453.76
32	$484.11	$484.11	$454.07	$454.07	$490.40	$490.40	$463.15	$463.15
33	$490.25	$490.25	$459.83	$459.83	$496.61	$496.61	$469.02	$469.02
34	$496.80	$496.80	$465.97	$465.97	$503.25	$503.25	$475.29	$475.29
35	$500.07	$500.07	$469.04	$469.04	$506.56	$506.56	$478.42	$478.42
36	$503.35	$503.35	$472.11	$472.11	$509.88	$509.88	$481.55	$481.55
37	$506.62	$506.62	$475.18	$475.18	$513.20	$513.20	$484.69	$484.69
38	$509.89	$509.89	$478.25	$478.25	$516.51	$516.51	$487.82	$487.82
39	$516.44	$516.44	$484.39	$484.39	$523.14	$523.14	$494.08	$494.08
40	$522.99	$522.99	$490.53	$490.53	$529.78	$529.78	$500.35	$500.35
41	$532.81	$532.81	$499.75	$499.75	$539.73	$539.73	$509.74	$509.74
42	$542.22	$542.22	$508.57	$508.57	$549.26	$549.26	$518.75	$518.75
43	$555.32	$555.32	$520.86	$520.86	$562.53	$562.53	$531.27	$531.27
44	$571.69	$571.69	$536.21	$536.21	$579.11	$579.11	$546.93	$546.93
45	$590.92	$590.92	$554.25	$554.25	$598.59	$598.59	$565.34	$565.34
46	$613.84	$613.84	$575.74	$575.74	$621.80	$621.80	$587.26	$587.26
47	$639.62	$639.62	$599.93	$599.93	$647.92	$647.92	$611.92	$611.92
48	$669.08	$669.08	$627.56	$627.56	$677.77	$677.77	$640.11	$640.11
49	$698.14	$698.14	$654.81	$654.81	$707.20	$707.20	$667.91	$667.91
50	$730.87	$730.87	$685.52	$685.52	$740.36	$740.36	$699.23	$699.23
51	$763.20	$763.20	$715.84	$715.84	$773.11	$773.11	$730.16	$730.16
52	$798.81	$798.81	$749.24	$749.24	$809.18	$809.18	$764.22	$764.22
53	$834.82	$834.82	$783.01	$783.01	$845.65	$845.65	$798.67	$798.67
54	$873.69	$873.69	$819.48	$819.48	$885.04	$885.04	$835.87	$835.87
55	$912.57	$912.57	$855.94	$855.94	$924.42	$924.42	$873.06	$873.06
56	$954.72	$954.72	$895.48	$895.48	$967.11	$967.11	$913.38	$913.38
57	$997.28	$997.28	$935.39	$935.39	$1,010.23	$1,010.23	$954.10	$954.10
58	$1,042.70	$1,042.70	$978.00	$978.00	$1,056.24	$1,056.24	$997.56	$997.56
59	$1,065.21	$1,065.21	$999.11	$999.11	$1,079.04	$1,079.04	$1,019.09	$1,019.09
60	$1,110.63	$1,110.63	$1,041.71	$1,041.71	$1,125.05	$1,125.05	$1,062.55	$1,062.55
61	$1,149.92	$1,149.92	$1,078.56	$1,078.56	$1,164.85	$1,164.85	$1,100.13	$1,100.13
62	$1,175.70	$1,175.70	$1,102.74	$1,102.74	$1,190.96	$1,190.96	$1,124.80	$1,124.80
63	$1,208.03	$1,208.03	$1,133.07	$1,133.07	$1,223.71	$1,223.71	$1,155.73	$1,155.73
64+	$1,227.66	$1,227.66	$1,151.48	$1,151.48	$1,243.61	$1,243.61	$1,174.52	$1,174.52

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010132**		**45127PA0010132**		**45127PA0010132**		**45127PA0010135**	
Plan Marketing Name =>	**Silver PPO 4000/0/35 Rx 0**		**Silver PPO 4000/0/35 Rx 0**		**Silver PPO 4000/0/35 Rx 0**		**Bronze QHDHP PPO 6650/0/0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Bronze**	
Deductible =>	**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$6650 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$299.91	$299.91	$323.90	$323.90	$305.91	$305.91	$235.36	$235.36
15	$326.57	$326.57	$352.69	$352.69	$333.10	$333.10	$256.28	$256.28
16	$336.76	$336.76	$363.70	$363.70	$343.50	$343.50	$264.28	$264.28
17	$346.96	$346.96	$374.71	$374.71	$353.89	$353.89	$272.28	$272.28
18	$357.93	$357.93	$386.57	$386.57	$365.09	$365.09	$280.89	$280.89
19	$368.91	$368.91	$398.42	$398.42	$376.29	$376.29	$289.51	$289.51
20	$380.28	$380.28	$410.70	$410.70	$387.88	$387.88	$298.43	$298.43
21	$392.04	$392.04	$423.40	$423.40	$399.88	$399.88	$307.66	$307.66
22	$392.04	$392.04	$423.40	$423.40	$399.88	$399.88	$307.66	$307.66
23	$392.04	$392.04	$423.40	$423.40	$399.88	$399.88	$307.66	$307.66
24	$392.04	$392.04	$423.40	$423.40	$399.88	$399.88	$307.66	$307.66
25	$393.61	$393.61	$425.10	$425.10	$401.48	$401.48	$308.89	$308.89
26	$401.45	$401.45	$433.56	$433.56	$409.48	$409.48	$315.04	$315.04
27	$410.86	$410.86	$443.73	$443.73	$419.08	$419.08	$322.43	$322.43
28	$426.15	$426.15	$460.24	$460.24	$434.67	$434.67	$334.43	$334.43
29	$438.69	$438.69	$473.79	$473.79	$447.47	$447.47	$344.27	$344.27
30	$444.97	$444.97	$480.56	$480.56	$453.86	$453.86	$349.19	$349.19
31	$454.37	$454.37	$490.72	$490.72	$463.46	$463.46	$356.58	$356.58
32	$463.78	$463.78	$500.89	$500.89	$473.06	$473.06	$363.96	$363.96
33	$469.66	$469.66	$507.24	$507.24	$479.06	$479.06	$368.58	$368.58
34	$475.94	$475.94	$514.01	$514.01	$485.46	$485.46	$373.50	$373.50
35	$479.07	$479.07	$517.40	$517.40	$488.65	$488.65	$375.96	$375.96
36	$482.21	$482.21	$520.79	$520.79	$491.85	$491.85	$378.42	$378.42
37	$485.35	$485.35	$524.17	$524.17	$495.05	$495.05	$380.88	$380.88
38	$488.48	$488.48	$527.56	$527.56	$498.25	$498.25	$383.34	$383.34
39	$494.75	$494.75	$534.33	$534.33	$504.65	$504.65	$388.27	$388.27
40	$501.03	$501.03	$541.11	$541.11	$511.05	$511.05	$393.19	$393.19
41	$510.44	$510.44	$551.27	$551.27	$520.64	$520.64	$400.57	$400.57
42	$519.45	$519.45	$561.01	$561.01	$529.84	$529.84	$407.65	$407.65
43	$532.00	$532.00	$574.56	$574.56	$542.64	$542.64	$417.49	$417.49
44	$547.68	$547.68	$591.49	$591.49	$558.63	$558.63	$429.80	$429.80
45	$566.11	$566.11	$611.39	$611.39	$577.43	$577.43	$444.26	$444.26
46	$588.06	$588.06	$635.10	$635.10	$599.82	$599.82	$461.49	$461.49
47	$612.76	$612.76	$661.78	$661.78	$625.01	$625.01	$480.87	$480.87
48	$640.99	$640.99	$692.26	$692.26	$653.81	$653.81	$503.02	$503.02
49	$668.82	$668.82	$722.33	$722.33	$682.20	$682.20	$524.87	$524.87
50	$700.18	$700.18	$756.20	$756.20	$714.19	$714.19	$549.48	$549.48
51	$731.15	$731.15	$789.65	$789.65	$745.78	$745.78	$573.79	$573.79
52	$765.26	$765.26	$826.48	$826.48	$780.57	$780.57	$600.55	$600.55
53	$799.76	$799.76	$863.74	$863.74	$815.76	$815.76	$627.63	$627.63
54	$837.01	$837.01	$903.97	$903.97	$853.75	$853.75	$656.85	$656.85
55	$874.25	$874.25	$944.19	$944.19	$891.73	$891.73	$686.08	$686.08
56	$914.63	$914.63	$987.80	$987.80	$932.92	$932.92	$717.77	$717.77
57	$955.40	$955.40	$1,031.83	$1,031.83	$974.51	$974.51	$749.77	$749.77
58	$998.92	$998.92	$1,078.83	$1,078.83	$1,018.90	$1,018.90	$783.92	$783.92
59	$1,020.48	$1,020.48	$1,102.12	$1,102.12	$1,040.89	$1,040.89	$800.84	$800.84
60	$1,064.00	$1,064.00	$1,149.12	$1,149.12	$1,085.28	$1,085.28	$834.99	$834.99
61	$1,101.63	$1,101.63	$1,189.76	$1,189.76	$1,123.67	$1,123.67	$864.52	$864.52
62	$1,126.33	$1,126.33	$1,216.44	$1,216.44	$1,148.86	$1,148.86	$883.91	$883.91
63	$1,157.30	$1,157.30	$1,249.89	$1,249.89	$1,180.45	$1,180.45	$908.21	$908.21
64+	$1,176.11	$1,176.11	$1,270.20	$1,270.20	$1,199.63	$1,199.63	$922.97	$922.97

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010143**		**45127PA0010143**	
Plan Marketing Name =>	**Bronze QHDHP PPO 6650/0/0**		**Bronze QHDHP PPO 6650/0/0**		**Silver PPO 3500/0/45 Rx 250**		**Silver PPO 3500/0/45 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Silver**		**Silver**	
Deductible =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$3500 /$250 Med/Rx**		**$3500 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$254.19	$254.19	$240.07	$240.07	$298.88	$298.88	$322.79	$322.79
15	$276.78	$276.78	$261.41	$261.41	$325.44	$325.44	$351.48	$351.48
16	$285.42	$285.42	$269.57	$269.57	$335.60	$335.60	$362.45	$362.45
17	$294.06	$294.06	$277.72	$277.72	$345.76	$345.76	$373.42	$373.42
18	$303.37	$303.37	$286.51	$286.51	$356.70	$356.70	$385.24	$385.24
19	$312.67	$312.67	$295.30	$295.30	$367.64	$367.64	$397.05	$397.05
20	$322.30	$322.30	$304.40	$304.40	$378.97	$378.97	$409.29	$409.29
21	$332.27	$332.27	$313.81	$313.81	$390.69	$390.69	$421.95	$421.95
22	$332.27	$332.27	$313.81	$313.81	$390.69	$390.69	$421.95	$421.95
23	$332.27	$332.27	$313.81	$313.81	$390.69	$390.69	$421.95	$421.95
24	$332.27	$332.27	$313.81	$313.81	$390.69	$390.69	$421.95	$421.95
25	$333.60	$333.60	$315.07	$315.07	$392.25	$392.25	$423.63	$423.63
26	$340.25	$340.25	$321.34	$321.34	$400.07	$400.07	$432.07	$432.07
27	$348.22	$348.22	$328.88	$328.88	$409.44	$409.44	$442.20	$442.20
28	$361.18	$361.18	$341.11	$341.11	$424.68	$424.68	$458.65	$458.65
29	$371.81	$371.81	$351.16	$351.16	$437.18	$437.18	$472.16	$472.16
30	$377.13	$377.13	$356.18	$356.18	$443.43	$443.43	$478.91	$478.91
31	$385.10	$385.10	$363.71	$363.71	$452.81	$452.81	$489.03	$489.03
32	$393.08	$393.08	$371.24	$371.24	$462.19	$462.19	$499.16	$499.16
33	$398.06	$398.06	$375.95	$375.95	$468.05	$468.05	$505.49	$505.49
34	$403.38	$403.38	$380.97	$380.97	$474.30	$474.30	$512.24	$512.24
35	$406.04	$406.04	$383.48	$383.48	$477.42	$477.42	$515.62	$515.62
36	$408.70	$408.70	$385.99	$385.99	$480.55	$480.55	$518.99	$518.99
37	$411.35	$411.35	$388.50	$388.50	$483.67	$483.67	$522.37	$522.37
38	$414.01	$414.01	$391.01	$391.01	$486.80	$486.80	$525.74	$525.74
39	$419.33	$419.33	$396.03	$396.03	$493.05	$493.05	$532.49	$532.49
40	$424.64	$424.64	$401.05	$401.05	$499.30	$499.30	$539.25	$539.25
41	$432.62	$432.62	$408.58	$408.58	$508.68	$508.68	$549.37	$549.37
42	$440.26	$440.26	$415.80	$415.80	$517.66	$517.66	$559.08	$559.08
43	$450.89	$450.89	$425.84	$425.84	$530.17	$530.17	$572.58	$572.58
44	$464.19	$464.19	$438.40	$438.40	$545.79	$545.79	$589.46	$589.46
45	$479.80	$479.80	$453.15	$453.15	$564.16	$564.16	$609.29	$609.29
46	$498.41	$498.41	$470.72	$470.72	$586.04	$586.04	$632.92	$632.92
47	$519.34	$519.34	$490.49	$490.49	$610.65	$610.65	$659.50	$659.50
48	$543.27	$543.27	$513.08	$513.08	$638.78	$638.78	$689.88	$689.88
49	$566.86	$566.86	$535.37	$535.37	$666.52	$666.52	$719.84	$719.84
50	$593.44	$593.44	$560.47	$560.47	$697.77	$697.77	$753.59	$753.59
51	$619.69	$619.69	$585.26	$585.26	$728.64	$728.64	$786.93	$786.93
52	$648.60	$648.60	$612.56	$612.56	$762.63	$762.63	$823.64	$823.64
53	$677.84	$677.84	$640.18	$640.18	$797.01	$797.01	$860.77	$860.77
54	$709.40	$709.40	$669.99	$669.99	$834.12	$834.12	$900.85	$900.85
55	$740.97	$740.97	$699.80	$699.80	$871.24	$871.24	$940.94	$940.94
56	$775.19	$775.19	$732.13	$732.13	$911.48	$911.48	$984.40	$984.40
57	$809.75	$809.75	$764.76	$764.76	$952.11	$952.11	$1,028.28	$1,028.28
58	$846.63	$846.63	$799.60	$799.60	$995.48	$995.48	$1,075.12	$1,075.12
59	$864.91	$864.91	$816.86	$816.86	$1,016.97	$1,016.97	$1,098.32	$1,098.32
60	$901.79	$901.79	$851.69	$851.69	$1,060.33	$1,060.33	$1,145.16	$1,145.16
61	$933.69	$933.69	$881.82	$881.82	$1,097.84	$1,097.84	$1,185.67	$1,185.67
62	$954.62	$954.62	$901.59	$901.59	$1,122.45	$1,122.45	$1,212.25	$1,212.25
63	$980.87	$980.87	$926.38	$926.38	$1,153.32	$1,153.32	$1,245.58	$1,245.58
64+	$996.81	$996.81	$941.43	$941.43	$1,172.06	$1,172.06	$1,265.84	$1,265.84

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010143**		**45127PA0010144**		**45127PA0010144**		**45127PA0010144**	
Plan Marketing Name =>	**Silver PPO 3500/0/45 Rx 250**		**Silver PPO 3500/0/45 Rx 0**		**Silver PPO 3500/0/45 Rx 0**		**Silver PPO 3500/0/45 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$3500 /$250 Med/Rx**		**$3500 /$0 Med/Rx**		**$3500 /$0 Med/Rx**		**$3500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$304.86	$304.86	$305.16	$305.16	$329.57	$329.57	$311.26	$311.26
15	$331.95	$331.95	$332.28	$332.28	$358.87	$358.87	$338.93	$338.93
16	$342.31	$342.31	$342.66	$342.66	$370.07	$370.07	$349.51	$349.51
17	$352.68	$352.68	$353.03	$353.03	$381.27	$381.27	$360.09	$360.09
18	$363.83	$363.83	$364.20	$364.20	$393.33	$393.33	$371.48	$371.48
19	$374.99	$374.99	$375.36	$375.36	$405.39	$405.39	$382.87	$382.87
20	$386.55	$386.55	$386.93	$386.93	$417.89	$417.89	$394.67	$394.67
21	$398.50	$398.50	$398.90	$398.90	$430.81	$430.81	$406.88	$406.88
22	$398.50	$398.50	$398.90	$398.90	$430.81	$430.81	$406.88	$406.88
23	$398.50	$398.50	$398.90	$398.90	$430.81	$430.81	$406.88	$406.88
24	$398.50	$398.50	$398.90	$398.90	$430.81	$430.81	$406.88	$406.88
25	$400.10	$400.10	$400.50	$400.50	$432.54	$432.54	$408.51	$408.51
26	$408.07	$408.07	$408.47	$408.47	$441.15	$441.15	$416.64	$416.64
27	$417.63	$417.63	$418.05	$418.05	$451.49	$451.49	$426.41	$426.41
28	$433.17	$433.17	$433.60	$433.60	$468.29	$468.29	$442.28	$442.28
29	$445.93	$445.93	$446.37	$446.37	$482.08	$482.08	$455.30	$455.30
30	$452.30	$452.30	$452.75	$452.75	$488.97	$488.97	$461.81	$461.81
31	$461.87	$461.87	$462.33	$462.33	$499.31	$499.31	$471.57	$471.57
32	$471.43	$471.43	$471.90	$471.90	$509.65	$509.65	$481.34	$481.34
33	$477.41	$477.41	$477.88	$477.88	$516.11	$516.11	$487.44	$487.44
34	$483.78	$483.78	$484.26	$484.26	$523.01	$523.01	$493.95	$493.95
35	$486.97	$486.97	$487.46	$487.46	$526.45	$526.45	$497.20	$497.20
36	$490.16	$490.16	$490.65	$490.65	$529.90	$529.90	$500.46	$500.46
37	$493.35	$493.35	$493.84	$493.84	$533.35	$533.35	$503.71	$503.71
38	$496.54	$496.54	$497.03	$497.03	$536.79	$536.79	$506.97	$506.97
39	$502.91	$502.91	$503.41	$503.41	$543.68	$543.68	$513.48	$513.48
40	$509.29	$509.29	$509.79	$509.79	$550.58	$550.58	$519.99	$519.99
41	$518.85	$518.85	$519.37	$519.37	$560.92	$560.92	$529.76	$529.76
42	$528.02	$528.02	$528.54	$528.54	$570.83	$570.83	$539.11	$539.11
43	$540.77	$540.77	$541.31	$541.31	$584.61	$584.61	$552.13	$552.13
44	$556.71	$556.71	$557.26	$557.26	$601.84	$601.84	$568.41	$568.41
45	$575.44	$575.44	$576.01	$576.01	$622.09	$622.09	$587.53	$587.53
46	$597.76	$597.76	$598.35	$598.35	$646.22	$646.22	$610.32	$610.32
47	$622.86	$622.86	$623.48	$623.48	$673.36	$673.36	$635.95	$635.95
48	$651.55	$651.55	$652.20	$652.20	$704.38	$704.38	$665.25	$665.25
49	$679.85	$679.85	$680.52	$680.52	$734.97	$734.97	$694.13	$694.13
50	$711.73	$711.73	$712.44	$712.44	$769.43	$769.43	$726.68	$726.68
51	$743.21	$743.21	$743.95	$743.95	$803.46	$803.46	$758.83	$758.83
52	$777.88	$777.88	$778.65	$778.65	$840.95	$840.95	$794.23	$794.23
53	$812.95	$812.95	$813.76	$813.76	$878.86	$878.86	$830.03	$830.03
54	$850.81	$850.81	$851.65	$851.65	$919.78	$919.78	$868.68	$868.68
55	$888.66	$888.66	$889.55	$889.55	$960.71	$960.71	$907.34	$907.34
56	$929.71	$929.71	$930.63	$930.63	$1,005.08	$1,005.08	$949.25	$949.25
57	$971.15	$971.15	$972.12	$972.12	$1,049.89	$1,049.89	$991.56	$991.56
58	$1,015.39	$1,015.39	$1,016.40	$1,016.40	$1,097.71	$1,097.71	$1,036.73	$1,036.73
59	$1,037.31	$1,037.31	$1,038.34	$1,038.34	$1,121.40	$1,121.40	$1,059.10	$1,059.10
60	$1,081.54	$1,081.54	$1,082.61	$1,082.61	$1,169.22	$1,169.22	$1,104.27	$1,104.27
61	$1,119.80	$1,119.80	$1,120.91	$1,120.91	$1,210.58	$1,210.58	$1,143.33	$1,143.33
62	$1,144.90	$1,144.90	$1,146.04	$1,146.04	$1,237.72	$1,237.72	$1,168.96	$1,168.96
63	$1,176.38	$1,176.38	$1,177.55	$1,177.55	$1,271.76	$1,271.76	$1,201.10	$1,201.10
64+	$1,195.50	$1,195.50	$1,196.69	$1,196.69	$1,292.43	$1,292.43	$1,220.63	$1,220.63

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010161**		**45127PA0010161**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/15**		**Gold QHDHP PPO 1500/0/15**		**Gold QHDHP PPO 1500/0/15**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$250 PCP/SPC/ER**		**$15/$30/$250 PCP/SPC/ER**		**$15/$30/$250 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$348.53	$348.53	$376.41	$376.41	$355.50	$355.50	$284.72	$284.72
15	$379.51	$379.51	$409.87	$409.87	$387.10	$387.10	$310.03	$310.03
16	$391.35	$391.35	$422.66	$422.66	$399.18	$399.18	$319.70	$319.70
17	$403.20	$403.20	$435.45	$435.45	$411.26	$411.26	$329.38	$329.38
18	$415.95	$415.95	$449.23	$449.23	$424.27	$424.27	$339.80	$339.80
19	$428.71	$428.71	$463.01	$463.01	$437.28	$437.28	$350.22	$350.22
20	$441.92	$441.92	$477.28	$477.28	$450.76	$450.76	$361.01	$361.01
21	$455.59	$455.59	$492.04	$492.04	$464.70	$464.70	$372.18	$372.18
22	$455.59	$455.59	$492.04	$492.04	$464.70	$464.70	$372.18	$372.18
23	$455.59	$455.59	$492.04	$492.04	$464.70	$464.70	$372.18	$372.18
24	$455.59	$455.59	$492.04	$492.04	$464.70	$464.70	$372.18	$372.18
25	$457.41	$457.41	$494.01	$494.01	$466.56	$466.56	$373.67	$373.67
26	$466.52	$466.52	$503.85	$503.85	$475.85	$475.85	$381.11	$381.11
27	$477.46	$477.46	$515.65	$515.65	$487.01	$487.01	$390.04	$390.04
28	$495.23	$495.23	$534.84	$534.84	$505.13	$505.13	$404.56	$404.56
29	$509.81	$509.81	$550.59	$550.59	$520.00	$520.00	$416.47	$416.47
30	$517.09	$517.09	$558.46	$558.46	$527.44	$527.44	$422.42	$422.42
31	$528.03	$528.03	$570.27	$570.27	$538.59	$538.59	$431.36	$431.36
32	$538.96	$538.96	$582.08	$582.08	$549.74	$549.74	$440.29	$440.29
33	$545.80	$545.80	$589.46	$589.46	$556.71	$556.71	$445.87	$445.87
34	$553.09	$553.09	$597.33	$597.33	$564.15	$564.15	$451.83	$451.83
35	$556.73	$556.73	$601.27	$601.27	$567.87	$567.87	$454.80	$454.80
36	$560.38	$560.38	$605.21	$605.21	$571.58	$571.58	$457.78	$457.78
37	$564.02	$564.02	$609.14	$609.14	$575.30	$575.30	$460.76	$460.76
38	$567.67	$567.67	$613.08	$613.08	$579.02	$579.02	$463.74	$463.74
39	$574.95	$574.95	$620.95	$620.95	$586.45	$586.45	$469.69	$469.69
40	$582.24	$582.24	$628.82	$628.82	$593.89	$593.89	$475.65	$475.65
41	$593.18	$593.18	$640.63	$640.63	$605.04	$605.04	$484.58	$484.58
42	$603.66	$603.66	$651.95	$651.95	$615.73	$615.73	$493.14	$493.14
43	$618.24	$618.24	$667.69	$667.69	$630.60	$630.60	$505.05	$505.05
44	$636.46	$636.46	$687.38	$687.38	$649.19	$649.19	$519.94	$519.94
45	$657.87	$657.87	$710.50	$710.50	$671.03	$671.03	$537.43	$537.43
46	$683.38	$683.38	$738.06	$738.06	$697.05	$697.05	$558.27	$558.27
47	$712.09	$712.09	$769.05	$769.05	$726.33	$726.33	$581.72	$581.72
48	$744.89	$744.89	$804.48	$804.48	$759.79	$759.79	$608.51	$608.51
49	$777.24	$777.24	$839.42	$839.42	$792.78	$792.78	$634.94	$634.94
50	$813.68	$813.68	$878.78	$878.78	$829.96	$829.96	$664.71	$664.71
51	$849.68	$849.68	$917.65	$917.65	$866.67	$866.67	$694.12	$694.12
52	$889.31	$889.31	$960.46	$960.46	$907.10	$907.10	$726.50	$726.50
53	$929.40	$929.40	$1,003.76	$1,003.76	$947.99	$947.99	$759.25	$759.25
54	$972.68	$972.68	$1,050.50	$1,050.50	$992.14	$992.14	$794.60	$794.60
55	$1,015.97	$1,015.97	$1,097.24	$1,097.24	$1,036.29	$1,036.29	$829.96	$829.96
56	$1,062.89	$1,062.89	$1,147.92	$1,147.92	$1,084.15	$1,084.15	$868.30	$868.30
57	$1,110.27	$1,110.27	$1,199.09	$1,199.09	$1,132.48	$1,132.48	$907.00	$907.00
58	$1,160.84	$1,160.84	$1,253.71	$1,253.71	$1,184.06	$1,184.06	$948.31	$948.31
59	$1,185.90	$1,185.90	$1,280.77	$1,280.77	$1,209.62	$1,209.62	$968.78	$968.78
60	$1,236.47	$1,236.47	$1,335.39	$1,335.39	$1,261.20	$1,261.20	$1,010.10	$1,010.10
61	$1,280.21	$1,280.21	$1,382.62	$1,382.62	$1,305.81	$1,305.81	$1,045.83	$1,045.83
62	$1,308.91	$1,308.91	$1,413.62	$1,413.62	$1,335.09	$1,335.09	$1,069.27	$1,069.27
63	$1,344.90	$1,344.90	$1,452.49	$1,452.49	$1,371.80	$1,371.80	$1,098.68	$1,098.68
64+	$1,366.76	$1,366.76	$1,476.11	$1,476.11	$1,394.10	$1,394.10	$1,116.53	$1,116.53

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010170**		**45127PA0010170**		**45127PA0010184**		**45127PA0010184**	
Plan Marketing Name =>	**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$307.50	$307.50	$290.41	$290.41	$278.62	$278.62	$300.91	$300.91
15	$334.83	$334.83	$316.23	$316.23	$303.39	$303.39	$327.66	$327.66
16	$345.28	$345.28	$326.10	$326.10	$312.86	$312.86	$337.88	$337.88
17	$355.73	$355.73	$335.97	$335.97	$322.33	$322.33	$348.11	$348.11
18	$366.98	$366.98	$346.60	$346.60	$332.52	$332.52	$359.13	$359.13
19	$378.24	$378.24	$357.23	$357.23	$342.72	$342.72	$370.14	$370.14
20	$389.90	$389.90	$368.23	$368.23	$353.28	$353.28	$381.55	$381.55
21	$401.95	$401.95	$379.62	$379.62	$364.21	$364.21	$393.35	$393.35
22	$401.95	$401.95	$379.62	$379.62	$364.21	$364.21	$393.35	$393.35
23	$401.95	$401.95	$379.62	$379.62	$364.21	$364.21	$393.35	$393.35
24	$401.95	$401.95	$379.62	$379.62	$364.21	$364.21	$393.35	$393.35
25	$403.56	$403.56	$381.14	$381.14	$365.67	$365.67	$394.92	$394.92
26	$411.60	$411.60	$388.73	$388.73	$372.95	$372.95	$402.79	$402.79
27	$421.25	$421.25	$397.85	$397.85	$381.69	$381.69	$412.23	$412.23
28	$436.92	$436.92	$412.65	$412.65	$395.90	$395.90	$427.57	$427.57
29	$449.79	$449.79	$424.80	$424.80	$407.55	$407.55	$440.16	$440.16
30	$456.22	$456.22	$430.87	$430.87	$413.38	$413.38	$446.45	$446.45
31	$465.87	$465.87	$439.98	$439.98	$422.12	$422.12	$455.89	$455.89
32	$475.51	$475.51	$449.09	$449.09	$430.86	$430.86	$465.33	$465.33
33	$481.54	$481.54	$454.79	$454.79	$436.32	$436.32	$471.23	$471.23
34	$487.97	$487.97	$460.86	$460.86	$442.15	$442.15	$477.52	$477.52
35	$491.19	$491.19	$463.90	$463.90	$445.06	$445.06	$480.67	$480.67
36	$494.40	$494.40	$466.94	$466.94	$447.98	$447.98	$483.82	$483.82
37	$497.62	$497.62	$469.97	$469.97	$450.89	$450.89	$486.96	$486.96
38	$500.84	$500.84	$473.01	$473.01	$453.81	$453.81	$490.11	$490.11
39	$507.27	$507.27	$479.08	$479.08	$459.63	$459.63	$496.40	$496.40
40	$513.70	$513.70	$485.16	$485.16	$465.46	$465.46	$502.70	$502.70
41	$523.34	$523.34	$494.27	$494.27	$474.20	$474.20	$512.14	$512.14
42	$532.59	$532.59	$503.00	$503.00	$482.58	$482.58	$521.18	$521.18
43	$545.45	$545.45	$515.15	$515.15	$494.23	$494.23	$533.77	$533.77
44	$561.53	$561.53	$530.33	$530.33	$508.80	$508.80	$549.51	$549.51
45	$580.42	$580.42	$548.18	$548.18	$525.92	$525.92	$567.99	$567.99
46	$602.93	$602.93	$569.44	$569.44	$546.32	$546.32	$590.02	$590.02
47	$628.25	$628.25	$593.35	$593.35	$569.26	$569.26	$614.80	$614.80
48	$657.20	$657.20	$620.68	$620.68	$595.48	$595.48	$643.12	$643.12
49	$685.73	$685.73	$647.64	$647.64	$621.34	$621.34	$671.05	$671.05
50	$717.89	$717.89	$678.01	$678.01	$650.48	$650.48	$702.52	$702.52
51	$749.64	$749.64	$708.00	$708.00	$679.25	$679.25	$733.59	$733.59
52	$784.61	$784.61	$741.03	$741.03	$710.94	$710.94	$767.81	$767.81
53	$819.99	$819.99	$774.43	$774.43	$742.99	$742.99	$802.43	$802.43
54	$858.17	$858.17	$810.50	$810.50	$777.59	$777.59	$839.80	$839.80
55	$896.36	$896.36	$846.56	$846.56	$812.19	$812.19	$877.16	$877.16
56	$937.76	$937.76	$885.66	$885.66	$849.70	$849.70	$917.68	$917.68
57	$979.56	$979.56	$925.14	$925.14	$887.58	$887.58	$958.59	$958.59
58	$1,024.18	$1,024.18	$967.28	$967.28	$928.01	$928.01	$1,002.25	$1,002.25
59	$1,046.29	$1,046.29	$988.16	$988.16	$948.04	$948.04	$1,023.88	$1,023.88
60	$1,090.90	$1,090.90	$1,030.30	$1,030.30	$988.47	$988.47	$1,067.54	$1,067.54
61	$1,129.49	$1,129.49	$1,066.74	$1,066.74	$1,023.43	$1,023.43	$1,105.30	$1,105.30
62	$1,154.81	$1,154.81	$1,090.66	$1,090.66	$1,046.38	$1,046.38	$1,130.09	$1,130.09
63	$1,186.57	$1,186.57	$1,120.65	$1,120.65	$1,075.15	$1,075.15	$1,161.16	$1,161.16
64+	$1,205.85	$1,205.85	$1,138.86	$1,138.86	$1,092.62	$1,092.62	$1,180.04	$1,180.04

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010185**		**45127PA0010185**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$284.19	$284.19	$284.99	$284.99	$307.78	$307.78	$290.69	$290.69
15	$309.45	$309.45	$310.32	$310.32	$335.14	$335.14	$316.52	$316.52
16	$319.11	$319.11	$320.00	$320.00	$345.60	$345.60	$326.40	$326.40
17	$328.77	$328.77	$329.69	$329.69	$356.06	$356.06	$336.28	$336.28
18	$339.17	$339.17	$340.12	$340.12	$367.33	$367.33	$346.92	$346.92
19	$349.58	$349.58	$350.55	$350.55	$378.59	$378.59	$357.56	$357.56
20	$360.35	$360.35	$361.35	$361.35	$390.26	$390.26	$368.58	$368.58
21	$371.49	$371.49	$372.53	$372.53	$402.33	$402.33	$379.98	$379.98
22	$371.49	$371.49	$372.53	$372.53	$402.33	$402.33	$379.98	$379.98
23	$371.49	$371.49	$372.53	$372.53	$402.33	$402.33	$379.98	$379.98
24	$371.49	$371.49	$372.53	$372.53	$402.33	$402.33	$379.98	$379.98
25	$372.98	$372.98	$374.02	$374.02	$403.94	$403.94	$381.50	$381.50
26	$380.41	$380.41	$381.47	$381.47	$411.99	$411.99	$389.10	$389.10
27	$389.33	$389.33	$390.41	$390.41	$421.64	$421.64	$398.22	$398.22
28	$403.81	$403.81	$404.94	$404.94	$437.34	$437.34	$413.04	$413.04
29	$415.70	$415.70	$416.86	$416.86	$450.21	$450.21	$425.20	$425.20
30	$421.65	$421.65	$422.82	$422.82	$456.65	$456.65	$431.28	$431.28
31	$430.56	$430.56	$431.76	$431.76	$466.30	$466.30	$440.40	$440.40
32	$439.48	$439.48	$440.70	$440.70	$475.96	$475.96	$449.52	$449.52
33	$445.05	$445.05	$446.29	$446.29	$481.99	$481.99	$455.22	$455.22
34	$450.99	$450.99	$452.25	$452.25	$488.43	$488.43	$461.30	$461.30
35	$453.97	$453.97	$455.23	$455.23	$491.65	$491.65	$464.34	$464.34
36	$456.94	$456.94	$458.21	$458.21	$494.87	$494.87	$467.38	$467.38
37	$459.91	$459.91	$461.19	$461.19	$498.09	$498.09	$470.42	$470.42
38	$462.88	$462.88	$464.17	$464.17	$501.31	$501.31	$473.46	$473.46
39	$468.83	$468.83	$470.13	$470.13	$507.74	$507.74	$479.54	$479.54
40	$474.77	$474.77	$476.09	$476.09	$514.18	$514.18	$485.62	$485.62
41	$483.69	$483.69	$485.03	$485.03	$523.84	$523.84	$494.73	$494.73
42	$492.23	$492.23	$493.60	$493.60	$533.09	$533.09	$503.47	$503.47
43	$504.12	$504.12	$505.52	$505.52	$545.97	$545.97	$515.63	$515.63
44	$518.98	$518.98	$520.42	$520.42	$562.06	$562.06	$530.83	$530.83
45	$536.44	$536.44	$537.93	$537.93	$580.97	$580.97	$548.69	$548.69
46	$557.24	$557.24	$558.79	$558.79	$603.50	$603.50	$569.97	$569.97
47	$580.65	$580.65	$582.26	$582.26	$628.85	$628.85	$593.91	$593.91
48	$607.39	$607.39	$609.09	$609.09	$657.81	$657.81	$621.27	$621.27
49	$633.77	$633.77	$635.54	$635.54	$686.38	$686.38	$648.25	$648.25
50	$663.49	$663.49	$665.34	$665.34	$718.57	$718.57	$678.65	$678.65
51	$692.84	$692.84	$694.77	$694.77	$750.35	$750.35	$708.66	$708.66
52	$725.16	$725.16	$727.18	$727.18	$785.35	$785.35	$741.72	$741.72
53	$757.85	$757.85	$759.96	$759.96	$820.76	$820.76	$775.16	$775.16
54	$793.14	$793.14	$795.35	$795.35	$858.98	$858.98	$811.26	$811.26
55	$828.43	$828.43	$830.74	$830.74	$897.20	$897.20	$847.36	$847.36
56	$866.70	$866.70	$869.11	$869.11	$938.64	$938.64	$886.49	$886.49
57	$905.33	$905.33	$907.86	$907.86	$980.48	$980.48	$926.01	$926.01
58	$946.57	$946.57	$949.21	$949.21	$1,025.14	$1,025.14	$968.19	$968.19
59	$967.00	$967.00	$969.70	$969.70	$1,047.27	$1,047.27	$989.09	$989.09
60	$1,008.24	$1,008.24	$1,011.05	$1,011.05	$1,091.93	$1,091.93	$1,031.27	$1,031.27
61	$1,043.90	$1,043.90	$1,046.81	$1,046.81	$1,130.55	$1,130.55	$1,067.75	$1,067.75
62	$1,067.30	$1,067.30	$1,070.28	$1,070.28	$1,155.90	$1,155.90	$1,091.68	$1,091.68
63	$1,096.65	$1,096.65	$1,099.71	$1,099.71	$1,187.69	$1,187.69	$1,121.70	$1,121.70
64+	$1,114.47	$1,114.47	$1,117.58	$1,117.58	$1,206.99	$1,206.99	$1,139.93	$1,139.93

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010186**		**45127PA0010186**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$273.30	$273.30	$295.16	$295.16	$278.76	$278.76	$279.67	$279.67
15	$297.59	$297.59	$321.40	$321.40	$303.54	$303.54	$304.53	$304.53
16	$306.88	$306.88	$331.43	$331.43	$313.02	$313.02	$314.03	$314.03
17	$316.17	$316.17	$341.46	$341.46	$322.49	$322.49	$323.54	$323.54
18	$326.17	$326.17	$352.26	$352.26	$332.69	$332.69	$333.77	$333.77
19	$336.17	$336.17	$363.07	$363.07	$342.90	$342.90	$344.01	$344.01
20	$346.53	$346.53	$374.26	$374.26	$353.46	$353.46	$354.61	$354.61
21	$357.25	$357.25	$385.83	$385.83	$364.40	$364.40	$365.58	$365.58
22	$357.25	$357.25	$385.83	$385.83	$364.40	$364.40	$365.58	$365.58
23	$357.25	$357.25	$385.83	$385.83	$364.40	$364.40	$365.58	$365.58
24	$357.25	$357.25	$385.83	$385.83	$364.40	$364.40	$365.58	$365.58
25	$358.68	$358.68	$387.37	$387.37	$365.85	$365.85	$367.04	$367.04
26	$365.82	$365.82	$395.09	$395.09	$373.14	$373.14	$374.35	$374.35
27	$374.40	$374.40	$404.35	$404.35	$381.89	$381.89	$383.13	$383.13
28	$388.33	$388.33	$419.40	$419.40	$396.10	$396.10	$397.39	$397.39
29	$399.76	$399.76	$431.74	$431.74	$407.76	$407.76	$409.08	$409.08
30	$405.48	$405.48	$437.92	$437.92	$413.59	$413.59	$414.93	$414.93
31	$414.05	$414.05	$447.18	$447.18	$422.33	$422.33	$423.71	$423.71
32	$422.63	$422.63	$456.44	$456.44	$431.08	$431.08	$432.48	$432.48
33	$427.99	$427.99	$462.22	$462.22	$436.55	$436.55	$437.96	$437.96
34	$433.70	$433.70	$468.40	$468.40	$442.38	$442.38	$443.81	$443.81
35	$436.56	$436.56	$471.48	$471.48	$445.29	$445.29	$446.74	$446.74
36	$439.42	$439.42	$474.57	$474.57	$448.21	$448.21	$449.66	$449.66
37	$442.28	$442.28	$477.66	$477.66	$451.12	$451.12	$452.59	$452.59
38	$445.13	$445.13	$480.74	$480.74	$454.04	$454.04	$455.51	$455.51
39	$450.85	$450.85	$486.92	$486.92	$459.87	$459.87	$461.36	$461.36
40	$456.57	$456.57	$493.09	$493.09	$465.70	$465.70	$467.21	$467.21
41	$465.14	$465.14	$502.35	$502.35	$474.44	$474.44	$475.99	$475.99
42	$473.36	$473.36	$511.22	$511.22	$482.82	$482.82	$484.39	$484.39
43	$484.79	$484.79	$523.57	$523.57	$494.48	$494.48	$496.09	$496.09
44	$499.08	$499.08	$539.00	$539.00	$509.06	$509.06	$510.72	$510.72
45	$515.87	$515.87	$557.14	$557.14	$526.19	$526.19	$527.90	$527.90
46	$535.88	$535.88	$578.74	$578.74	$546.59	$546.59	$548.37	$548.37
47	$558.38	$558.38	$603.05	$603.05	$569.55	$569.55	$571.40	$571.40
48	$584.10	$584.10	$630.83	$630.83	$595.79	$595.79	$597.72	$597.72
49	$609.47	$609.47	$658.23	$658.23	$621.66	$621.66	$623.68	$623.68
50	$638.05	$638.05	$689.09	$689.09	$650.81	$650.81	$652.93	$652.93
51	$666.27	$666.27	$719.57	$719.57	$679.60	$679.60	$681.81	$681.81
52	$697.35	$697.35	$753.14	$753.14	$711.30	$711.30	$713.61	$713.61
53	$728.79	$728.79	$787.09	$787.09	$743.37	$743.37	$745.78	$745.78
54	$762.73	$762.73	$823.75	$823.75	$777.98	$777.98	$780.51	$780.51
55	$796.67	$796.67	$860.40	$860.40	$812.60	$812.60	$815.24	$815.24
56	$833.46	$833.46	$900.14	$900.14	$850.13	$850.13	$852.90	$852.90
57	$870.62	$870.62	$940.27	$940.27	$888.03	$888.03	$890.92	$890.92
58	$910.27	$910.27	$983.09	$983.09	$928.48	$928.48	$931.50	$931.50
59	$929.92	$929.92	$1,004.32	$1,004.32	$948.52	$948.52	$951.60	$951.60
60	$969.58	$969.58	$1,047.14	$1,047.14	$988.97	$988.97	$992.18	$992.18
61	$1,003.87	$1,003.87	$1,084.18	$1,084.18	$1,023.95	$1,023.95	$1,027.28	$1,027.28
62	$1,026.38	$1,026.38	$1,108.49	$1,108.49	$1,046.91	$1,046.91	$1,050.31	$1,050.31
63	$1,054.60	$1,054.60	$1,138.97	$1,138.97	$1,075.69	$1,075.69	$1,079.19	$1,079.19
64+	$1,071.74	$1,071.74	$1,157.48	$1,157.48	$1,093.18	$1,093.18	$1,096.73	$1,096.73

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010187**		**45127PA0010187**		**45127PA0010188**		**45127PA0010188**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**d Deductible PPO 3000/0/25 -**		**d Deductible PPO 3000/0/25 -**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$302.04	$302.04	$285.26	$285.26	$332.03	$332.03	$358.60	$358.60
15	$328.89	$328.89	$310.62	$310.62	$361.55	$361.55	$390.47	$390.47
16	$339.16	$339.16	$320.31	$320.31	$372.83	$372.83	$402.66	$402.66
17	$349.42	$349.42	$330.01	$330.01	$384.12	$384.12	$414.85	$414.85
18	$360.48	$360.48	$340.45	$340.45	$396.27	$396.27	$427.97	$427.97
19	$371.53	$371.53	$350.89	$350.89	$408.42	$408.42	$441.10	$441.10
20	$382.98	$382.98	$361.70	$361.70	$421.01	$421.01	$454.69	$454.69
21	$394.83	$394.83	$372.89	$372.89	$434.03	$434.03	$468.75	$468.75
22	$394.83	$394.83	$372.89	$372.89	$434.03	$434.03	$468.75	$468.75
23	$394.83	$394.83	$372.89	$372.89	$434.03	$434.03	$468.75	$468.75
24	$394.83	$394.83	$372.89	$372.89	$434.03	$434.03	$468.75	$468.75
25	$396.41	$396.41	$374.38	$374.38	$435.77	$435.77	$470.63	$470.63
26	$404.30	$404.30	$381.84	$381.84	$444.45	$444.45	$480.00	$480.00
27	$413.78	$413.78	$390.79	$390.79	$454.86	$454.86	$491.25	$491.25
28	$429.18	$429.18	$405.33	$405.33	$471.79	$471.79	$509.53	$509.53
29	$441.81	$441.81	$417.27	$417.27	$485.68	$485.68	$524.53	$524.53
30	$448.13	$448.13	$423.23	$423.23	$492.62	$492.62	$532.03	$532.03
31	$457.60	$457.60	$432.18	$432.18	$503.04	$503.04	$543.28	$543.28
32	$467.08	$467.08	$441.13	$441.13	$513.46	$513.46	$554.53	$554.53
33	$473.00	$473.00	$446.72	$446.72	$519.97	$519.97	$561.57	$561.57
34	$479.32	$479.32	$452.69	$452.69	$526.91	$526.91	$569.07	$569.07
35	$482.48	$482.48	$455.67	$455.67	$530.38	$530.38	$572.82	$572.82
36	$485.64	$485.64	$458.66	$458.66	$533.86	$533.86	$576.57	$576.57
37	$488.80	$488.80	$461.64	$461.64	$537.33	$537.33	$580.32	$580.32
38	$491.95	$491.95	$464.62	$464.62	$540.80	$540.80	$584.07	$584.07
39	$498.27	$498.27	$470.59	$470.59	$547.75	$547.75	$591.57	$591.57
40	$504.59	$504.59	$476.56	$476.56	$554.69	$554.69	$599.07	$599.07
41	$514.06	$514.06	$485.50	$485.50	$565.11	$565.11	$610.32	$610.32
42	$523.14	$523.14	$494.08	$494.08	$575.09	$575.09	$621.10	$621.10
43	$535.78	$535.78	$506.01	$506.01	$588.98	$588.98	$636.10	$636.10
44	$551.57	$551.57	$520.93	$520.93	$606.34	$606.34	$654.85	$654.85
45	$570.13	$570.13	$538.46	$538.46	$626.74	$626.74	$676.88	$676.88
46	$592.24	$592.24	$559.34	$559.34	$651.04	$651.04	$703.13	$703.13
47	$617.11	$617.11	$582.83	$582.83	$678.39	$678.39	$732.66	$732.66
48	$645.54	$645.54	$609.68	$609.68	$709.64	$709.64	$766.41	$766.41
49	$673.57	$673.57	$636.15	$636.15	$740.46	$740.46	$799.69	$799.69
50	$705.16	$705.16	$665.98	$665.98	$775.18	$775.18	$837.19	$837.19
51	$736.35	$736.35	$695.44	$695.44	$809.47	$809.47	$874.22	$874.22
52	$770.70	$770.70	$727.88	$727.88	$847.23	$847.23	$915.00	$915.00
53	$805.45	$805.45	$760.70	$760.70	$885.42	$885.42	$956.25	$956.25
54	$842.95	$842.95	$796.12	$796.12	$926.65	$926.65	$1,000.79	$1,000.79
55	$880.46	$880.46	$831.55	$831.55	$967.89	$967.89	$1,045.32	$1,045.32
56	$921.13	$921.13	$869.96	$869.96	$1,012.59	$1,012.59	$1,093.60	$1,093.60
57	$962.19	$962.19	$908.74	$908.74	$1,057.73	$1,057.73	$1,142.35	$1,142.35
58	$1,006.02	$1,006.02	$950.13	$950.13	$1,105.91	$1,105.91	$1,194.38	$1,194.38
59	$1,027.73	$1,027.73	$970.64	$970.64	$1,129.78	$1,129.78	$1,220.16	$1,220.16
60	$1,071.56	$1,071.56	$1,012.03	$1,012.03	$1,177.96	$1,177.96	$1,272.19	$1,272.19
61	$1,109.46	$1,109.46	$1,047.83	$1,047.83	$1,219.62	$1,219.62	$1,317.19	$1,317.19
62	$1,134.34	$1,134.34	$1,071.32	$1,071.32	$1,246.97	$1,246.97	$1,346.73	$1,346.73
63	$1,165.53	$1,165.53	$1,100.78	$1,100.78	$1,281.26	$1,281.26	$1,383.76	$1,383.76
64+	$1,184.48	$1,184.48	$1,118.66	$1,118.66	$1,302.08	$1,302.08	$1,406.25	$1,406.25

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010188**		**45127PA0010189**		**45127PA0010189**		**45127PA0010189**	
Plan Marketing Name =>	**ed Deductible PPO 3000/0/25 -**		**ed Deductible PPO 3000/0/25**		**ed Deductible PPO 3000/0/25**		**ed Deductible PPO 3000/0/25**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$338.67	$338.67	$338.28	$338.28	$365.35	$365.35	$345.05	$345.05
15	$368.78	$368.78	$368.35	$368.35	$397.82	$397.82	$375.72	$375.72
16	$380.29	$380.29	$379.85	$379.85	$410.24	$410.24	$387.45	$387.45
17	$391.80	$391.80	$391.35	$391.35	$422.65	$422.65	$399.17	$399.17
18	$404.19	$404.19	$403.73	$403.73	$436.03	$436.03	$411.80	$411.80
19	$416.59	$416.59	$416.11	$416.11	$449.40	$449.40	$424.43	$424.43
20	$429.43	$429.43	$428.93	$428.93	$463.25	$463.25	$437.51	$437.51
21	$442.71	$442.71	$442.20	$442.20	$477.58	$477.58	$451.04	$451.04
22	$442.71	$442.71	$442.20	$442.20	$477.58	$477.58	$451.04	$451.04
23	$442.71	$442.71	$442.20	$442.20	$477.58	$477.58	$451.04	$451.04
24	$442.71	$442.71	$442.20	$442.20	$477.58	$477.58	$451.04	$451.04
25	$444.48	$444.48	$443.97	$443.97	$479.49	$479.49	$452.85	$452.85
26	$453.34	$453.34	$452.81	$452.81	$489.04	$489.04	$461.87	$461.87
27	$463.96	$463.96	$463.43	$463.43	$500.50	$500.50	$472.69	$472.69
28	$481.23	$481.23	$480.67	$480.67	$519.13	$519.13	$490.28	$490.28
29	$495.39	$495.39	$494.82	$494.82	$534.41	$534.41	$504.72	$504.72
30	$502.48	$502.48	$501.90	$501.90	$542.05	$542.05	$511.93	$511.93
31	$513.10	$513.10	$512.51	$512.51	$553.51	$553.51	$522.76	$522.76
32	$523.73	$523.73	$523.12	$523.12	$564.97	$564.97	$533.59	$533.59
33	$530.37	$530.37	$529.76	$529.76	$572.14	$572.14	$540.35	$540.35
34	$537.45	$537.45	$536.83	$536.83	$579.78	$579.78	$547.57	$547.57
35	$540.99	$540.99	$540.37	$540.37	$583.60	$583.60	$551.18	$551.18
36	$544.53	$544.53	$543.91	$543.91	$587.42	$587.42	$554.78	$554.78
37	$548.08	$548.08	$547.44	$547.44	$591.24	$591.24	$558.39	$558.39
38	$551.62	$551.62	$550.98	$550.98	$595.06	$595.06	$562.00	$562.00
39	$558.70	$558.70	$558.06	$558.06	$602.70	$602.70	$569.22	$569.22
40	$565.78	$565.78	$565.13	$565.13	$610.34	$610.34	$576.43	$576.43
41	$576.41	$576.41	$575.74	$575.74	$621.80	$621.80	$587.26	$587.26
42	$586.59	$586.59	$585.92	$585.92	$632.79	$632.79	$597.63	$597.63
43	$600.76	$600.76	$600.07	$600.07	$648.07	$648.07	$612.07	$612.07
44	$618.47	$618.47	$617.75	$617.75	$667.17	$667.17	$630.11	$630.11
45	$639.27	$639.27	$638.54	$638.54	$689.62	$689.62	$651.31	$651.31
46	$664.07	$664.07	$663.30	$663.30	$716.36	$716.36	$676.57	$676.57
47	$691.96	$691.96	$691.16	$691.16	$746.45	$746.45	$704.98	$704.98
48	$723.83	$723.83	$723.00	$723.00	$780.84	$780.84	$737.46	$737.46
49	$755.26	$755.26	$754.39	$754.39	$814.74	$814.74	$769.48	$769.48
50	$790.68	$790.68	$789.77	$789.77	$852.95	$852.95	$805.56	$805.56
51	$825.66	$825.66	$824.70	$824.70	$890.68	$890.68	$841.20	$841.20
52	$864.17	$864.17	$863.17	$863.17	$932.23	$932.23	$880.44	$880.44
53	$903.13	$903.13	$902.09	$902.09	$974.26	$974.26	$920.13	$920.13
54	$945.19	$945.19	$944.10	$944.10	$1,019.62	$1,019.62	$962.98	$962.98
55	$987.24	$987.24	$986.11	$986.11	$1,064.99	$1,064.99	$1,005.83	$1,005.83
56	$1,032.84	$1,032.84	$1,031.65	$1,031.65	$1,114.18	$1,114.18	$1,052.29	$1,052.29
57	$1,078.89	$1,078.89	$1,077.64	$1,077.64	$1,163.85	$1,163.85	$1,099.19	$1,099.19
58	$1,128.03	$1,128.03	$1,126.73	$1,126.73	$1,216.86	$1,216.86	$1,149.26	$1,149.26
59	$1,152.38	$1,152.38	$1,151.05	$1,151.05	$1,243.13	$1,243.13	$1,174.07	$1,174.07
60	$1,201.52	$1,201.52	$1,200.13	$1,200.13	$1,296.14	$1,296.14	$1,224.13	$1,224.13
61	$1,244.02	$1,244.02	$1,242.58	$1,242.58	$1,341.99	$1,341.99	$1,267.43	$1,267.43
62	$1,271.91	$1,271.91	$1,270.44	$1,270.44	$1,372.08	$1,372.08	$1,295.85	$1,295.85
63	$1,306.88	$1,306.88	$1,305.37	$1,305.37	$1,409.80	$1,409.80	$1,331.48	$1,331.48
64+	$1,328.12	$1,328.12	$1,326.59	$1,326.59	$1,432.73	$1,432.73	$1,353.12	$1,353.12

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010190**		**45127PA0010190**		**45127PA0010190**		**45127PA0010191**	
Plan Marketing Name =>	**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$314.50	$314.50	$339.66	$339.66	$320.79	$320.79	$320.87	$320.87
15	$342.45	$342.45	$369.85	$369.85	$349.30	$349.30	$349.39	$349.39
16	$353.14	$353.14	$381.39	$381.39	$360.21	$360.21	$360.30	$360.30
17	$363.83	$363.83	$392.94	$392.94	$371.11	$371.11	$371.20	$371.20
18	$375.34	$375.34	$405.37	$405.37	$382.85	$382.85	$382.95	$382.95
19	$386.85	$386.85	$417.80	$417.80	$394.59	$394.59	$394.69	$394.69
20	$398.78	$398.78	$430.68	$430.68	$406.75	$406.75	$406.86	$406.86
21	$411.11	$411.11	$444.00	$444.00	$419.33	$419.33	$419.44	$419.44
22	$411.11	$411.11	$444.00	$444.00	$419.33	$419.33	$419.44	$419.44
23	$411.11	$411.11	$444.00	$444.00	$419.33	$419.33	$419.44	$419.44
24	$411.11	$411.11	$444.00	$444.00	$419.33	$419.33	$419.44	$419.44
25	$412.75	$412.75	$445.77	$445.77	$421.01	$421.01	$421.12	$421.12
26	$420.98	$420.98	$454.65	$454.65	$429.40	$429.40	$429.51	$429.51
27	$430.84	$430.84	$465.31	$465.31	$439.46	$439.46	$439.57	$439.57
28	$446.88	$446.88	$482.63	$482.63	$455.81	$455.81	$455.93	$455.93
29	$460.03	$460.03	$496.83	$496.83	$469.23	$469.23	$469.35	$469.35
30	$466.61	$466.61	$503.94	$503.94	$475.94	$475.94	$476.06	$476.06
31	$476.48	$476.48	$514.59	$514.59	$486.01	$486.01	$486.13	$486.13
32	$486.34	$486.34	$525.25	$525.25	$496.07	$496.07	$496.20	$496.20
33	$492.51	$492.51	$531.91	$531.91	$502.36	$502.36	$502.49	$502.49
34	$499.09	$499.09	$539.01	$539.01	$509.07	$509.07	$509.20	$509.20
35	$502.38	$502.38	$542.57	$542.57	$512.42	$512.42	$512.56	$512.56
36	$505.67	$505.67	$546.12	$546.12	$515.78	$515.78	$515.91	$515.91
37	$508.95	$508.95	$549.67	$549.67	$519.13	$519.13	$519.27	$519.27
38	$512.24	$512.24	$553.22	$553.22	$522.49	$522.49	$522.62	$522.62
39	$518.82	$518.82	$560.33	$560.33	$529.20	$529.20	$529.33	$529.33
40	$525.40	$525.40	$567.43	$567.43	$535.91	$535.91	$536.04	$536.04
41	$535.27	$535.27	$578.09	$578.09	$545.97	$545.97	$546.11	$546.11
42	$544.72	$544.72	$588.30	$588.30	$555.62	$555.62	$555.76	$555.76
43	$557.88	$557.88	$602.51	$602.51	$569.03	$569.03	$569.18	$569.18
44	$574.32	$574.32	$620.27	$620.27	$585.81	$585.81	$585.96	$585.96
45	$593.64	$593.64	$641.13	$641.13	$605.52	$605.52	$605.67	$605.67
46	$616.66	$616.66	$666.00	$666.00	$629.00	$629.00	$629.16	$629.16
47	$642.56	$642.56	$693.97	$693.97	$655.42	$655.42	$655.58	$655.58
48	$672.16	$672.16	$725.94	$725.94	$685.61	$685.61	$685.78	$685.78
49	$701.35	$701.35	$757.46	$757.46	$715.38	$715.38	$715.56	$715.56
50	$734.24	$734.24	$792.98	$792.98	$748.93	$748.93	$749.12	$749.12
51	$766.72	$766.72	$828.06	$828.06	$782.05	$782.05	$782.26	$782.26
52	$802.49	$802.49	$866.69	$866.69	$818.54	$818.54	$818.75	$818.75
53	$838.66	$838.66	$905.76	$905.76	$855.44	$855.44	$855.66	$855.66
54	$877.72	$877.72	$947.94	$947.94	$895.27	$895.27	$895.50	$895.50
55	$916.78	$916.78	$990.12	$990.12	$935.11	$935.11	$935.35	$935.35
56	$959.12	$959.12	$1,035.85	$1,035.85	$978.30	$978.30	$978.55	$978.55
57	$1,001.88	$1,001.88	$1,082.03	$1,082.03	$1,021.91	$1,021.91	$1,022.18	$1,022.18
58	$1,047.51	$1,047.51	$1,131.31	$1,131.31	$1,068.46	$1,068.46	$1,068.73	$1,068.73
59	$1,070.12	$1,070.12	$1,155.73	$1,155.73	$1,091.52	$1,091.52	$1,091.80	$1,091.80
60	$1,115.75	$1,115.75	$1,205.01	$1,205.01	$1,138.07	$1,138.07	$1,138.36	$1,138.36
61	$1,155.22	$1,155.22	$1,247.64	$1,247.64	$1,178.32	$1,178.32	$1,178.63	$1,178.63
62	$1,181.12	$1,181.12	$1,275.61	$1,275.61	$1,204.74	$1,204.74	$1,205.05	$1,205.05
63	$1,213.60	$1,213.60	$1,310.68	$1,310.68	$1,237.87	$1,237.87	$1,238.19	$1,238.19
64+	$1,233.32	$1,233.32	$1,331.99	$1,331.99	$1,257.99	$1,257.99	$1,258.31	$1,258.31

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010191**		**45127PA0010191**		**45127PA0010192**		**45127PA0010192**	
Plan Marketing Name =>	**Gold PPO 2000/20/20 Rx 0**		**Gold PPO 2000/20/20 Rx 0**		**Silver PPO 5000/20/35 Rx 250**		**Silver PPO 5000/20/35 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$346.54	$346.54	$327.29	$327.29	$270.04	$270.04	$291.64	$291.64
15	$377.35	$377.35	$356.38	$356.38	$294.04	$294.04	$317.56	$317.56
16	$389.12	$389.12	$367.50	$367.50	$303.22	$303.22	$327.48	$327.48
17	$400.90	$400.90	$378.63	$378.63	$312.40	$312.40	$337.39	$337.39
18	$413.58	$413.58	$390.61	$390.61	$322.28	$322.28	$348.06	$348.06
19	$426.27	$426.27	$402.59	$402.59	$332.16	$332.16	$358.74	$358.74
20	$439.41	$439.41	$414.99	$414.99	$342.40	$342.40	$369.79	$369.79
21	$453.00	$453.00	$427.83	$427.83	$352.99	$352.99	$381.23	$381.23
22	$453.00	$453.00	$427.83	$427.83	$352.99	$352.99	$381.23	$381.23
23	$453.00	$453.00	$427.83	$427.83	$352.99	$352.99	$381.23	$381.23
24	$453.00	$453.00	$427.83	$427.83	$352.99	$352.99	$381.23	$381.23
25	$454.81	$454.81	$429.54	$429.54	$354.40	$354.40	$382.75	$382.75
26	$463.87	$463.87	$438.10	$438.10	$361.46	$361.46	$390.38	$390.38
27	$474.74	$474.74	$448.36	$448.36	$369.93	$369.93	$399.53	$399.53
28	$492.41	$492.41	$465.05	$465.05	$383.70	$383.70	$414.40	$414.40
29	$506.90	$506.90	$478.74	$478.74	$395.00	$395.00	$426.60	$426.60
30	$514.15	$514.15	$485.59	$485.59	$400.64	$400.64	$432.70	$432.70
31	$525.02	$525.02	$495.85	$495.85	$409.12	$409.12	$441.84	$441.84
32	$535.89	$535.89	$506.12	$506.12	$417.59	$417.59	$450.99	$450.99
33	$542.69	$542.69	$512.54	$512.54	$422.88	$422.88	$456.71	$456.71
34	$549.94	$549.94	$519.38	$519.38	$428.53	$428.53	$462.81	$462.81
35	$553.56	$553.56	$522.81	$522.81	$431.35	$431.35	$465.86	$465.86
36	$557.18	$557.18	$526.23	$526.23	$434.18	$434.18	$468.91	$468.91
37	$560.81	$560.81	$529.65	$529.65	$437.00	$437.00	$471.96	$471.96
38	$564.43	$564.43	$533.07	$533.07	$439.83	$439.83	$475.01	$475.01
39	$571.68	$571.68	$539.92	$539.92	$445.47	$445.47	$481.11	$481.11
40	$578.93	$578.93	$546.77	$546.77	$451.12	$451.12	$487.21	$487.21
41	$589.80	$589.80	$557.03	$557.03	$459.59	$459.59	$496.36	$496.36
42	$600.22	$600.22	$566.87	$566.87	$467.71	$467.71	$505.13	$505.13
43	$614.71	$614.71	$580.56	$580.56	$479.01	$479.01	$517.33	$517.33
44	$632.83	$632.83	$597.68	$597.68	$493.13	$493.13	$532.58	$532.58
45	$654.13	$654.13	$617.78	$617.78	$509.72	$509.72	$550.49	$550.49
46	$679.49	$679.49	$641.74	$641.74	$529.48	$529.48	$571.84	$571.84
47	$708.03	$708.03	$668.70	$668.70	$551.72	$551.72	$595.86	$595.86
48	$740.65	$740.65	$699.50	$699.50	$577.14	$577.14	$623.31	$623.31
49	$772.81	$772.81	$729.88	$729.88	$602.20	$602.20	$650.38	$650.38
50	$809.05	$809.05	$764.10	$764.10	$630.44	$630.44	$680.88	$680.88
51	$844.84	$844.84	$797.90	$797.90	$658.33	$658.33	$710.99	$710.99
52	$884.25	$884.25	$835.12	$835.12	$689.04	$689.04	$744.16	$744.16
53	$924.11	$924.11	$872.77	$872.77	$720.10	$720.10	$777.71	$777.71
54	$967.14	$967.14	$913.41	$913.41	$753.63	$753.63	$813.92	$813.92
55	$1,010.18	$1,010.18	$954.06	$954.06	$787.17	$787.17	$850.14	$850.14
56	$1,056.84	$1,056.84	$998.12	$998.12	$823.53	$823.53	$889.41	$889.41
57	$1,103.95	$1,103.95	$1,042.62	$1,042.62	$860.24	$860.24	$929.06	$929.06
58	$1,154.23	$1,154.23	$1,090.11	$1,090.11	$899.42	$899.42	$971.37	$971.37
59	$1,179.15	$1,179.15	$1,113.64	$1,113.64	$918.83	$918.83	$992.34	$992.34
60	$1,229.43	$1,229.43	$1,161.13	$1,161.13	$958.01	$958.01	$1,034.66	$1,034.66
61	$1,272.92	$1,272.92	$1,202.20	$1,202.20	$991.90	$991.90	$1,071.25	$1,071.25
62	$1,301.46	$1,301.46	$1,229.15	$1,229.15	$1,014.14	$1,014.14	$1,095.27	$1,095.27
63	$1,337.24	$1,337.24	$1,262.95	$1,262.95	$1,042.03	$1,042.03	$1,125.39	$1,125.39
64+	$1,358.99	$1,358.99	$1,283.48	$1,283.48	$1,058.96	$1,058.96	$1,143.68	$1,143.68

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010192**		**45127PA0010193**		**45127PA0010193**		**45127PA0010193**	
Plan Marketing Name =>	**Silver PPO 5000/20/35 Rx 250**		**Silver PPO 5000/20/35 Rx 0**		**Silver PPO 5000/20/35 Rx 0**		**Silver PPO 5000/20/35 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$275.44	$275.44	$276.43	$276.43	$298.54	$298.54	$281.95	$281.95
15	$299.92	$299.92	$301.00	$301.00	$325.08	$325.08	$307.02	$307.02
16	$309.28	$309.28	$310.39	$310.39	$335.22	$335.22	$316.60	$316.60
17	$318.64	$318.64	$319.79	$319.79	$345.37	$345.37	$326.18	$326.18
18	$328.73	$328.73	$329.90	$329.90	$356.30	$356.30	$336.50	$336.50
19	$338.81	$338.81	$340.02	$340.02	$367.22	$367.22	$346.82	$346.82
20	$349.25	$349.25	$350.50	$350.50	$378.54	$378.54	$357.51	$357.51
21	$360.05	$360.05	$361.34	$361.34	$390.25	$390.25	$368.57	$368.57
22	$360.05	$360.05	$361.34	$361.34	$390.25	$390.25	$368.57	$368.57
23	$360.05	$360.05	$361.34	$361.34	$390.25	$390.25	$368.57	$368.57
24	$360.05	$360.05	$361.34	$361.34	$390.25	$390.25	$368.57	$368.57
25	$361.49	$361.49	$362.79	$362.79	$391.81	$391.81	$370.04	$370.04
26	$368.69	$368.69	$370.01	$370.01	$399.61	$399.61	$377.41	$377.41
27	$377.33	$377.33	$378.68	$378.68	$408.98	$408.98	$386.26	$386.26
28	$391.37	$391.37	$392.78	$392.78	$424.20	$424.20	$400.63	$400.63
29	$402.90	$402.90	$404.34	$404.34	$436.69	$436.69	$412.43	$412.43
30	$408.66	$408.66	$410.12	$410.12	$442.93	$442.93	$418.32	$418.32
31	$417.30	$417.30	$418.79	$418.79	$452.30	$452.30	$427.17	$427.17
32	$425.94	$425.94	$427.47	$427.47	$461.66	$461.66	$436.01	$436.01
33	$431.34	$431.34	$432.89	$432.89	$467.52	$467.52	$441.54	$441.54
34	$437.10	$437.10	$438.67	$438.67	$473.76	$473.76	$447.44	$447.44
35	$439.98	$439.98	$441.56	$441.56	$476.88	$476.88	$450.39	$450.39
36	$442.86	$442.86	$444.45	$444.45	$480.00	$480.00	$453.34	$453.34
37	$445.74	$445.74	$447.34	$447.34	$483.13	$483.13	$456.29	$456.29
38	$448.62	$448.62	$450.23	$450.23	$486.25	$486.25	$459.23	$459.23
39	$454.38	$454.38	$456.01	$456.01	$492.49	$492.49	$465.13	$465.13
40	$460.14	$460.14	$461.79	$461.79	$498.74	$498.74	$471.03	$471.03
41	$468.78	$468.78	$470.46	$470.46	$508.10	$508.10	$479.87	$479.87
42	$477.07	$477.07	$478.78	$478.78	$517.08	$517.08	$488.35	$488.35
43	$488.59	$488.59	$490.34	$490.34	$529.57	$529.57	$500.15	$500.15
44	$502.99	$502.99	$504.79	$504.79	$545.18	$545.18	$514.89	$514.89
45	$519.91	$519.91	$521.77	$521.77	$563.52	$563.52	$532.21	$532.21
46	$540.07	$540.07	$542.01	$542.01	$585.37	$585.37	$552.85	$552.85
47	$562.76	$562.76	$564.77	$564.77	$609.96	$609.96	$576.07	$576.07
48	$588.68	$588.68	$590.79	$590.79	$638.05	$638.05	$602.61	$602.61
49	$614.24	$614.24	$616.45	$616.45	$665.76	$665.76	$628.77	$628.77
50	$643.05	$643.05	$645.35	$645.35	$696.98	$696.98	$658.26	$658.26
51	$671.49	$671.49	$673.90	$673.90	$727.81	$727.81	$687.38	$687.38
52	$702.82	$702.82	$705.34	$705.34	$761.76	$761.76	$719.44	$719.44
53	$734.50	$734.50	$737.13	$737.13	$796.10	$796.10	$751.88	$751.88
54	$768.71	$768.71	$771.46	$771.46	$833.18	$833.18	$786.89	$786.89
55	$802.91	$802.91	$805.79	$805.79	$870.25	$870.25	$821.90	$821.90
56	$840.00	$840.00	$843.01	$843.01	$910.45	$910.45	$859.87	$859.87
57	$877.44	$877.44	$880.59	$880.59	$951.03	$951.03	$898.20	$898.20
58	$917.41	$917.41	$920.69	$920.69	$994.35	$994.35	$939.11	$939.11
59	$937.21	$937.21	$940.57	$940.57	$1,015.81	$1,015.81	$959.38	$959.38
60	$977.18	$977.18	$980.68	$980.68	$1,059.13	$1,059.13	$1,000.29	$1,000.29
61	$1,011.74	$1,011.74	$1,015.37	$1,015.37	$1,096.59	$1,096.59	$1,035.67	$1,035.67
62	$1,034.42	$1,034.42	$1,038.13	$1,038.13	$1,121.18	$1,121.18	$1,058.89	$1,058.89
63	$1,062.87	$1,062.87	$1,066.68	$1,066.68	$1,152.01	$1,152.01	$1,088.01	$1,088.01
64+	$1,080.14	$1,080.14	$1,084.01	$1,084.01	$1,170.74	$1,170.74	$1,105.70	$1,105.70

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2020
Ending date of Rates:	June 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0130001**		**45127PA0130002**		**45127PA0130003**		**45127PA0130004**	
Plan Marketing Name =>	**alley Advantage EPO 1000/0/25**		**Valley Advantage EPO 1000/0/2**		**alley Advantage EPO 5000/0/35**		**Valley Advantage EPO 5000/0/3**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**6**		**6**		**6**	
Network =>	**EPO**		**EPO**		**EPO**		**EPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$330.95	$330.95	$363.58	$363.58	$268.11	$268.11	$268.67	$268.67
15	$360.37	$360.37	$395.90	$395.90	$291.94	$291.94	$292.55	$292.55
16	$371.62	$371.62	$408.25	$408.25	$301.06	$301.06	$301.68	$301.68
17	$382.87	$382.87	$420.61	$420.61	$310.17	$310.17	$310.81	$310.81
18	$394.98	$394.98	$433.92	$433.92	$319.98	$319.98	$320.65	$320.65
19	$407.10	$407.10	$447.22	$447.22	$329.79	$329.79	$330.48	$330.48
20	$419.64	$419.64	$461.01	$461.01	$339.96	$339.96	$340.66	$340.66
21	$432.62	$432.62	$475.26	$475.26	$350.47	$350.47	$351.20	$351.20
22	$432.62	$432.62	$475.26	$475.26	$350.47	$350.47	$351.20	$351.20
23	$432.62	$432.62	$475.26	$475.26	$350.47	$350.47	$351.20	$351.20
24	$432.62	$432.62	$475.26	$475.26	$350.47	$350.47	$351.20	$351.20
25	$434.35	$434.35	$477.17	$477.17	$351.87	$351.87	$352.60	$352.60
26	$443.00	$443.00	$486.67	$486.67	$358.88	$358.88	$359.63	$359.63
27	$453.39	$453.39	$498.08	$498.08	$367.29	$367.29	$368.06	$368.06
28	$470.26	$470.26	$516.61	$516.61	$380.96	$380.96	$381.75	$381.75
29	$484.10	$484.10	$531.82	$531.82	$392.18	$392.18	$392.99	$392.99
30	$491.02	$491.02	$539.43	$539.43	$397.79	$397.79	$398.61	$398.61
31	$501.41	$501.41	$550.83	$550.83	$406.20	$406.20	$407.04	$407.04
32	$511.79	$511.79	$562.24	$562.24	$414.61	$414.61	$415.47	$415.47
33	$518.28	$518.28	$569.37	$569.37	$419.87	$419.87	$420.74	$420.74
34	$525.20	$525.20	$576.97	$576.97	$425.47	$425.47	$426.36	$426.36
35	$528.66	$528.66	$580.77	$580.77	$428.28	$428.28	$429.17	$429.17
36	$532.12	$532.12	$584.58	$584.58	$431.08	$431.08	$431.98	$431.98
37	$535.58	$535.58	$588.38	$588.38	$433.88	$433.88	$434.79	$434.79
38	$539.04	$539.04	$592.18	$592.18	$436.69	$436.69	$437.60	$437.60
39	$545.97	$545.97	$599.78	$599.78	$442.30	$442.30	$443.21	$443.21
40	$552.89	$552.89	$607.39	$607.39	$447.90	$447.90	$448.83	$448.83
41	$563.27	$563.27	$618.79	$618.79	$456.31	$456.31	$457.26	$457.26
42	$573.22	$573.22	$629.73	$629.73	$464.38	$464.38	$465.34	$465.34
43	$587.07	$587.07	$644.93	$644.93	$475.59	$475.59	$476.58	$476.58
44	$604.37	$604.37	$663.94	$663.94	$489.61	$489.61	$490.63	$490.63
45	$624.70	$624.70	$686.28	$686.28	$506.08	$506.08	$507.13	$507.13
46	$648.93	$648.93	$712.90	$712.90	$525.71	$525.71	$526.80	$526.80
47	$676.19	$676.19	$742.84	$742.84	$547.79	$547.79	$548.93	$548.93
48	$707.33	$707.33	$777.06	$777.06	$573.02	$573.02	$574.21	$574.21
49	$738.05	$738.05	$810.80	$810.80	$597.91	$597.91	$599.15	$599.15
50	$772.66	$772.66	$848.82	$848.82	$625.94	$625.94	$627.24	$627.24
51	$806.84	$806.84	$886.37	$886.37	$653.63	$653.63	$654.99	$654.99
52	$844.47	$844.47	$927.72	$927.72	$684.12	$684.12	$685.54	$685.54
53	$882.54	$882.54	$969.54	$969.54	$714.96	$714.96	$716.45	$716.45
54	$923.64	$923.64	$1,014.69	$1,014.69	$748.26	$748.26	$749.81	$749.81
55	$964.74	$964.74	$1,059.84	$1,059.84	$781.55	$781.55	$783.18	$783.18
56	$1,009.30	$1,009.30	$1,108.79	$1,108.79	$817.65	$817.65	$819.35	$819.35
57	$1,054.29	$1,054.29	$1,158.22	$1,158.22	$854.10	$854.10	$855.87	$855.87
58	$1,102.32	$1,102.32	$1,210.97	$1,210.97	$893.00	$893.00	$894.86	$894.86
59	$1,126.11	$1,126.11	$1,237.11	$1,237.11	$912.28	$912.28	$914.17	$914.17
60	$1,174.13	$1,174.13	$1,289.87	$1,289.87	$951.18	$951.18	$953.16	$953.16
61	$1,215.66	$1,215.66	$1,335.49	$1,335.49	$984.83	$984.83	$986.87	$986.87
62	$1,242.92	$1,242.92	$1,365.44	$1,365.44	$1,006.91	$1,006.91	$1,009.00	$1,009.00
63	$1,277.09	$1,277.09	$1,402.98	$1,402.98	$1,034.59	$1,034.59	$1,036.74	$1,036.74
64+	$1,297.85	$1,297.85	$1,425.78	$1,425.78	$1,051.41	$1,051.41	$1,053.59	$1,053.59

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$426.22	$426.22	$460.32	$460.32	$434.74	$434.74	$432.50	$432.50
15	$464.11	$464.11	$501.23	$501.23	$473.39	$473.39	$470.94	$470.94
16	$478.59	$478.59	$516.88	$516.88	$488.16	$488.16	$485.64	$485.64
17	$493.08	$493.08	$532.52	$532.52	$502.94	$502.94	$500.34	$500.34
18	$508.68	$508.68	$549.37	$549.37	$518.85	$518.85	$516.17	$516.17
19	$524.28	$524.28	$566.22	$566.22	$534.76	$534.76	$532.00	$532.00
20	$540.44	$540.44	$583.67	$583.67	$551.24	$551.24	$548.40	$548.40
21	$557.15	$557.15	$601.72	$601.72	$568.29	$568.29	$565.36	$565.36
22	$557.15	$557.15	$601.72	$601.72	$568.29	$568.29	$565.36	$565.36
23	$557.15	$557.15	$601.72	$601.72	$568.29	$568.29	$565.36	$565.36
24	$557.15	$557.15	$601.72	$601.72	$568.29	$568.29	$565.36	$565.36
25	$559.38	$559.38	$604.13	$604.13	$570.57	$570.57	$567.62	$567.62
26	$570.52	$570.52	$616.16	$616.16	$581.93	$581.93	$578.93	$578.93
27	$583.89	$583.89	$630.60	$630.60	$595.57	$595.57	$592.50	$592.50
28	$605.62	$605.62	$654.07	$654.07	$617.73	$617.73	$614.55	$614.55
29	$623.45	$623.45	$673.33	$673.33	$635.92	$635.92	$632.64	$632.64
30	$632.37	$632.37	$682.95	$682.95	$645.01	$645.01	$641.68	$641.68
31	$645.74	$645.74	$697.40	$697.40	$658.65	$658.65	$655.25	$655.25
32	$659.11	$659.11	$711.84	$711.84	$672.29	$672.29	$668.82	$668.82
33	$667.47	$667.47	$720.86	$720.86	$680.82	$680.82	$677.30	$677.30
34	$676.38	$676.38	$730.49	$730.49	$689.91	$689.91	$686.35	$686.35
35	$680.84	$680.84	$735.30	$735.30	$694.45	$694.45	$690.87	$690.87
36	$685.29	$685.29	$740.12	$740.12	$699.00	$699.00	$695.39	$695.39
37	$689.75	$689.75	$744.93	$744.93	$703.55	$703.55	$699.92	$699.92
38	$694.21	$694.21	$749.75	$749.75	$708.09	$708.09	$704.44	$704.44
39	$703.12	$703.12	$759.37	$759.37	$717.19	$717.19	$713.48	$713.48
40	$712.04	$712.04	$769.00	$769.00	$726.28	$726.28	$722.53	$722.53
41	$725.41	$725.41	$783.44	$783.44	$739.92	$739.92	$736.10	$736.10
42	$738.22	$738.22	$797.28	$797.28	$752.99	$752.99	$749.10	$749.10
43	$756.05	$756.05	$816.54	$816.54	$771.17	$771.17	$767.19	$767.19
44	$778.34	$778.34	$840.61	$840.61	$793.91	$793.91	$789.81	$789.81
45	$804.52	$804.52	$868.89	$868.89	$820.62	$820.62	$816.38	$816.38
46	$835.72	$835.72	$902.58	$902.58	$852.44	$852.44	$848.04	$848.04
47	$870.83	$870.83	$940.49	$940.49	$888.24	$888.24	$883.66	$883.66
48	$910.94	$910.94	$983.82	$983.82	$929.16	$929.16	$924.36	$924.36
49	$950.50	$950.50	$1,026.54	$1,026.54	$969.51	$969.51	$964.50	$964.50
50	$995.07	$995.07	$1,074.68	$1,074.68	$1,014.97	$1,014.97	$1,009.73	$1,009.73
51	$1,039.08	$1,039.08	$1,122.21	$1,122.21	$1,059.87	$1,059.87	$1,054.40	$1,054.40
52	$1,087.56	$1,087.56	$1,174.56	$1,174.56	$1,109.31	$1,109.31	$1,103.58	$1,103.58
53	$1,136.59	$1,136.59	$1,227.51	$1,227.51	$1,159.32	$1,159.32	$1,153.33	$1,153.33
54	$1,189.52	$1,189.52	$1,284.68	$1,284.68	$1,213.31	$1,213.31	$1,207.04	$1,207.04
55	$1,242.44	$1,242.44	$1,341.84	$1,341.84	$1,267.29	$1,267.29	$1,260.75	$1,260.75
56	$1,299.83	$1,299.83	$1,403.82	$1,403.82	$1,325.83	$1,325.83	$1,318.98	$1,318.98
57	$1,357.77	$1,357.77	$1,466.40	$1,466.40	$1,384.93	$1,384.93	$1,377.78	$1,377.78
58	$1,419.62	$1,419.62	$1,533.19	$1,533.19	$1,448.01	$1,448.01	$1,440.54	$1,440.54
59	$1,450.26	$1,450.26	$1,566.28	$1,566.28	$1,479.27	$1,479.27	$1,471.63	$1,471.63
60	$1,512.11	$1,512.11	$1,633.07	$1,633.07	$1,542.35	$1,542.35	$1,534.39	$1,534.39
61	$1,565.59	$1,565.59	$1,690.84	$1,690.84	$1,596.90	$1,596.90	$1,588.66	$1,588.66
62	$1,600.69	$1,600.69	$1,728.75	$1,728.75	$1,632.71	$1,632.71	$1,624.28	$1,624.28
63	$1,644.71	$1,644.71	$1,776.28	$1,776.28	$1,677.60	$1,677.60	$1,668.94	$1,668.94
64+	$1,671.44	$1,671.44	$1,805.16	$1,805.16	$1,704.87	$1,704.87	$1,696.07	$1,696.07

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>							**45127PA0010057**	
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$467.10	$467.10	$441.15	$441.15	$411.75	$411.75	$444.69	$444.69
15	$508.62	$508.62	$480.36	$480.36	$448.35	$448.35	$484.21	$484.21
16	$524.50	$524.50	$495.36	$495.36	$462.34	$462.34	$499.33	$499.33
17	$540.37	$540.37	$510.35	$510.35	$476.33	$476.33	$514.44	$514.44
18	$557.47	$557.47	$526.50	$526.50	$491.40	$491.40	$530.72	$530.72
19	$574.56	$574.56	$542.64	$542.64	$506.47	$506.47	$546.99	$546.99
20	$592.27	$592.27	$559.37	$559.37	$522.08	$522.08	$563.85	$563.85
21	$610.59	$610.59	$576.67	$576.67	$538.23	$538.23	$581.29	$581.29
22	$610.59	$610.59	$576.67	$576.67	$538.23	$538.23	$581.29	$581.29
23	$610.59	$610.59	$576.67	$576.67	$538.23	$538.23	$581.29	$581.29
24	$610.59	$610.59	$576.67	$576.67	$538.23	$538.23	$581.29	$581.29
25	$613.03	$613.03	$578.97	$578.97	$540.38	$540.38	$583.61	$583.61
26	$625.24	$625.24	$590.51	$590.51	$551.15	$551.15	$595.24	$595.24
27	$639.90	$639.90	$604.35	$604.35	$564.07	$564.07	$609.19	$609.19
28	$663.71	$663.71	$626.84	$626.84	$585.06	$585.06	$631.86	$631.86
29	$683.25	$683.25	$645.29	$645.29	$602.28	$602.28	$650.46	$650.46
30	$693.02	$693.02	$654.52	$654.52	$610.89	$610.89	$659.76	$659.76
31	$707.67	$707.67	$668.36	$668.36	$623.81	$623.81	$673.71	$673.71
32	$722.33	$722.33	$682.20	$682.20	$636.73	$636.73	$687.66	$687.66
33	$731.49	$731.49	$690.85	$690.85	$644.80	$644.80	$696.38	$696.38
34	$741.25	$741.25	$700.07	$700.07	$653.41	$653.41	$705.68	$705.68
35	$746.14	$746.14	$704.69	$704.69	$657.72	$657.72	$710.33	$710.33
36	$751.02	$751.02	$709.30	$709.30	$662.02	$662.02	$714.98	$714.98
37	$755.91	$755.91	$713.91	$713.91	$666.33	$666.33	$719.64	$719.64
38	$760.79	$760.79	$718.53	$718.53	$670.63	$670.63	$724.29	$724.29
39	$770.56	$770.56	$727.75	$727.75	$679.25	$679.25	$733.59	$733.59
40	$780.33	$780.33	$736.98	$736.98	$687.86	$687.86	$742.89	$742.89
41	$794.99	$794.99	$750.82	$750.82	$700.78	$700.78	$756.84	$756.84
42	$809.03	$809.03	$764.08	$764.08	$713.15	$713.15	$770.21	$770.21
43	$828.57	$828.57	$782.54	$782.54	$730.38	$730.38	$788.81	$788.81
44	$852.99	$852.99	$805.60	$805.60	$751.91	$751.91	$812.06	$812.06
45	$881.69	$881.69	$832.71	$832.71	$777.20	$777.20	$839.38	$839.38
46	$915.88	$915.88	$865.00	$865.00	$807.34	$807.34	$871.93	$871.93
47	$954.35	$954.35	$901.33	$901.33	$841.25	$841.25	$908.55	$908.55
48	$998.31	$998.31	$942.85	$942.85	$880.01	$880.01	$950.41	$950.41
49	$1,041.66	$1,041.66	$983.79	$983.79	$918.22	$918.22	$991.68	$991.68
50	$1,090.51	$1,090.51	$1,029.93	$1,029.93	$961.28	$961.28	$1,038.18	$1,038.18
51	$1,138.75	$1,138.75	$1,075.48	$1,075.48	$1,003.80	$1,003.80	$1,084.10	$1,084.10
52	$1,191.87	$1,191.87	$1,125.65	$1,125.65	$1,050.62	$1,050.62	$1,134.67	$1,134.67
53	$1,245.60	$1,245.60	$1,176.40	$1,176.40	$1,097.99	$1,097.99	$1,185.83	$1,185.83
54	$1,303.61	$1,303.61	$1,231.18	$1,231.18	$1,149.12	$1,149.12	$1,241.05	$1,241.05
55	$1,361.61	$1,361.61	$1,285.97	$1,285.97	$1,200.25	$1,200.25	$1,296.27	$1,296.27
56	$1,424.50	$1,424.50	$1,345.36	$1,345.36	$1,255.69	$1,255.69	$1,356.15	$1,356.15
57	$1,488.00	$1,488.00	$1,405.34	$1,405.34	$1,311.67	$1,311.67	$1,416.60	$1,416.60
58	$1,555.78	$1,555.78	$1,469.35	$1,469.35	$1,371.41	$1,371.41	$1,481.12	$1,481.12
59	$1,589.36	$1,589.36	$1,501.06	$1,501.06	$1,401.01	$1,401.01	$1,513.09	$1,513.09
60	$1,657.14	$1,657.14	$1,565.07	$1,565.07	$1,460.76	$1,460.76	$1,577.62	$1,577.62
61	$1,715.75	$1,715.75	$1,620.43	$1,620.43	$1,512.43	$1,512.43	$1,633.42	$1,633.42
62	$1,754.22	$1,754.22	$1,656.76	$1,656.76	$1,546.33	$1,546.33	$1,670.04	$1,670.04
63	$1,802.46	$1,802.46	$1,702.32	$1,702.32	$1,588.85	$1,588.85	$1,715.96	$1,715.96
64+	$1,831.76	$1,831.76	$1,730.00	$1,730.00	$1,614.68	$1,614.68	$1,743.86	$1,743.86

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>	**45127PA0010057**							
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$419.98	$419.98	$418.03	$418.03	$451.48	$451.48	$426.39	$426.39
15	$457.31	$457.31	$455.19	$455.19	$491.61	$491.61	$464.30	$464.30
16	$471.59	$471.59	$469.40	$469.40	$506.95	$506.95	$478.79	$478.79
17	$485.86	$485.86	$483.61	$483.61	$522.30	$522.30	$493.28	$493.28
18	$501.23	$501.23	$498.91	$498.91	$538.82	$538.82	$508.89	$508.89
19	$516.60	$516.60	$514.21	$514.21	$555.35	$555.35	$524.49	$524.49
20	$532.52	$532.52	$530.06	$530.06	$572.46	$572.46	$540.66	$540.66
21	$548.99	$548.99	$546.45	$546.45	$590.17	$590.17	$557.38	$557.38
22	$548.99	$548.99	$546.45	$546.45	$590.17	$590.17	$557.38	$557.38
23	$548.99	$548.99	$546.45	$546.45	$590.17	$590.17	$557.38	$557.38
24	$548.99	$548.99	$546.45	$546.45	$590.17	$590.17	$557.38	$557.38
25	$551.19	$551.19	$548.64	$548.64	$592.53	$592.53	$559.61	$559.61
26	$562.17	$562.17	$559.56	$559.56	$604.33	$604.33	$570.76	$570.76
27	$575.35	$575.35	$572.68	$572.68	$618.49	$618.49	$584.13	$584.13
28	$596.76	$596.76	$593.99	$593.99	$641.51	$641.51	$605.87	$605.87
29	$614.32	$614.32	$611.48	$611.48	$660.40	$660.40	$623.71	$623.71
30	$623.11	$623.11	$620.22	$620.22	$669.84	$669.84	$632.63	$632.63
31	$636.28	$636.28	$633.34	$633.34	$684.00	$684.00	$646.00	$646.00
32	$649.46	$649.46	$646.45	$646.45	$698.17	$698.17	$659.38	$659.38
33	$657.70	$657.70	$654.65	$654.65	$707.02	$707.02	$667.74	$667.74
34	$666.48	$666.48	$663.39	$663.39	$716.46	$716.46	$676.66	$676.66
35	$670.87	$670.87	$667.76	$667.76	$721.18	$721.18	$681.12	$681.12
36	$675.26	$675.26	$672.13	$672.13	$725.90	$725.90	$685.58	$685.58
37	$679.66	$679.66	$676.51	$676.51	$730.63	$730.63	$690.04	$690.04
38	$684.05	$684.05	$680.88	$680.88	$735.35	$735.35	$694.49	$694.49
39	$692.83	$692.83	$689.62	$689.62	$744.79	$744.79	$703.41	$703.41
40	$701.62	$701.62	$698.36	$698.36	$754.23	$754.23	$712.33	$712.33
41	$714.79	$714.79	$711.48	$711.48	$768.40	$768.40	$725.71	$725.71
42	$727.42	$727.42	$724.05	$724.05	$781.97	$781.97	$738.53	$738.53
43	$744.99	$744.99	$741.53	$741.53	$800.86	$800.86	$756.36	$756.36
44	$766.95	$766.95	$763.39	$763.39	$824.46	$824.46	$778.66	$778.66
45	$792.75	$792.75	$789.07	$789.07	$852.20	$852.20	$804.86	$804.86
46	$823.49	$823.49	$819.68	$819.68	$885.25	$885.25	$836.07	$836.07
47	$858.08	$858.08	$854.10	$854.10	$922.43	$922.43	$871.18	$871.18
48	$897.61	$897.61	$893.45	$893.45	$964.92	$964.92	$911.31	$911.31
49	$936.58	$936.58	$932.24	$932.24	$1,006.82	$1,006.82	$950.89	$950.89
50	$980.50	$980.50	$975.96	$975.96	$1,054.04	$1,054.04	$995.48	$995.48
51	$1,023.87	$1,023.87	$1,019.13	$1,019.13	$1,100.66	$1,100.66	$1,039.51	$1,039.51
52	$1,071.64	$1,071.64	$1,066.67	$1,066.67	$1,152.00	$1,152.00	$1,088.00	$1,088.00
53	$1,119.95	$1,119.95	$1,114.76	$1,114.76	$1,203.94	$1,203.94	$1,137.05	$1,137.05
54	$1,172.10	$1,172.10	$1,166.67	$1,166.67	$1,260.00	$1,260.00	$1,190.00	$1,190.00
55	$1,224.26	$1,224.26	$1,218.58	$1,218.58	$1,316.07	$1,316.07	$1,242.96	$1,242.96
56	$1,280.80	$1,280.80	$1,274.87	$1,274.87	$1,376.86	$1,376.86	$1,300.37	$1,300.37
57	$1,337.90	$1,337.90	$1,331.70	$1,331.70	$1,438.23	$1,438.23	$1,358.33	$1,358.33
58	$1,398.84	$1,398.84	$1,392.35	$1,392.35	$1,503.74	$1,503.74	$1,420.20	$1,420.20
59	$1,429.03	$1,429.03	$1,422.41	$1,422.41	$1,536.20	$1,536.20	$1,450.86	$1,450.86
60	$1,489.97	$1,489.97	$1,483.07	$1,483.07	$1,601.71	$1,601.71	$1,512.73	$1,512.73
61	$1,542.67	$1,542.67	$1,535.52	$1,535.52	$1,658.37	$1,658.37	$1,566.23	$1,566.23
62	$1,577.26	$1,577.26	$1,569.95	$1,569.95	$1,695.55	$1,695.55	$1,601.35	$1,601.35
63	$1,620.63	$1,620.63	$1,613.12	$1,613.12	$1,742.17	$1,742.17	$1,645.38	$1,645.38
64+	$1,646.97	$1,646.97	$1,639.34	$1,639.34	$1,770.50	$1,770.50	$1,672.13	$1,672.13

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$364.02	$364.02	$393.14	$393.14	$371.30	$371.30	$370.33	$370.33
15	$396.37	$396.37	$428.08	$428.08	$404.30	$404.30	$403.25	$403.25
16	$408.75	$408.75	$441.45	$441.45	$416.92	$416.92	$415.83	$415.83
17	$421.12	$421.12	$454.81	$454.81	$429.54	$429.54	$428.42	$428.42
18	$434.44	$434.44	$469.20	$469.20	$443.13	$443.13	$441.97	$441.97
19	$447.77	$447.77	$483.59	$483.59	$456.72	$456.72	$455.53	$455.53
20	$461.56	$461.56	$498.49	$498.49	$470.80	$470.80	$469.57	$469.57
21	$475.84	$475.84	$513.91	$513.91	$485.36	$485.36	$484.09	$484.09
22	$475.84	$475.84	$513.91	$513.91	$485.36	$485.36	$484.09	$484.09
23	$475.84	$475.84	$513.91	$513.91	$485.36	$485.36	$484.09	$484.09
24	$475.84	$475.84	$513.91	$513.91	$485.36	$485.36	$484.09	$484.09
25	$477.74	$477.74	$515.96	$515.96	$487.30	$487.30	$486.03	$486.03
26	$487.26	$487.26	$526.24	$526.24	$497.01	$497.01	$495.71	$495.71
27	$498.68	$498.68	$538.57	$538.57	$508.65	$508.65	$507.33	$507.33
28	$517.24	$517.24	$558.62	$558.62	$527.58	$527.58	$526.21	$526.21
29	$532.46	$532.46	$575.06	$575.06	$543.11	$543.11	$541.70	$541.70
30	$540.08	$540.08	$583.28	$583.28	$550.88	$550.88	$549.44	$549.44
31	$551.50	$551.50	$595.62	$595.62	$562.53	$562.53	$561.06	$561.06
32	$562.92	$562.92	$607.95	$607.95	$574.18	$574.18	$572.68	$572.68
33	$570.06	$570.06	$615.66	$615.66	$581.46	$581.46	$579.94	$579.94
34	$577.67	$577.67	$623.88	$623.88	$589.22	$589.22	$587.69	$587.69
35	$581.48	$581.48	$627.99	$627.99	$593.11	$593.11	$591.56	$591.56
36	$585.28	$585.28	$632.11	$632.11	$596.99	$596.99	$595.43	$595.43
37	$589.09	$589.09	$636.22	$636.22	$600.87	$600.87	$599.30	$599.30
38	$592.90	$592.90	$640.33	$640.33	$604.75	$604.75	$603.18	$603.18
39	$600.51	$600.51	$648.55	$648.55	$612.52	$612.52	$610.92	$610.92
40	$608.12	$608.12	$656.77	$656.77	$620.29	$620.29	$618.67	$618.67
41	$619.54	$619.54	$669.11	$669.11	$631.93	$631.93	$630.29	$630.29
42	$630.49	$630.49	$680.93	$680.93	$643.10	$643.10	$641.42	$641.42
43	$645.71	$645.71	$697.37	$697.37	$658.63	$658.63	$656.91	$656.91
44	$664.75	$664.75	$717.93	$717.93	$678.04	$678.04	$676.27	$676.27
45	$687.11	$687.11	$742.08	$742.08	$700.86	$700.86	$699.03	$699.03
46	$713.76	$713.76	$770.86	$770.86	$728.04	$728.04	$726.14	$726.14
47	$743.74	$743.74	$803.24	$803.24	$758.61	$758.61	$756.63	$756.63
48	$778.00	$778.00	$840.24	$840.24	$793.56	$793.56	$791.49	$791.49
49	$811.78	$811.78	$876.73	$876.73	$828.02	$828.02	$825.86	$825.86
50	$849.85	$849.85	$917.84	$917.84	$866.85	$866.85	$864.58	$864.58
51	$887.44	$887.44	$958.44	$958.44	$905.19	$905.19	$902.83	$902.83
52	$928.84	$928.84	$1,003.15	$1,003.15	$947.42	$947.42	$944.94	$944.94
53	$970.71	$970.71	$1,048.37	$1,048.37	$990.13	$990.13	$987.54	$987.54
54	$1,015.92	$1,015.92	$1,097.19	$1,097.19	$1,036.24	$1,036.24	$1,033.53	$1,033.53
55	$1,061.12	$1,061.12	$1,146.01	$1,146.01	$1,082.35	$1,082.35	$1,079.52	$1,079.52
56	$1,110.13	$1,110.13	$1,198.95	$1,198.95	$1,132.34	$1,132.34	$1,129.38	$1,129.38
57	$1,159.62	$1,159.62	$1,252.39	$1,252.39	$1,182.81	$1,182.81	$1,179.73	$1,179.73
58	$1,212.44	$1,212.44	$1,309.44	$1,309.44	$1,236.69	$1,236.69	$1,233.46	$1,233.46
59	$1,238.61	$1,238.61	$1,337.70	$1,337.70	$1,263.38	$1,263.38	$1,260.09	$1,260.09
60	$1,291.43	$1,291.43	$1,394.74	$1,394.74	$1,317.26	$1,317.26	$1,313.82	$1,313.82
61	$1,337.11	$1,337.11	$1,444.08	$1,444.08	$1,363.85	$1,363.85	$1,360.29	$1,360.29
62	$1,367.09	$1,367.09	$1,476.46	$1,476.46	$1,394.43	$1,394.43	$1,390.79	$1,390.79
63	$1,404.68	$1,404.68	$1,517.05	$1,517.05	$1,432.77	$1,432.77	$1,429.03	$1,429.03
64+	$1,427.51	$1,427.51	$1,541.72	$1,541.72	$1,456.07	$1,456.07	$1,452.26	$1,452.26

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$399.96	$399.96	$377.74	$377.74	$337.14	$337.14	$364.11	$364.11
15	$435.51	$435.51	$411.31	$411.31	$367.11	$367.11	$396.48	$396.48
16	$449.10	$449.10	$424.15	$424.15	$378.57	$378.57	$408.86	$408.86
17	$462.69	$462.69	$436.99	$436.99	$390.03	$390.03	$421.23	$421.23
18	$477.33	$477.33	$450.81	$450.81	$402.37	$402.37	$434.56	$434.56
19	$491.97	$491.97	$464.64	$464.64	$414.71	$414.71	$447.88	$447.88
20	$507.13	$507.13	$478.96	$478.96	$427.49	$427.49	$461.69	$461.69
21	$522.82	$522.82	$493.77	$493.77	$440.71	$440.71	$475.97	$475.97
22	$522.82	$522.82	$493.77	$493.77	$440.71	$440.71	$475.97	$475.97
23	$522.82	$522.82	$493.77	$493.77	$440.71	$440.71	$475.97	$475.97
24	$522.82	$522.82	$493.77	$493.77	$440.71	$440.71	$475.97	$475.97
25	$524.91	$524.91	$495.75	$495.75	$442.47	$442.47	$477.87	$477.87
26	$535.36	$535.36	$505.62	$505.62	$451.29	$451.29	$487.39	$487.39
27	$547.91	$547.91	$517.47	$517.47	$461.86	$461.86	$498.81	$498.81
28	$568.30	$568.30	$536.73	$536.73	$479.05	$479.05	$517.38	$517.38
29	$585.03	$585.03	$552.53	$552.53	$493.15	$493.15	$532.61	$532.61
30	$593.40	$593.40	$560.43	$560.43	$500.21	$500.21	$540.22	$540.22
31	$605.95	$605.95	$572.28	$572.28	$510.78	$510.78	$551.65	$551.65
32	$618.49	$618.49	$584.13	$584.13	$521.36	$521.36	$563.07	$563.07
33	$626.34	$626.34	$591.54	$591.54	$527.97	$527.97	$570.21	$570.21
34	$634.70	$634.70	$599.44	$599.44	$535.02	$535.02	$577.82	$577.82
35	$638.88	$638.88	$603.39	$603.39	$538.55	$538.55	$581.63	$581.63
36	$643.07	$643.07	$607.34	$607.34	$542.07	$542.07	$585.44	$585.44
37	$647.25	$647.25	$611.29	$611.29	$545.60	$545.60	$589.25	$589.25
38	$651.43	$651.43	$615.24	$615.24	$549.12	$549.12	$593.05	$593.05
39	$659.80	$659.80	$623.14	$623.14	$556.18	$556.18	$600.67	$600.67
40	$668.16	$668.16	$631.04	$631.04	$563.23	$563.23	$608.29	$608.29
41	$680.71	$680.71	$642.89	$642.89	$573.80	$573.80	$619.71	$619.71
42	$692.73	$692.73	$654.25	$654.25	$583.94	$583.94	$630.66	$630.66
43	$709.46	$709.46	$670.05	$670.05	$598.04	$598.04	$645.89	$645.89
44	$730.38	$730.38	$689.80	$689.80	$615.67	$615.67	$664.93	$664.93
45	$754.95	$754.95	$713.01	$713.01	$636.39	$636.39	$687.30	$687.30
46	$784.23	$784.23	$740.66	$740.66	$661.06	$661.06	$713.95	$713.95
47	$817.16	$817.16	$771.77	$771.77	$688.83	$688.83	$743.94	$743.94
48	$854.81	$854.81	$807.32	$807.32	$720.56	$720.56	$778.21	$778.21
49	$891.93	$891.93	$842.37	$842.37	$751.85	$751.85	$812.00	$812.00
50	$933.75	$933.75	$881.88	$881.88	$787.11	$787.11	$850.08	$850.08
51	$975.05	$975.05	$920.88	$920.88	$821.92	$821.92	$887.68	$887.68
52	$1,020.54	$1,020.54	$963.84	$963.84	$860.27	$860.27	$929.09	$929.09
53	$1,066.55	$1,066.55	$1,007.29	$1,007.29	$899.05	$899.05	$970.97	$970.97
54	$1,116.21	$1,116.21	$1,054.20	$1,054.20	$940.92	$940.92	$1,016.19	$1,016.19
55	$1,165.88	$1,165.88	$1,101.11	$1,101.11	$982.78	$982.78	$1,061.41	$1,061.41
56	$1,219.73	$1,219.73	$1,151.97	$1,151.97	$1,028.18	$1,028.18	$1,110.43	$1,110.43
57	$1,274.11	$1,274.11	$1,203.32	$1,203.32	$1,074.01	$1,074.01	$1,159.93	$1,159.93
58	$1,332.14	$1,332.14	$1,258.13	$1,258.13	$1,122.93	$1,122.93	$1,212.76	$1,212.76
59	$1,360.89	$1,360.89	$1,285.29	$1,285.29	$1,147.17	$1,147.17	$1,238.94	$1,238.94
60	$1,418.93	$1,418.93	$1,340.10	$1,340.10	$1,196.09	$1,196.09	$1,291.77	$1,291.77
61	$1,469.12	$1,469.12	$1,387.50	$1,387.50	$1,238.40	$1,238.40	$1,337.47	$1,337.47
62	$1,502.05	$1,502.05	$1,418.61	$1,418.61	$1,266.16	$1,266.16	$1,367.45	$1,367.45
63	$1,543.36	$1,543.36	$1,457.61	$1,457.61	$1,300.98	$1,300.98	$1,405.05	$1,405.05
64+	$1,568.45	$1,568.45	$1,481.31	$1,481.31	$1,322.12	$1,322.12	$1,427.90	$1,427.90

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$343.89	$343.89	$343.45	$343.45	$370.93	$370.93	$350.32	$350.32
15	$374.45	$374.45	$373.98	$373.98	$403.90	$403.90	$381.46	$381.46
16	$386.14	$386.14	$385.66	$385.66	$416.51	$416.51	$393.37	$393.37
17	$397.83	$397.83	$397.33	$397.33	$429.12	$429.12	$405.28	$405.28
18	$410.42	$410.42	$409.90	$409.90	$442.69	$442.69	$418.10	$418.10
19	$423.00	$423.00	$422.47	$422.47	$456.27	$456.27	$430.92	$430.92
20	$436.04	$436.04	$435.49	$435.49	$470.33	$470.33	$444.20	$444.20
21	$449.52	$449.52	$448.96	$448.96	$484.88	$484.88	$457.94	$457.94
22	$449.52	$449.52	$448.96	$448.96	$484.88	$484.88	$457.94	$457.94
23	$449.52	$449.52	$448.96	$448.96	$484.88	$484.88	$457.94	$457.94
24	$449.52	$449.52	$448.96	$448.96	$484.88	$484.88	$457.94	$457.94
25	$451.32	$451.32	$450.76	$450.76	$486.82	$486.82	$459.77	$459.77
26	$460.31	$460.31	$459.74	$459.74	$496.51	$496.51	$468.93	$468.93
27	$471.10	$471.10	$470.51	$470.51	$508.15	$508.15	$479.92	$479.92
28	$488.63	$488.63	$488.02	$488.02	$527.06	$527.06	$497.78	$497.78
29	$503.02	$503.02	$502.39	$502.39	$542.58	$542.58	$512.43	$512.43
30	$510.21	$510.21	$509.57	$509.57	$550.34	$550.34	$519.76	$519.76
31	$521.00	$521.00	$520.34	$520.34	$561.97	$561.97	$530.75	$530.75
32	$531.79	$531.79	$531.12	$531.12	$573.61	$573.61	$541.74	$541.74
33	$538.53	$538.53	$537.85	$537.85	$580.88	$580.88	$548.61	$548.61
34	$545.72	$545.72	$545.04	$545.04	$588.64	$588.64	$555.94	$555.94
35	$549.32	$549.32	$548.63	$548.63	$592.52	$592.52	$559.60	$559.60
36	$552.91	$552.91	$552.22	$552.22	$596.40	$596.40	$563.27	$563.27
37	$556.51	$556.51	$555.81	$555.81	$600.28	$600.28	$566.93	$566.93
38	$560.11	$560.11	$559.40	$559.40	$604.16	$604.16	$570.59	$570.59
39	$567.30	$567.30	$566.59	$566.59	$611.91	$611.91	$577.92	$577.92
40	$574.49	$574.49	$573.77	$573.77	$619.67	$619.67	$585.25	$585.25
41	$585.28	$585.28	$584.55	$584.55	$631.31	$631.31	$596.24	$596.24
42	$595.62	$595.62	$594.87	$594.87	$642.46	$642.46	$606.77	$606.77
43	$610.00	$610.00	$609.24	$609.24	$657.98	$657.98	$621.42	$621.42
44	$627.99	$627.99	$627.20	$627.20	$677.37	$677.37	$639.74	$639.74
45	$649.11	$649.11	$648.30	$648.30	$700.16	$700.16	$661.26	$661.26
46	$674.29	$674.29	$673.44	$673.44	$727.32	$727.32	$686.91	$686.91
47	$702.61	$702.61	$701.72	$701.72	$757.86	$757.86	$715.76	$715.76
48	$734.97	$734.97	$734.05	$734.05	$792.77	$792.77	$748.73	$748.73
49	$766.89	$766.89	$765.93	$765.93	$827.20	$827.20	$781.24	$781.24
50	$802.85	$802.85	$801.84	$801.84	$865.99	$865.99	$817.88	$817.88
51	$838.36	$838.36	$837.31	$837.31	$904.30	$904.30	$854.06	$854.06
52	$877.47	$877.47	$876.37	$876.37	$946.48	$946.48	$893.90	$893.90
53	$917.03	$917.03	$915.88	$915.88	$989.15	$989.15	$934.20	$934.20
54	$959.73	$959.73	$958.53	$958.53	$1,035.21	$1,035.21	$977.70	$977.70
55	$1,002.44	$1,002.44	$1,001.18	$1,001.18	$1,081.28	$1,081.28	$1,021.20	$1,021.20
56	$1,048.74	$1,048.74	$1,047.42	$1,047.42	$1,131.22	$1,131.22	$1,068.37	$1,068.37
57	$1,095.49	$1,095.49	$1,094.12	$1,094.12	$1,181.64	$1,181.64	$1,116.00	$1,116.00
58	$1,145.39	$1,145.39	$1,143.95	$1,143.95	$1,235.47	$1,235.47	$1,166.83	$1,166.83
59	$1,170.11	$1,170.11	$1,168.64	$1,168.64	$1,262.13	$1,262.13	$1,192.02	$1,192.02
60	$1,220.01	$1,220.01	$1,218.48	$1,218.48	$1,315.96	$1,315.96	$1,242.85	$1,242.85
61	$1,263.16	$1,263.16	$1,261.58	$1,261.58	$1,362.50	$1,362.50	$1,286.81	$1,286.81
62	$1,291.48	$1,291.48	$1,289.86	$1,289.86	$1,393.05	$1,393.05	$1,315.66	$1,315.66
63	$1,327.00	$1,327.00	$1,325.33	$1,325.33	$1,431.36	$1,431.36	$1,351.84	$1,351.84
64+	$1,348.56	$1,348.56	$1,346.87	$1,346.87	$1,454.63	$1,454.63	$1,373.81	$1,373.81

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010116**		**45127PA0010117**	
Plan Marketing Name =>	**Gold PPO 500/0/20 Rx 250**		**Gold PPO 500/0/20 Rx 250**		**Gold PPO 500/0/20 Rx 250**		**Gold PPO 500/0/20 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$385.54	$385.54	$416.39	$416.39	$393.26	$393.26	$391.86	$391.86
15	$419.82	$419.82	$453.40	$453.40	$428.21	$428.21	$426.69	$426.69
16	$432.92	$432.92	$467.55	$467.55	$441.58	$441.58	$440.01	$440.01
17	$446.02	$446.02	$481.70	$481.70	$454.94	$454.94	$453.32	$453.32
18	$460.13	$460.13	$496.94	$496.94	$469.34	$469.34	$467.67	$467.67
19	$474.25	$474.25	$512.18	$512.18	$483.73	$483.73	$482.01	$482.01
20	$488.86	$488.86	$527.97	$527.97	$498.64	$498.64	$496.86	$496.86
21	$503.98	$503.98	$544.30	$544.30	$514.06	$514.06	$512.23	$512.23
22	$503.98	$503.98	$544.30	$544.30	$514.06	$514.06	$512.23	$512.23
23	$503.98	$503.98	$544.30	$544.30	$514.06	$514.06	$512.23	$512.23
24	$503.98	$503.98	$544.30	$544.30	$514.06	$514.06	$512.23	$512.23
25	$506.00	$506.00	$546.48	$546.48	$516.12	$516.12	$514.28	$514.28
26	$516.08	$516.08	$557.36	$557.36	$526.40	$526.40	$524.52	$524.52
27	$528.17	$528.17	$570.42	$570.42	$538.73	$538.73	$536.82	$536.82
28	$547.83	$547.83	$591.65	$591.65	$558.78	$558.78	$556.79	$556.79
29	$563.95	$563.95	$609.07	$609.07	$575.23	$575.23	$573.19	$573.19
30	$572.02	$572.02	$617.78	$617.78	$583.46	$583.46	$581.38	$581.38
31	$584.11	$584.11	$630.84	$630.84	$595.80	$595.80	$593.67	$593.67
32	$596.21	$596.21	$643.91	$643.91	$608.13	$608.13	$605.97	$605.97
33	$603.77	$603.77	$652.07	$652.07	$615.84	$615.84	$613.65	$613.65
34	$611.83	$611.83	$660.78	$660.78	$624.07	$624.07	$621.85	$621.85
35	$615.86	$615.86	$665.13	$665.13	$628.18	$628.18	$625.95	$625.95
36	$619.90	$619.90	$669.49	$669.49	$632.29	$632.29	$630.04	$630.04
37	$623.93	$623.93	$673.84	$673.84	$636.41	$636.41	$634.14	$634.14
38	$627.96	$627.96	$678.20	$678.20	$640.52	$640.52	$638.24	$638.24
39	$636.02	$636.02	$686.90	$686.90	$648.74	$648.74	$646.43	$646.43
40	$644.09	$644.09	$695.61	$695.61	$656.97	$656.97	$654.63	$654.63
41	$656.18	$656.18	$708.68	$708.68	$669.31	$669.31	$666.92	$666.92
42	$667.77	$667.77	$721.20	$721.20	$681.13	$681.13	$678.70	$678.70
43	$683.90	$683.90	$738.61	$738.61	$697.58	$697.58	$695.10	$695.10
44	$704.06	$704.06	$760.38	$760.38	$718.14	$718.14	$715.59	$715.59
45	$727.75	$727.75	$785.97	$785.97	$742.30	$742.30	$739.66	$739.66
46	$755.97	$755.97	$816.45	$816.45	$771.09	$771.09	$768.34	$768.34
47	$787.72	$787.72	$850.74	$850.74	$803.48	$803.48	$800.62	$800.62
48	$824.01	$824.01	$889.93	$889.93	$840.49	$840.49	$837.50	$837.50
49	$859.79	$859.79	$928.57	$928.57	$876.99	$876.99	$873.86	$873.86
50	$900.11	$900.11	$972.12	$972.12	$918.11	$918.11	$914.84	$914.84
51	$939.92	$939.92	$1,015.12	$1,015.12	$958.72	$958.72	$955.31	$955.31
52	$983.77	$983.77	$1,062.47	$1,062.47	$1,003.44	$1,003.44	$999.87	$999.87
53	$1,028.12	$1,028.12	$1,110.37	$1,110.37	$1,048.68	$1,048.68	$1,044.95	$1,044.95
54	$1,076.00	$1,076.00	$1,162.08	$1,162.08	$1,097.52	$1,097.52	$1,093.61	$1,093.61
55	$1,123.88	$1,123.88	$1,213.79	$1,213.79	$1,146.35	$1,146.35	$1,142.27	$1,142.27
56	$1,175.79	$1,175.79	$1,269.85	$1,269.85	$1,199.30	$1,199.30	$1,195.03	$1,195.03
57	$1,228.20	$1,228.20	$1,326.46	$1,326.46	$1,252.76	$1,252.76	$1,248.30	$1,248.30
58	$1,284.14	$1,284.14	$1,386.87	$1,386.87	$1,309.82	$1,309.82	$1,305.16	$1,305.16
59	$1,311.86	$1,311.86	$1,416.81	$1,416.81	$1,338.10	$1,338.10	$1,333.33	$1,333.33
60	$1,367.80	$1,367.80	$1,477.23	$1,477.23	$1,395.16	$1,395.16	$1,390.19	$1,390.19
61	$1,416.18	$1,416.18	$1,529.48	$1,529.48	$1,444.51	$1,444.51	$1,439.37	$1,439.37
62	$1,447.93	$1,447.93	$1,563.77	$1,563.77	$1,476.89	$1,476.89	$1,471.64	$1,471.64
63	$1,487.75	$1,487.75	$1,606.77	$1,606.77	$1,517.50	$1,517.50	$1,512.10	$1,512.10
64+	$1,511.93	$1,511.93	$1,632.89	$1,632.89	$1,542.17	$1,542.17	$1,536.68	$1,536.68

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/20 Rx 0**		**Gold PPO 500/0/20 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$423.20	$423.20	$399.69	$399.69	$312.71	$312.71	$337.73	$337.73
15	$460.82	$460.82	$435.22	$435.22	$340.51	$340.51	$367.75	$367.75
16	$475.21	$475.21	$448.81	$448.81	$351.13	$351.13	$379.22	$379.22
17	$489.59	$489.59	$462.39	$462.39	$361.76	$361.76	$390.70	$390.70
18	$505.08	$505.08	$477.02	$477.02	$373.21	$373.21	$403.06	$403.06
19	$520.57	$520.57	$491.65	$491.65	$384.65	$384.65	$415.42	$415.42
20	$536.61	$536.61	$506.80	$506.80	$396.51	$396.51	$428.23	$428.23
21	$553.21	$553.21	$522.47	$522.47	$408.77	$408.77	$441.47	$441.47
22	$553.21	$553.21	$522.47	$522.47	$408.77	$408.77	$441.47	$441.47
23	$553.21	$553.21	$522.47	$522.47	$408.77	$408.77	$441.47	$441.47
24	$553.21	$553.21	$522.47	$522.47	$408.77	$408.77	$441.47	$441.47
25	$555.42	$555.42	$524.56	$524.56	$410.41	$410.41	$443.24	$443.24
26	$566.49	$566.49	$535.01	$535.01	$418.58	$418.58	$452.07	$452.07
27	$579.76	$579.76	$547.55	$547.55	$428.39	$428.39	$462.66	$462.66
28	$601.34	$601.34	$567.93	$567.93	$444.33	$444.33	$479.88	$479.88
29	$619.04	$619.04	$584.65	$584.65	$457.41	$457.41	$494.01	$494.01
30	$627.89	$627.89	$593.01	$593.01	$463.95	$463.95	$501.07	$501.07
31	$641.17	$641.17	$605.55	$605.55	$473.76	$473.76	$511.67	$511.67
32	$654.45	$654.45	$618.09	$618.09	$483.57	$483.57	$522.26	$522.26
33	$662.74	$662.74	$625.92	$625.92	$489.71	$489.71	$528.88	$528.88
34	$671.59	$671.59	$634.28	$634.28	$496.25	$496.25	$535.95	$535.95
35	$676.02	$676.02	$638.46	$638.46	$499.52	$499.52	$539.48	$539.48
36	$680.45	$680.45	$642.64	$642.64	$502.79	$502.79	$543.01	$543.01
37	$684.87	$684.87	$646.82	$646.82	$506.06	$506.06	$546.54	$546.54
38	$689.30	$689.30	$651.00	$651.00	$509.33	$509.33	$550.07	$550.07
39	$698.15	$698.15	$659.36	$659.36	$515.87	$515.87	$557.14	$557.14
40	$707.00	$707.00	$667.72	$667.72	$522.41	$522.41	$564.20	$564.20
41	$720.28	$720.28	$680.26	$680.26	$532.22	$532.22	$574.80	$574.80
42	$733.00	$733.00	$692.28	$692.28	$541.62	$541.62	$584.95	$584.95
43	$750.70	$750.70	$709.00	$709.00	$554.70	$554.70	$599.08	$599.08
44	$772.83	$772.83	$729.90	$729.90	$571.05	$571.05	$616.74	$616.74
45	$798.83	$798.83	$754.45	$754.45	$590.26	$590.26	$637.48	$637.48
46	$829.81	$829.81	$783.71	$783.71	$613.16	$613.16	$662.21	$662.21
47	$864.66	$864.66	$816.63	$816.63	$638.91	$638.91	$690.02	$690.02
48	$904.50	$904.50	$854.25	$854.25	$668.34	$668.34	$721.81	$721.81
49	$943.77	$943.77	$891.34	$891.34	$697.36	$697.36	$753.15	$753.15
50	$988.03	$988.03	$933.14	$933.14	$730.06	$730.06	$788.47	$788.47
51	$1,031.73	$1,031.73	$974.42	$974.42	$762.36	$762.36	$823.34	$823.34
52	$1,079.86	$1,079.86	$1,019.87	$1,019.87	$797.92	$797.92	$861.75	$861.75
53	$1,128.55	$1,128.55	$1,065.85	$1,065.85	$833.89	$833.89	$900.60	$900.60
54	$1,181.10	$1,181.10	$1,115.48	$1,115.48	$872.72	$872.72	$942.54	$942.54
55	$1,233.65	$1,233.65	$1,165.12	$1,165.12	$911.56	$911.56	$984.48	$984.48
56	$1,290.64	$1,290.64	$1,218.93	$1,218.93	$953.66	$953.66	$1,029.95	$1,029.95
57	$1,348.17	$1,348.17	$1,273.27	$1,273.27	$996.17	$996.17	$1,075.87	$1,075.87
58	$1,409.58	$1,409.58	$1,331.27	$1,331.27	$1,041.55	$1,041.55	$1,124.87	$1,124.87
59	$1,440.00	$1,440.00	$1,360.00	$1,360.00	$1,064.03	$1,064.03	$1,149.15	$1,149.15
60	$1,501.41	$1,501.41	$1,418.00	$1,418.00	$1,109.40	$1,109.40	$1,198.15	$1,198.15
61	$1,554.52	$1,554.52	$1,468.15	$1,468.15	$1,148.64	$1,148.64	$1,240.54	$1,240.54
62	$1,589.37	$1,589.37	$1,501.07	$1,501.07	$1,174.40	$1,174.40	$1,268.35	$1,268.35
63	$1,633.07	$1,633.07	$1,542.35	$1,542.35	$1,206.69	$1,206.69	$1,303.22	$1,303.22
64+	$1,659.62	$1,659.62	$1,567.41	$1,567.41	$1,226.30	$1,226.30	$1,324.40	$1,324.40

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/35 Rx 250**		**Silver PPO 4000/0/35 Rx 250**		**Silver PPO 4000/0/35 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$318.96	$318.96	$299.18	$299.18	$323.11	$323.11	$305.16	$305.16
15	$347.32	$347.32	$325.77	$325.77	$351.83	$351.83	$332.29	$332.29
16	$358.16	$358.16	$335.94	$335.94	$362.81	$362.81	$342.66	$342.66
17	$369.00	$369.00	$346.11	$346.11	$373.79	$373.79	$353.03	$353.03
18	$380.67	$380.67	$357.06	$357.06	$385.62	$385.62	$364.20	$364.20
19	$392.35	$392.35	$368.01	$368.01	$397.45	$397.45	$375.37	$375.37
20	$404.44	$404.44	$379.35	$379.35	$409.70	$409.70	$386.93	$386.93
21	$416.95	$416.95	$391.08	$391.08	$422.37	$422.37	$398.90	$398.90
22	$416.95	$416.95	$391.08	$391.08	$422.37	$422.37	$398.90	$398.90
23	$416.95	$416.95	$391.08	$391.08	$422.37	$422.37	$398.90	$398.90
24	$416.95	$416.95	$391.08	$391.08	$422.37	$422.37	$398.90	$398.90
25	$418.61	$418.61	$392.64	$392.64	$424.06	$424.06	$400.50	$400.50
26	$426.95	$426.95	$400.47	$400.47	$432.50	$432.50	$408.48	$408.48
27	$436.96	$436.96	$409.85	$409.85	$442.64	$442.64	$418.05	$418.05
28	$453.22	$453.22	$425.10	$425.10	$459.11	$459.11	$433.61	$433.61
29	$466.56	$466.56	$437.62	$437.62	$472.63	$472.63	$446.37	$446.37
30	$473.23	$473.23	$443.88	$443.88	$479.39	$479.39	$452.75	$452.75
31	$483.24	$483.24	$453.26	$453.26	$489.52	$489.52	$462.33	$462.33
32	$493.25	$493.25	$462.65	$462.65	$499.66	$499.66	$471.90	$471.90
33	$499.50	$499.50	$468.51	$468.51	$505.99	$505.99	$477.88	$477.88
34	$506.17	$506.17	$474.77	$474.77	$512.75	$512.75	$484.27	$484.27
35	$509.51	$509.51	$477.90	$477.90	$516.13	$516.13	$487.46	$487.46
36	$512.84	$512.84	$481.03	$481.03	$519.51	$519.51	$490.65	$490.65
37	$516.18	$516.18	$484.16	$484.16	$522.89	$522.89	$493.84	$493.84
38	$519.51	$519.51	$487.29	$487.29	$526.27	$526.27	$497.03	$497.03
39	$526.19	$526.19	$493.54	$493.54	$533.03	$533.03	$503.41	$503.41
40	$532.86	$532.86	$499.80	$499.80	$539.78	$539.78	$509.80	$509.80
41	$542.86	$542.86	$509.19	$509.19	$549.92	$549.92	$519.37	$519.37
42	$552.45	$552.45	$518.18	$518.18	$559.64	$559.64	$528.54	$528.54
43	$565.79	$565.79	$530.70	$530.70	$573.15	$573.15	$541.31	$541.31
44	$582.47	$582.47	$546.34	$546.34	$590.05	$590.05	$557.27	$557.27
45	$602.07	$602.07	$564.72	$564.72	$609.90	$609.90	$576.01	$576.01
46	$625.42	$625.42	$586.62	$586.62	$633.55	$633.55	$598.35	$598.35
47	$651.69	$651.69	$611.26	$611.26	$660.16	$660.16	$623.48	$623.48
48	$681.71	$681.71	$639.42	$639.42	$690.57	$690.57	$652.20	$652.20
49	$711.31	$711.31	$667.18	$667.18	$720.56	$720.56	$680.53	$680.53
50	$744.66	$744.66	$698.47	$698.47	$754.35	$754.35	$712.44	$712.44
51	$777.60	$777.60	$729.36	$729.36	$787.71	$787.71	$743.95	$743.95
52	$813.88	$813.88	$763.39	$763.39	$824.46	$824.46	$778.66	$778.66
53	$850.57	$850.57	$797.80	$797.80	$861.63	$861.63	$813.76	$813.76
54	$890.18	$890.18	$834.96	$834.96	$901.75	$901.75	$851.65	$851.65
55	$929.79	$929.79	$872.11	$872.11	$941.88	$941.88	$889.55	$889.55
56	$972.73	$972.73	$912.39	$912.39	$985.38	$985.38	$930.64	$930.64
57	$1,016.10	$1,016.10	$953.06	$953.06	$1,029.31	$1,029.31	$972.12	$972.12
58	$1,062.38	$1,062.38	$996.47	$996.47	$1,076.19	$1,076.19	$1,016.40	$1,016.40
59	$1,085.31	$1,085.31	$1,017.98	$1,017.98	$1,099.42	$1,099.42	$1,038.34	$1,038.34
60	$1,131.59	$1,131.59	$1,061.39	$1,061.39	$1,146.30	$1,146.30	$1,082.62	$1,082.62
61	$1,171.62	$1,171.62	$1,098.93	$1,098.93	$1,186.85	$1,186.85	$1,120.91	$1,120.91
62	$1,197.88	$1,197.88	$1,123.57	$1,123.57	$1,213.46	$1,213.46	$1,146.04	$1,146.04
63	$1,230.82	$1,230.82	$1,154.47	$1,154.47	$1,246.83	$1,246.83	$1,177.56	$1,177.56
64+	$1,250.84	$1,250.84	$1,173.23	$1,173.23	$1,267.10	$1,267.10	$1,196.69	$1,196.69

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010132**		**45127PA0010132**		**45127PA0010132**		**45127PA0010135**	
Plan Marketing Name =>	**Silver PPO 4000/0/35 Rx 0**		**Silver PPO 4000/0/35 Rx 0**		**Silver PPO 4000/0/35 Rx 0**		**Bronze QHDHP PPO 6650/0/0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Bronze**	
Deductible =>	**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$6650 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$305.57	$305.57	$330.02	$330.02	$311.68	$311.68	$239.80	$239.80
15	$332.73	$332.73	$359.35	$359.35	$339.39	$339.39	$261.11	$261.11
16	$343.12	$343.12	$370.57	$370.57	$349.98	$349.98	$269.26	$269.26
17	$353.50	$353.50	$381.78	$381.78	$360.57	$360.57	$277.41	$277.41
18	$364.69	$364.69	$393.86	$393.86	$371.98	$371.98	$286.19	$286.19
19	$375.87	$375.87	$405.94	$405.94	$383.39	$383.39	$294.97	$294.97
20	$387.46	$387.46	$418.45	$418.45	$395.21	$395.21	$304.06	$304.06
21	$399.44	$399.44	$431.40	$431.40	$407.43	$407.43	$313.46	$313.46
22	$399.44	$399.44	$431.40	$431.40	$407.43	$407.43	$313.46	$313.46
23	$399.44	$399.44	$431.40	$431.40	$407.43	$407.43	$313.46	$313.46
24	$399.44	$399.44	$431.40	$431.40	$407.43	$407.43	$313.46	$313.46
25	$401.04	$401.04	$433.12	$433.12	$409.06	$409.06	$314.71	$314.71
26	$409.03	$409.03	$441.75	$441.75	$417.21	$417.21	$320.98	$320.98
27	$418.61	$418.61	$452.10	$452.10	$426.99	$426.99	$328.51	$328.51
28	$434.19	$434.19	$468.93	$468.93	$442.88	$442.88	$340.73	$340.73
29	$446.97	$446.97	$482.73	$482.73	$455.91	$455.91	$350.76	$350.76
30	$453.36	$453.36	$489.63	$489.63	$462.43	$462.43	$355.78	$355.78
31	$462.95	$462.95	$499.99	$499.99	$472.21	$472.21	$363.30	$363.30
32	$472.54	$472.54	$510.34	$510.34	$481.99	$481.99	$370.82	$370.82
33	$478.53	$478.53	$516.81	$516.81	$488.10	$488.10	$375.53	$375.53
34	$484.92	$484.92	$523.71	$523.71	$494.62	$494.62	$380.54	$380.54
35	$488.12	$488.12	$527.16	$527.16	$497.88	$497.88	$383.05	$383.05
36	$491.31	$491.31	$530.62	$530.62	$501.14	$501.14	$385.56	$385.56
37	$494.51	$494.51	$534.07	$534.07	$504.40	$504.40	$388.06	$388.06
38	$497.70	$497.70	$537.52	$537.52	$507.66	$507.66	$390.57	$390.57
39	$504.09	$504.09	$544.42	$544.42	$514.18	$514.18	$395.59	$395.59
40	$510.48	$510.48	$551.32	$551.32	$520.69	$520.69	$400.60	$400.60
41	$520.07	$520.07	$561.68	$561.68	$530.47	$530.47	$408.12	$408.12
42	$529.26	$529.26	$571.60	$571.60	$539.84	$539.84	$415.33	$415.33
43	$542.04	$542.04	$585.40	$585.40	$552.88	$552.88	$425.37	$425.37
44	$558.02	$558.02	$602.66	$602.66	$569.18	$569.18	$437.90	$437.90
45	$576.79	$576.79	$622.93	$622.93	$588.33	$588.33	$452.64	$452.64
46	$599.16	$599.16	$647.09	$647.09	$611.14	$611.14	$470.19	$470.19
47	$624.32	$624.32	$674.27	$674.27	$636.81	$636.81	$489.94	$489.94
48	$653.08	$653.08	$705.33	$705.33	$666.15	$666.15	$512.51	$512.51
49	$681.44	$681.44	$735.96	$735.96	$695.07	$695.07	$534.76	$534.76
50	$713.40	$713.40	$770.47	$770.47	$727.67	$727.67	$559.84	$559.84
51	$744.96	$744.96	$804.55	$804.55	$759.85	$759.85	$584.60	$584.60
52	$779.71	$779.71	$842.08	$842.08	$795.30	$795.30	$611.87	$611.87
53	$814.86	$814.86	$880.05	$880.05	$831.15	$831.15	$639.46	$639.46
54	$852.80	$852.80	$921.03	$921.03	$869.86	$869.86	$669.24	$669.24
55	$890.75	$890.75	$962.01	$962.01	$908.57	$908.57	$699.02	$699.02
56	$931.89	$931.89	$1,006.45	$1,006.45	$950.53	$950.53	$731.30	$731.30
57	$973.44	$973.44	$1,051.31	$1,051.31	$992.90	$992.90	$763.90	$763.90
58	$1,017.77	$1,017.77	$1,099.19	$1,099.19	$1,038.13	$1,038.13	$798.70	$798.70
59	$1,039.74	$1,039.74	$1,122.92	$1,122.92	$1,060.54	$1,060.54	$815.94	$815.94
60	$1,084.08	$1,084.08	$1,170.81	$1,170.81	$1,105.76	$1,105.76	$850.73	$850.73
61	$1,122.43	$1,122.43	$1,212.22	$1,212.22	$1,144.87	$1,144.87	$880.82	$880.82
62	$1,147.59	$1,147.59	$1,239.40	$1,239.40	$1,170.54	$1,170.54	$900.57	$900.57
63	$1,179.15	$1,179.15	$1,273.48	$1,273.48	$1,202.73	$1,202.73	$925.33	$925.33
64+	$1,198.31	$1,198.31	$1,294.19	$1,294.19	$1,222.28	$1,222.28	$940.37	$940.37

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010143**		**45127PA0010143**	
Plan Marketing Name =>	**Bronze QHDHP PPO 6650/0/0**		**Bronze QHDHP PPO 6650/0/0**		**Silver PPO 3500/0/45 Rx 250**		**Silver PPO 3500/0/45 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Silver**		**Silver**	
Deductible =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$3500 /$250 Med/Rx**		**$3500 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$258.98	$258.98	$244.59	$244.59	$304.52	$304.52	$328.89	$328.89
15	$282.00	$282.00	$266.33	$266.33	$331.59	$331.59	$358.12	$358.12
16	$290.80	$290.80	$274.65	$274.65	$341.94	$341.94	$369.30	$369.30
17	$299.61	$299.61	$282.96	$282.96	$352.29	$352.29	$380.48	$380.48
18	$309.08	$309.08	$291.91	$291.91	$363.44	$363.44	$392.51	$392.51
19	$318.56	$318.56	$300.87	$300.87	$374.58	$374.58	$404.55	$404.55
20	$328.38	$328.38	$310.14	$310.14	$386.13	$386.13	$417.02	$417.02
21	$338.54	$338.54	$319.73	$319.73	$398.07	$398.07	$429.92	$429.92
22	$338.54	$338.54	$319.73	$319.73	$398.07	$398.07	$429.92	$429.92
23	$338.54	$338.54	$319.73	$319.73	$398.07	$398.07	$429.92	$429.92
24	$338.54	$338.54	$319.73	$319.73	$398.07	$398.07	$429.92	$429.92
25	$339.89	$339.89	$321.01	$321.01	$399.66	$399.66	$431.64	$431.64
26	$346.66	$346.66	$327.40	$327.40	$407.62	$407.62	$440.23	$440.23
27	$354.79	$354.79	$335.08	$335.08	$417.18	$417.18	$450.55	$450.55
28	$367.99	$367.99	$347.55	$347.55	$432.70	$432.70	$467.32	$467.32
29	$378.82	$378.82	$357.78	$357.78	$445.44	$445.44	$481.08	$481.08
30	$384.24	$384.24	$362.89	$362.89	$451.81	$451.81	$487.95	$487.95
31	$392.36	$392.36	$370.57	$370.57	$461.36	$461.36	$498.27	$498.27
32	$400.49	$400.49	$378.24	$378.24	$470.92	$470.92	$508.59	$508.59
33	$405.57	$405.57	$383.04	$383.04	$476.89	$476.89	$515.04	$515.04
34	$410.98	$410.98	$388.15	$388.15	$483.26	$483.26	$521.92	$521.92
35	$413.69	$413.69	$390.71	$390.71	$486.44	$486.44	$525.36	$525.36
36	$416.40	$416.40	$393.27	$393.27	$489.63	$489.63	$528.80	$528.80
37	$419.11	$419.11	$395.82	$395.82	$492.81	$492.81	$532.24	$532.24
38	$421.82	$421.82	$398.38	$398.38	$496.00	$496.00	$535.67	$535.67
39	$427.23	$427.23	$403.50	$403.50	$502.36	$502.36	$542.55	$542.55
40	$432.65	$432.65	$408.61	$408.61	$508.73	$508.73	$549.43	$549.43
41	$440.77	$440.77	$416.29	$416.29	$518.29	$518.29	$559.75	$559.75
42	$448.56	$448.56	$423.64	$423.64	$527.44	$527.44	$569.64	$569.64
43	$459.39	$459.39	$433.87	$433.87	$540.18	$540.18	$583.40	$583.40
44	$472.94	$472.94	$446.66	$446.66	$556.10	$556.10	$600.59	$600.59
45	$488.85	$488.85	$461.69	$461.69	$574.81	$574.81	$620.80	$620.80
46	$507.81	$507.81	$479.59	$479.59	$597.10	$597.10	$644.87	$644.87
47	$529.13	$529.13	$499.74	$499.74	$622.18	$622.18	$671.96	$671.96
48	$553.51	$553.51	$522.76	$522.76	$650.84	$650.84	$702.91	$702.91
49	$577.54	$577.54	$545.46	$545.46	$679.11	$679.11	$733.44	$733.44
50	$604.63	$604.63	$571.04	$571.04	$710.95	$710.95	$767.83	$767.83
51	$631.37	$631.37	$596.29	$596.29	$742.40	$742.40	$801.79	$801.79
52	$660.82	$660.82	$624.11	$624.11	$777.03	$777.03	$839.20	$839.20
53	$690.62	$690.62	$652.25	$652.25	$812.06	$812.06	$877.03	$877.03
54	$722.78	$722.78	$682.62	$682.62	$849.88	$849.88	$917.87	$917.87
55	$754.94	$754.94	$713.00	$713.00	$887.70	$887.70	$958.71	$958.71
56	$789.81	$789.81	$745.93	$745.93	$928.70	$928.70	$1,002.99	$1,002.99
57	$825.01	$825.01	$779.18	$779.18	$970.10	$970.10	$1,047.70	$1,047.70
58	$862.59	$862.59	$814.67	$814.67	$1,014.28	$1,014.28	$1,095.42	$1,095.42
59	$881.21	$881.21	$832.26	$832.26	$1,036.18	$1,036.18	$1,119.07	$1,119.07
60	$918.79	$918.79	$867.75	$867.75	$1,080.36	$1,080.36	$1,166.79	$1,166.79
61	$951.29	$951.29	$898.44	$898.44	$1,118.58	$1,118.58	$1,208.06	$1,208.06
62	$972.62	$972.62	$918.58	$918.58	$1,143.66	$1,143.66	$1,235.15	$1,235.15
63	$999.36	$999.36	$943.84	$943.84	$1,175.10	$1,175.10	$1,269.11	$1,269.11
64+	$1,015.61	$1,015.61	$959.18	$959.18	$1,194.20	$1,194.20	$1,289.75	$1,289.75

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010143**		**45127PA0010144**		**45127PA0010144**		**45127PA0010144**	
Plan Marketing Name =>	**Silver PPO 3500/0/45 Rx 250**		**Silver PPO 3500/0/45 Rx 0**		**Silver PPO 3500/0/45 Rx 0**		**Silver PPO 3500/0/45 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$3500 /$250 Med/Rx**		**$3500 /$0 Med/Rx**		**$3500 /$0 Med/Rx**		**$3500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$310.61	$310.61	$310.92	$310.92	$335.79	$335.79	$317.14	$317.14
15	$338.22	$338.22	$338.56	$338.56	$365.64	$365.64	$345.33	$345.33
16	$348.78	$348.78	$349.12	$349.12	$377.05	$377.05	$356.11	$356.11
17	$359.34	$359.34	$359.69	$359.69	$388.47	$388.47	$366.88	$366.88
18	$370.71	$370.71	$371.07	$371.07	$400.76	$400.76	$378.49	$378.49
19	$382.08	$382.08	$382.45	$382.45	$413.05	$413.05	$390.10	$390.10
20	$393.85	$393.85	$394.24	$394.24	$425.78	$425.78	$402.12	$402.12
21	$406.03	$406.03	$406.43	$406.43	$438.94	$438.94	$414.56	$414.56
22	$406.03	$406.03	$406.43	$406.43	$438.94	$438.94	$414.56	$414.56
23	$406.03	$406.03	$406.43	$406.43	$438.94	$438.94	$414.56	$414.56
24	$406.03	$406.03	$406.43	$406.43	$438.94	$438.94	$414.56	$414.56
25	$407.66	$407.66	$408.06	$408.06	$440.70	$440.70	$416.22	$416.22
26	$415.78	$415.78	$416.18	$416.18	$449.48	$449.48	$424.51	$424.51
27	$425.52	$425.52	$425.94	$425.94	$460.01	$460.01	$434.46	$434.46
28	$441.36	$441.36	$441.79	$441.79	$477.13	$477.13	$450.63	$450.63
29	$454.35	$454.35	$454.80	$454.80	$491.18	$491.18	$463.89	$463.89
30	$460.85	$460.85	$461.30	$461.30	$498.20	$498.20	$470.52	$470.52
31	$470.59	$470.59	$471.05	$471.05	$508.74	$508.74	$480.47	$480.47
32	$480.34	$480.34	$480.81	$480.81	$519.27	$519.27	$490.42	$490.42
33	$486.43	$486.43	$486.90	$486.90	$525.86	$525.86	$496.64	$496.64
34	$492.92	$492.92	$493.41	$493.41	$532.88	$532.88	$503.27	$503.27
35	$496.17	$496.17	$496.66	$496.66	$536.39	$536.39	$506.59	$506.59
36	$499.42	$499.42	$499.91	$499.91	$539.90	$539.90	$509.91	$509.91
37	$502.67	$502.67	$503.16	$503.16	$543.41	$543.41	$513.22	$513.22
38	$505.92	$505.92	$506.41	$506.41	$546.92	$546.92	$516.54	$516.54
39	$512.41	$512.41	$512.91	$512.91	$553.95	$553.95	$523.17	$523.17
40	$518.91	$518.91	$519.42	$519.42	$560.97	$560.97	$529.81	$529.81
41	$528.65	$528.65	$529.17	$529.17	$571.51	$571.51	$539.76	$539.76
42	$537.99	$537.99	$538.52	$538.52	$581.60	$581.60	$549.29	$549.29
43	$550.98	$550.98	$551.53	$551.53	$595.65	$595.65	$562.56	$562.56
44	$567.23	$567.23	$567.78	$567.78	$613.21	$613.21	$579.14	$579.14
45	$586.31	$586.31	$586.88	$586.88	$633.84	$633.84	$598.62	$598.62
46	$609.05	$609.05	$609.64	$609.64	$658.42	$658.42	$621.84	$621.84
47	$634.63	$634.63	$635.25	$635.25	$686.07	$686.07	$647.96	$647.96
48	$663.86	$663.86	$664.51	$664.51	$717.67	$717.67	$677.80	$677.80
49	$692.69	$692.69	$693.37	$693.37	$748.84	$748.84	$707.24	$707.24
50	$725.17	$725.17	$725.88	$725.88	$783.95	$783.95	$740.40	$740.40
51	$757.25	$757.25	$757.99	$757.99	$818.63	$818.63	$773.15	$773.15
52	$792.57	$792.57	$793.35	$793.35	$856.82	$856.82	$809.22	$809.22
53	$828.30	$828.30	$829.12	$829.12	$895.45	$895.45	$845.70	$845.70
54	$866.88	$866.88	$867.73	$867.73	$937.15	$937.15	$885.08	$885.08
55	$905.45	$905.45	$906.34	$906.34	$978.85	$978.85	$924.47	$924.47
56	$947.27	$947.27	$948.20	$948.20	$1,024.06	$1,024.06	$967.17	$967.17
57	$989.50	$989.50	$990.47	$990.47	$1,069.71	$1,069.71	$1,010.28	$1,010.28
58	$1,034.57	$1,034.57	$1,035.58	$1,035.58	$1,118.43	$1,118.43	$1,056.30	$1,056.30
59	$1,056.90	$1,056.90	$1,057.94	$1,057.94	$1,142.57	$1,142.57	$1,079.10	$1,079.10
60	$1,101.97	$1,101.97	$1,103.05	$1,103.05	$1,191.30	$1,191.30	$1,125.11	$1,125.11
61	$1,140.95	$1,140.95	$1,142.07	$1,142.07	$1,233.43	$1,233.43	$1,164.91	$1,164.91
62	$1,166.53	$1,166.53	$1,167.67	$1,167.67	$1,261.09	$1,261.09	$1,191.03	$1,191.03
63	$1,198.60	$1,198.60	$1,199.78	$1,199.78	$1,295.76	$1,295.76	$1,223.78	$1,223.78
64+	$1,218.08	$1,218.08	$1,219.28	$1,219.28	$1,316.82	$1,316.82	$1,243.67	$1,243.67

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010161**		**45127PA0010161**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/15**		**Gold QHDHP PPO 1500/0/15**		**Gold QHDHP PPO 1500/0/15**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$250 PCP/SPC/ER**		**$15/$30/$250 PCP/SPC/ER**		**$15/$30/$250 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$355.11	$355.11	$383.51	$383.51	$362.21	$362.21	$290.10	$290.10
15	$386.67	$386.67	$417.60	$417.60	$394.40	$394.40	$315.88	$315.88
16	$398.74	$398.74	$430.64	$430.64	$406.71	$406.71	$325.74	$325.74
17	$410.81	$410.81	$443.67	$443.67	$419.02	$419.02	$335.60	$335.60
18	$423.81	$423.81	$457.71	$457.71	$432.28	$432.28	$346.22	$346.22
19	$436.80	$436.80	$471.75	$471.75	$445.54	$445.54	$356.84	$356.84
20	$450.26	$450.26	$486.29	$486.29	$459.27	$459.27	$367.83	$367.83
21	$464.19	$464.19	$501.33	$501.33	$473.47	$473.47	$379.21	$379.21
22	$464.19	$464.19	$501.33	$501.33	$473.47	$473.47	$379.21	$379.21
23	$464.19	$464.19	$501.33	$501.33	$473.47	$473.47	$379.21	$379.21
24	$464.19	$464.19	$501.33	$501.33	$473.47	$473.47	$379.21	$379.21
25	$466.05	$466.05	$503.33	$503.33	$475.37	$475.37	$380.73	$380.73
26	$475.33	$475.33	$513.36	$513.36	$484.84	$484.84	$388.31	$388.31
27	$486.47	$486.47	$525.39	$525.39	$496.20	$496.20	$397.41	$397.41
28	$504.57	$504.57	$544.94	$544.94	$514.67	$514.67	$412.20	$412.20
29	$519.43	$519.43	$560.98	$560.98	$529.82	$529.82	$424.34	$424.34
30	$526.86	$526.86	$569.00	$569.00	$537.39	$537.39	$430.40	$430.40
31	$538.00	$538.00	$581.04	$581.04	$548.76	$548.76	$439.50	$439.50
32	$549.14	$549.14	$593.07	$593.07	$560.12	$560.12	$448.61	$448.61
33	$556.10	$556.10	$600.59	$600.59	$567.22	$567.22	$454.29	$454.29
34	$563.53	$563.53	$608.61	$608.61	$574.80	$574.80	$460.36	$460.36
35	$567.24	$567.24	$612.62	$612.62	$578.58	$578.58	$463.39	$463.39
36	$570.95	$570.95	$616.63	$616.63	$582.37	$582.37	$466.43	$466.43
37	$574.67	$574.67	$620.64	$620.64	$586.16	$586.16	$469.46	$469.46
38	$578.38	$578.38	$624.65	$624.65	$589.95	$589.95	$472.50	$472.50
39	$585.81	$585.81	$632.67	$632.67	$597.52	$597.52	$478.56	$478.56
40	$593.23	$593.23	$640.69	$640.69	$605.10	$605.10	$484.63	$484.63
41	$604.38	$604.38	$652.73	$652.73	$616.46	$616.46	$493.73	$493.73
42	$615.05	$615.05	$664.26	$664.26	$627.35	$627.35	$502.45	$502.45
43	$629.91	$629.91	$680.30	$680.30	$642.50	$642.50	$514.59	$514.59
44	$648.47	$648.47	$700.35	$700.35	$661.44	$661.44	$529.76	$529.76
45	$670.29	$670.29	$723.91	$723.91	$683.70	$683.70	$547.58	$547.58
46	$696.28	$696.28	$751.99	$751.99	$710.21	$710.21	$568.82	$568.82
47	$725.53	$725.53	$783.57	$783.57	$740.04	$740.04	$592.71	$592.71
48	$758.95	$758.95	$819.67	$819.67	$774.13	$774.13	$620.01	$620.01
49	$791.91	$791.91	$855.26	$855.26	$807.75	$807.75	$646.93	$646.93
50	$829.04	$829.04	$895.37	$895.37	$845.62	$845.62	$677.27	$677.27
51	$865.71	$865.71	$934.97	$934.97	$883.03	$883.03	$707.23	$707.23
52	$906.10	$906.10	$978.59	$978.59	$924.22	$924.22	$740.22	$740.22
53	$946.95	$946.95	$1,022.70	$1,022.70	$965.89	$965.89	$773.59	$773.59
54	$991.05	$991.05	$1,070.33	$1,070.33	$1,010.87	$1,010.87	$809.61	$809.61
55	$1,035.14	$1,035.14	$1,117.96	$1,117.96	$1,055.85	$1,055.85	$845.64	$845.64
56	$1,082.96	$1,082.96	$1,169.59	$1,169.59	$1,104.61	$1,104.61	$884.70	$884.70
57	$1,131.23	$1,131.23	$1,221.73	$1,221.73	$1,153.86	$1,153.86	$924.13	$924.13
58	$1,182.76	$1,182.76	$1,277.38	$1,277.38	$1,206.41	$1,206.41	$966.23	$966.23
59	$1,208.29	$1,208.29	$1,304.95	$1,304.95	$1,232.45	$1,232.45	$987.08	$987.08
60	$1,259.81	$1,259.81	$1,360.60	$1,360.60	$1,285.01	$1,285.01	$1,029.18	$1,029.18
61	$1,304.37	$1,304.37	$1,408.72	$1,408.72	$1,330.46	$1,330.46	$1,065.58	$1,065.58
62	$1,333.62	$1,333.62	$1,440.31	$1,440.31	$1,360.29	$1,360.29	$1,089.47	$1,089.47
63	$1,370.29	$1,370.29	$1,479.91	$1,479.91	$1,397.69	$1,397.69	$1,119.43	$1,119.43
64+	$1,392.56	$1,392.56	$1,503.98	$1,503.98	$1,420.41	$1,420.41	$1,137.62	$1,137.62

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010170**		**45127PA0010170**		**45127PA0010184**		**45127PA0010184**	
Plan Marketing Name =>	**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$313.30	$313.30	$295.90	$295.90	$283.88	$283.88	$306.59	$306.59
15	$341.15	$341.15	$322.20	$322.20	$309.12	$309.12	$333.85	$333.85
16	$351.80	$351.80	$332.26	$332.26	$318.77	$318.77	$344.27	$344.27
17	$362.45	$362.45	$342.31	$342.31	$328.41	$328.41	$354.69	$354.69
18	$373.92	$373.92	$353.14	$353.14	$338.81	$338.81	$365.91	$365.91
19	$385.38	$385.38	$363.97	$363.97	$349.20	$349.20	$377.13	$377.13
20	$397.26	$397.26	$375.19	$375.19	$359.96	$359.96	$388.75	$388.75
21	$409.55	$409.55	$386.79	$386.79	$371.09	$371.09	$400.78	$400.78
22	$409.55	$409.55	$386.79	$386.79	$371.09	$371.09	$400.78	$400.78
23	$409.55	$409.55	$386.79	$386.79	$371.09	$371.09	$400.78	$400.78
24	$409.55	$409.55	$386.79	$386.79	$371.09	$371.09	$400.78	$400.78
25	$411.18	$411.18	$388.34	$388.34	$372.57	$372.57	$402.38	$402.38
26	$419.38	$419.38	$396.08	$396.08	$380.00	$380.00	$410.40	$410.40
27	$429.21	$429.21	$405.36	$405.36	$388.90	$388.90	$420.01	$420.01
28	$445.18	$445.18	$420.45	$420.45	$403.37	$403.37	$435.64	$435.64
29	$458.28	$458.28	$432.82	$432.82	$415.25	$415.25	$448.47	$448.47
30	$464.84	$464.84	$439.01	$439.01	$421.19	$421.19	$454.88	$454.88
31	$474.66	$474.66	$448.29	$448.29	$430.09	$430.09	$464.50	$464.50
32	$484.49	$484.49	$457.58	$457.58	$439.00	$439.00	$474.12	$474.12
33	$490.64	$490.64	$463.38	$463.38	$444.57	$444.57	$480.13	$480.13
34	$497.19	$497.19	$469.57	$469.57	$450.50	$450.50	$486.54	$486.54
35	$500.47	$500.47	$472.66	$472.66	$453.47	$453.47	$489.75	$489.75
36	$503.74	$503.74	$475.76	$475.76	$456.44	$456.44	$492.96	$492.96
37	$507.02	$507.02	$478.85	$478.85	$459.41	$459.41	$496.16	$496.16
38	$510.30	$510.30	$481.95	$481.95	$462.38	$462.38	$499.37	$499.37
39	$516.85	$516.85	$488.13	$488.13	$468.32	$468.32	$505.78	$505.78
40	$523.40	$523.40	$494.32	$494.32	$474.25	$474.25	$512.19	$512.19
41	$533.23	$533.23	$503.61	$503.61	$483.16	$483.16	$521.81	$521.81
42	$542.65	$542.65	$512.50	$512.50	$491.69	$491.69	$531.03	$531.03
43	$555.76	$555.76	$524.88	$524.88	$503.57	$503.57	$543.85	$543.85
44	$572.14	$572.14	$540.35	$540.35	$518.41	$518.41	$559.89	$559.89
45	$591.39	$591.39	$558.53	$558.53	$535.85	$535.85	$578.72	$578.72
46	$614.32	$614.32	$580.19	$580.19	$556.64	$556.64	$601.17	$601.17
47	$640.12	$640.12	$604.56	$604.56	$580.01	$580.01	$626.41	$626.41
48	$669.61	$669.61	$632.41	$632.41	$606.73	$606.73	$655.27	$655.27
49	$698.69	$698.69	$659.87	$659.87	$633.08	$633.08	$683.73	$683.73
50	$731.45	$731.45	$690.81	$690.81	$662.77	$662.77	$715.79	$715.79
51	$763.80	$763.80	$721.37	$721.37	$692.08	$692.08	$747.45	$747.45
52	$799.44	$799.44	$755.02	$755.02	$724.37	$724.37	$782.32	$782.32
53	$835.48	$835.48	$789.06	$789.06	$757.02	$757.02	$817.59	$817.59
54	$874.38	$874.38	$825.81	$825.81	$792.28	$792.28	$855.66	$855.66
55	$913.29	$913.29	$862.55	$862.55	$827.53	$827.53	$893.73	$893.73
56	$955.47	$955.47	$902.39	$902.39	$865.75	$865.75	$935.01	$935.01
57	$998.07	$998.07	$942.62	$942.62	$904.35	$904.35	$976.69	$976.69
58	$1,043.53	$1,043.53	$985.55	$985.55	$945.54	$945.54	$1,021.18	$1,021.18
59	$1,066.05	$1,066.05	$1,006.83	$1,006.83	$965.95	$965.95	$1,043.22	$1,043.22
60	$1,111.51	$1,111.51	$1,049.76	$1,049.76	$1,007.14	$1,007.14	$1,087.71	$1,087.71
61	$1,150.83	$1,150.83	$1,086.89	$1,086.89	$1,042.76	$1,042.76	$1,126.18	$1,126.18
62	$1,176.63	$1,176.63	$1,111.26	$1,111.26	$1,066.14	$1,066.14	$1,151.43	$1,151.43
63	$1,208.98	$1,208.98	$1,141.82	$1,141.82	$1,095.46	$1,095.46	$1,183.09	$1,183.09
64+	$1,228.64	$1,228.64	$1,160.37	$1,160.37	$1,113.26	$1,113.26	$1,202.33	$1,202.33

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010185**		**45127PA0010185**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$289.56	$289.56	$290.36	$290.36	$313.59	$313.59	$296.17	$296.17
15	$315.30	$315.30	$316.17	$316.17	$341.47	$341.47	$322.50	$322.50
16	$325.14	$325.14	$326.04	$326.04	$352.13	$352.13	$332.56	$332.56
17	$334.98	$334.98	$335.91	$335.91	$362.78	$362.78	$342.63	$342.63
18	$345.58	$345.58	$346.54	$346.54	$374.26	$374.26	$353.47	$353.47
19	$356.18	$356.18	$357.17	$357.17	$385.74	$385.74	$364.31	$364.31
20	$367.16	$367.16	$368.17	$368.17	$397.63	$397.63	$375.54	$375.54
21	$378.51	$378.51	$379.56	$379.56	$409.92	$409.92	$387.15	$387.15
22	$378.51	$378.51	$379.56	$379.56	$409.92	$409.92	$387.15	$387.15
23	$378.51	$378.51	$379.56	$379.56	$409.92	$409.92	$387.15	$387.15
24	$378.51	$378.51	$379.56	$379.56	$409.92	$409.92	$387.15	$387.15
25	$380.03	$380.03	$381.08	$381.08	$411.56	$411.56	$388.70	$388.70
26	$387.60	$387.60	$388.67	$388.67	$419.76	$419.76	$396.44	$396.44
27	$396.68	$396.68	$397.78	$397.78	$429.60	$429.60	$405.73	$405.73
28	$411.44	$411.44	$412.58	$412.58	$445.59	$445.59	$420.83	$420.83
29	$423.55	$423.55	$424.73	$424.73	$458.71	$458.71	$433.22	$433.22
30	$429.61	$429.61	$430.80	$430.80	$465.26	$465.26	$439.42	$439.42
31	$438.70	$438.70	$439.91	$439.91	$475.10	$475.10	$448.71	$448.71
32	$447.78	$447.78	$449.02	$449.02	$484.94	$484.94	$458.00	$458.00
33	$453.46	$453.46	$454.71	$454.71	$491.09	$491.09	$463.81	$463.81
34	$459.51	$459.51	$460.79	$460.79	$497.65	$497.65	$470.00	$470.00
35	$462.54	$462.54	$463.82	$463.82	$500.93	$500.93	$473.10	$473.10
36	$465.57	$465.57	$466.86	$466.86	$504.21	$504.21	$476.20	$476.20
37	$468.60	$468.60	$469.90	$469.90	$507.49	$507.49	$479.29	$479.29
38	$471.63	$471.63	$472.93	$472.93	$510.77	$510.77	$482.39	$482.39
39	$477.68	$477.68	$479.00	$479.00	$517.33	$517.33	$488.58	$488.58
40	$483.74	$483.74	$485.08	$485.08	$523.88	$523.88	$494.78	$494.78
41	$492.82	$492.82	$494.19	$494.19	$533.72	$533.72	$504.07	$504.07
42	$501.53	$501.53	$502.92	$502.92	$543.15	$543.15	$512.98	$512.98
43	$513.64	$513.64	$515.06	$515.06	$556.27	$556.27	$525.36	$525.36
44	$528.78	$528.78	$530.25	$530.25	$572.66	$572.66	$540.85	$540.85
45	$546.57	$546.57	$548.08	$548.08	$591.93	$591.93	$559.05	$559.05
46	$567.77	$567.77	$569.34	$569.34	$614.89	$614.89	$580.73	$580.73
47	$591.61	$591.61	$593.25	$593.25	$640.71	$640.71	$605.12	$605.12
48	$618.87	$618.87	$620.58	$620.58	$670.23	$670.23	$632.99	$632.99
49	$645.74	$645.74	$647.53	$647.53	$699.33	$699.33	$660.48	$660.48
50	$676.02	$676.02	$677.89	$677.89	$732.13	$732.13	$691.45	$691.45
51	$705.92	$705.92	$707.88	$707.88	$764.51	$764.51	$722.04	$722.04
52	$738.86	$738.86	$740.90	$740.90	$800.17	$800.17	$755.72	$755.72
53	$772.16	$772.16	$774.30	$774.30	$836.25	$836.25	$789.79	$789.79
54	$808.12	$808.12	$810.36	$810.36	$875.19	$875.19	$826.57	$826.57
55	$844.08	$844.08	$846.42	$846.42	$914.13	$914.13	$863.35	$863.35
56	$883.07	$883.07	$885.51	$885.51	$956.35	$956.35	$903.22	$903.22
57	$922.43	$922.43	$924.99	$924.99	$998.99	$998.99	$943.49	$943.49
58	$964.45	$964.45	$967.12	$967.12	$1,044.49	$1,044.49	$986.46	$986.46
59	$985.27	$985.27	$987.99	$987.99	$1,067.03	$1,067.03	$1,007.75	$1,007.75
60	$1,027.28	$1,027.28	$1,030.13	$1,030.13	$1,112.54	$1,112.54	$1,050.73	$1,050.73
61	$1,063.62	$1,063.62	$1,066.56	$1,066.56	$1,151.89	$1,151.89	$1,087.89	$1,087.89
62	$1,087.46	$1,087.46	$1,090.48	$1,090.48	$1,177.71	$1,177.71	$1,112.29	$1,112.29
63	$1,117.37	$1,117.37	$1,120.46	$1,120.46	$1,210.10	$1,210.10	$1,142.87	$1,142.87
64+	$1,135.53	$1,135.53	$1,138.67	$1,138.67	$1,229.76	$1,229.76	$1,161.44	$1,161.44

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010186**		**45127PA0010186**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$278.45	$278.45	$300.73	$300.73	$284.02	$284.02	$284.95	$284.95
15	$303.20	$303.20	$327.46	$327.46	$309.27	$309.27	$310.28	$310.28
16	$312.67	$312.67	$337.68	$337.68	$318.92	$318.92	$319.97	$319.97
17	$322.13	$322.13	$347.90	$347.90	$328.57	$328.57	$329.65	$329.65
18	$332.32	$332.32	$358.91	$358.91	$338.97	$338.97	$340.08	$340.08
19	$342.51	$342.51	$369.92	$369.92	$349.36	$349.36	$350.51	$350.51
20	$353.07	$353.07	$381.32	$381.32	$360.13	$360.13	$361.32	$361.32
21	$363.99	$363.99	$393.11	$393.11	$371.27	$371.27	$372.49	$372.49
22	$363.99	$363.99	$393.11	$393.11	$371.27	$371.27	$372.49	$372.49
23	$363.99	$363.99	$393.11	$393.11	$371.27	$371.27	$372.49	$372.49
24	$363.99	$363.99	$393.11	$393.11	$371.27	$371.27	$372.49	$372.49
25	$365.45	$365.45	$394.68	$394.68	$372.75	$372.75	$373.98	$373.98
26	$372.73	$372.73	$402.54	$402.54	$380.18	$380.18	$381.43	$381.43
27	$381.46	$381.46	$411.98	$411.98	$389.09	$389.09	$390.37	$390.37
28	$395.66	$395.66	$427.31	$427.31	$403.57	$403.57	$404.90	$404.90
29	$407.30	$407.30	$439.89	$439.89	$415.45	$415.45	$416.82	$416.82
30	$413.13	$413.13	$446.18	$446.18	$421.39	$421.39	$422.78	$422.78
31	$421.86	$421.86	$455.61	$455.61	$430.30	$430.30	$431.72	$431.72
32	$430.60	$430.60	$465.05	$465.05	$439.21	$439.21	$440.66	$440.66
33	$436.06	$436.06	$470.94	$470.94	$444.78	$444.78	$446.24	$446.24
34	$441.88	$441.88	$477.23	$477.23	$450.72	$450.72	$452.20	$452.20
35	$444.80	$444.80	$480.38	$480.38	$453.69	$453.69	$455.18	$455.18
36	$447.71	$447.71	$483.52	$483.52	$456.66	$456.66	$458.16	$458.16
37	$450.62	$450.62	$486.67	$486.67	$459.63	$459.63	$461.14	$461.14
38	$453.53	$453.53	$489.81	$489.81	$462.60	$462.60	$464.12	$464.12
39	$459.36	$459.36	$496.10	$496.10	$468.54	$468.54	$470.08	$470.08
40	$465.18	$465.18	$502.39	$502.39	$474.48	$474.48	$476.04	$476.04
41	$473.91	$473.91	$511.83	$511.83	$483.39	$483.39	$484.98	$484.98
42	$482.29	$482.29	$520.87	$520.87	$491.93	$491.93	$493.55	$493.55
43	$493.93	$493.93	$533.45	$533.45	$503.81	$503.81	$505.47	$505.47
44	$508.49	$508.49	$549.17	$549.17	$518.66	$518.66	$520.37	$520.37
45	$525.60	$525.60	$567.65	$567.65	$536.11	$536.11	$537.88	$537.88
46	$545.98	$545.98	$589.66	$589.66	$556.90	$556.90	$558.74	$558.74
47	$568.92	$568.92	$614.43	$614.43	$580.29	$580.29	$582.20	$582.20
48	$595.12	$595.12	$642.73	$642.73	$607.03	$607.03	$609.02	$609.02
49	$620.97	$620.97	$670.64	$670.64	$633.39	$633.39	$635.47	$635.47
50	$650.09	$650.09	$702.09	$702.09	$663.09	$663.09	$665.27	$665.27
51	$678.84	$678.84	$733.15	$733.15	$692.42	$692.42	$694.69	$694.69
52	$710.51	$710.51	$767.35	$767.35	$724.72	$724.72	$727.10	$727.10
53	$742.54	$742.54	$801.94	$801.94	$757.39	$757.39	$759.88	$759.88
54	$777.12	$777.12	$839.29	$839.29	$792.66	$792.66	$795.27	$795.27
55	$811.70	$811.70	$876.63	$876.63	$827.93	$827.93	$830.65	$830.65
56	$849.19	$849.19	$917.12	$917.12	$866.17	$866.17	$869.02	$869.02
57	$887.04	$887.04	$958.01	$958.01	$904.78	$904.78	$907.76	$907.76
58	$927.45	$927.45	$1,001.64	$1,001.64	$946.00	$946.00	$949.10	$949.10
59	$947.47	$947.47	$1,023.26	$1,023.26	$966.42	$966.42	$969.59	$969.59
60	$987.87	$987.87	$1,066.90	$1,066.90	$1,007.63	$1,007.63	$1,010.94	$1,010.94
61	$1,022.81	$1,022.81	$1,104.64	$1,104.64	$1,043.27	$1,043.27	$1,046.70	$1,046.70
62	$1,045.74	$1,045.74	$1,129.40	$1,129.40	$1,066.66	$1,066.66	$1,070.16	$1,070.16
63	$1,074.50	$1,074.50	$1,160.46	$1,160.46	$1,095.99	$1,095.99	$1,099.59	$1,099.59
64+	$1,091.96	$1,091.96	$1,179.32	$1,179.32	$1,113.80	$1,113.80	$1,117.46	$1,117.46

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010187**		**45127PA0010187**		**45127PA0010188**		**45127PA0010188**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**ed Deductible PPO 3000/0/25 -**		**ed Deductible PPO 3000/0/25 -**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$307.75	$307.75	$290.65	$290.65	$338.30	$338.30	$365.36	$365.36
15	$335.11	$335.11	$316.49	$316.49	$368.37	$368.37	$397.84	$397.84
16	$345.57	$345.57	$326.37	$326.37	$379.87	$379.87	$410.26	$410.26
17	$356.03	$356.03	$336.25	$336.25	$391.36	$391.36	$422.67	$422.67
18	$367.29	$367.29	$346.89	$346.89	$403.75	$403.75	$436.05	$436.05
19	$378.55	$378.55	$357.52	$357.52	$416.13	$416.13	$449.42	$449.42
20	$390.22	$390.22	$368.54	$368.54	$428.95	$428.95	$463.27	$463.27
21	$402.29	$402.29	$379.94	$379.94	$442.22	$442.22	$477.60	$477.60
22	$402.29	$402.29	$379.94	$379.94	$442.22	$442.22	$477.60	$477.60
23	$402.29	$402.29	$379.94	$379.94	$442.22	$442.22	$477.60	$477.60
24	$402.29	$402.29	$379.94	$379.94	$442.22	$442.22	$477.60	$477.60
25	$403.90	$403.90	$381.46	$381.46	$443.99	$443.99	$479.51	$479.51
26	$411.94	$411.94	$389.06	$389.06	$452.83	$452.83	$489.06	$489.06
27	$421.60	$421.60	$398.18	$398.18	$463.45	$463.45	$500.52	$500.52
28	$437.29	$437.29	$412.99	$412.99	$480.69	$480.69	$519.15	$519.15
29	$450.16	$450.16	$425.15	$425.15	$494.84	$494.84	$534.43	$534.43
30	$456.60	$456.60	$431.23	$431.23	$501.92	$501.92	$542.07	$542.07
31	$466.25	$466.25	$440.35	$440.35	$512.53	$512.53	$553.54	$553.54
32	$475.91	$475.91	$449.47	$449.47	$523.15	$523.15	$565.00	$565.00
33	$481.94	$481.94	$455.17	$455.17	$529.78	$529.78	$572.16	$572.16
34	$488.38	$488.38	$461.25	$461.25	$536.86	$536.86	$579.80	$579.80
35	$491.60	$491.60	$464.29	$464.29	$540.39	$540.39	$583.62	$583.62
36	$494.82	$494.82	$467.33	$467.33	$543.93	$543.93	$587.45	$587.45
37	$498.03	$498.03	$470.37	$470.37	$547.47	$547.47	$591.27	$591.27
38	$501.25	$501.25	$473.40	$473.40	$551.01	$551.01	$595.09	$595.09
39	$507.69	$507.69	$479.48	$479.48	$558.08	$558.08	$602.73	$602.73
40	$514.13	$514.13	$485.56	$485.56	$565.16	$565.16	$610.37	$610.37
41	$523.78	$523.78	$494.68	$494.68	$575.77	$575.77	$621.83	$621.83
42	$533.03	$533.03	$503.42	$503.42	$585.94	$585.94	$632.82	$632.82
43	$545.91	$545.91	$515.58	$515.58	$600.09	$600.09	$648.10	$648.10
44	$562.00	$562.00	$530.78	$530.78	$617.78	$617.78	$667.20	$667.20
45	$580.91	$580.91	$548.63	$548.63	$638.57	$638.57	$689.65	$689.65
46	$603.43	$603.43	$569.91	$569.91	$663.33	$663.33	$716.40	$716.40
47	$628.78	$628.78	$593.85	$593.85	$691.19	$691.19	$746.49	$746.49
48	$657.74	$657.74	$621.20	$621.20	$723.03	$723.03	$780.87	$780.87
49	$686.31	$686.31	$648.18	$648.18	$754.43	$754.43	$814.78	$814.78
50	$718.49	$718.49	$678.57	$678.57	$789.80	$789.80	$852.99	$852.99
51	$750.27	$750.27	$708.59	$708.59	$824.74	$824.74	$890.72	$890.72
52	$785.27	$785.27	$741.64	$741.64	$863.21	$863.21	$932.27	$932.27
53	$820.67	$820.67	$775.08	$775.08	$902.13	$902.13	$974.30	$974.30
54	$858.89	$858.89	$811.17	$811.17	$944.14	$944.14	$1,019.67	$1,019.67
55	$897.10	$897.10	$847.27	$847.27	$986.15	$986.15	$1,065.04	$1,065.04
56	$938.54	$938.54	$886.40	$886.40	$1,031.70	$1,031.70	$1,114.24	$1,114.24
57	$980.38	$980.38	$925.91	$925.91	$1,077.69	$1,077.69	$1,163.91	$1,163.91
58	$1,025.03	$1,025.03	$968.09	$968.09	$1,126.78	$1,126.78	$1,216.92	$1,216.92
59	$1,047.16	$1,047.16	$988.98	$988.98	$1,151.10	$1,151.10	$1,243.19	$1,243.19
60	$1,091.81	$1,091.81	$1,031.16	$1,031.16	$1,200.19	$1,200.19	$1,296.20	$1,296.20
61	$1,130.43	$1,130.43	$1,067.63	$1,067.63	$1,242.64	$1,242.64	$1,342.05	$1,342.05
62	$1,155.78	$1,155.78	$1,091.57	$1,091.57	$1,270.50	$1,270.50	$1,372.14	$1,372.14
63	$1,187.56	$1,187.56	$1,121.58	$1,121.58	$1,305.43	$1,305.43	$1,409.87	$1,409.87
64+	$1,206.86	$1,206.86	$1,139.81	$1,139.81	$1,326.65	$1,326.65	$1,432.79	$1,432.79

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010188**		**45127PA0010189**		**45127PA0010189**		**45127PA0010189**	
Plan Marketing Name =>	**ed Deductible PPO 3000/0/25 -**		**red Deductible PPO 3000/0/25**		**red Deductible PPO 3000/0/25**		**red Deductible PPO 3000/0/25**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$345.06	$345.06	$344.67	$344.67	$372.24	$372.24	$351.56	$351.56
15	$375.74	$375.74	$375.31	$375.31	$405.33	$405.33	$382.81	$382.81
16	$387.46	$387.46	$387.02	$387.02	$417.98	$417.98	$394.76	$394.76
17	$399.19	$399.19	$398.74	$398.74	$430.64	$430.64	$406.71	$406.71
18	$411.82	$411.82	$411.35	$411.35	$444.26	$444.26	$419.58	$419.58
19	$424.45	$424.45	$423.97	$423.97	$457.88	$457.88	$432.45	$432.45
20	$437.53	$437.53	$437.03	$437.03	$472.00	$472.00	$445.77	$445.77
21	$451.06	$451.06	$450.55	$450.55	$486.59	$486.59	$459.56	$459.56
22	$451.06	$451.06	$450.55	$450.55	$486.59	$486.59	$459.56	$459.56
23	$451.06	$451.06	$450.55	$450.55	$486.59	$486.59	$459.56	$459.56
24	$451.06	$451.06	$450.55	$450.55	$486.59	$486.59	$459.56	$459.56
25	$452.87	$452.87	$452.35	$452.35	$488.54	$488.54	$461.40	$461.40
26	$461.89	$461.89	$461.36	$461.36	$498.27	$498.27	$470.59	$470.59
27	$472.72	$472.72	$472.18	$472.18	$509.95	$509.95	$481.62	$481.62
28	$490.31	$490.31	$489.75	$489.75	$528.93	$528.93	$499.54	$499.54
29	$504.74	$504.74	$504.17	$504.17	$544.50	$544.50	$514.25	$514.25
30	$511.96	$511.96	$511.37	$511.37	$552.28	$552.28	$521.60	$521.60
31	$522.78	$522.78	$522.19	$522.19	$563.96	$563.96	$532.63	$532.63
32	$533.61	$533.61	$533.00	$533.00	$575.64	$575.64	$543.66	$543.66
33	$540.38	$540.38	$539.76	$539.76	$582.94	$582.94	$550.55	$550.55
34	$547.59	$547.59	$546.97	$546.97	$590.73	$590.73	$557.91	$557.91
35	$551.20	$551.20	$550.57	$550.57	$594.62	$594.62	$561.58	$561.58
36	$554.81	$554.81	$554.18	$554.18	$598.51	$598.51	$565.26	$565.26
37	$558.42	$558.42	$557.78	$557.78	$602.40	$602.40	$568.94	$568.94
38	$562.03	$562.03	$561.39	$561.39	$606.30	$606.30	$572.61	$572.61
39	$569.24	$569.24	$568.59	$568.59	$614.08	$614.08	$579.97	$579.97
40	$576.46	$576.46	$575.80	$575.80	$621.87	$621.87	$587.32	$587.32
41	$587.29	$587.29	$586.62	$586.62	$633.55	$633.55	$598.35	$598.35
42	$597.66	$597.66	$596.98	$596.98	$644.74	$644.74	$608.92	$608.92
43	$612.09	$612.09	$611.40	$611.40	$660.31	$660.31	$623.62	$623.62
44	$630.14	$630.14	$629.42	$629.42	$679.77	$679.77	$642.01	$642.01
45	$651.34	$651.34	$650.59	$650.59	$702.64	$702.64	$663.61	$663.61
46	$676.60	$676.60	$675.82	$675.82	$729.89	$729.89	$689.34	$689.34
47	$705.01	$705.01	$704.21	$704.21	$760.55	$760.55	$718.29	$718.29
48	$737.49	$737.49	$736.65	$736.65	$795.58	$795.58	$751.38	$751.38
49	$769.52	$769.52	$768.64	$768.64	$830.13	$830.13	$784.01	$784.01
50	$805.60	$805.60	$804.68	$804.68	$869.06	$869.06	$820.78	$820.78
51	$841.24	$841.24	$840.28	$840.28	$907.50	$907.50	$857.08	$857.08
52	$880.48	$880.48	$879.47	$879.47	$949.83	$949.83	$897.06	$897.06
53	$920.17	$920.17	$919.12	$919.12	$992.65	$992.65	$937.50	$937.50
54	$963.02	$963.02	$961.92	$961.92	$1,038.88	$1,038.88	$981.16	$981.16
55	$1,005.87	$1,005.87	$1,004.73	$1,004.73	$1,085.10	$1,085.10	$1,024.82	$1,024.82
56	$1,052.33	$1,052.33	$1,051.13	$1,051.13	$1,135.22	$1,135.22	$1,072.16	$1,072.16
57	$1,099.24	$1,099.24	$1,097.99	$1,097.99	$1,185.83	$1,185.83	$1,119.95	$1,119.95
58	$1,149.31	$1,149.31	$1,148.00	$1,148.00	$1,239.84	$1,239.84	$1,170.96	$1,170.96
59	$1,174.12	$1,174.12	$1,172.78	$1,172.78	$1,266.60	$1,266.60	$1,196.24	$1,196.24
60	$1,224.19	$1,224.19	$1,222.79	$1,222.79	$1,320.62	$1,320.62	$1,247.25	$1,247.25
61	$1,267.49	$1,267.49	$1,266.05	$1,266.05	$1,367.33	$1,367.33	$1,291.37	$1,291.37
62	$1,295.91	$1,295.91	$1,294.43	$1,294.43	$1,397.98	$1,397.98	$1,320.32	$1,320.32
63	$1,331.54	$1,331.54	$1,330.02	$1,330.02	$1,436.43	$1,436.43	$1,356.62	$1,356.62
64+	$1,353.18	$1,353.18	$1,351.64	$1,351.64	$1,459.77	$1,459.77	$1,378.67	$1,378.67

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010190**		**45127PA0010190**		**45127PA0010190**		**45127PA0010191**	
Plan Marketing Name =>	**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$320.44	$320.44	$346.07	$346.07	$326.84	$326.84	$326.93	$326.93
15	$348.92	$348.92	$376.83	$376.83	$355.90	$355.90	$355.99	$355.99
16	$359.81	$359.81	$388.59	$388.59	$367.01	$367.01	$367.10	$367.10
17	$370.70	$370.70	$400.36	$400.36	$378.11	$378.11	$378.21	$378.21
18	$382.43	$382.43	$413.02	$413.02	$390.08	$390.08	$390.18	$390.18
19	$394.16	$394.16	$425.69	$425.69	$402.04	$402.04	$402.15	$402.15
20	$406.30	$406.30	$438.81	$438.81	$414.43	$414.43	$414.54	$414.54
21	$418.87	$418.87	$452.38	$452.38	$427.25	$427.25	$427.36	$427.36
22	$418.87	$418.87	$452.38	$452.38	$427.25	$427.25	$427.36	$427.36
23	$418.87	$418.87	$452.38	$452.38	$427.25	$427.25	$427.36	$427.36
24	$418.87	$418.87	$452.38	$452.38	$427.25	$427.25	$427.36	$427.36
25	$420.55	$420.55	$454.19	$454.19	$428.96	$428.96	$429.07	$429.07
26	$428.92	$428.92	$463.24	$463.24	$437.50	$437.50	$437.62	$437.62
27	$438.98	$438.98	$474.09	$474.09	$447.76	$447.76	$447.87	$447.87
28	$455.31	$455.31	$491.74	$491.74	$464.42	$464.42	$464.54	$464.54
29	$468.72	$468.72	$506.21	$506.21	$478.09	$478.09	$478.22	$478.22
30	$475.42	$475.42	$513.45	$513.45	$484.93	$484.93	$485.05	$485.05
31	$485.47	$485.47	$524.31	$524.31	$495.18	$495.18	$495.31	$495.31
32	$495.52	$495.52	$535.17	$535.17	$505.43	$505.43	$505.57	$505.57
33	$501.81	$501.81	$541.95	$541.95	$511.84	$511.84	$511.98	$511.98
34	$508.51	$508.51	$549.19	$549.19	$518.68	$518.68	$518.82	$518.82
35	$511.86	$511.86	$552.81	$552.81	$522.10	$522.10	$522.23	$522.23
36	$515.21	$515.21	$556.43	$556.43	$525.51	$525.51	$525.65	$525.65
37	$518.56	$518.56	$560.05	$560.05	$528.93	$528.93	$529.07	$529.07
38	$521.91	$521.91	$563.66	$563.66	$532.35	$532.35	$532.49	$532.49
39	$528.61	$528.61	$570.90	$570.90	$539.19	$539.19	$539.33	$539.33
40	$535.32	$535.32	$578.14	$578.14	$546.02	$546.02	$546.17	$546.17
41	$545.37	$545.37	$589.00	$589.00	$556.28	$556.28	$556.42	$556.42
42	$555.00	$555.00	$599.40	$599.40	$566.10	$566.10	$566.25	$566.25
43	$568.41	$568.41	$613.88	$613.88	$579.77	$579.77	$579.93	$579.93
44	$585.16	$585.16	$631.97	$631.97	$596.86	$596.86	$597.02	$597.02
45	$604.85	$604.85	$653.24	$653.24	$616.95	$616.95	$617.11	$617.11
46	$628.30	$628.30	$678.57	$678.57	$640.87	$640.87	$641.04	$641.04
47	$654.69	$654.69	$707.07	$707.07	$667.79	$667.79	$667.96	$667.96
48	$684.85	$684.85	$739.64	$739.64	$698.55	$698.55	$698.73	$698.73
49	$714.59	$714.59	$771.76	$771.76	$728.88	$728.88	$729.08	$729.08
50	$748.10	$748.10	$807.95	$807.95	$763.06	$763.06	$763.26	$763.26
51	$781.19	$781.19	$843.69	$843.69	$796.82	$796.82	$797.03	$797.03
52	$817.63	$817.63	$883.04	$883.04	$833.99	$833.99	$834.21	$834.21
53	$854.49	$854.49	$922.85	$922.85	$871.58	$871.58	$871.81	$871.81
54	$894.29	$894.29	$965.83	$965.83	$912.17	$912.17	$912.41	$912.41
55	$934.08	$934.08	$1,008.81	$1,008.81	$952.76	$952.76	$953.01	$953.01
56	$977.22	$977.22	$1,055.40	$1,055.40	$996.77	$996.77	$997.03	$997.03
57	$1,020.79	$1,020.79	$1,102.45	$1,102.45	$1,041.20	$1,041.20	$1,041.48	$1,041.48
58	$1,067.28	$1,067.28	$1,152.66	$1,152.66	$1,088.63	$1,088.63	$1,088.91	$1,088.91
59	$1,090.32	$1,090.32	$1,177.54	$1,177.54	$1,112.12	$1,112.12	$1,112.42	$1,112.42
60	$1,136.81	$1,136.81	$1,227.76	$1,227.76	$1,159.55	$1,159.55	$1,159.86	$1,159.86
61	$1,177.02	$1,177.02	$1,271.19	$1,271.19	$1,200.57	$1,200.57	$1,200.88	$1,200.88
62	$1,203.41	$1,203.41	$1,299.69	$1,299.69	$1,227.48	$1,227.48	$1,227.81	$1,227.81
63	$1,236.50	$1,236.50	$1,335.42	$1,335.42	$1,261.23	$1,261.23	$1,261.57	$1,261.57
64+	$1,256.60	$1,256.60	$1,357.13	$1,357.13	$1,281.74	$1,281.74	$1,282.07	$1,282.07

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010191**		**45127PA0010191**		**45127PA0010192**		**45127PA0010192**	
Plan Marketing Name =>	**Gold PPO 2000/20/20 Rx 0**		**Gold PPO 2000/20/20 Rx 0**		**Silver PPO 5000/20/35 Rx 250**		**Silver PPO 5000/20/35 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$353.08	$353.08	$333.47	$333.47	$275.14	$275.14	$297.15	$297.15
15	$384.47	$384.47	$363.11	$363.11	$299.60	$299.60	$323.56	$323.56
16	$396.47	$396.47	$374.44	$374.44	$308.95	$308.95	$333.66	$333.66
17	$408.47	$408.47	$385.78	$385.78	$318.30	$318.30	$343.76	$343.76
18	$421.39	$421.39	$397.98	$397.98	$328.37	$328.37	$354.64	$354.64
19	$434.32	$434.32	$410.19	$410.19	$338.44	$338.44	$365.52	$365.52
20	$447.70	$447.70	$422.83	$422.83	$348.87	$348.87	$376.78	$376.78
21	$461.55	$461.55	$435.91	$435.91	$359.66	$359.66	$388.43	$388.43
22	$461.55	$461.55	$435.91	$435.91	$359.66	$359.66	$388.43	$388.43
23	$461.55	$461.55	$435.91	$435.91	$359.66	$359.66	$388.43	$388.43
24	$461.55	$461.55	$435.91	$435.91	$359.66	$359.66	$388.43	$388.43
25	$463.39	$463.39	$437.65	$437.65	$361.10	$361.10	$389.99	$389.99
26	$472.63	$472.63	$446.37	$446.37	$368.29	$368.29	$397.76	$397.76
27	$483.70	$483.70	$456.83	$456.83	$376.92	$376.92	$407.08	$407.08
28	$501.70	$501.70	$473.83	$473.83	$390.95	$390.95	$422.23	$422.23
29	$516.47	$516.47	$487.78	$487.78	$402.46	$402.46	$434.66	$434.66
30	$523.86	$523.86	$494.75	$494.75	$408.21	$408.21	$440.87	$440.87
31	$534.94	$534.94	$505.22	$505.22	$416.85	$416.85	$450.19	$450.19
32	$546.01	$546.01	$515.68	$515.68	$425.48	$425.48	$459.52	$459.52
33	$552.94	$552.94	$522.22	$522.22	$430.87	$430.87	$465.34	$465.34
34	$560.32	$560.32	$529.19	$529.19	$436.63	$436.63	$471.56	$471.56
35	$564.01	$564.01	$532.68	$532.68	$439.50	$439.50	$474.66	$474.66
36	$567.71	$567.71	$536.17	$536.17	$442.38	$442.38	$477.77	$477.77
37	$571.40	$571.40	$539.65	$539.65	$445.26	$445.26	$480.88	$480.88
38	$575.09	$575.09	$543.14	$543.14	$448.14	$448.14	$483.99	$483.99
39	$582.47	$582.47	$550.11	$550.11	$453.89	$453.89	$490.20	$490.20
40	$589.86	$589.86	$557.09	$557.09	$459.65	$459.65	$496.42	$496.42
41	$600.94	$600.94	$567.55	$567.55	$468.28	$468.28	$505.74	$505.74
42	$611.55	$611.55	$577.58	$577.58	$476.55	$476.55	$514.67	$514.67
43	$626.32	$626.32	$591.53	$591.53	$488.06	$488.06	$527.10	$527.10
44	$644.78	$644.78	$608.96	$608.96	$502.45	$502.45	$542.64	$542.64
45	$666.48	$666.48	$629.45	$629.45	$519.35	$519.35	$560.90	$560.90
46	$692.32	$692.32	$653.86	$653.86	$539.49	$539.49	$582.65	$582.65
47	$721.40	$721.40	$681.32	$681.32	$562.15	$562.15	$607.12	$607.12
48	$754.63	$754.63	$712.71	$712.71	$588.04	$588.04	$635.09	$635.09
49	$787.40	$787.40	$743.66	$743.66	$613.58	$613.58	$662.67	$662.67
50	$824.33	$824.33	$778.53	$778.53	$642.35	$642.35	$693.74	$693.74
51	$860.79	$860.79	$812.97	$812.97	$670.77	$670.77	$724.43	$724.43
52	$900.94	$900.94	$850.89	$850.89	$702.06	$702.06	$758.22	$758.22
53	$941.56	$941.56	$889.25	$889.25	$733.71	$733.71	$792.40	$792.40
54	$985.41	$985.41	$930.66	$930.66	$767.87	$767.87	$829.30	$829.30
55	$1,029.25	$1,029.25	$972.07	$972.07	$802.04	$802.04	$866.21	$866.21
56	$1,076.79	$1,076.79	$1,016.97	$1,016.97	$839.09	$839.09	$906.21	$906.21
57	$1,124.79	$1,124.79	$1,062.31	$1,062.31	$876.49	$876.49	$946.61	$946.61
58	$1,176.03	$1,176.03	$1,110.69	$1,110.69	$916.41	$916.41	$989.73	$989.73
59	$1,201.41	$1,201.41	$1,134.67	$1,134.67	$936.19	$936.19	$1,011.09	$1,011.09
60	$1,252.64	$1,252.64	$1,183.05	$1,183.05	$976.12	$976.12	$1,054.21	$1,054.21
61	$1,296.95	$1,296.95	$1,224.90	$1,224.90	$1,010.64	$1,010.64	$1,091.50	$1,091.50
62	$1,326.03	$1,326.03	$1,252.36	$1,252.36	$1,033.30	$1,033.30	$1,115.97	$1,115.97
63	$1,362.49	$1,362.49	$1,286.80	$1,286.80	$1,061.72	$1,061.72	$1,146.65	$1,146.65
64+	$1,384.64	$1,384.64	$1,307.72	$1,307.72	$1,078.97	$1,078.97	$1,165.29	$1,165.29

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010192**		**45127PA0010193**		**45127PA0010193**		**45127PA0010193**	
Plan Marketing Name =>	**Silver PPO 5000/20/35 Rx 250**		**Silver PPO 5000/20/35 Rx 0**		**Silver PPO 5000/20/35 Rx 0**		**Silver PPO 5000/20/35 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$280.64	$280.64	$281.64	$281.64	$304.17	$304.17	$287.28	$287.28
15	$305.59	$305.59	$306.68	$306.68	$331.21	$331.21	$312.81	$312.81
16	$315.13	$315.13	$316.25	$316.25	$341.55	$341.55	$322.57	$322.57
17	$324.67	$324.67	$325.82	$325.82	$351.89	$351.89	$332.34	$332.34
18	$334.94	$334.94	$336.13	$336.13	$363.02	$363.02	$342.85	$342.85
19	$345.21	$345.21	$346.44	$346.44	$374.15	$374.15	$353.37	$353.37
20	$355.85	$355.85	$357.12	$357.12	$385.68	$385.68	$364.26	$364.26
21	$366.85	$366.85	$368.16	$368.16	$397.61	$397.61	$375.52	$375.52
22	$366.85	$366.85	$368.16	$368.16	$397.61	$397.61	$375.52	$375.52
23	$366.85	$366.85	$368.16	$368.16	$397.61	$397.61	$375.52	$375.52
24	$366.85	$366.85	$368.16	$368.16	$397.61	$397.61	$375.52	$375.52
25	$368.32	$368.32	$369.63	$369.63	$399.20	$399.20	$377.03	$377.03
26	$375.66	$375.66	$377.00	$377.00	$407.16	$407.16	$384.54	$384.54
27	$384.46	$384.46	$385.83	$385.83	$416.70	$416.70	$393.55	$393.55
28	$398.77	$398.77	$400.19	$400.19	$432.21	$432.21	$408.19	$408.19
29	$410.51	$410.51	$411.97	$411.97	$444.93	$444.93	$420.21	$420.21
30	$416.38	$416.38	$417.86	$417.86	$451.29	$451.29	$426.22	$426.22
31	$425.18	$425.18	$426.70	$426.70	$460.83	$460.83	$435.23	$435.23
32	$433.99	$433.99	$435.53	$435.53	$470.38	$470.38	$444.24	$444.24
33	$439.49	$439.49	$441.06	$441.06	$476.34	$476.34	$449.88	$449.88
34	$445.36	$445.36	$446.95	$446.95	$482.70	$482.70	$455.89	$455.89
35	$448.29	$448.29	$449.89	$449.89	$485.88	$485.88	$458.89	$458.89
36	$451.23	$451.23	$452.84	$452.84	$489.06	$489.06	$461.89	$461.89
37	$454.16	$454.16	$455.78	$455.78	$492.24	$492.24	$464.90	$464.90
38	$457.10	$457.10	$458.73	$458.73	$495.43	$495.43	$467.90	$467.90
39	$462.97	$462.97	$464.62	$464.62	$501.79	$501.79	$473.91	$473.91
40	$468.84	$468.84	$470.51	$470.51	$508.15	$508.15	$479.92	$479.92
41	$477.64	$477.64	$479.34	$479.34	$517.69	$517.69	$488.93	$488.93
42	$486.08	$486.08	$487.81	$487.81	$526.84	$526.84	$497.57	$497.57
43	$497.82	$497.82	$499.59	$499.59	$539.56	$539.56	$509.58	$509.58
44	$512.49	$512.49	$514.32	$514.32	$555.47	$555.47	$524.61	$524.61
45	$529.74	$529.74	$531.62	$531.62	$574.15	$574.15	$542.26	$542.26
46	$550.28	$550.28	$552.24	$552.24	$596.42	$596.42	$563.28	$563.28
47	$573.39	$573.39	$575.43	$575.43	$621.47	$621.47	$586.94	$586.94
48	$599.80	$599.80	$601.94	$601.94	$650.10	$650.10	$613.98	$613.98
49	$625.85	$625.85	$628.08	$628.08	$678.33	$678.33	$640.64	$640.64
50	$655.20	$655.20	$657.53	$657.53	$710.14	$710.14	$670.68	$670.68
51	$684.18	$684.18	$686.62	$686.62	$741.55	$741.55	$700.35	$700.35
52	$716.10	$716.10	$718.65	$718.65	$776.14	$776.14	$733.02	$733.02
53	$748.38	$748.38	$751.05	$751.05	$811.13	$811.13	$766.07	$766.07
54	$783.23	$783.23	$786.02	$786.02	$848.90	$848.90	$801.74	$801.74
55	$818.08	$818.08	$821.00	$821.00	$886.68	$886.68	$837.42	$837.42
56	$855.87	$855.87	$858.92	$858.92	$927.63	$927.63	$876.10	$876.10
57	$894.02	$894.02	$897.21	$897.21	$968.98	$968.98	$915.15	$915.15
58	$934.74	$934.74	$938.07	$938.07	$1,013.12	$1,013.12	$956.83	$956.83
59	$954.92	$954.92	$958.32	$958.32	$1,034.99	$1,034.99	$977.49	$977.49
60	$995.64	$995.64	$999.19	$999.19	$1,079.12	$1,079.12	$1,019.17	$1,019.17
61	$1,030.86	$1,030.86	$1,034.53	$1,034.53	$1,117.29	$1,117.29	$1,055.22	$1,055.22
62	$1,053.97	$1,053.97	$1,057.72	$1,057.72	$1,142.34	$1,142.34	$1,078.88	$1,078.88
63	$1,082.95	$1,082.95	$1,086.81	$1,086.81	$1,173.75	$1,173.75	$1,108.54	$1,108.54
64+	$1,100.55	$1,100.55	$1,104.47	$1,104.47	$1,192.83	$1,192.83	$1,126.56	$1,126.56

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0130001**		**45127PA0130002**		**45127PA0130003**		**45127PA0130004**	
Plan Marketing Name =>	**lley Advantage EPO 1000/0/25**		**alley Advantage EPO 1000/0/2**		**alley Advantage EPO 5000/0/35**		**Valley Advantage EPO 5000/0/**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**6**		**6**		**6**	
Network =>	**EPO**		**EPO**		**EPO**		**EPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$337.20	$337.20	$370.44	$370.44	$273.17	$273.17	$273.74	$273.74
15	$367.18	$367.18	$403.37	$403.37	$297.45	$297.45	$298.07	$298.07
16	$378.64	$378.64	$415.96	$415.96	$306.73	$306.73	$307.38	$307.38
17	$390.10	$390.10	$428.55	$428.55	$316.02	$316.02	$316.68	$316.68
18	$402.44	$402.44	$442.11	$442.11	$326.02	$326.02	$326.70	$326.70
19	$414.78	$414.78	$455.67	$455.67	$336.01	$336.01	$336.72	$336.72
20	$427.57	$427.57	$469.71	$469.71	$346.37	$346.37	$347.10	$347.10
21	$440.79	$440.79	$484.24	$484.24	$357.08	$357.08	$357.83	$357.83
22	$440.79	$440.79	$484.24	$484.24	$357.08	$357.08	$357.83	$357.83
23	$440.79	$440.79	$484.24	$484.24	$357.08	$357.08	$357.83	$357.83
24	$440.79	$440.79	$484.24	$484.24	$357.08	$357.08	$357.83	$357.83
25	$442.55	$442.55	$486.18	$486.18	$358.51	$358.51	$359.26	$359.26
26	$451.37	$451.37	$495.86	$495.86	$365.65	$365.65	$366.42	$366.42
27	$461.95	$461.95	$507.48	$507.48	$374.22	$374.22	$375.01	$375.01
28	$479.14	$479.14	$526.37	$526.37	$388.15	$388.15	$388.96	$388.96
29	$493.24	$493.24	$541.86	$541.86	$399.57	$399.57	$400.41	$400.41
30	$500.30	$500.30	$549.61	$549.61	$405.29	$405.29	$406.14	$406.14
31	$510.88	$510.88	$561.23	$561.23	$413.86	$413.86	$414.72	$414.72
32	$521.45	$521.45	$572.86	$572.86	$422.43	$422.43	$423.31	$423.31
33	$528.07	$528.07	$580.12	$580.12	$427.78	$427.78	$428.68	$428.68
34	$535.12	$535.12	$587.87	$587.87	$433.50	$433.50	$434.41	$434.41
35	$538.65	$538.65	$591.74	$591.74	$436.35	$436.35	$437.27	$437.27
36	$542.17	$542.17	$595.61	$595.61	$439.21	$439.21	$440.13	$440.13
37	$545.70	$545.70	$599.49	$599.49	$442.07	$442.07	$442.99	$442.99
38	$549.22	$549.22	$603.36	$603.36	$444.92	$444.92	$445.86	$445.86
39	$556.28	$556.28	$611.11	$611.11	$450.64	$450.64	$451.58	$451.58
40	$563.33	$563.33	$618.86	$618.86	$456.35	$456.35	$457.31	$457.31
41	$573.91	$573.91	$630.48	$630.48	$464.92	$464.92	$465.89	$465.89
42	$584.05	$584.05	$641.62	$641.62	$473.13	$473.13	$474.12	$474.12
43	$598.15	$598.15	$657.11	$657.11	$484.56	$484.56	$485.58	$485.58
44	$615.78	$615.78	$676.48	$676.48	$498.84	$498.84	$499.89	$499.89
45	$636.50	$636.50	$699.24	$699.24	$515.63	$515.63	$516.71	$516.71
46	$661.18	$661.18	$726.36	$726.36	$535.62	$535.62	$536.74	$536.74
47	$688.95	$688.95	$756.87	$756.87	$558.12	$558.12	$559.29	$559.29
48	$720.69	$720.69	$791.73	$791.73	$583.83	$583.83	$585.05	$585.05
49	$751.99	$751.99	$826.11	$826.11	$609.18	$609.18	$610.46	$610.46
50	$787.25	$787.25	$864.85	$864.85	$637.75	$637.75	$639.08	$639.08
51	$822.07	$822.07	$903.11	$903.11	$665.96	$665.96	$667.35	$667.35
52	$860.42	$860.42	$945.24	$945.24	$697.02	$697.02	$698.48	$698.48
53	$899.21	$899.21	$987.85	$987.85	$728.45	$728.45	$729.97	$729.97
54	$941.09	$941.09	$1,033.85	$1,033.85	$762.37	$762.37	$763.97	$763.97
55	$982.96	$982.96	$1,079.85	$1,079.85	$796.29	$796.29	$797.96	$797.96
56	$1,028.36	$1,028.36	$1,129.73	$1,129.73	$833.07	$833.07	$834.82	$834.82
57	$1,074.21	$1,074.21	$1,180.09	$1,180.09	$870.21	$870.21	$872.03	$872.03
58	$1,123.13	$1,123.13	$1,233.84	$1,233.84	$909.84	$909.84	$911.75	$911.75
59	$1,147.38	$1,147.38	$1,260.48	$1,260.48	$929.48	$929.48	$931.43	$931.43
60	$1,196.30	$1,196.30	$1,314.23	$1,314.23	$969.12	$969.12	$971.15	$971.15
61	$1,238.62	$1,238.62	$1,360.71	$1,360.71	$1,003.40	$1,003.40	$1,005.50	$1,005.50
62	$1,266.39	$1,266.39	$1,391.22	$1,391.22	$1,025.90	$1,025.90	$1,028.05	$1,028.05
63	$1,301.21	$1,301.21	$1,429.48	$1,429.48	$1,054.10	$1,054.10	$1,056.31	$1,056.31
64+	$1,322.36	$1,322.36	$1,452.71	$1,452.71	$1,071.23	$1,071.23	$1,073.48	$1,073.48

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$434.27	$434.27	$469.01	$469.01	$442.95	$442.95	$440.66	$440.66
15	$472.87	$472.87	$510.70	$510.70	$482.33	$482.33	$479.83	$479.83
16	$487.63	$487.63	$526.64	$526.64	$497.38	$497.38	$494.81	$494.81
17	$502.39	$502.39	$542.58	$542.58	$512.44	$512.44	$509.79	$509.79
18	$518.28	$518.28	$559.75	$559.75	$528.65	$528.65	$525.92	$525.92
19	$534.18	$534.18	$576.91	$576.91	$544.86	$544.86	$542.04	$542.04
20	$550.64	$550.64	$594.69	$594.69	$561.65	$561.65	$558.75	$558.75
21	$567.67	$567.67	$613.08	$613.08	$579.02	$579.02	$576.03	$576.03
22	$567.67	$567.67	$613.08	$613.08	$579.02	$579.02	$576.03	$576.03
23	$567.67	$567.67	$613.08	$613.08	$579.02	$579.02	$576.03	$576.03
24	$567.67	$567.67	$613.08	$613.08	$579.02	$579.02	$576.03	$576.03
25	$569.94	$569.94	$615.54	$615.54	$581.34	$581.34	$578.33	$578.33
26	$581.29	$581.29	$627.80	$627.80	$592.92	$592.92	$589.85	$589.85
27	$594.92	$594.92	$642.51	$642.51	$606.82	$606.82	$603.68	$603.68
28	$617.06	$617.06	$666.42	$666.42	$629.40	$629.40	$626.14	$626.14
29	$635.22	$635.22	$686.04	$686.04	$647.93	$647.93	$644.58	$644.58
30	$644.31	$644.31	$695.85	$695.85	$657.19	$657.19	$653.79	$653.79
31	$657.93	$657.93	$710.56	$710.56	$671.09	$671.09	$667.62	$667.62
32	$671.55	$671.55	$725.28	$725.28	$684.98	$684.98	$681.44	$681.44
33	$680.07	$680.07	$734.47	$734.47	$693.67	$693.67	$690.08	$690.08
34	$689.15	$689.15	$744.28	$744.28	$702.93	$702.93	$699.30	$699.30
35	$693.69	$693.69	$749.19	$749.19	$707.57	$707.57	$703.91	$703.91
36	$698.23	$698.23	$754.09	$754.09	$712.20	$712.20	$708.52	$708.52
37	$702.78	$702.78	$759.00	$759.00	$716.83	$716.83	$713.13	$713.13
38	$707.32	$707.32	$763.90	$763.90	$721.46	$721.46	$717.73	$717.73
39	$716.40	$716.40	$773.71	$773.71	$730.73	$730.73	$726.95	$726.95
40	$725.48	$725.48	$783.52	$783.52	$739.99	$739.99	$736.17	$736.17
41	$739.11	$739.11	$798.23	$798.23	$753.89	$753.89	$749.99	$749.99
42	$752.16	$752.16	$812.34	$812.34	$767.21	$767.21	$763.24	$763.24
43	$770.33	$770.33	$831.95	$831.95	$785.73	$785.73	$781.67	$781.67
44	$793.03	$793.03	$856.48	$856.48	$808.90	$808.90	$804.71	$804.71
45	$819.72	$819.72	$885.29	$885.29	$836.11	$836.11	$831.79	$831.79
46	$851.50	$851.50	$919.63	$919.63	$868.54	$868.54	$864.04	$864.04
47	$887.27	$887.27	$958.25	$958.25	$905.01	$905.01	$900.33	$900.33
48	$928.14	$928.14	$1,002.39	$1,002.39	$946.70	$946.70	$941.81	$941.81
49	$968.45	$968.45	$1,045.92	$1,045.92	$987.81	$987.81	$982.71	$982.71
50	$1,013.86	$1,013.86	$1,094.97	$1,094.97	$1,034.14	$1,034.14	$1,028.79	$1,028.79
51	$1,058.70	$1,058.70	$1,143.40	$1,143.40	$1,079.88	$1,079.88	$1,074.30	$1,074.30
52	$1,108.09	$1,108.09	$1,196.74	$1,196.74	$1,130.25	$1,130.25	$1,124.41	$1,124.41
53	$1,158.05	$1,158.05	$1,250.69	$1,250.69	$1,181.21	$1,181.21	$1,175.10	$1,175.10
54	$1,211.98	$1,211.98	$1,308.93	$1,308.93	$1,236.21	$1,236.21	$1,229.82	$1,229.82
55	$1,265.90	$1,265.90	$1,367.18	$1,367.18	$1,291.22	$1,291.22	$1,284.55	$1,284.55
56	$1,324.37	$1,324.37	$1,430.32	$1,430.32	$1,350.86	$1,350.86	$1,343.88	$1,343.88
57	$1,383.41	$1,383.41	$1,494.08	$1,494.08	$1,411.08	$1,411.08	$1,403.79	$1,403.79
58	$1,446.42	$1,446.42	$1,562.14	$1,562.14	$1,475.35	$1,475.35	$1,467.72	$1,467.72
59	$1,477.65	$1,477.65	$1,595.86	$1,595.86	$1,507.20	$1,507.20	$1,499.41	$1,499.41
60	$1,540.66	$1,540.66	$1,663.91	$1,663.91	$1,571.47	$1,571.47	$1,563.35	$1,563.35
61	$1,595.15	$1,595.15	$1,722.76	$1,722.76	$1,627.06	$1,627.06	$1,618.64	$1,618.64
62	$1,630.92	$1,630.92	$1,761.39	$1,761.39	$1,663.53	$1,663.53	$1,654.93	$1,654.93
63	$1,675.76	$1,675.76	$1,809.82	$1,809.82	$1,709.28	$1,709.28	$1,700.44	$1,700.44
64+	$1,703.00	$1,703.00	$1,839.24	$1,839.24	$1,737.06	$1,737.06	$1,728.08	$1,728.08

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>							**45127PA0010057**	
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$475.92	$475.92	$449.48	$449.48	$419.52	$419.52	$453.08	$453.08
15	$518.22	$518.22	$489.43	$489.43	$456.81	$456.81	$493.35	$493.35
16	$534.39	$534.39	$504.71	$504.71	$471.07	$471.07	$508.75	$508.75
17	$550.57	$550.57	$519.98	$519.98	$485.33	$485.33	$524.15	$524.15
18	$567.99	$567.99	$536.43	$536.43	$500.68	$500.68	$540.73	$540.73
19	$585.41	$585.41	$552.89	$552.89	$516.03	$516.03	$557.32	$557.32
20	$603.45	$603.45	$569.92	$569.92	$531.94	$531.94	$574.49	$574.49
21	$622.11	$622.11	$587.55	$587.55	$548.39	$548.39	$592.26	$592.26
22	$622.11	$622.11	$587.55	$587.55	$548.39	$548.39	$592.26	$592.26
23	$622.11	$622.11	$587.55	$587.55	$548.39	$548.39	$592.26	$592.26
24	$622.11	$622.11	$587.55	$587.55	$548.39	$548.39	$592.26	$592.26
25	$624.60	$624.60	$589.90	$589.90	$550.58	$550.58	$594.63	$594.63
26	$637.04	$637.04	$601.65	$601.65	$561.55	$561.55	$606.48	$606.48
27	$651.97	$651.97	$615.75	$615.75	$574.71	$574.71	$620.69	$620.69
28	$676.24	$676.24	$638.67	$638.67	$596.10	$596.10	$643.79	$643.79
29	$696.14	$696.14	$657.47	$657.47	$613.65	$613.65	$662.74	$662.74
30	$706.10	$706.10	$666.87	$666.87	$622.42	$622.42	$672.22	$672.22
31	$721.03	$721.03	$680.97	$680.97	$635.58	$635.58	$686.43	$686.43
32	$735.96	$735.96	$695.07	$695.07	$648.75	$648.75	$700.64	$700.64
33	$745.29	$745.29	$703.89	$703.89	$656.97	$656.97	$709.53	$709.53
34	$755.24	$755.24	$713.29	$713.29	$665.75	$665.75	$719.01	$719.01
35	$760.22	$760.22	$717.99	$717.99	$670.13	$670.13	$723.74	$723.74
36	$765.20	$765.20	$722.69	$722.69	$674.52	$674.52	$728.48	$728.48
37	$770.18	$770.18	$727.39	$727.39	$678.91	$678.91	$733.22	$733.22
38	$775.15	$775.15	$732.09	$732.09	$683.29	$683.29	$737.96	$737.96
39	$785.11	$785.11	$741.49	$741.49	$692.07	$692.07	$747.43	$747.43
40	$795.06	$795.06	$750.89	$750.89	$700.84	$700.84	$756.91	$756.91
41	$809.99	$809.99	$764.99	$764.99	$714.00	$714.00	$771.12	$771.12
42	$824.30	$824.30	$778.50	$778.50	$726.62	$726.62	$784.75	$784.75
43	$844.21	$844.21	$797.31	$797.31	$744.17	$744.17	$803.70	$803.70
44	$869.09	$869.09	$820.81	$820.81	$766.10	$766.10	$827.39	$827.39
45	$898.33	$898.33	$848.42	$848.42	$791.88	$791.88	$855.23	$855.23
46	$933.17	$933.17	$881.33	$881.33	$822.58	$822.58	$888.39	$888.39
47	$972.36	$972.36	$918.34	$918.34	$857.13	$857.13	$925.70	$925.70
48	$1,017.15	$1,017.15	$960.65	$960.65	$896.62	$896.62	$968.35	$968.35
49	$1,061.32	$1,061.32	$1,002.36	$1,002.36	$935.55	$935.55	$1,010.40	$1,010.40
50	$1,111.09	$1,111.09	$1,049.37	$1,049.37	$979.42	$979.42	$1,057.78	$1,057.78
51	$1,160.24	$1,160.24	$1,095.78	$1,095.78	$1,022.75	$1,022.75	$1,104.57	$1,104.57
52	$1,214.36	$1,214.36	$1,146.90	$1,146.90	$1,070.46	$1,070.46	$1,156.09	$1,156.09
53	$1,269.11	$1,269.11	$1,198.60	$1,198.60	$1,118.72	$1,118.72	$1,208.21	$1,208.21
54	$1,328.21	$1,328.21	$1,254.42	$1,254.42	$1,170.81	$1,170.81	$1,264.48	$1,264.48
55	$1,387.31	$1,387.31	$1,310.24	$1,310.24	$1,222.91	$1,222.91	$1,320.74	$1,320.74
56	$1,451.39	$1,451.39	$1,370.76	$1,370.76	$1,279.39	$1,279.39	$1,381.75	$1,381.75
57	$1,516.09	$1,516.09	$1,431.86	$1,431.86	$1,336.43	$1,336.43	$1,443.34	$1,443.34
58	$1,585.14	$1,585.14	$1,497.08	$1,497.08	$1,397.30	$1,397.30	$1,509.08	$1,509.08
59	$1,619.36	$1,619.36	$1,529.39	$1,529.39	$1,427.46	$1,427.46	$1,541.66	$1,541.66
60	$1,688.41	$1,688.41	$1,594.61	$1,594.61	$1,488.33	$1,488.33	$1,607.40	$1,607.40
61	$1,748.14	$1,748.14	$1,651.02	$1,651.02	$1,540.98	$1,540.98	$1,664.25	$1,664.25
62	$1,787.33	$1,787.33	$1,688.03	$1,688.03	$1,575.52	$1,575.52	$1,701.57	$1,701.57
63	$1,836.48	$1,836.48	$1,734.45	$1,734.45	$1,618.85	$1,618.85	$1,748.36	$1,748.36
64+	$1,866.33	$1,866.33	$1,762.64	$1,762.64	$1,645.16	$1,645.16	$1,776.77	$1,776.77

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>	**45127PA0010057**							
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$427.91	$427.91	$425.92	$425.92	$460.00	$460.00	$434.44	$434.44
15	$465.95	$465.95	$463.78	$463.78	$500.88	$500.88	$473.06	$473.06
16	$480.49	$480.49	$478.26	$478.26	$516.52	$516.52	$487.82	$487.82
17	$495.03	$495.03	$492.73	$492.73	$532.15	$532.15	$502.59	$502.59
18	$510.69	$510.69	$508.32	$508.32	$548.99	$548.99	$518.49	$518.49
19	$526.36	$526.36	$523.91	$523.91	$565.82	$565.82	$534.39	$534.39
20	$542.58	$542.58	$540.06	$540.06	$583.26	$583.26	$550.86	$550.86
21	$559.36	$559.36	$556.76	$556.76	$601.30	$601.30	$567.90	$567.90
22	$559.36	$559.36	$556.76	$556.76	$601.30	$601.30	$567.90	$567.90
23	$559.36	$559.36	$556.76	$556.76	$601.30	$601.30	$567.90	$567.90
24	$559.36	$559.36	$556.76	$556.76	$601.30	$601.30	$567.90	$567.90
25	$561.60	$561.60	$558.99	$558.99	$603.71	$603.71	$570.17	$570.17
26	$572.78	$572.78	$570.12	$570.12	$615.73	$615.73	$581.52	$581.52
27	$586.21	$586.21	$583.48	$583.48	$630.16	$630.16	$595.15	$595.15
28	$608.02	$608.02	$605.20	$605.20	$653.61	$653.61	$617.30	$617.30
29	$625.92	$625.92	$623.01	$623.01	$672.86	$672.86	$635.47	$635.47
30	$634.87	$634.87	$631.92	$631.92	$682.48	$682.48	$644.56	$644.56
31	$648.30	$648.30	$645.28	$645.28	$696.91	$696.91	$658.19	$658.19
32	$661.72	$661.72	$658.65	$658.65	$711.34	$711.34	$671.82	$671.82
33	$670.11	$670.11	$667.00	$667.00	$720.36	$720.36	$680.34	$680.34
34	$679.06	$679.06	$675.91	$675.91	$729.98	$729.98	$689.42	$689.42
35	$683.54	$683.54	$680.36	$680.36	$734.79	$734.79	$693.97	$693.97
36	$688.01	$688.01	$684.81	$684.81	$739.60	$739.60	$698.51	$698.51
37	$692.48	$692.48	$689.27	$689.27	$744.41	$744.41	$703.05	$703.05
38	$696.96	$696.96	$693.72	$693.72	$749.22	$749.22	$707.60	$707.60
39	$705.91	$705.91	$702.63	$702.63	$758.84	$758.84	$716.68	$716.68
40	$714.86	$714.86	$711.54	$711.54	$768.46	$768.46	$725.77	$725.77
41	$728.28	$728.28	$724.90	$724.90	$782.89	$782.89	$739.40	$739.40
42	$741.15	$741.15	$737.71	$737.71	$796.72	$796.72	$752.46	$752.46
43	$759.05	$759.05	$755.52	$755.52	$815.97	$815.97	$770.63	$770.63
44	$781.42	$781.42	$777.79	$777.79	$840.02	$840.02	$793.35	$793.35
45	$807.71	$807.71	$803.96	$803.96	$868.28	$868.28	$820.04	$820.04
46	$839.04	$839.04	$835.14	$835.14	$901.95	$901.95	$851.84	$851.84
47	$874.28	$874.28	$870.22	$870.22	$939.83	$939.83	$887.62	$887.62
48	$914.55	$914.55	$910.30	$910.30	$983.13	$983.13	$928.51	$928.51
49	$954.26	$954.26	$949.83	$949.83	$1,025.82	$1,025.82	$968.83	$968.83
50	$999.01	$999.01	$994.37	$994.37	$1,073.92	$1,073.92	$1,014.26	$1,014.26
51	$1,043.20	$1,043.20	$1,038.36	$1,038.36	$1,121.43	$1,121.43	$1,059.12	$1,059.12
52	$1,091.87	$1,091.87	$1,086.80	$1,086.80	$1,173.74	$1,173.74	$1,108.53	$1,108.53
53	$1,141.09	$1,141.09	$1,135.79	$1,135.79	$1,226.65	$1,226.65	$1,158.51	$1,158.51
54	$1,194.23	$1,194.23	$1,188.68	$1,188.68	$1,283.78	$1,283.78	$1,212.46	$1,212.46
55	$1,247.37	$1,247.37	$1,241.57	$1,241.57	$1,340.90	$1,340.90	$1,266.41	$1,266.41
56	$1,304.98	$1,304.98	$1,298.92	$1,298.92	$1,402.83	$1,402.83	$1,324.90	$1,324.90
57	$1,363.15	$1,363.15	$1,356.82	$1,356.82	$1,465.37	$1,465.37	$1,383.96	$1,383.96
58	$1,425.24	$1,425.24	$1,418.62	$1,418.62	$1,532.11	$1,532.11	$1,447.00	$1,447.00
59	$1,456.01	$1,456.01	$1,449.25	$1,449.25	$1,565.19	$1,565.19	$1,478.23	$1,478.23
60	$1,518.10	$1,518.10	$1,511.05	$1,511.05	$1,631.93	$1,631.93	$1,541.27	$1,541.27
61	$1,571.80	$1,571.80	$1,564.50	$1,564.50	$1,689.66	$1,689.66	$1,595.79	$1,595.79
62	$1,607.03	$1,607.03	$1,599.57	$1,599.57	$1,727.54	$1,727.54	$1,631.56	$1,631.56
63	$1,651.22	$1,651.22	$1,643.56	$1,643.56	$1,775.04	$1,775.04	$1,676.43	$1,676.43
64+	$1,678.07	$1,678.07	$1,670.27	$1,670.27	$1,803.89	$1,803.89	$1,703.69	$1,703.69

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$370.89	$370.89	$400.57	$400.57	$378.31	$378.31	$377.32	$377.32
15	$403.86	$403.86	$436.17	$436.17	$411.94	$411.94	$410.86	$410.86
16	$416.47	$416.47	$449.79	$449.79	$424.80	$424.80	$423.68	$423.68
17	$429.07	$429.07	$463.40	$463.40	$437.66	$437.66	$436.51	$436.51
18	$442.65	$442.65	$478.06	$478.06	$451.50	$451.50	$450.32	$450.32
19	$456.23	$456.23	$492.72	$492.72	$465.35	$465.35	$464.13	$464.13
20	$470.29	$470.29	$507.91	$507.91	$479.69	$479.69	$478.43	$478.43
21	$484.83	$484.83	$523.62	$523.62	$494.53	$494.53	$493.23	$493.23
22	$484.83	$484.83	$523.62	$523.62	$494.53	$494.53	$493.23	$493.23
23	$484.83	$484.83	$523.62	$523.62	$494.53	$494.53	$493.23	$493.23
24	$484.83	$484.83	$523.62	$523.62	$494.53	$494.53	$493.23	$493.23
25	$486.77	$486.77	$525.71	$525.71	$496.50	$496.50	$495.20	$495.20
26	$496.47	$496.47	$536.18	$536.18	$506.40	$506.40	$505.07	$505.07
27	$508.10	$508.10	$548.75	$548.75	$518.26	$518.26	$516.91	$516.91
28	$527.01	$527.01	$569.17	$569.17	$537.55	$537.55	$536.14	$536.14
29	$542.52	$542.52	$585.93	$585.93	$553.38	$553.38	$551.92	$551.92
30	$550.28	$550.28	$594.30	$594.30	$561.29	$561.29	$559.82	$559.82
31	$561.92	$561.92	$606.87	$606.87	$573.16	$573.16	$571.65	$571.65
32	$573.55	$573.55	$619.44	$619.44	$585.02	$585.02	$583.49	$583.49
33	$580.83	$580.83	$627.29	$627.29	$592.44	$592.44	$590.89	$590.89
34	$588.58	$588.58	$635.67	$635.67	$600.36	$600.36	$598.78	$598.78
35	$592.46	$592.46	$639.86	$639.86	$604.31	$604.31	$602.73	$602.73
36	$596.34	$596.34	$644.05	$644.05	$608.27	$608.27	$606.67	$606.67
37	$600.22	$600.22	$648.24	$648.24	$612.22	$612.22	$610.62	$610.62
38	$604.10	$604.10	$652.43	$652.43	$616.18	$616.18	$614.56	$614.56
39	$611.86	$611.86	$660.80	$660.80	$624.09	$624.09	$622.46	$622.46
40	$619.61	$619.61	$669.18	$669.18	$632.00	$632.00	$630.35	$630.35
41	$631.25	$631.25	$681.75	$681.75	$643.87	$643.87	$642.19	$642.19
42	$642.40	$642.40	$693.79	$693.79	$655.25	$655.25	$653.53	$653.53
43	$657.91	$657.91	$710.55	$710.55	$671.07	$671.07	$669.31	$669.31
44	$677.31	$677.31	$731.49	$731.49	$690.85	$690.85	$689.04	$689.04
45	$700.09	$700.09	$756.10	$756.10	$714.10	$714.10	$712.22	$712.22
46	$727.24	$727.24	$785.42	$785.42	$741.79	$741.79	$739.84	$739.84
47	$757.79	$757.79	$818.41	$818.41	$772.95	$772.95	$770.92	$770.92
48	$792.70	$792.70	$856.11	$856.11	$808.55	$808.55	$806.43	$806.43
49	$827.12	$827.12	$893.29	$893.29	$843.66	$843.66	$841.45	$841.45
50	$865.91	$865.91	$935.18	$935.18	$883.22	$883.22	$880.91	$880.91
51	$904.21	$904.21	$976.54	$976.54	$922.29	$922.29	$919.87	$919.87
52	$946.39	$946.39	$1,022.10	$1,022.10	$965.32	$965.32	$962.78	$962.78
53	$989.05	$989.05	$1,068.18	$1,068.18	$1,008.83	$1,008.83	$1,006.19	$1,006.19
54	$1,035.11	$1,035.11	$1,117.92	$1,117.92	$1,055.81	$1,055.81	$1,053.05	$1,053.05
55	$1,081.17	$1,081.17	$1,167.66	$1,167.66	$1,102.79	$1,102.79	$1,099.90	$1,099.90
56	$1,131.11	$1,131.11	$1,221.60	$1,221.60	$1,153.73	$1,153.73	$1,150.71	$1,150.71
57	$1,181.53	$1,181.53	$1,276.05	$1,276.05	$1,205.16	$1,205.16	$1,202.00	$1,202.00
58	$1,235.35	$1,235.35	$1,334.17	$1,334.17	$1,260.05	$1,260.05	$1,256.75	$1,256.75
59	$1,262.01	$1,262.01	$1,362.97	$1,362.97	$1,287.25	$1,287.25	$1,283.88	$1,283.88
60	$1,315.83	$1,315.83	$1,421.09	$1,421.09	$1,342.15	$1,342.15	$1,338.63	$1,338.63
61	$1,362.37	$1,362.37	$1,471.36	$1,471.36	$1,389.62	$1,389.62	$1,385.98	$1,385.98
62	$1,392.92	$1,392.92	$1,504.35	$1,504.35	$1,420.77	$1,420.77	$1,417.05	$1,417.05
63	$1,431.22	$1,431.22	$1,545.72	$1,545.72	$1,459.84	$1,459.84	$1,456.01	$1,456.01
64+	$1,454.48	$1,454.48	$1,570.85	$1,570.85	$1,483.58	$1,483.58	$1,479.68	$1,479.68

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$407.51	$407.51	$384.87	$384.87	$343.52	$343.52	$371.00	$371.00
15	$443.73	$443.73	$419.08	$419.08	$374.05	$374.05	$403.97	$403.97
16	$457.58	$457.58	$432.16	$432.16	$385.73	$385.73	$416.58	$416.58
17	$471.43	$471.43	$445.24	$445.24	$397.40	$397.40	$429.19	$429.19
18	$486.34	$486.34	$459.33	$459.33	$409.97	$409.97	$442.77	$442.77
19	$501.26	$501.26	$473.41	$473.41	$422.55	$422.55	$456.35	$456.35
20	$516.71	$516.71	$488.00	$488.00	$435.57	$435.57	$470.41	$470.41
21	$532.69	$532.69	$503.09	$503.09	$449.04	$449.04	$484.96	$484.96
22	$532.69	$532.69	$503.09	$503.09	$449.04	$449.04	$484.96	$484.96
23	$532.69	$532.69	$503.09	$503.09	$449.04	$449.04	$484.96	$484.96
24	$532.69	$532.69	$503.09	$503.09	$449.04	$449.04	$484.96	$484.96
25	$534.82	$534.82	$505.11	$505.11	$450.84	$450.84	$486.90	$486.90
26	$545.47	$545.47	$515.17	$515.17	$459.82	$459.82	$496.60	$496.60
27	$558.26	$558.26	$527.24	$527.24	$470.59	$470.59	$508.24	$508.24
28	$579.03	$579.03	$546.86	$546.86	$488.11	$488.11	$527.15	$527.15
29	$596.08	$596.08	$562.96	$562.96	$502.48	$502.48	$542.67	$542.67
30	$604.60	$604.60	$571.01	$571.01	$509.66	$509.66	$550.43	$550.43
31	$617.39	$617.39	$583.09	$583.09	$520.44	$520.44	$562.07	$562.07
32	$630.17	$630.17	$595.16	$595.16	$531.21	$531.21	$573.71	$573.71
33	$638.16	$638.16	$602.71	$602.71	$537.95	$537.95	$580.99	$580.99
34	$646.68	$646.68	$610.76	$610.76	$545.13	$545.13	$588.75	$588.75
35	$650.95	$650.95	$614.78	$614.78	$548.73	$548.73	$592.63	$592.63
36	$655.21	$655.21	$618.81	$618.81	$552.32	$552.32	$596.50	$596.50
37	$659.47	$659.47	$622.83	$622.83	$555.91	$555.91	$600.38	$600.38
38	$663.73	$663.73	$626.86	$626.86	$559.50	$559.50	$604.26	$604.26
39	$672.25	$672.25	$634.91	$634.91	$566.69	$566.69	$612.02	$612.02
40	$680.78	$680.78	$642.95	$642.95	$573.87	$573.87	$619.78	$619.78
41	$693.56	$693.56	$655.03	$655.03	$584.65	$584.65	$631.42	$631.42
42	$705.81	$705.81	$666.60	$666.60	$594.98	$594.98	$642.58	$642.58
43	$722.86	$722.86	$682.70	$682.70	$609.35	$609.35	$658.10	$658.10
44	$744.17	$744.17	$702.82	$702.82	$627.31	$627.31	$677.49	$677.49
45	$769.20	$769.20	$726.47	$726.47	$648.41	$648.41	$700.29	$700.29
46	$799.03	$799.03	$754.64	$754.64	$673.56	$673.56	$727.44	$727.44
47	$832.59	$832.59	$786.34	$786.34	$701.85	$701.85	$758.00	$758.00
48	$870.95	$870.95	$822.56	$822.56	$734.18	$734.18	$792.91	$792.91
49	$908.77	$908.77	$858.28	$858.28	$766.06	$766.06	$827.35	$827.35
50	$951.38	$951.38	$898.53	$898.53	$801.99	$801.99	$866.14	$866.14
51	$993.46	$993.46	$938.27	$938.27	$837.46	$837.46	$904.46	$904.46
52	$1,039.81	$1,039.81	$982.04	$982.04	$876.53	$876.53	$946.65	$946.65
53	$1,086.68	$1,086.68	$1,026.31	$1,026.31	$916.04	$916.04	$989.32	$989.32
54	$1,137.29	$1,137.29	$1,074.11	$1,074.11	$958.70	$958.70	$1,035.40	$1,035.40
55	$1,187.90	$1,187.90	$1,121.90	$1,121.90	$1,001.36	$1,001.36	$1,081.47	$1,081.47
56	$1,242.76	$1,242.76	$1,173.72	$1,173.72	$1,047.61	$1,047.61	$1,131.42	$1,131.42
57	$1,298.16	$1,298.16	$1,226.04	$1,226.04	$1,094.31	$1,094.31	$1,181.86	$1,181.86
58	$1,357.29	$1,357.29	$1,281.89	$1,281.89	$1,144.15	$1,144.15	$1,235.69	$1,235.69
59	$1,386.59	$1,386.59	$1,309.56	$1,309.56	$1,168.85	$1,168.85	$1,262.36	$1,262.36
60	$1,445.72	$1,445.72	$1,365.40	$1,365.40	$1,218.69	$1,218.69	$1,316.19	$1,316.19
61	$1,496.85	$1,496.85	$1,413.70	$1,413.70	$1,261.80	$1,261.80	$1,362.75	$1,362.75
62	$1,530.41	$1,530.41	$1,445.39	$1,445.39	$1,290.09	$1,290.09	$1,393.30	$1,393.30
63	$1,572.50	$1,572.50	$1,485.14	$1,485.14	$1,325.57	$1,325.57	$1,431.61	$1,431.61
64+	$1,598.06	$1,598.06	$1,509.27	$1,509.27	$1,347.11	$1,347.11	$1,454.88	$1,454.88

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$350.39	$350.39	$349.93	$349.93	$377.93	$377.93	$356.93	$356.93
15	$381.53	$381.53	$381.04	$381.04	$411.52	$411.52	$388.66	$388.66
16	$393.44	$393.44	$392.93	$392.93	$424.37	$424.37	$400.79	$400.79
17	$405.35	$405.35	$404.83	$404.83	$437.21	$437.21	$412.92	$412.92
18	$418.17	$418.17	$417.63	$417.63	$451.04	$451.04	$425.99	$425.99
19	$431.00	$431.00	$430.44	$430.44	$464.88	$464.88	$439.05	$439.05
20	$444.28	$444.28	$443.71	$443.71	$479.20	$479.20	$452.58	$452.58
21	$458.02	$458.02	$457.43	$457.43	$494.02	$494.02	$466.58	$466.58
22	$458.02	$458.02	$457.43	$457.43	$494.02	$494.02	$466.58	$466.58
23	$458.02	$458.02	$457.43	$457.43	$494.02	$494.02	$466.58	$466.58
24	$458.02	$458.02	$457.43	$457.43	$494.02	$494.02	$466.58	$466.58
25	$459.85	$459.85	$459.26	$459.26	$496.00	$496.00	$468.44	$468.44
26	$469.01	$469.01	$468.41	$468.41	$505.88	$505.88	$477.78	$477.78
27	$480.01	$480.01	$479.39	$479.39	$517.74	$517.74	$488.97	$488.97
28	$497.87	$497.87	$497.23	$497.23	$537.00	$537.00	$507.17	$507.17
29	$512.53	$512.53	$511.86	$511.86	$552.81	$552.81	$522.10	$522.10
30	$519.85	$519.85	$519.18	$519.18	$560.72	$560.72	$529.57	$529.57
31	$530.85	$530.85	$530.16	$530.16	$572.57	$572.57	$540.76	$540.76
32	$541.84	$541.84	$541.14	$541.14	$584.43	$584.43	$551.96	$551.96
33	$548.71	$548.71	$548.00	$548.00	$591.84	$591.84	$558.96	$558.96
34	$556.04	$556.04	$555.32	$555.32	$599.75	$599.75	$566.43	$566.43
35	$559.70	$559.70	$558.98	$558.98	$603.70	$603.70	$570.16	$570.16
36	$563.37	$563.37	$562.64	$562.64	$607.65	$607.65	$573.89	$573.89
37	$567.03	$567.03	$566.30	$566.30	$611.60	$611.60	$577.62	$577.62
38	$570.69	$570.69	$569.96	$569.96	$615.55	$615.55	$581.36	$581.36
39	$578.02	$578.02	$577.28	$577.28	$623.46	$623.46	$588.82	$588.82
40	$585.35	$585.35	$584.60	$584.60	$631.36	$631.36	$596.29	$596.29
41	$596.34	$596.34	$595.57	$595.57	$643.22	$643.22	$607.49	$607.49
42	$606.88	$606.88	$606.09	$606.09	$654.58	$654.58	$618.22	$618.22
43	$621.53	$621.53	$620.73	$620.73	$670.39	$670.39	$633.15	$633.15
44	$639.86	$639.86	$639.03	$639.03	$690.15	$690.15	$651.81	$651.81
45	$661.38	$661.38	$660.53	$660.53	$713.37	$713.37	$673.74	$673.74
46	$687.03	$687.03	$686.14	$686.14	$741.04	$741.04	$699.87	$699.87
47	$715.89	$715.89	$714.96	$714.96	$772.16	$772.16	$729.26	$729.26
48	$748.86	$748.86	$747.90	$747.90	$807.73	$807.73	$762.86	$762.86
49	$781.38	$781.38	$780.38	$780.38	$842.81	$842.81	$795.98	$795.98
50	$818.03	$818.03	$816.97	$816.97	$882.33	$882.33	$833.31	$833.31
51	$854.21	$854.21	$853.11	$853.11	$921.36	$921.36	$870.17	$870.17
52	$894.06	$894.06	$892.90	$892.90	$964.34	$964.34	$910.76	$910.76
53	$934.36	$934.36	$933.16	$933.16	$1,007.81	$1,007.81	$951.82	$951.82
54	$977.87	$977.87	$976.61	$976.61	$1,054.74	$1,054.74	$996.15	$996.15
55	$1,021.39	$1,021.39	$1,020.07	$1,020.07	$1,101.67	$1,101.67	$1,040.47	$1,040.47
56	$1,068.56	$1,068.56	$1,067.18	$1,067.18	$1,152.56	$1,152.56	$1,088.53	$1,088.53
57	$1,116.20	$1,116.20	$1,114.76	$1,114.76	$1,203.94	$1,203.94	$1,137.05	$1,137.05
58	$1,167.04	$1,167.04	$1,165.53	$1,165.53	$1,258.77	$1,258.77	$1,188.84	$1,188.84
59	$1,192.23	$1,192.23	$1,190.69	$1,190.69	$1,285.95	$1,285.95	$1,214.50	$1,214.50
60	$1,243.07	$1,243.07	$1,241.47	$1,241.47	$1,340.78	$1,340.78	$1,266.29	$1,266.29
61	$1,287.04	$1,287.04	$1,285.38	$1,285.38	$1,388.21	$1,388.21	$1,311.09	$1,311.09
62	$1,315.89	$1,315.89	$1,314.20	$1,314.20	$1,419.33	$1,419.33	$1,340.48	$1,340.48
63	$1,352.08	$1,352.08	$1,350.33	$1,350.33	$1,458.36	$1,458.36	$1,377.34	$1,377.34
64+	$1,374.05	$1,374.05	$1,372.28	$1,372.28	$1,482.06	$1,482.06	$1,399.73	$1,399.73

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010116**		**45127PA0010117**	
Plan Marketing Name =>	**Gold PPO 500/0/20 Rx 250**		**Gold PPO 500/0/20 Rx 250**		**Gold PPO 500/0/20 Rx 250**		**Gold PPO 500/0/20 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$392.83	$392.83	$424.25	$424.25	$400.68	$400.68	$399.25	$399.25
15	$427.75	$427.75	$461.97	$461.97	$436.30	$436.30	$434.74	$434.74
16	$441.10	$441.10	$476.38	$476.38	$449.92	$449.92	$448.31	$448.31
17	$454.45	$454.45	$490.80	$490.80	$463.54	$463.54	$461.88	$461.88
18	$468.83	$468.83	$506.33	$506.33	$478.20	$478.20	$476.49	$476.49
19	$483.20	$483.20	$521.86	$521.86	$492.87	$492.87	$491.11	$491.11
20	$498.10	$498.10	$537.94	$537.94	$508.06	$508.06	$506.24	$506.24
21	$513.50	$513.50	$554.58	$554.58	$523.77	$523.77	$521.90	$521.90
22	$513.50	$513.50	$554.58	$554.58	$523.77	$523.77	$521.90	$521.90
23	$513.50	$513.50	$554.58	$554.58	$523.77	$523.77	$521.90	$521.90
24	$513.50	$513.50	$554.58	$554.58	$523.77	$523.77	$521.90	$521.90
25	$515.55	$515.55	$556.80	$556.80	$525.87	$525.87	$523.99	$523.99
26	$525.82	$525.82	$567.89	$567.89	$536.34	$536.34	$534.43	$534.43
27	$538.15	$538.15	$581.20	$581.20	$548.91	$548.91	$546.95	$546.95
28	$558.17	$558.17	$602.83	$602.83	$569.34	$569.34	$567.31	$567.31
29	$574.61	$574.61	$620.58	$620.58	$586.10	$586.10	$584.01	$584.01
30	$582.82	$582.82	$629.45	$629.45	$594.48	$594.48	$592.36	$592.36
31	$595.15	$595.15	$642.76	$642.76	$607.05	$607.05	$604.88	$604.88
32	$607.47	$607.47	$656.07	$656.07	$619.62	$619.62	$617.41	$617.41
33	$615.17	$615.17	$664.39	$664.39	$627.48	$627.48	$625.24	$625.24
34	$623.39	$623.39	$673.26	$673.26	$635.86	$635.86	$633.59	$633.59
35	$627.50	$627.50	$677.70	$677.70	$640.05	$640.05	$637.76	$637.76
36	$631.60	$631.60	$682.13	$682.13	$644.24	$644.24	$641.94	$641.94
37	$635.71	$635.71	$686.57	$686.57	$648.43	$648.43	$646.11	$646.11
38	$639.82	$639.82	$691.01	$691.01	$652.62	$652.62	$650.29	$650.29
39	$648.04	$648.04	$699.88	$699.88	$661.00	$661.00	$658.64	$658.64
40	$656.25	$656.25	$708.75	$708.75	$669.38	$669.38	$666.99	$666.99
41	$668.58	$668.58	$722.06	$722.06	$681.95	$681.95	$679.51	$679.51
42	$680.39	$680.39	$734.82	$734.82	$694.00	$694.00	$691.52	$691.52
43	$696.82	$696.82	$752.57	$752.57	$710.76	$710.76	$708.22	$708.22
44	$717.36	$717.36	$774.75	$774.75	$731.71	$731.71	$729.09	$729.09
45	$741.49	$741.49	$800.81	$800.81	$756.32	$756.32	$753.62	$753.62
46	$770.25	$770.25	$831.87	$831.87	$785.66	$785.66	$782.85	$782.85
47	$802.60	$802.60	$866.81	$866.81	$818.65	$818.65	$815.73	$815.73
48	$839.57	$839.57	$906.74	$906.74	$856.36	$856.36	$853.31	$853.31
49	$876.03	$876.03	$946.11	$946.11	$893.55	$893.55	$890.36	$890.36
50	$917.11	$917.11	$990.48	$990.48	$935.45	$935.45	$932.11	$932.11
51	$957.68	$957.68	$1,034.29	$1,034.29	$976.83	$976.83	$973.34	$973.34
52	$1,002.35	$1,002.35	$1,082.54	$1,082.54	$1,022.40	$1,022.40	$1,018.75	$1,018.75
53	$1,047.54	$1,047.54	$1,131.34	$1,131.34	$1,068.49	$1,068.49	$1,064.68	$1,064.68
54	$1,096.32	$1,096.32	$1,184.03	$1,184.03	$1,118.25	$1,118.25	$1,114.26	$1,114.26
55	$1,145.10	$1,145.10	$1,236.71	$1,236.71	$1,168.01	$1,168.01	$1,163.84	$1,163.84
56	$1,198.00	$1,198.00	$1,293.84	$1,293.84	$1,221.96	$1,221.96	$1,217.59	$1,217.59
57	$1,251.40	$1,251.40	$1,351.51	$1,351.51	$1,276.43	$1,276.43	$1,271.87	$1,271.87
58	$1,308.40	$1,308.40	$1,413.07	$1,413.07	$1,334.57	$1,334.57	$1,329.80	$1,329.80
59	$1,336.64	$1,336.64	$1,443.57	$1,443.57	$1,363.37	$1,363.37	$1,358.51	$1,358.51
60	$1,393.64	$1,393.64	$1,505.13	$1,505.13	$1,421.51	$1,421.51	$1,416.44	$1,416.44
61	$1,442.94	$1,442.94	$1,558.37	$1,558.37	$1,471.79	$1,471.79	$1,466.54	$1,466.54
62	$1,475.29	$1,475.29	$1,593.31	$1,593.31	$1,504.79	$1,504.79	$1,499.42	$1,499.42
63	$1,515.85	$1,515.85	$1,637.12	$1,637.12	$1,546.17	$1,546.17	$1,540.65	$1,540.65
64+	$1,540.49	$1,540.49	$1,663.73	$1,663.73	$1,571.30	$1,571.30	$1,565.69	$1,565.69

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/20 Rx 0**		**Gold PPO 500/0/20 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$431.19	$431.19	$407.24	$407.24	$318.61	$318.61	$344.10	$344.10
15	$469.52	$469.52	$443.44	$443.44	$346.94	$346.94	$374.69	$374.69
16	$484.18	$484.18	$457.28	$457.28	$357.76	$357.76	$386.39	$386.39
17	$498.83	$498.83	$471.12	$471.12	$368.59	$368.59	$398.08	$398.08
18	$514.61	$514.61	$486.02	$486.02	$380.26	$380.26	$410.68	$410.68
19	$530.40	$530.40	$500.93	$500.93	$391.92	$391.92	$423.27	$423.27
20	$546.74	$546.74	$516.37	$516.37	$404.00	$404.00	$436.31	$436.31
21	$563.65	$563.65	$532.34	$532.34	$416.49	$416.49	$449.81	$449.81
22	$563.65	$563.65	$532.34	$532.34	$416.49	$416.49	$449.81	$449.81
23	$563.65	$563.65	$532.34	$532.34	$416.49	$416.49	$449.81	$449.81
24	$563.65	$563.65	$532.34	$532.34	$416.49	$416.49	$449.81	$449.81
25	$565.91	$565.91	$534.47	$534.47	$418.16	$418.16	$451.61	$451.61
26	$577.18	$577.18	$545.11	$545.11	$426.49	$426.49	$460.60	$460.60
27	$590.71	$590.71	$557.89	$557.89	$436.48	$436.48	$471.40	$471.40
28	$612.69	$612.69	$578.65	$578.65	$452.72	$452.72	$488.94	$488.94
29	$630.73	$630.73	$595.69	$595.69	$466.05	$466.05	$503.34	$503.34
30	$639.75	$639.75	$604.20	$604.20	$472.72	$472.72	$510.53	$510.53
31	$653.27	$653.27	$616.98	$616.98	$482.71	$482.71	$521.33	$521.33
32	$666.80	$666.80	$629.76	$629.76	$492.71	$492.71	$532.12	$532.12
33	$675.26	$675.26	$637.74	$637.74	$498.96	$498.96	$538.87	$538.87
34	$684.27	$684.27	$646.26	$646.26	$505.62	$505.62	$546.07	$546.07
35	$688.78	$688.78	$650.52	$650.52	$508.95	$508.95	$549.67	$549.67
36	$693.29	$693.29	$654.78	$654.78	$512.28	$512.28	$553.27	$553.27
37	$697.80	$697.80	$659.03	$659.03	$515.61	$515.61	$556.86	$556.86
38	$702.31	$702.31	$663.29	$663.29	$518.95	$518.95	$560.46	$560.46
39	$711.33	$711.33	$671.81	$671.81	$525.61	$525.61	$567.66	$567.66
40	$720.35	$720.35	$680.33	$680.33	$532.27	$532.27	$574.86	$574.86
41	$733.87	$733.87	$693.10	$693.10	$542.27	$542.27	$585.65	$585.65
42	$746.84	$746.84	$705.35	$705.35	$551.85	$551.85	$596.00	$596.00
43	$764.88	$764.88	$722.38	$722.38	$565.18	$565.18	$610.39	$610.39
44	$787.42	$787.42	$743.68	$743.68	$581.84	$581.84	$628.38	$628.38
45	$813.91	$813.91	$768.70	$768.70	$601.41	$601.41	$649.52	$649.52
46	$845.48	$845.48	$798.51	$798.51	$624.74	$624.74	$674.71	$674.71
47	$880.99	$880.99	$832.04	$832.04	$650.97	$650.97	$703.05	$703.05
48	$921.57	$921.57	$870.37	$870.37	$680.96	$680.96	$735.44	$735.44
49	$961.59	$961.59	$908.17	$908.17	$710.53	$710.53	$767.37	$767.37
50	$1,006.68	$1,006.68	$950.76	$950.76	$743.85	$743.85	$803.36	$803.36
51	$1,051.21	$1,051.21	$992.81	$992.81	$776.75	$776.75	$838.89	$838.89
52	$1,100.25	$1,100.25	$1,039.12	$1,039.12	$812.99	$812.99	$878.03	$878.03
53	$1,149.85	$1,149.85	$1,085.97	$1,085.97	$849.64	$849.64	$917.61	$917.61
54	$1,203.40	$1,203.40	$1,136.54	$1,136.54	$889.21	$889.21	$960.34	$960.34
55	$1,256.94	$1,256.94	$1,187.11	$1,187.11	$928.77	$928.77	$1,003.07	$1,003.07
56	$1,315.00	$1,315.00	$1,241.94	$1,241.94	$971.67	$971.67	$1,049.40	$1,049.40
57	$1,373.62	$1,373.62	$1,297.31	$1,297.31	$1,014.99	$1,014.99	$1,096.19	$1,096.19
58	$1,436.19	$1,436.19	$1,356.40	$1,356.40	$1,061.22	$1,061.22	$1,146.11	$1,146.11
59	$1,467.19	$1,467.19	$1,385.68	$1,385.68	$1,084.12	$1,084.12	$1,170.85	$1,170.85
60	$1,529.75	$1,529.75	$1,444.77	$1,444.77	$1,130.35	$1,130.35	$1,220.78	$1,220.78
61	$1,583.86	$1,583.86	$1,495.87	$1,495.87	$1,170.34	$1,170.34	$1,263.96	$1,263.96
62	$1,619.37	$1,619.37	$1,529.41	$1,529.41	$1,196.58	$1,196.58	$1,292.30	$1,292.30
63	$1,663.90	$1,663.90	$1,571.46	$1,571.46	$1,229.48	$1,229.48	$1,327.84	$1,327.84
64+	$1,690.95	$1,690.95	$1,597.01	$1,597.01	$1,249.46	$1,249.46	$1,349.42	$1,349.42

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/35 Rx 250**		**Silver PPO 4000/0/35 Rx 250**		**Silver PPO 4000/0/35 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$324.99	$324.99	$304.82	$304.82	$329.21	$329.21	$310.92	$310.92
15	$353.87	$353.87	$331.92	$331.92	$358.47	$358.47	$338.56	$338.56
16	$364.92	$364.92	$342.28	$342.28	$369.66	$369.66	$349.12	$349.12
17	$375.97	$375.97	$352.64	$352.64	$380.85	$380.85	$359.69	$359.69
18	$387.86	$387.86	$363.79	$363.79	$392.90	$392.90	$371.07	$371.07
19	$399.76	$399.76	$374.95	$374.95	$404.95	$404.95	$382.45	$382.45
20	$412.08	$412.08	$386.51	$386.51	$417.43	$417.43	$394.24	$394.24
21	$424.82	$424.82	$398.46	$398.46	$430.34	$430.34	$406.43	$406.43
22	$424.82	$424.82	$398.46	$398.46	$430.34	$430.34	$406.43	$406.43
23	$424.82	$424.82	$398.46	$398.46	$430.34	$430.34	$406.43	$406.43
24	$424.82	$424.82	$398.46	$398.46	$430.34	$430.34	$406.43	$406.43
25	$426.52	$426.52	$400.05	$400.05	$432.06	$432.06	$408.05	$408.05
26	$435.02	$435.02	$408.02	$408.02	$440.66	$440.66	$416.18	$416.18
27	$445.21	$445.21	$417.59	$417.59	$450.99	$450.99	$425.94	$425.94
28	$461.78	$461.78	$433.13	$433.13	$467.78	$467.78	$441.79	$441.79
29	$475.37	$475.37	$445.88	$445.88	$481.55	$481.55	$454.79	$454.79
30	$482.17	$482.17	$452.25	$452.25	$488.43	$488.43	$461.30	$461.30
31	$492.37	$492.37	$461.82	$461.82	$498.76	$498.76	$471.05	$471.05
32	$502.56	$502.56	$471.38	$471.38	$509.09	$509.09	$480.81	$480.81
33	$508.93	$508.93	$477.36	$477.36	$515.54	$515.54	$486.90	$486.90
34	$515.73	$515.73	$483.73	$483.73	$522.43	$522.43	$493.41	$493.41
35	$519.13	$519.13	$486.92	$486.92	$525.87	$525.87	$496.66	$496.66
36	$522.53	$522.53	$490.11	$490.11	$529.31	$529.31	$499.91	$499.91
37	$525.93	$525.93	$493.29	$493.29	$532.76	$532.76	$503.16	$503.16
38	$529.33	$529.33	$496.48	$496.48	$536.20	$536.20	$506.41	$506.41
39	$536.12	$536.12	$502.86	$502.86	$543.09	$543.09	$512.91	$512.91
40	$542.92	$542.92	$509.23	$509.23	$549.97	$549.97	$519.42	$519.42
41	$553.12	$553.12	$518.79	$518.79	$560.30	$560.30	$529.17	$529.17
42	$562.89	$562.89	$527.96	$527.96	$570.20	$570.20	$538.52	$538.52
43	$576.48	$576.48	$540.71	$540.71	$583.97	$583.97	$551.52	$551.52
44	$593.47	$593.47	$556.65	$556.65	$601.18	$601.18	$567.78	$567.78
45	$613.44	$613.44	$575.38	$575.38	$621.41	$621.41	$586.88	$586.88
46	$637.23	$637.23	$597.69	$597.69	$645.51	$645.51	$609.64	$609.64
47	$663.99	$663.99	$622.79	$622.79	$672.62	$672.62	$635.25	$635.25
48	$694.58	$694.58	$651.48	$651.48	$703.60	$703.60	$664.51	$664.51
49	$724.74	$724.74	$679.77	$679.77	$734.15	$734.15	$693.37	$693.37
50	$758.73	$758.73	$711.65	$711.65	$768.58	$768.58	$725.88	$725.88
51	$792.29	$792.29	$743.13	$743.13	$802.58	$802.58	$757.99	$757.99
52	$829.25	$829.25	$777.79	$777.79	$840.02	$840.02	$793.35	$793.35
53	$866.63	$866.63	$812.86	$812.86	$877.89	$877.89	$829.12	$829.12
54	$906.99	$906.99	$850.71	$850.71	$918.77	$918.77	$867.73	$867.73
55	$947.35	$947.35	$888.57	$888.57	$959.65	$959.65	$906.34	$906.34
56	$991.10	$991.10	$929.61	$929.61	$1,003.98	$1,003.98	$948.20	$948.20
57	$1,035.29	$1,035.29	$971.05	$971.05	$1,048.73	$1,048.73	$990.47	$990.47
58	$1,082.44	$1,082.44	$1,015.28	$1,015.28	$1,096.50	$1,096.50	$1,035.58	$1,035.58
59	$1,105.81	$1,105.81	$1,037.19	$1,037.19	$1,120.17	$1,120.17	$1,057.94	$1,057.94
60	$1,152.96	$1,152.96	$1,081.42	$1,081.42	$1,167.93	$1,167.93	$1,103.05	$1,103.05
61	$1,193.74	$1,193.74	$1,119.67	$1,119.67	$1,209.25	$1,209.25	$1,142.07	$1,142.07
62	$1,220.51	$1,220.51	$1,144.78	$1,144.78	$1,236.36	$1,236.36	$1,167.67	$1,167.67
63	$1,254.07	$1,254.07	$1,176.25	$1,176.25	$1,270.35	$1,270.35	$1,199.78	$1,199.78
64+	$1,274.45	$1,274.45	$1,195.37	$1,195.37	$1,291.01	$1,291.01	$1,219.28	$1,219.28

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010132**		**45127PA0010132**		**45127PA0010132**		**45127PA0010135**	
Plan Marketing Name =>	**Silver PPO 4000/0/35 Rx 0**		**Silver PPO 4000/0/35 Rx 0**		**Silver PPO 4000/0/35 Rx 0**		**Bronze QHDHP PPO 6650/0/0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Bronze**	
Deductible =>	**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$6650 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$311.34	$311.34	$336.25	$336.25	$317.57	$317.57	$244.33	$244.33
15	$339.01	$339.01	$366.14	$366.14	$345.79	$345.79	$266.04	$266.04
16	$349.60	$349.60	$377.56	$377.56	$356.59	$356.59	$274.35	$274.35
17	$360.18	$360.18	$388.99	$388.99	$367.38	$367.38	$282.65	$282.65
18	$371.57	$371.57	$401.30	$401.30	$379.00	$379.00	$291.59	$291.59
19	$382.97	$382.97	$413.61	$413.61	$390.63	$390.63	$300.54	$300.54
20	$394.77	$394.77	$426.35	$426.35	$402.67	$402.67	$309.80	$309.80
21	$406.98	$406.98	$439.54	$439.54	$415.12	$415.12	$319.38	$319.38
22	$406.98	$406.98	$439.54	$439.54	$415.12	$415.12	$319.38	$319.38
23	$406.98	$406.98	$439.54	$439.54	$415.12	$415.12	$319.38	$319.38
24	$406.98	$406.98	$439.54	$439.54	$415.12	$415.12	$319.38	$319.38
25	$408.61	$408.61	$441.30	$441.30	$416.78	$416.78	$320.66	$320.66
26	$416.75	$416.75	$450.09	$450.09	$425.08	$425.08	$327.05	$327.05
27	$426.52	$426.52	$460.64	$460.64	$435.05	$435.05	$334.71	$334.71
28	$442.39	$442.39	$477.78	$477.78	$451.24	$451.24	$347.17	$347.17
29	$455.41	$455.41	$491.84	$491.84	$464.52	$464.52	$357.39	$357.39
30	$461.92	$461.92	$498.88	$498.88	$471.16	$471.16	$362.50	$362.50
31	$471.69	$471.69	$509.43	$509.43	$481.12	$481.12	$370.16	$370.16
32	$481.46	$481.46	$519.97	$519.97	$491.09	$491.09	$377.83	$377.83
33	$487.56	$487.56	$526.57	$526.57	$497.31	$497.31	$382.62	$382.62
34	$494.07	$494.07	$533.60	$533.60	$503.96	$503.96	$387.73	$387.73
35	$497.33	$497.33	$537.12	$537.12	$507.28	$507.28	$390.28	$390.28
36	$500.59	$500.59	$540.63	$540.63	$510.60	$510.60	$392.84	$392.84
37	$503.84	$503.84	$544.15	$544.15	$513.92	$513.92	$395.39	$395.39
38	$507.10	$507.10	$547.66	$547.66	$517.24	$517.24	$397.95	$397.95
39	$513.61	$513.61	$554.70	$554.70	$523.88	$523.88	$403.06	$403.06
40	$520.12	$520.12	$561.73	$561.73	$530.52	$530.52	$408.17	$408.17
41	$529.89	$529.89	$572.28	$572.28	$540.49	$540.49	$415.83	$415.83
42	$539.25	$539.25	$582.39	$582.39	$550.03	$550.03	$423.18	$423.18
43	$552.27	$552.27	$596.45	$596.45	$563.32	$563.32	$433.40	$433.40
44	$568.55	$568.55	$614.04	$614.04	$579.92	$579.92	$446.17	$446.17
45	$587.68	$587.68	$634.69	$634.69	$599.43	$599.43	$461.18	$461.18
46	$610.47	$610.47	$659.31	$659.31	$622.68	$622.68	$479.07	$479.07
47	$636.11	$636.11	$687.00	$687.00	$648.83	$648.83	$499.19	$499.19
48	$665.41	$665.41	$718.65	$718.65	$678.72	$678.72	$522.19	$522.19
49	$694.31	$694.31	$749.85	$749.85	$708.19	$708.19	$544.86	$544.86
50	$726.87	$726.87	$785.02	$785.02	$741.40	$741.40	$570.41	$570.41
51	$759.02	$759.02	$819.74	$819.74	$774.20	$774.20	$595.64	$595.64
52	$794.42	$794.42	$857.98	$857.98	$810.31	$810.31	$623.43	$623.43
53	$830.24	$830.24	$896.66	$896.66	$846.84	$846.84	$651.54	$651.54
54	$868.90	$868.90	$938.41	$938.41	$886.28	$886.28	$681.88	$681.88
55	$907.57	$907.57	$980.17	$980.17	$925.72	$925.72	$712.22	$712.22
56	$949.48	$949.48	$1,025.44	$1,025.44	$968.47	$968.47	$745.11	$745.11
57	$991.81	$991.81	$1,071.16	$1,071.16	$1,011.65	$1,011.65	$778.33	$778.33
58	$1,036.99	$1,036.99	$1,119.94	$1,119.94	$1,057.72	$1,057.72	$813.78	$813.78
59	$1,059.37	$1,059.37	$1,144.12	$1,144.12	$1,080.56	$1,080.56	$831.35	$831.35
60	$1,104.54	$1,104.54	$1,192.91	$1,192.91	$1,126.63	$1,126.63	$866.80	$866.80
61	$1,143.61	$1,143.61	$1,235.10	$1,235.10	$1,166.49	$1,166.49	$897.46	$897.46
62	$1,169.25	$1,169.25	$1,262.79	$1,262.79	$1,192.64	$1,192.64	$917.58	$917.58
63	$1,201.40	$1,201.40	$1,297.52	$1,297.52	$1,225.43	$1,225.43	$942.81	$942.81
64+	$1,220.93	$1,220.93	$1,318.61	$1,318.61	$1,245.35	$1,245.35	$958.13	$958.13

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010143**		**45127PA0010143**	
Plan Marketing Name =>	**Bronze QHDHP PPO 6650/0/0**		**Bronze QHDHP PPO 6650/0/0**		**Silver PPO 3500/0/45 Rx 250**		**Silver PPO 3500/0/45 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Silver**		**Silver**	
Deductible =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$3500 /$250 Med/Rx**		**$3500 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$263.87	$263.87	$249.21	$249.21	$310.27	$310.27	$335.09	$335.09
15	$287.33	$287.33	$271.36	$271.36	$337.85	$337.85	$364.88	$364.88
16	$296.30	$296.30	$279.83	$279.83	$348.39	$348.39	$376.26	$376.26
17	$305.26	$305.26	$288.30	$288.30	$358.94	$358.94	$387.65	$387.65
18	$314.92	$314.92	$297.43	$297.43	$370.29	$370.29	$399.92	$399.92
19	$324.58	$324.58	$306.55	$306.55	$381.65	$381.65	$412.18	$412.18
20	$334.58	$334.58	$315.99	$315.99	$393.41	$393.41	$424.89	$424.89
21	$344.93	$344.93	$325.77	$325.77	$405.58	$405.58	$438.03	$438.03
22	$344.93	$344.93	$325.77	$325.77	$405.58	$405.58	$438.03	$438.03
23	$344.93	$344.93	$325.77	$325.77	$405.58	$405.58	$438.03	$438.03
24	$344.93	$344.93	$325.77	$325.77	$405.58	$405.58	$438.03	$438.03
25	$346.31	$346.31	$327.07	$327.07	$407.20	$407.20	$439.78	$439.78
26	$353.21	$353.21	$333.59	$333.59	$415.31	$415.31	$448.54	$448.54
27	$361.49	$361.49	$341.40	$341.40	$425.05	$425.05	$459.05	$459.05
28	$374.94	$374.94	$354.11	$354.11	$440.87	$440.87	$476.13	$476.13
29	$385.98	$385.98	$364.53	$364.53	$453.84	$453.84	$490.15	$490.15
30	$391.50	$391.50	$369.75	$369.75	$460.33	$460.33	$497.16	$497.16
31	$399.77	$399.77	$377.56	$377.56	$470.07	$470.07	$507.67	$507.67
32	$408.05	$408.05	$385.38	$385.38	$479.80	$479.80	$518.19	$518.19
33	$413.23	$413.23	$390.27	$390.27	$485.88	$485.88	$524.76	$524.76
34	$418.75	$418.75	$395.48	$395.48	$492.37	$492.37	$531.76	$531.76
35	$421.50	$421.50	$398.09	$398.09	$495.62	$495.62	$535.27	$535.27
36	$424.26	$424.26	$400.69	$400.69	$498.86	$498.86	$538.77	$538.77
37	$427.02	$427.02	$403.30	$403.30	$502.11	$502.11	$542.28	$542.28
38	$429.78	$429.78	$405.91	$405.91	$505.35	$505.35	$545.78	$545.78
39	$435.30	$435.30	$411.12	$411.12	$511.84	$511.84	$552.79	$552.79
40	$440.82	$440.82	$416.33	$416.33	$518.33	$518.33	$559.80	$559.80
41	$449.10	$449.10	$424.15	$424.15	$528.07	$528.07	$570.31	$570.31
42	$457.03	$457.03	$431.64	$431.64	$537.39	$537.39	$580.38	$580.38
43	$468.07	$468.07	$442.07	$442.07	$550.37	$550.37	$594.40	$594.40
44	$481.87	$481.87	$455.10	$455.10	$566.60	$566.60	$611.92	$611.92
45	$498.08	$498.08	$470.41	$470.41	$585.66	$585.66	$632.51	$632.51
46	$517.40	$517.40	$488.65	$488.65	$608.37	$608.37	$657.04	$657.04
47	$539.13	$539.13	$509.17	$509.17	$633.92	$633.92	$684.64	$684.64
48	$563.96	$563.96	$532.63	$532.63	$663.12	$663.12	$716.17	$716.17
49	$588.45	$588.45	$555.76	$555.76	$691.92	$691.92	$747.27	$747.27
50	$616.05	$616.05	$581.82	$581.82	$724.37	$724.37	$782.32	$782.32
51	$643.30	$643.30	$607.56	$607.56	$756.41	$756.41	$816.92	$816.92
52	$673.30	$673.30	$635.90	$635.90	$791.69	$791.69	$855.03	$855.03
53	$703.66	$703.66	$664.57	$664.57	$827.38	$827.38	$893.57	$893.57
54	$736.43	$736.43	$695.51	$695.51	$865.91	$865.91	$935.19	$935.19
55	$769.19	$769.19	$726.46	$726.46	$904.44	$904.44	$976.80	$976.80
56	$804.72	$804.72	$760.02	$760.02	$946.22	$946.22	$1,021.92	$1,021.92
57	$840.60	$840.60	$793.90	$793.90	$988.40	$988.40	$1,067.47	$1,067.47
58	$878.88	$878.88	$830.06	$830.06	$1,033.42	$1,033.42	$1,116.09	$1,116.09
59	$897.85	$897.85	$847.97	$847.97	$1,055.72	$1,055.72	$1,140.18	$1,140.18
60	$936.14	$936.14	$884.13	$884.13	$1,100.74	$1,100.74	$1,188.80	$1,188.80
61	$969.25	$969.25	$915.41	$915.41	$1,139.68	$1,139.68	$1,230.85	$1,230.85
62	$990.99	$990.99	$935.93	$935.93	$1,165.23	$1,165.23	$1,258.45	$1,258.45
63	$1,018.23	$1,018.23	$961.67	$961.67	$1,197.27	$1,197.27	$1,293.05	$1,293.05
64+	$1,034.78	$1,034.78	$977.30	$977.30	$1,216.73	$1,216.73	$1,314.08	$1,314.08

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010143**		**45127PA0010144**		**45127PA0010144**		**45127PA0010144**	
Plan Marketing Name =>	**Silver PPO 3500/0/45 Rx 250**		**Silver PPO 3500/0/45 Rx 0**		**Silver PPO 3500/0/45 Rx 0**		**Silver PPO 3500/0/45 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$3500 /$250 Med/Rx**		**$3500 /$0 Med/Rx**		**$3500 /$0 Med/Rx**		**$3500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$316.47	$316.47	$316.79	$316.79	$342.13	$342.13	$323.12	$323.12
15	$344.61	$344.61	$344.95	$344.95	$372.54	$372.54	$351.84	$351.84
16	$355.36	$355.36	$355.71	$355.71	$384.17	$384.17	$362.83	$362.83
17	$366.12	$366.12	$366.48	$366.48	$395.80	$395.80	$373.81	$373.81
18	$377.70	$377.70	$378.07	$378.07	$408.32	$408.32	$385.63	$385.63
19	$389.28	$389.28	$389.67	$389.67	$420.84	$420.84	$397.46	$397.46
20	$401.28	$401.28	$401.68	$401.68	$433.81	$433.81	$409.71	$409.71
21	$413.69	$413.69	$414.10	$414.10	$447.23	$447.23	$422.38	$422.38
22	$413.69	$413.69	$414.10	$414.10	$447.23	$447.23	$422.38	$422.38
23	$413.69	$413.69	$414.10	$414.10	$447.23	$447.23	$422.38	$422.38
24	$413.69	$413.69	$414.10	$414.10	$447.23	$447.23	$422.38	$422.38
25	$415.35	$415.35	$415.76	$415.76	$449.02	$449.02	$424.07	$424.07
26	$423.62	$423.62	$424.04	$424.04	$457.96	$457.96	$432.52	$432.52
27	$433.55	$433.55	$433.98	$433.98	$468.69	$468.69	$442.66	$442.66
28	$449.68	$449.68	$450.13	$450.13	$486.14	$486.14	$459.13	$459.13
29	$462.92	$462.92	$463.38	$463.38	$500.45	$500.45	$472.65	$472.65
30	$469.54	$469.54	$470.00	$470.00	$507.60	$507.60	$479.40	$479.40
31	$479.47	$479.47	$479.94	$479.94	$518.34	$518.34	$489.54	$489.54
32	$489.40	$489.40	$489.88	$489.88	$529.07	$529.07	$499.68	$499.68
33	$495.60	$495.60	$496.09	$496.09	$535.78	$535.78	$506.01	$506.01
34	$502.22	$502.22	$502.72	$502.72	$542.93	$542.93	$512.77	$512.77
35	$505.53	$505.53	$506.03	$506.03	$546.51	$546.51	$516.15	$516.15
36	$508.84	$508.84	$509.34	$509.34	$550.09	$550.09	$519.53	$519.53
37	$512.15	$512.15	$512.66	$512.66	$553.67	$553.67	$522.91	$522.91
38	$515.46	$515.46	$515.97	$515.97	$557.25	$557.25	$526.29	$526.29
39	$522.08	$522.08	$522.59	$522.59	$564.40	$564.40	$533.05	$533.05
40	$528.70	$528.70	$529.22	$529.22	$571.56	$571.56	$539.80	$539.80
41	$538.63	$538.63	$539.16	$539.16	$582.29	$582.29	$549.94	$549.94
42	$548.14	$548.14	$548.68	$548.68	$592.58	$592.58	$559.66	$559.66
43	$561.38	$561.38	$561.93	$561.93	$606.89	$606.89	$573.17	$573.17
44	$577.93	$577.93	$578.50	$578.50	$624.78	$624.78	$590.07	$590.07
45	$597.37	$597.37	$597.96	$597.96	$645.80	$645.80	$609.92	$609.92
46	$620.54	$620.54	$621.15	$621.15	$670.84	$670.84	$633.57	$633.57
47	$646.60	$646.60	$647.24	$647.24	$699.02	$699.02	$660.18	$660.18
48	$676.39	$676.39	$677.05	$677.05	$731.22	$731.22	$690.59	$690.59
49	$705.76	$705.76	$706.45	$706.45	$762.97	$762.97	$720.58	$720.58
50	$738.85	$738.85	$739.58	$739.58	$798.75	$798.75	$754.37	$754.37
51	$771.53	$771.53	$772.30	$772.30	$834.08	$834.08	$787.74	$787.74
52	$807.53	$807.53	$808.32	$808.32	$872.99	$872.99	$824.49	$824.49
53	$843.93	$843.93	$844.76	$844.76	$912.35	$912.35	$861.66	$861.66
54	$883.23	$883.23	$884.10	$884.10	$954.83	$954.83	$901.79	$901.79
55	$922.53	$922.53	$923.44	$923.44	$997.32	$997.32	$941.91	$941.91
56	$965.14	$965.14	$966.10	$966.10	$1,043.38	$1,043.38	$985.42	$985.42
57	$1,008.17	$1,008.17	$1,009.16	$1,009.16	$1,089.89	$1,089.89	$1,029.34	$1,029.34
58	$1,054.09	$1,054.09	$1,055.13	$1,055.13	$1,139.54	$1,139.54	$1,076.23	$1,076.23
59	$1,076.84	$1,076.84	$1,077.90	$1,077.90	$1,164.13	$1,164.13	$1,099.46	$1,099.46
60	$1,122.76	$1,122.76	$1,123.87	$1,123.87	$1,213.78	$1,213.78	$1,146.34	$1,146.34
61	$1,162.47	$1,162.47	$1,163.62	$1,163.62	$1,256.71	$1,256.71	$1,186.89	$1,186.89
62	$1,188.54	$1,188.54	$1,189.71	$1,189.71	$1,284.89	$1,284.89	$1,213.50	$1,213.50
63	$1,221.22	$1,221.22	$1,222.42	$1,222.42	$1,320.22	$1,320.22	$1,246.87	$1,246.87
64+	$1,241.06	$1,241.06	$1,242.29	$1,242.29	$1,341.68	$1,341.68	$1,267.14	$1,267.14

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010161**		**45127PA0010161**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/15**		**Gold QHDHP PPO 1500/0/15**		**Gold QHDHP PPO 1500/0/15**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$250 PCP/SPC/ER**		**$15/$30/$250 PCP/SPC/ER**		**$15/$30/$250 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$361.81	$361.81	$390.76	$390.76	$369.05	$369.05	$295.57	$295.57
15	$393.98	$393.98	$425.49	$425.49	$401.86	$401.86	$321.85	$321.85
16	$406.27	$406.27	$438.77	$438.77	$414.40	$414.40	$331.89	$331.89
17	$418.57	$418.57	$452.06	$452.06	$426.94	$426.94	$341.94	$341.94
18	$431.81	$431.81	$466.36	$466.36	$440.45	$440.45	$352.76	$352.76
19	$445.06	$445.06	$480.66	$480.66	$453.96	$453.96	$363.57	$363.57
20	$458.77	$458.77	$495.47	$495.47	$467.95	$467.95	$374.78	$374.78
21	$472.96	$472.96	$510.80	$510.80	$482.42	$482.42	$386.37	$386.37
22	$472.96	$472.96	$510.80	$510.80	$482.42	$482.42	$386.37	$386.37
23	$472.96	$472.96	$510.80	$510.80	$482.42	$482.42	$386.37	$386.37
24	$472.96	$472.96	$510.80	$510.80	$482.42	$482.42	$386.37	$386.37
25	$474.85	$474.85	$512.84	$512.84	$484.35	$484.35	$387.92	$387.92
26	$484.31	$484.31	$523.06	$523.06	$494.00	$494.00	$395.64	$395.64
27	$495.66	$495.66	$535.32	$535.32	$505.58	$505.58	$404.92	$404.92
28	$514.11	$514.11	$555.24	$555.24	$524.39	$524.39	$419.98	$419.98
29	$529.24	$529.24	$571.58	$571.58	$539.83	$539.83	$432.35	$432.35
30	$536.81	$536.81	$579.75	$579.75	$547.55	$547.55	$438.53	$438.53
31	$548.16	$548.16	$592.01	$592.01	$559.12	$559.12	$447.80	$447.80
32	$559.51	$559.51	$604.27	$604.27	$570.70	$570.70	$457.08	$457.08
33	$566.61	$566.61	$611.93	$611.93	$577.94	$577.94	$462.87	$462.87
34	$574.17	$574.17	$620.11	$620.11	$585.66	$585.66	$469.05	$469.05
35	$577.96	$577.96	$624.19	$624.19	$589.52	$589.52	$472.14	$472.14
36	$581.74	$581.74	$628.28	$628.28	$593.38	$593.38	$475.24	$475.24
37	$585.52	$585.52	$632.37	$632.37	$597.23	$597.23	$478.33	$478.33
38	$589.31	$589.31	$636.45	$636.45	$601.09	$601.09	$481.42	$481.42
39	$596.88	$596.88	$644.63	$644.63	$608.81	$608.81	$487.60	$487.60
40	$604.44	$604.44	$652.80	$652.80	$616.53	$616.53	$493.78	$493.78
41	$615.79	$615.79	$665.06	$665.06	$628.11	$628.11	$503.05	$503.05
42	$626.67	$626.67	$676.81	$676.81	$639.21	$639.21	$511.94	$511.94
43	$641.81	$641.81	$693.15	$693.15	$654.64	$654.64	$524.30	$524.30
44	$660.73	$660.73	$713.58	$713.58	$673.94	$673.94	$539.76	$539.76
45	$682.95	$682.95	$737.59	$737.59	$696.61	$696.61	$557.92	$557.92
46	$709.44	$709.44	$766.20	$766.20	$723.63	$723.63	$579.55	$579.55
47	$739.24	$739.24	$798.38	$798.38	$754.02	$754.02	$603.90	$603.90
48	$773.29	$773.29	$835.15	$835.15	$788.76	$788.76	$631.71	$631.71
49	$806.87	$806.87	$871.42	$871.42	$823.01	$823.01	$659.15	$659.15
50	$844.71	$844.71	$912.28	$912.28	$861.60	$861.60	$690.06	$690.06
51	$882.07	$882.07	$952.64	$952.64	$899.71	$899.71	$720.58	$720.58
52	$923.22	$923.22	$997.08	$997.08	$941.68	$941.68	$754.19	$754.19
53	$964.84	$964.84	$1,042.03	$1,042.03	$984.14	$984.14	$788.19	$788.19
54	$1,009.77	$1,009.77	$1,090.55	$1,090.55	$1,029.96	$1,029.96	$824.90	$824.90
55	$1,054.70	$1,054.70	$1,139.08	$1,139.08	$1,075.79	$1,075.79	$861.61	$861.61
56	$1,103.42	$1,103.42	$1,191.69	$1,191.69	$1,125.48	$1,125.48	$901.40	$901.40
57	$1,152.60	$1,152.60	$1,244.81	$1,244.81	$1,175.66	$1,175.66	$941.58	$941.58
58	$1,205.10	$1,205.10	$1,301.51	$1,301.51	$1,229.20	$1,229.20	$984.47	$984.47
59	$1,231.11	$1,231.11	$1,329.60	$1,329.60	$1,255.74	$1,255.74	$1,005.72	$1,005.72
60	$1,283.61	$1,283.61	$1,386.30	$1,386.30	$1,309.29	$1,309.29	$1,048.61	$1,048.61
61	$1,329.02	$1,329.02	$1,435.34	$1,435.34	$1,355.60	$1,355.60	$1,085.70	$1,085.70
62	$1,358.81	$1,358.81	$1,467.52	$1,467.52	$1,385.99	$1,385.99	$1,110.04	$1,110.04
63	$1,396.18	$1,396.18	$1,507.87	$1,507.87	$1,424.10	$1,424.10	$1,140.56	$1,140.56
64+	$1,418.87	$1,418.87	$1,532.39	$1,532.39	$1,447.25	$1,447.25	$1,159.10	$1,159.10

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010170**		**45127PA0010170**		**45127PA0010184**		**45127PA0010184**	
Plan Marketing Name =>	**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6650 Med/Rx Combined**		**$6650 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$319.22	$319.22	$301.48	$301.48	$289.25	$289.25	$312.39	$312.39
15	$347.59	$347.59	$328.28	$328.28	$314.96	$314.96	$340.15	$340.15
16	$358.44	$358.44	$338.53	$338.53	$324.79	$324.79	$350.77	$350.77
17	$369.29	$369.29	$348.78	$348.78	$334.62	$334.62	$361.39	$361.39
18	$380.98	$380.98	$359.81	$359.81	$345.21	$345.21	$372.82	$372.82
19	$392.66	$392.66	$370.85	$370.85	$355.79	$355.79	$384.26	$384.26
20	$404.76	$404.76	$382.27	$382.27	$366.76	$366.76	$396.10	$396.10
21	$417.28	$417.28	$394.10	$394.10	$378.10	$378.10	$408.35	$408.35
22	$417.28	$417.28	$394.10	$394.10	$378.10	$378.10	$408.35	$408.35
23	$417.28	$417.28	$394.10	$394.10	$378.10	$378.10	$408.35	$408.35
24	$417.28	$417.28	$394.10	$394.10	$378.10	$378.10	$408.35	$408.35
25	$418.95	$418.95	$395.67	$395.67	$379.61	$379.61	$409.98	$409.98
26	$427.29	$427.29	$403.56	$403.56	$387.17	$387.17	$418.15	$418.15
27	$437.31	$437.31	$413.01	$413.01	$396.25	$396.25	$427.95	$427.95
28	$453.58	$453.58	$428.38	$428.38	$410.99	$410.99	$443.87	$443.87
29	$466.94	$466.94	$440.99	$440.99	$423.09	$423.09	$456.94	$456.94
30	$473.61	$473.61	$447.30	$447.30	$429.14	$429.14	$463.47	$463.47
31	$483.63	$483.63	$456.76	$456.76	$438.22	$438.22	$473.28	$473.28
32	$493.64	$493.64	$466.22	$466.22	$447.29	$447.29	$483.08	$483.08
33	$499.90	$499.90	$472.13	$472.13	$452.96	$452.96	$489.20	$489.20
34	$506.58	$506.58	$478.43	$478.43	$459.01	$459.01	$495.73	$495.73
35	$509.92	$509.92	$481.59	$481.59	$462.04	$462.04	$499.00	$499.00
36	$513.25	$513.25	$484.74	$484.74	$465.06	$465.06	$502.27	$502.27
37	$516.59	$516.59	$487.89	$487.89	$468.09	$468.09	$505.53	$505.53
38	$519.93	$519.93	$491.05	$491.05	$471.11	$471.11	$508.80	$508.80
39	$526.61	$526.61	$497.35	$497.35	$477.16	$477.16	$515.34	$515.34
40	$533.28	$533.28	$503.66	$503.66	$483.21	$483.21	$521.87	$521.87
41	$543.30	$543.30	$513.11	$513.11	$492.29	$492.29	$531.67	$531.67
42	$552.90	$552.90	$522.18	$522.18	$500.98	$500.98	$541.06	$541.06
43	$566.25	$566.25	$534.79	$534.79	$513.08	$513.08	$554.13	$554.13
44	$582.94	$582.94	$550.55	$550.55	$528.21	$528.21	$570.46	$570.46
45	$602.55	$602.55	$569.08	$569.08	$545.98	$545.98	$589.65	$589.65
46	$625.92	$625.92	$591.15	$591.15	$567.15	$567.15	$612.52	$612.52
47	$652.21	$652.21	$615.97	$615.97	$590.97	$590.97	$638.25	$638.25
48	$682.25	$682.25	$644.35	$644.35	$618.19	$618.19	$667.65	$667.65
49	$711.88	$711.88	$672.33	$672.33	$645.04	$645.04	$696.64	$696.64
50	$745.26	$745.26	$703.86	$703.86	$675.29	$675.29	$729.31	$729.31
51	$778.23	$778.23	$734.99	$734.99	$705.16	$705.16	$761.57	$761.57
52	$814.53	$814.53	$769.28	$769.28	$738.05	$738.05	$797.10	$797.10
53	$851.25	$851.25	$803.96	$803.96	$771.32	$771.32	$833.03	$833.03
54	$890.89	$890.89	$841.40	$841.40	$807.24	$807.24	$871.82	$871.82
55	$930.53	$930.53	$878.84	$878.84	$843.16	$843.16	$910.62	$910.62
56	$973.51	$973.51	$919.43	$919.43	$882.11	$882.11	$952.68	$952.68
57	$1,016.91	$1,016.91	$960.42	$960.42	$921.43	$921.43	$995.14	$995.14
58	$1,063.23	$1,063.23	$1,004.16	$1,004.16	$963.40	$963.40	$1,040.47	$1,040.47
59	$1,086.18	$1,086.18	$1,025.84	$1,025.84	$984.19	$984.19	$1,062.93	$1,062.93
60	$1,132.50	$1,132.50	$1,069.58	$1,069.58	$1,026.16	$1,026.16	$1,108.26	$1,108.26
61	$1,172.56	$1,172.56	$1,107.41	$1,107.41	$1,062.46	$1,062.46	$1,147.46	$1,147.46
62	$1,198.84	$1,198.84	$1,132.24	$1,132.24	$1,086.28	$1,086.28	$1,173.18	$1,173.18
63	$1,231.81	$1,231.81	$1,163.38	$1,163.38	$1,116.15	$1,116.15	$1,205.44	$1,205.44
64+	$1,251.83	$1,251.83	$1,182.29	$1,182.29	$1,134.29	$1,134.29	$1,225.04	$1,225.04

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010185**		**45127PA0010185**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$295.03	$295.03	$295.85	$295.85	$319.52	$319.52	$301.77	$301.77
15	$321.26	$321.26	$322.15	$322.15	$347.92	$347.92	$328.59	$328.59
16	$331.28	$331.28	$332.20	$332.20	$358.78	$358.78	$338.85	$338.85
17	$341.31	$341.31	$342.26	$342.26	$369.64	$369.64	$349.10	$349.10
18	$352.11	$352.11	$353.08	$353.08	$381.33	$381.33	$360.15	$360.15
19	$362.91	$362.91	$363.91	$363.91	$393.03	$393.03	$371.19	$371.19
20	$374.09	$374.09	$375.13	$375.13	$405.14	$405.14	$382.63	$382.63
21	$385.66	$385.66	$386.73	$386.73	$417.67	$417.67	$394.46	$394.46
22	$385.66	$385.66	$386.73	$386.73	$417.67	$417.67	$394.46	$394.46
23	$385.66	$385.66	$386.73	$386.73	$417.67	$417.67	$394.46	$394.46
24	$385.66	$385.66	$386.73	$386.73	$417.67	$417.67	$394.46	$394.46
25	$387.20	$387.20	$388.28	$388.28	$419.34	$419.34	$396.04	$396.04
26	$394.92	$394.92	$396.01	$396.01	$427.69	$427.69	$403.93	$403.93
27	$404.17	$404.17	$405.29	$405.29	$437.72	$437.72	$413.40	$413.40
28	$419.21	$419.21	$420.38	$420.38	$454.01	$454.01	$428.78	$428.78
29	$431.56	$431.56	$432.75	$432.75	$467.37	$467.37	$441.41	$441.41
30	$437.73	$437.73	$438.94	$438.94	$474.05	$474.05	$447.72	$447.72
31	$446.98	$446.98	$448.22	$448.22	$484.08	$484.08	$457.18	$457.18
32	$456.24	$456.24	$457.50	$457.50	$494.10	$494.10	$466.65	$466.65
33	$462.02	$462.02	$463.30	$463.30	$500.37	$500.37	$472.57	$472.57
34	$468.19	$468.19	$469.49	$469.49	$507.05	$507.05	$478.88	$478.88
35	$471.28	$471.28	$472.58	$472.58	$510.39	$510.39	$482.04	$482.04
36	$474.36	$474.36	$475.68	$475.68	$513.73	$513.73	$485.19	$485.19
37	$477.45	$477.45	$478.77	$478.77	$517.07	$517.07	$488.35	$488.35
38	$480.53	$480.53	$481.87	$481.87	$520.41	$520.41	$491.50	$491.50
39	$486.71	$486.71	$488.05	$488.05	$527.10	$527.10	$497.81	$497.81
40	$492.88	$492.88	$494.24	$494.24	$533.78	$533.78	$504.13	$504.13
41	$502.13	$502.13	$503.52	$503.52	$543.80	$543.80	$513.59	$513.59
42	$511.00	$511.00	$512.42	$512.42	$553.41	$553.41	$522.67	$522.67
43	$523.34	$523.34	$524.79	$524.79	$566.78	$566.78	$535.29	$535.29
44	$538.77	$538.77	$540.26	$540.26	$583.48	$583.48	$551.07	$551.07
45	$556.90	$556.90	$558.44	$558.44	$603.11	$603.11	$569.61	$569.61
46	$578.49	$578.49	$580.10	$580.10	$626.50	$626.50	$591.70	$591.70
47	$602.79	$602.79	$604.46	$604.46	$652.82	$652.82	$616.55	$616.55
48	$630.56	$630.56	$632.30	$632.30	$682.89	$682.89	$644.95	$644.95
49	$657.94	$657.94	$659.76	$659.76	$712.54	$712.54	$672.96	$672.96
50	$688.79	$688.79	$690.70	$690.70	$745.96	$745.96	$704.51	$704.51
51	$719.26	$719.26	$721.25	$721.25	$778.95	$778.95	$735.68	$735.68
52	$752.81	$752.81	$754.90	$754.90	$815.29	$815.29	$769.99	$769.99
53	$786.75	$786.75	$788.93	$788.93	$852.04	$852.04	$804.71	$804.71
54	$823.39	$823.39	$825.67	$825.67	$891.72	$891.72	$842.18	$842.18
55	$860.03	$860.03	$862.41	$862.41	$931.40	$931.40	$879.66	$879.66
56	$899.75	$899.75	$902.24	$902.24	$974.42	$974.42	$920.29	$920.29
57	$939.86	$939.86	$942.46	$942.46	$1,017.86	$1,017.86	$961.31	$961.31
58	$982.67	$982.67	$985.39	$985.39	$1,064.22	$1,064.22	$1,005.10	$1,005.10
59	$1,003.88	$1,003.88	$1,006.66	$1,006.66	$1,087.19	$1,087.19	$1,026.79	$1,026.79
60	$1,046.69	$1,046.69	$1,049.59	$1,049.59	$1,133.55	$1,133.55	$1,070.58	$1,070.58
61	$1,083.71	$1,083.71	$1,086.71	$1,086.71	$1,173.65	$1,173.65	$1,108.45	$1,108.45
62	$1,108.01	$1,108.01	$1,111.08	$1,111.08	$1,199.96	$1,199.96	$1,133.30	$1,133.30
63	$1,138.47	$1,138.47	$1,141.63	$1,141.63	$1,232.96	$1,232.96	$1,164.46	$1,164.46
64+	$1,156.98	$1,156.98	$1,160.18	$1,160.18	$1,253.00	$1,253.00	$1,183.38	$1,183.38

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010186**		**45127PA0010186**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$283.72	$283.72	$306.41	$306.41	$289.39	$289.39	$290.33	$290.33
15	$308.93	$308.93	$333.65	$333.65	$315.11	$315.11	$316.14	$316.14
16	$318.58	$318.58	$344.06	$344.06	$324.95	$324.95	$326.01	$326.01
17	$328.22	$328.22	$354.48	$354.48	$334.78	$334.78	$335.88	$335.88
18	$338.60	$338.60	$365.69	$365.69	$345.38	$345.38	$346.50	$346.50
19	$348.99	$348.99	$376.91	$376.91	$355.97	$355.97	$357.13	$357.13
20	$359.74	$359.74	$388.52	$388.52	$366.94	$366.94	$368.13	$368.13
21	$370.87	$370.87	$400.54	$400.54	$378.29	$378.29	$379.52	$379.52
22	$370.87	$370.87	$400.54	$400.54	$378.29	$378.29	$379.52	$379.52
23	$370.87	$370.87	$400.54	$400.54	$378.29	$378.29	$379.52	$379.52
24	$370.87	$370.87	$400.54	$400.54	$378.29	$378.29	$379.52	$379.52
25	$372.35	$372.35	$402.14	$402.14	$379.80	$379.80	$381.04	$381.04
26	$379.77	$379.77	$410.15	$410.15	$387.37	$387.37	$388.63	$388.63
27	$388.67	$388.67	$419.77	$419.77	$396.45	$396.45	$397.74	$397.74
28	$403.14	$403.14	$435.39	$435.39	$411.20	$411.20	$412.54	$412.54
29	$415.00	$415.00	$448.20	$448.20	$423.30	$423.30	$424.68	$424.68
30	$420.94	$420.94	$454.61	$454.61	$429.36	$429.36	$430.76	$430.76
31	$429.84	$429.84	$464.23	$464.23	$438.44	$438.44	$439.86	$439.86
32	$438.74	$438.74	$473.84	$473.84	$447.51	$447.51	$448.97	$448.97
33	$444.30	$444.30	$479.85	$479.85	$453.19	$453.19	$454.66	$454.66
34	$450.24	$450.24	$486.26	$486.26	$459.24	$459.24	$460.74	$460.74
35	$453.20	$453.20	$489.46	$489.46	$462.27	$462.27	$463.77	$463.77
36	$456.17	$456.17	$492.66	$492.66	$465.29	$465.29	$466.81	$466.81
37	$459.14	$459.14	$495.87	$495.87	$468.32	$468.32	$469.85	$469.85
38	$462.10	$462.10	$499.07	$499.07	$471.35	$471.35	$472.88	$472.88
39	$468.04	$468.04	$505.48	$505.48	$477.40	$477.40	$478.95	$478.95
40	$473.97	$473.97	$511.89	$511.89	$483.45	$483.45	$485.03	$485.03
41	$482.87	$482.87	$521.50	$521.50	$492.53	$492.53	$494.14	$494.14
42	$491.40	$491.40	$530.71	$530.71	$501.23	$501.23	$502.86	$502.86
43	$503.27	$503.27	$543.53	$543.53	$513.34	$513.34	$515.01	$515.01
44	$518.11	$518.11	$559.55	$559.55	$528.47	$528.47	$530.19	$530.19
45	$535.54	$535.54	$578.38	$578.38	$546.25	$546.25	$548.03	$548.03
46	$556.30	$556.30	$600.81	$600.81	$567.43	$567.43	$569.28	$569.28
47	$579.67	$579.67	$626.04	$626.04	$591.26	$591.26	$593.19	$593.19
48	$606.37	$606.37	$654.88	$654.88	$618.50	$618.50	$620.52	$620.52
49	$632.70	$632.70	$683.32	$683.32	$645.36	$645.36	$647.46	$647.46
50	$662.37	$662.37	$715.36	$715.36	$675.62	$675.62	$677.82	$677.82
51	$691.67	$691.67	$747.01	$747.01	$705.51	$705.51	$707.80	$707.80
52	$723.94	$723.94	$781.85	$781.85	$738.42	$738.42	$740.82	$740.82
53	$756.57	$756.57	$817.10	$817.10	$771.71	$771.71	$774.22	$774.22
54	$791.81	$791.81	$855.15	$855.15	$807.64	$807.64	$810.28	$810.28
55	$827.04	$827.04	$893.20	$893.20	$843.58	$843.58	$846.33	$846.33
56	$865.24	$865.24	$934.46	$934.46	$882.54	$882.54	$885.42	$885.42
57	$903.81	$903.81	$976.12	$976.12	$921.89	$921.89	$924.89	$924.89
58	$944.98	$944.98	$1,020.57	$1,020.57	$963.88	$963.88	$967.02	$967.02
59	$965.37	$965.37	$1,042.60	$1,042.60	$984.68	$984.68	$987.89	$987.89
60	$1,006.54	$1,006.54	$1,087.06	$1,087.06	$1,026.67	$1,026.67	$1,030.02	$1,030.02
61	$1,042.14	$1,042.14	$1,125.52	$1,125.52	$1,062.99	$1,062.99	$1,066.45	$1,066.45
62	$1,065.51	$1,065.51	$1,150.75	$1,150.75	$1,086.82	$1,086.82	$1,090.36	$1,090.36
63	$1,094.81	$1,094.81	$1,182.39	$1,182.39	$1,116.70	$1,116.70	$1,120.34	$1,120.34
64+	$1,112.60	$1,112.60	$1,201.61	$1,201.61	$1,134.86	$1,134.86	$1,138.55	$1,138.55

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010187**		**45127PA0010187**		**45127PA0010188**		**45127PA0010188**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**d Deductible PPO 3000/0/25 -**		**d Deductible PPO 3000/0/25 -**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$313.56	$313.56	$296.14	$296.14	$344.69	$344.69	$372.26	$372.26
15	$341.43	$341.43	$322.46	$322.46	$375.32	$375.32	$405.35	$405.35
16	$352.09	$352.09	$332.53	$332.53	$387.04	$387.04	$418.00	$418.00
17	$362.75	$362.75	$342.59	$342.59	$398.75	$398.75	$430.65	$430.65
18	$374.22	$374.22	$353.43	$353.43	$411.37	$411.37	$444.28	$444.28
19	$385.70	$385.70	$364.27	$364.27	$423.99	$423.99	$457.91	$457.91
20	$397.59	$397.59	$375.50	$375.50	$437.05	$437.05	$472.02	$472.02
21	$409.88	$409.88	$387.11	$387.11	$450.57	$450.57	$486.62	$486.62
22	$409.88	$409.88	$387.11	$387.11	$450.57	$450.57	$486.62	$486.62
23	$409.88	$409.88	$387.11	$387.11	$450.57	$450.57	$486.62	$486.62
24	$409.88	$409.88	$387.11	$387.11	$450.57	$450.57	$486.62	$486.62
25	$411.52	$411.52	$388.66	$388.66	$452.37	$452.37	$488.56	$488.56
26	$419.72	$419.72	$396.40	$396.40	$461.38	$461.38	$498.29	$498.29
27	$429.56	$429.56	$405.69	$405.69	$472.20	$472.20	$509.97	$509.97
28	$445.54	$445.54	$420.79	$420.79	$489.77	$489.77	$528.95	$528.95
29	$458.66	$458.66	$433.18	$433.18	$504.19	$504.19	$544.52	$544.52
30	$465.22	$465.22	$439.37	$439.37	$511.40	$511.40	$552.31	$552.31
31	$475.05	$475.05	$448.66	$448.66	$522.21	$522.21	$563.99	$563.99
32	$484.89	$484.89	$457.95	$457.95	$533.02	$533.02	$575.67	$575.67
33	$491.04	$491.04	$463.76	$463.76	$539.78	$539.78	$582.97	$582.97
34	$497.60	$497.60	$469.95	$469.95	$546.99	$546.99	$590.75	$590.75
35	$500.88	$500.88	$473.05	$473.05	$550.60	$550.60	$594.64	$594.64
36	$504.15	$504.15	$476.15	$476.15	$554.20	$554.20	$598.54	$598.54
37	$507.43	$507.43	$479.24	$479.24	$557.81	$557.81	$602.43	$602.43
38	$510.71	$510.71	$482.34	$482.34	$561.41	$561.41	$606.32	$606.32
39	$517.27	$517.27	$488.53	$488.53	$568.62	$568.62	$614.11	$614.11
40	$523.83	$523.83	$494.73	$494.73	$575.83	$575.83	$621.89	$621.89
41	$533.67	$533.67	$504.02	$504.02	$586.64	$586.64	$633.57	$633.57
42	$543.09	$543.09	$512.92	$512.92	$597.01	$597.01	$644.77	$644.77
43	$556.21	$556.21	$525.31	$525.31	$611.42	$611.42	$660.34	$660.34
44	$572.60	$572.60	$540.79	$540.79	$629.45	$629.45	$679.80	$679.80
45	$591.87	$591.87	$558.99	$558.99	$650.62	$650.62	$702.67	$702.67
46	$614.82	$614.82	$580.67	$580.67	$675.86	$675.86	$729.92	$729.92
47	$640.64	$640.64	$605.05	$605.05	$704.24	$704.24	$760.58	$760.58
48	$670.16	$670.16	$632.93	$632.93	$736.68	$736.68	$795.62	$795.62
49	$699.26	$699.26	$660.41	$660.41	$768.67	$768.67	$830.17	$830.17
50	$732.05	$732.05	$691.38	$691.38	$804.72	$804.72	$869.10	$869.10
51	$764.43	$764.43	$721.96	$721.96	$840.31	$840.31	$907.54	$907.54
52	$800.09	$800.09	$755.64	$755.64	$879.51	$879.51	$949.87	$949.87
53	$836.16	$836.16	$789.71	$789.71	$919.16	$919.16	$992.70	$992.70
54	$875.10	$875.10	$826.48	$826.48	$961.97	$961.97	$1,038.92	$1,038.92
55	$914.04	$914.04	$863.26	$863.26	$1,004.77	$1,004.77	$1,085.15	$1,085.15
56	$956.25	$956.25	$903.13	$903.13	$1,051.18	$1,051.18	$1,135.27	$1,135.27
57	$998.88	$998.88	$943.39	$943.39	$1,098.04	$1,098.04	$1,185.88	$1,185.88
58	$1,044.38	$1,044.38	$986.36	$986.36	$1,148.05	$1,148.05	$1,239.90	$1,239.90
59	$1,066.92	$1,066.92	$1,007.65	$1,007.65	$1,172.83	$1,172.83	$1,266.66	$1,266.66
60	$1,112.42	$1,112.42	$1,050.62	$1,050.62	$1,222.85	$1,222.85	$1,320.67	$1,320.67
61	$1,151.77	$1,151.77	$1,087.78	$1,087.78	$1,266.10	$1,266.10	$1,367.39	$1,367.39
62	$1,177.59	$1,177.59	$1,112.17	$1,112.17	$1,294.49	$1,294.49	$1,398.05	$1,398.05
63	$1,209.97	$1,209.97	$1,142.75	$1,142.75	$1,330.08	$1,330.08	$1,436.49	$1,436.49
64+	$1,229.63	$1,229.63	$1,161.32	$1,161.32	$1,351.70	$1,351.70	$1,459.85	$1,459.85

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010188**		**45127PA0010189**		**45127PA0010189**		**45127PA0010189**	
Plan Marketing Name =>	**ed Deductible PPO 3000/0/25 -**		**ed Deductible PPO 3000/0/25**		**ed Deductible PPO 3000/0/25**		**ed Deductible PPO 3000/0/25**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$351.58	$351.58	$351.18	$351.18	$379.28	$379.28	$358.20	$358.20
15	$382.83	$382.83	$382.40	$382.40	$412.99	$412.99	$390.04	$390.04
16	$394.78	$394.78	$394.33	$394.33	$425.88	$425.88	$402.22	$402.22
17	$406.73	$406.73	$406.27	$406.27	$438.77	$438.77	$414.39	$414.39
18	$419.60	$419.60	$419.12	$419.12	$452.65	$452.65	$427.50	$427.50
19	$432.47	$432.47	$431.98	$431.98	$466.53	$466.53	$440.61	$440.61
20	$445.79	$445.79	$445.29	$445.29	$480.91	$480.91	$454.19	$454.19
21	$459.58	$459.58	$459.06	$459.06	$495.78	$495.78	$468.24	$468.24
22	$459.58	$459.58	$459.06	$459.06	$495.78	$495.78	$468.24	$468.24
23	$459.58	$459.58	$459.06	$459.06	$495.78	$495.78	$468.24	$468.24
24	$459.58	$459.58	$459.06	$459.06	$495.78	$495.78	$468.24	$468.24
25	$461.42	$461.42	$460.90	$460.90	$497.77	$497.77	$470.11	$470.11
26	$470.61	$470.61	$470.08	$470.08	$507.68	$507.68	$479.48	$479.48
27	$481.64	$481.64	$481.09	$481.09	$519.58	$519.58	$490.72	$490.72
28	$499.56	$499.56	$499.00	$499.00	$538.92	$538.92	$508.98	$508.98
29	$514.27	$514.27	$513.69	$513.69	$554.78	$554.78	$523.96	$523.96
30	$521.62	$521.62	$521.03	$521.03	$562.72	$562.72	$531.45	$531.45
31	$532.65	$532.65	$532.05	$532.05	$574.61	$574.61	$542.69	$542.69
32	$543.68	$543.68	$543.07	$543.07	$586.51	$586.51	$553.93	$553.93
33	$550.58	$550.58	$549.95	$549.95	$593.95	$593.95	$560.95	$560.95
34	$557.93	$557.93	$557.30	$557.30	$601.88	$601.88	$568.44	$568.44
35	$561.61	$561.61	$560.97	$560.97	$605.85	$605.85	$572.19	$572.19
36	$565.29	$565.29	$564.64	$564.64	$609.82	$609.82	$575.94	$575.94
37	$568.96	$568.96	$568.32	$568.32	$613.78	$613.78	$579.68	$579.68
38	$572.64	$572.64	$571.99	$571.99	$617.75	$617.75	$583.43	$583.43
39	$579.99	$579.99	$579.33	$579.33	$625.68	$625.68	$590.92	$590.92
40	$587.35	$587.35	$586.68	$586.68	$633.61	$633.61	$598.41	$598.41
41	$598.37	$598.37	$597.70	$597.70	$645.51	$645.51	$609.65	$609.65
42	$608.95	$608.95	$608.25	$608.25	$656.91	$656.91	$620.42	$620.42
43	$623.65	$623.65	$622.94	$622.94	$672.78	$672.78	$635.40	$635.40
44	$642.04	$642.04	$641.31	$641.31	$692.61	$692.61	$654.13	$654.13
45	$663.64	$663.64	$662.88	$662.88	$715.91	$715.91	$676.14	$676.14
46	$689.37	$689.37	$688.59	$688.59	$743.68	$743.68	$702.36	$702.36
47	$718.33	$718.33	$717.51	$717.51	$774.91	$774.91	$731.86	$731.86
48	$751.42	$751.42	$750.56	$750.56	$810.61	$810.61	$765.57	$765.57
49	$784.05	$784.05	$783.16	$783.16	$845.81	$845.81	$798.82	$798.82
50	$820.81	$820.81	$819.88	$819.88	$885.47	$885.47	$836.28	$836.28
51	$857.12	$857.12	$856.15	$856.15	$924.64	$924.64	$873.27	$873.27
52	$897.10	$897.10	$896.09	$896.09	$967.77	$967.77	$914.01	$914.01
53	$937.55	$937.55	$936.48	$936.48	$1,011.40	$1,011.40	$955.21	$955.21
54	$981.21	$981.21	$980.09	$980.09	$1,058.50	$1,058.50	$999.69	$999.69
55	$1,024.87	$1,024.87	$1,023.70	$1,023.70	$1,105.60	$1,105.60	$1,044.18	$1,044.18
56	$1,072.20	$1,072.20	$1,070.99	$1,070.99	$1,156.67	$1,156.67	$1,092.41	$1,092.41
57	$1,120.00	$1,120.00	$1,118.73	$1,118.73	$1,208.23	$1,208.23	$1,141.10	$1,141.10
58	$1,171.01	$1,171.01	$1,169.68	$1,169.68	$1,263.26	$1,263.26	$1,193.08	$1,193.08
59	$1,196.29	$1,196.29	$1,194.93	$1,194.93	$1,290.53	$1,290.53	$1,218.83	$1,218.83
60	$1,247.30	$1,247.30	$1,245.89	$1,245.89	$1,345.56	$1,345.56	$1,270.81	$1,270.81
61	$1,291.42	$1,291.42	$1,289.96	$1,289.96	$1,393.16	$1,393.16	$1,315.76	$1,315.76
62	$1,320.38	$1,320.38	$1,318.88	$1,318.88	$1,424.39	$1,424.39	$1,345.26	$1,345.26
63	$1,356.68	$1,356.68	$1,355.15	$1,355.15	$1,463.56	$1,463.56	$1,382.25	$1,382.25
64+	$1,378.73	$1,378.73	$1,377.17	$1,377.17	$1,487.34	$1,487.34	$1,404.71	$1,404.71

Trend Identification

Trend: 7.77%

Trend levels reflect CBC's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CBC uses the following to project future costs:

    a. Vendor Physician Cost Model and Internal Hospital Contracting Model
        i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
    b. Internal Prescription Drug Trend Model
        i. Price Inflation
        ii. Contract Pricing
        iii. Member Cost-Sharing
        iv. Units per Script
        v. Brand/Generic Mix
        vi. Therapeutic Mix
        vii. Cost per Script
        viii. Pipeline (new drugs)

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs
    e. Medical utilization estimates reviewed by CBC's Chief Medical Officer

3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.

4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.

5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CBC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from CBC's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. CAAC projects 7% change in morbidity due to the presumed statewide movement of small group PPACA business to ASO. The morbidity factor is based on the following analysis:

1. Gather BEP medical and Rx claims and membership for all PPACA groups active during the period
2. Gather BEP medical and Rx claims and membership for only PPACA groups still active in a PPACA product as of 2/28/2019
3. PMPM (2) / PMPM (1) - 1 = 7.7%
4. 7% is applied in rating

Because CBC is competing against statewide carriers in the SG ASO market, we assume this transition is occurring statewide and will continue 2019-2020. Further, the statewide transition translates to a worsening PPACA risk pool, not unique to CBC. Therefore, we project no explicit change to CBC risk adjustment transfer amounts from this migration.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2018 to 2020. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and

applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

Changes in Demographics: CAAC does not expect changes in demographics in its small group population.

Changes in Network: Network adjustment is applied for membership projected to move to EPO plans.

Other Adjustments: No other adjustment is applied.

Benefits, Demographics, Network and Other adjustments are found in URRT, Worksheet 1, and PA Rate Exhibits, Table 5.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J for the Index Rate.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
    b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$Trended\ Claim\ PMPM = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$Projected\ Paid\ and\ Incurred\ Claims\ PMPM = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \times [Morbidity\ Adjustment] \times [Other\ Adjustment]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

    a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are

multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$Projected\ Claims\ PMPM\ Benefit\ A = Projected\ Claims\ PMPM\ Base\ Plan \times Pricing\ Relativity\ A$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2020. The *Total Projected Claims PMPM* :

$$= Projected\ Claims\ PMPM\ Benefit\ A\ \times Expected\ Member\ Dist\ of\ Benefit\ A + Projected\ Claims\ PMPM\ Benefit\ B \times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

Risk Adjustment

Projected Risk Adjustments PMPM:

Relevant to 2020 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2020. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2017-2018 risk adjustment results
5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

Market Adjusted Index Rate

The Market Adjusted Index Rate (MAIR) is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$[Market\ Adjusted\ Index\ Rate] = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio] - [Net\ Projected\ ACA\ Reinsurace\ Recoveries] - [Net\ Projected\ Risk\ Adjustments\ PMPM] + [Exchange\ Fees\ PMPM]) \div [Paid\ to\ Allowed\ Ratio]$$

See Exhibit K, Table 5, and URRT WS1 for the development of the Market Adjusted Index Rate.

Please note that Exhibit K and Table 5 produce the average annual rating period MAIR, accounting for quarterly trend. URRT WS1 produces Q1 MAIR as per instructions. Checks have been implemented to ensure URRT Q1 MAIR and Q1 MAIR that would be produced in Table 5 given 0% quarterly trend are the same (except for differences in rounding).

Retention Items

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.18 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from CBC's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
3. Broker Expense: Calculated based on CBC's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. The 2020 broker commission schedule is yet to be finalized. Attached please find the 1/1/2019 copy of the broker agreement – redacted version. Files are as follows:
    a. Redacted Standard Producer Master Agreement: "SG_19-45_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20190521.pdf"
    b. Redacted Preferred Producer Master Agreement: "SG_19-45_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20190521.pdf"
4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
    a. Complete biometric screening and receive a gift card.

   b. Meeting biometric measure or finish online coaching program and receive a gift card reward.
   c. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
   d. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
5. Identity Theft Coverage: Identity protection offering will include the following components:
   a. Credit monitoring – Monitors activity that may affect credit
   b. Fraud detection – Identifies potentially fraudulent use of identity or credit
   c. Fraud resolution support – Assists members in addressing issues that arise in relation to credit monitoring and fraud detection
   d. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
6. Additional Quality Improvement: The Final Notice of Benefit and Payment Parameters (NBPP) for 2020 finalized the rule to allow issuers to apply a standard 0.8% of premium for quality improvement (QI) measures in the MLR calculation. Additional QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

7. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load", and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Health Insurer Fee (HIF) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIF. The fee is a fixed-dollar amount distributed across health insurance providers: $8 billion in 2014, $11.3 billion in 2015 and 2016, $13.9 billion in 2017, $14.3 billion in 2018, and the HIF increases by the rate of premium growth for 2019 and subsequent years. There was a moratorium on the fee for 2017 and there is a suspension on the fee for 2019. The fee applied is the average fee across all renewals in 2020. This is calculated in Exhibit H. HIF is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.
2. Exchange Fee – All issuers participating in a federally-facilitated exchange will remit 3% of premium to HHS. CAAC Small Group plans are offered off-exchange only, therefore no exchange fee is applied.
3. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H for all retention values.

Plan Rate Development

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Please see Table 8
3. Provider Network: The Provider network is the same across all PPO plans. A network factor is applied to the EPO plan.
    a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
        i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
        ii. We assume that 75% of claims will be performed at a St. Luke's facility (EPO plans are offered as multi-options within groups, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. The rating factor of 0.92 is the aggregate factor applied to the total medical, Rx, Dental and Vision premium given that the discount only impacts medical claims.
        iv. See Exhibit O1 for the development of the network factor.
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Retention Items section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

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

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in CBC. Age factors are applied in accordance

with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_19-45_Initial_CAAC_PPO_List-Billed_Supporting_20190521.xlsb for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the CBC member-weighted average by region.

> **Geographic Factors:** CBC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered incurred claims net Rx rebates, projected risk adjustment, and premium for a 12-month period by region. The loss ratio of each region is then compared to the average loss ratio for the book of business. In theory, the change in regional rating factor is:
>
> $$[Change\ in\ Regional\ Rating\ Factor\ Region\ A] = [Region\ A\ LR] \div [BOB\ LR]$$
>
> But our preferred approach is to gradually change factors, so not to shock the market, while moving rates in the appropriate direction. In order to do this, the following approach is being proposed:
>
> $$[Change\ in\ Regional\ Rating\ Factor\ Region\ A] = [Region\ A\ LR] \div [Target\ LR]$$
>
> Where Target LR is in between Region A LR and BOB LR. With this gradual approach, annual rate change by region is shown on Exhibit Q, column G.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration]\ x\ [Tobacco\ Factor])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$\begin{aligned}[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] \\ = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \\ \times [Geographic\ Factor] \times [Tobacco\ Factor]\end{aligned}$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$
   With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

The AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 were based on the federally issued AV Calculator, with the exception of one plan. This plan is noted PA Rate Tables Table 10. Unique plan justification is included with this filing.

See AV Screenshots included with the submission.

AV Pricing Values

All AV Pricing values were developed using CBC's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit E – Trend
Exhibit F – URRT

Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Network Factors
Exhibit P – Quarterly Base Rates
Exhibit Q – Regional Analysis

Broker Contracts
Actuarial Value Screenshots
List-Billed Data

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
    g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    b. Developed in compliance with the applicable Actuarial Standards of Practice.
    c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
    d. Neither excessive nor deficient.

e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. The percent of total premium that represents essential health benefits included in were calculated in accordance with actuarial standards of practice.

4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

   a. The analysis was
      i. conducted by a member of the American Academy of Actuaries, and
      ii. performed in accordance with generally accepted actuarial principles and methods.

5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.

6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

7. New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.

[redacted]

[redacted], ASA, MAAA
Actuarial Associate
Capital BlueCross

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.
RFJ Part II – Consumer Friendly Justification

Rate Increase Considerations: Changes being requested are based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- Worsening risk pool due to non-ACA group coverage options
- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
  - Intensity of medical services rendered
  - Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - Further migration from brand prescription drugs to generic prescription drugs
  - Favorable impacts of value based benefits designs
- Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Reimplementation of the Health Insurer Fee in 2020
- Inflation adjustment to administrative expenses

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

2020 Rates Table Template v9.0	*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*	45127			
Federal TIN*	45-5492167			
Rate Effective Date*	1/1/2020			
Rate Expiration Date*	3/31/2020			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0010054	Rating Area 6	No Preference	0-14	410.57
45127PA0010054	Rating Area 6	No Preference	15	447.06
45127PA0010054	Rating Area 6	No Preference	16	461.02
45127PA0010054	Rating Area 6	No Preference	17	474.97
45127PA0010054	Rating Area 6	No Preference	18	490.00
45127PA0010054	Rating Area 6	No Preference	19	505.03
45127PA0010054	Rating Area 6	No Preference	20	520.59
45127PA0010054	Rating Area 6	No Preference	21	536.69
45127PA0010054	Rating Area 6	No Preference	22	536.69
45127PA0010054	Rating Area 6	No Preference	23	536.69
45127PA0010054	Rating Area 6	No Preference	24	536.69
45127PA0010054	Rating Area 6	No Preference	25	538.84
45127PA0010054	Rating Area 6	No Preference	26	549.57
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45127PA0010131	Rating Area 9	No Preference	60	1042.87
45127PA0010131	Rating Area 9	No Preference	61	1079.75

45127PA0010131	Rating Area 9	No Preference	62	1103.96
45127PA0010131	Rating Area 9	No Preference	63	1134.32
45127PA0010131	Rating Area 9	No Preference	64 and over	1152.75
45127PA0010132	Rating Area 6	No Preference	0-14	294.35
45127PA0010132	Rating Area 6	No Preference	15	320.51
45127PA0010132	Rating Area 6	No Preference	16	330.52
45127PA0010132	Rating Area 6	No Preference	17	340.52
45127PA0010132	Rating Area 6	No Preference	18	351.30
45127PA0010132	Rating Area 6	No Preference	19	362.07
45127PA0010132	Rating Area 6	No Preference	20	373.23
45127PA0010132	Rating Area 6	No Preference	21	384.77
45127PA0010132	Rating Area 6	No Preference	22	384.77
45127PA0010132	Rating Area 6	No Preference	23	384.77
45127PA0010132	Rating Area 6	No Preference	24	384.77
45127PA0010132	Rating Area 6	No Preference	25	386.31
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45127PA0010132	Rating Area 6	No Preference	29	430.56
45127PA0010132	Rating Area 6	No Preference	30	436.71
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45127PA0010132	Rating Area 6	No Preference	37	476.35
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45127PA0010132	Rating Area 6	No Preference	42	509.82
45127PA0010132	Rating Area 6	No Preference	43	522.13
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45127PA0010132	Rating Area 6	No Preference	46	577.16
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45127PA0010132	Rating Area 6	No Preference	49	656.42
45127PA0010132	Rating Area 6	No Preference	50	687.20
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45127PA0010132	Rating Area 6	No Preference	61	1081.20
45127PA0010132	Rating Area 6	No Preference	62	1105.44
45127PA0010132	Rating Area 6	No Preference	63	1135.84
45127PA0010132	Rating Area 6	No Preference	64 and over	1154.30
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45127PA0010132	Rating Area 7	No Preference	35	507.80
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45127PA0010132	Rating Area 7	No Preference	63	1226.71
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45127PA0010135	Rating Area 7	No Preference	63	962.66
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45127PA0010135	Rating Area 9	No Preference	62	884.85
45127PA0010135	Rating Area 9	No Preference	63	909.18
45127PA0010135	Rating Area 9	No Preference	64 and over	923.96
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45127PA0010143	Rating Area 6	No Preference	17	339.35
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45127PA0010143	Rating Area 6	No Preference	50	684.84
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45127PA0130004	Rating Area 9	No Preference	64 and over	1054.74

2020 Rates Table Template v9.0	*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*	45127			
Federal TIN*	45-5492167			
Rate Effective Date*	4/1/2020			
Rate Expiration Date*	6/30/2020			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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45127PA0010054	Rating Area 6	No Preference	19	514.57
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45127PA0010131	Rating Area 7	No Preference	32	490.40
45127PA0010131	Rating Area 7	No Preference	33	496.61
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45127PA0010131	Rating Area 7	No Preference	35	506.56
45127PA0010131	Rating Area 7	No Preference	36	509.88
45127PA0010131	Rating Area 7	No Preference	37	513.20
45127PA0010131	Rating Area 7	No Preference	38	516.51
45127PA0010131	Rating Area 7	No Preference	39	523.14
45127PA0010131	Rating Area 7	No Preference	40	529.78
45127PA0010131	Rating Area 7	No Preference	41	539.73
45127PA0010131	Rating Area 7	No Preference	42	549.26
45127PA0010131	Rating Area 7	No Preference	43	562.53
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45127PA0010131	Rating Area 7	No Preference	45	598.59
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45127PA0010131	Rating Area 7	No Preference	47	647.92
45127PA0010131	Rating Area 7	No Preference	48	677.77
45127PA0010131	Rating Area 7	No Preference	49	707.20
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45127PA0010131	Rating Area 7	No Preference	52	809.18
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45127PA0010131	Rating Area 7	No Preference	55	924.42
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45127PA0010131	Rating Area 7	No Preference	57	1010.23
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45127PA0010132 Rating Area 9	No Preference	62	1148.86
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45127PA0010135	Rating Area 7	No Preference	33	398.06
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45127PA0010135	Rating Area 7	No Preference	63	980.87
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45127PA0010135	Rating Area 9	No Preference	17	277.72
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45127PA0010161	Rating Area 6	No Preference	63	1344.90
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45127PA0010161	Rating Area 7	No Preference	16	422.66
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45127PA0130004	Rating Area 9	No Preference	64 and over	1074.66

2020 Rates Table Template v9.0	*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*	45127			
Federal TIN*	45-5492167			
Rate Effective Date*	7/1/2020			
Rate Expiration Date*	9/30/2020			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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45127PA0010054	Rating Area 6	No Preference	17	493.08
45127PA0010054	Rating Area 6	No Preference	18	508.68
45127PA0010054	Rating Area 6	No Preference	19	524.28
45127PA0010054	Rating Area 6	No Preference	20	540.44
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45127PA0130004	Rating Area 9	No Preference	63	1077.44
45127PA0130004	Rating Area 9	No Preference	64 and over	1094.96

2020 Rates Table Template v9.0	*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*	45127			
Federal TIN*	45-5492167			
Rate Effective Date*	10/1/2020			
Rate Expiration Date*	12/31/2020			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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45127PA0010054	Rating Area 6	No Preference	15	472.87
45127PA0010054	Rating Area 6	No Preference	16	487.63
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45127PA0010054	Rating Area 6	No Preference	18	518.28
45127PA0010054	Rating Area 6	No Preference	19	534.18
45127PA0010054	Rating Area 6	No Preference	20	550.64
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45127PA0010054	Rating Area 6	No Preference	23	567.67
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45127PA0010054	Rating Area 6	No Preference	26	581.29
45127PA0010054	Rating Area 6	No Preference	27	594.92
45127PA0010054	Rating Area 6	No Preference	28	617.06
45127PA0010054	Rating Area 6	No Preference	29	635.22
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45127PA0010054	Rating Area 6	No Preference	31	657.93
45127PA0010054	Rating Area 6	No Preference	32	671.55
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45127PA0010054	Rating Area 6	No Preference	34	689.15
45127PA0010054	Rating Area 6	No Preference	35	693.69
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45127PA0010054	Rating Area 6	No Preference	42	752.16
45127PA0010054	Rating Area 6	No Preference	43	770.33
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45127PA0010054	Rating Area 7	No Preference	30	695.85
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45127PA0010188	Rating Area 6	No Preference	54	961.97
45127PA0010188	Rating Area 6	No Preference	55	1004.77
45127PA0010188	Rating Area 6	No Preference	56	1051.18
45127PA0010188	Rating Area 6	No Preference	57	1098.04
45127PA0010188	Rating Area 6	No Preference	58	1148.05
45127PA0010188	Rating Area 6	No Preference	59	1172.83
45127PA0010188	Rating Area 6	No Preference	60	1222.85
45127PA0010188	Rating Area 6	No Preference	61	1266.10
45127PA0010188	Rating Area 6	No Preference	62	1294.49
45127PA0010188	Rating Area 6	No Preference	63	1330.08
45127PA0010188	Rating Area 6	No Preference	64 and over	1351.70
45127PA0010188	Rating Area 7	No Preference	0-14	372.26
45127PA0010188	Rating Area 7	No Preference	15	405.35
45127PA0010188	Rating Area 7	No Preference	16	418.00
45127PA0010188	Rating Area 7	No Preference	17	430.65
45127PA0010188	Rating Area 7	No Preference	18	444.28
45127PA0010188	Rating Area 7	No Preference	19	457.91
45127PA0010188	Rating Area 7	No Preference	20	472.02
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45127PA0010188	Rating Area 7	No Preference	22	486.62
45127PA0010188	Rating Area 7	No Preference	23	486.62
45127PA0010188	Rating Area 7	No Preference	24	486.62
45127PA0010188	Rating Area 7	No Preference	25	488.56
45127PA0010188	Rating Area 7	No Preference	26	498.29
45127PA0010188	Rating Area 7	No Preference	27	509.97
45127PA0010188	Rating Area 7	No Preference	28	528.95
45127PA0010188	Rating Area 7	No Preference	29	544.52
45127PA0010188	Rating Area 7	No Preference	30	552.31
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45127PA0010188	Rating Area 7	No Preference	32	575.67
45127PA0010188	Rating Area 7	No Preference	33	582.97
45127PA0010188	Rating Area 7	No Preference	34	590.75
45127PA0010188	Rating Area 7	No Preference	35	594.64
45127PA0010188	Rating Area 7	No Preference	36	598.54
45127PA0010188	Rating Area 7	No Preference	37	602.43
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45127PA0010188	Rating Area 7	No Preference	39	614.11
45127PA0010188	Rating Area 7	No Preference	40	621.89
45127PA0010188	Rating Area 7	No Preference	41	633.57
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45127PA0010188	Rating Area 7	No Preference	44	679.80
45127PA0010188	Rating Area 7	No Preference	45	702.67
45127PA0010188	Rating Area 7	No Preference	46	729.92
45127PA0010188	Rating Area 7	No Preference	47	760.58
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45127PA0010188	Rating Area 7	No Preference	50	869.10
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45127PA0010188	Rating Area 7	No Preference	58	1239.90
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45127PA0010188	Rating Area 7	No Preference	62	1398.05
45127PA0010188	Rating Area 7	No Preference	63	1436.49
45127PA0010188	Rating Area 7	No Preference	64 and over	1459.85

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45127PA0010188	Rating Area 9	No Preference	16	394.78
45127PA0010188	Rating Area 9	No Preference	17	406.73
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45127PA0010188	Rating Area 9	No Preference	28	499.56
45127PA0010188	Rating Area 9	No Preference	29	514.27
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45127PA0010188	Rating Area 9	No Preference	31	532.65
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45127PA0010188	Rating Area 9	No Preference	62	1320.38
45127PA0010188	Rating Area 9	No Preference	63	1356.68
45127PA0010188	Rating Area 9	No Preference	64 and over	1378.73
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45127PA0010189	Rating Area 6	No Preference	63	1355.15
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45127PA0010189 Rating Area 7	No Preference	62	1424.39
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45127PA0010189 Rating Area 7	No Preference	64 and over	1487.34
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45127PA0010189 Rating Area 9	No Preference	62	1345.26
45127PA0010189 Rating Area 9	No Preference	63	1382.25
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45127PA0010190	Rating Area 6	No Preference	52	833.07
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45127PA0010190	Rating Area 6	No Preference	55	951.72
45127PA0010190	Rating Area 6	No Preference	56	995.68
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45127PA0010190	Rating Area 6	No Preference	62	1226.14
45127PA0010190	Rating Area 6	No Preference	63	1259.85
45127PA0010190	Rating Area 6	No Preference	64 and over	1280.33
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45127PA0010190	Rating Area 7	No Preference	37	570.62
45127PA0010190	Rating Area 7	No Preference	38	574.31
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45127PA0010190	Rating Area 7	No Preference	40	589.06
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45127PA0130002	Rating Area 9	No Preference	50	832.23
45127PA0130002	Rating Area 9	No Preference	51	869.05
45127PA0130002	Rating Area 9	No Preference	52	909.59
45127PA0130002	Rating Area 9	No Preference	53	950.59

45127PA0130002	Rating Area 9	No Preference	54	994.86
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45127PA0130002	Rating Area 9	No Preference	56	1087.12
45127PA0130002	Rating Area 9	No Preference	57	1135.59
45127PA0130002	Rating Area 9	No Preference	58	1187.31
45127PA0130002	Rating Area 9	No Preference	59	1212.94
45127PA0130002	Rating Area 9	No Preference	60	1264.66
45127PA0130002	Rating Area 9	No Preference	61	1309.39
45127PA0130002	Rating Area 9	No Preference	62	1338.75
45127PA0130002	Rating Area 9	No Preference	63	1375.56
45127PA0130002	Rating Area 9	No Preference	64 and over	1397.93
45127PA0130003	Rating Area 6	No Preference	0-14	272.87
45127PA0130003	Rating Area 6	No Preference	15	297.12
45127PA0130003	Rating Area 6	No Preference	16	306.40
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45127PA0130003	Rating Area 6	No Preference	18	325.66
45127PA0130003	Rating Area 6	No Preference	19	335.65
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45127PA0130003	Rating Area 6	No Preference	24	356.69
45127PA0130003	Rating Area 6	No Preference	25	358.12
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45127PA0130003	Rating Area 6	No Preference	28	387.72
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45127PA0130003	Rating Area 6	No Preference	39	450.14
45127PA0130003	Rating Area 6	No Preference	40	455.85
45127PA0130003	Rating Area 6	No Preference	41	464.41
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45127PA0130003	Rating Area 6	No Preference	43	484.03
45127PA0130003	Rating Area 6	No Preference	44	498.30
45127PA0130003	Rating Area 6	No Preference	45	515.06
45127PA0130003	Rating Area 6	No Preference	46	535.04
45127PA0130003	Rating Area 6	No Preference	47	557.51
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45127PA0130003	Rating Area 6	No Preference	51	665.23
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45127PA0130003	Rating Area 6	No Preference	53	727.65
45127PA0130003	Rating Area 6	No Preference	54	761.53
45127PA0130003	Rating Area 6	No Preference	55	795.42
45127PA0130003	Rating Area 6	No Preference	56	832.16
45127PA0130003	Rating Area 6	No Preference	57	869.25
45127PA0130003	Rating Area 6	No Preference	58	908.85
45127PA0130003	Rating Area 6	No Preference	59	928.46
45127PA0130003	Rating Area 6	No Preference	60	968.06
45127PA0130003	Rating Area 6	No Preference	61	1002.30
45127PA0130003	Rating Area 6	No Preference	62	1024.77
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45127PA0130003	Rating Area 6	No Preference	64 and over	1070.06
45127PA0130003	Rating Area 7	No Preference	0-14	294.70
45127PA0130003	Rating Area 7	No Preference	15	320.89
45127PA0130003	Rating Area 7	No Preference	16	330.91
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45127PA0130003	Rating Area 7	No Preference	18	351.71
45127PA0130003	Rating Area 7	No Preference	19	362.50
45127PA0130003	Rating Area 7	No Preference	20	373.67
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45127PA0130003	Rating Area 7	No Preference	26	394.47
45127PA0130003	Rating Area 7	No Preference	27	403.72
45127PA0130003	Rating Area 7	No Preference	28	418.74
45127PA0130003	Rating Area 7	No Preference	29	431.07
45127PA0130003	Rating Area 7	No Preference	30	437.23
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45127PA0130003	Rating Area 7	No Preference	32	455.72
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45127PA0130003	Rating Area 7	No Preference	38	479.99
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45127PA0130003	Rating Area 7	No Preference	40	492.32
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45127PA0130003	Rating Area 7	No Preference	42	510.42
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45127PA0130003	Rating Area 7	No Preference	44	538.16
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45127PA0130003	Rating Area 7	No Preference	47	602.11
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45127PA0130003	Rating Area 7	No Preference	49	657.19
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45127PA0130003	Rating Area 7	No Preference	53	785.86
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45127PA0130003	Rating Area 7	No Preference	58	981.55
45127PA0130003	Rating Area 7	No Preference	59	1002.74
45127PA0130003	Rating Area 7	No Preference	60	1045.50

45127PA0130003	Rating Area 7	No Preference	61	1082.48
45127PA0130003	Rating Area 7	No Preference	62	1106.75
45127PA0130003	Rating Area 7	No Preference	63	1137.18
45127PA0130003	Rating Area 7	No Preference	64 and over	1155.68
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45127PA0130003	Rating Area 9	No Preference	55	811.33
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45127PA0130003	Rating Area 9	No Preference	60	987.42
45127PA0130003	Rating Area 9	No Preference	61	1022.34
45127PA0130003	Rating Area 9	No Preference	62	1045.27
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45127PA0130003	Rating Area 9	No Preference	64 and over	1091.46
45127PA0130004	Rating Area 6	No Preference	0-14	278.91
45127PA0130004	Rating Area 6	No Preference	15	303.70
45127PA0130004	Rating Area 6	No Preference	16	313.18
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45127PA0130004	Rating Area 6	No Preference	24	364.59
45127PA0130004	Rating Area 6	No Preference	25	366.05
45127PA0130004	Rating Area 6	No Preference	26	373.34
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45127PA0130004	Rating Area 6	No Preference	62	1047.47
45127PA0130004	Rating Area 6	No Preference	63	1076.27
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45127PA0130004	Rating Area 7	No Preference	0-14	301.22
45127PA0130004	Rating Area 7	No Preference	15	328.00
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45127PA0130004	Rating Area 7	No Preference	19	370.53
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45127PA0130004	Rating Area 7	No Preference	23	393.76
45127PA0130004	Rating Area 7	No Preference	24	393.76
45127PA0130004	Rating Area 7	No Preference	25	395.33
45127PA0130004	Rating Area 7	No Preference	26	403.21
45127PA0130004	Rating Area 7	No Preference	27	412.66
45127PA0130004	Rating Area 7	No Preference	28	428.01
45127PA0130004	Rating Area 7	No Preference	29	440.61
45127PA0130004	Rating Area 7	No Preference	30	446.91
45127PA0130004	Rating Area 7	No Preference	31	456.36
45127PA0130004	Rating Area 7	No Preference	32	465.81
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45127PA0130004	Rating Area 7	No Preference	34	478.02
45127PA0130004	Rating Area 7	No Preference	35	481.17
45127PA0130004	Rating Area 7	No Preference	36	484.32
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45127PA0130004	Rating Area 7	No Preference	42	521.73
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45127PA0130004	Rating Area 7	No Preference	47	615.44
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45127PA0130004	Rating Area 7	No Preference	49	671.75
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45127PA0130004	Rating Area 7	No Preference	55	878.08
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45127PA0130004	Rating Area 7	No Preference	58	1003.29
45127PA0130004	Rating Area 7	No Preference	59	1024.95
45127PA0130004	Rating Area 7	No Preference	60	1068.66
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45127PA0130004	Rating Area 7	No Preference	62	1131.26
45127PA0130004	Rating Area 7	No Preference	63	1162.37
45127PA0130004	Rating Area 7	No Preference	64 and over	1181.27
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45127PA0130004	Rating Area 9	No Preference	15	309.78
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45127PA0130004	Rating Area 9	No Preference	17	329.12
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45127PA0130004	Rating Area 9	No Preference	22	371.88
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45127PA0130004	Rating Area 9	No Preference	24	371.88
45127PA0130004	Rating Area 9	No Preference	25	373.37
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45127PA0130004	Rating Area 9	No Preference	27	389.73
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45127PA0130004	Rating Area 9	No Preference	31	431.01
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45127PA0130004	Rating Area 9	No Preference	47	581.25
45127PA0130004	Rating Area 9	No Preference	48	608.03
45127PA0130004	Rating Area 9	No Preference	49	634.43
45127PA0130004	Rating Area 9	No Preference	50	664.18
45127PA0130004	Rating Area 9	No Preference	51	693.56
45127PA0130004	Rating Area 9	No Preference	52	725.91
45127PA0130004	Rating Area 9	No Preference	53	758.64
45127PA0130004	Rating Area 9	No Preference	54	793.97
45127PA0130004	Rating Area 9	No Preference	55	829.30
45127PA0130004	Rating Area 9	No Preference	56	867.60
45127PA0130004	Rating Area 9	No Preference	57	906.28
45127PA0130004	Rating Area 9	No Preference	58	947.55
45127PA0130004	Rating Area 9	No Preference	59	968.01
45127PA0130004	Rating Area 9	No Preference	60	1009.29
45127PA0130004	Rating Area 9	No Preference	61	1044.99
45127PA0130004	Rating Area 9	No Preference	62	1068.42
45127PA0130004	Rating Area 9	No Preference	63	1097.80
45127PA0130004	Rating Area 9	No Preference	64 and over	1115.64

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2020
Benefit Summary

SMALL GROUP 1-50 PORTFOLIO

	Changes	Plan Name	HIOS ID		Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	PCP	Specialist	Emergency Room	Urgent Care	IP Hospital per day, maximum of 5 days	Hi-Tech Imaging	Lab Ind | Hos	OP Surgery ASC | ACH	Small Group: Rx $0 Individual: Rx	Small Group: Rx $250 (brand only deductible) Individual: N/A
			Small Group: Rx $0 Individual: Rx	Small Group: Rx $250 (brand only deductible) Individual: N/A	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network		
		PLATINUM PRODUCTS															
1	No	Platinum PPO 0/0/15	45127PA0010055	45127PA0010054	$0	0%	$0	$6,650	$15	$30	D/150	$50	N/A	0 | 15	30 | 0	Rx Ded: $0, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $0, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
2	No	Platinum PPO 250/0/15	45127PA0010058	45127PA0010057	$0	25000%	$0	$6,650	$15	$30	D/200	$50	N/A	D/0 | 15	D/30 | D/0	Rx Ded: $D/0, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/0, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
		GOLD PRODUCTS															
3	No	Gold PPO 1000/0/25	45127PA0010085	45127PA0010084	$0	100000%	$0	$7,900	$25	$50	D/250	$75	N/A	D/0 | 25	D/50 | 150	Rx Ded: $D/300, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/300, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
4	No	Gold PPO 2000/0/20	45127PA0010090	45127PA0010089	$0	200000%	$0	$7,900	$20	$40	D/250	$75	N/A	D/0 | 20	D/40 | 100	Rx Ded: $D/200, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/200, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
5	No	Gold PPO 2000/20/20	45127PA0010191	45127PA0010190	$0	200000%	$0	$7,900	$20	$40	D/250	$75	N/A	D/20% | D/20%	D/40% | D/20%	Rx Ded: $D/40%, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/40%, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
6	No	Gold PPO 500/0/20	45127PA0010117	45127PA0010116	$0	50000%	$0	$6,650	$20	$40	D/250	$75	N/A	D/0 | 20	D/40 | 125	Rx Ded: $D/250, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/250, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
7	No	Gold QHDHP PPO 1500/0/15	45127PA0010161		$0	150000%	$0	$6,650	D/15	D/30	D/250	D/75	N/A	D/0 | D/15	D/30 | D/0	Rx Ded: $D/0, Rx Gen - Ded Applies? Combined, Retail: Y/7/25/55, Mail: 0/14/50/110	
8	No	Gold Shared Deductible PPO 3000/0/25 - 500	45127PA0010189	45127PA0010188	$500	300000%	$0	$7,900	$25	$50	D/250	$75	N/A	D/0 | 25	D/50 | 250	Rx Ded: $D/500, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/500, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
9	No	Gold Valley Advantage EPO 1000/0/25	45127PA0130002	45127PA0130001	$0	100000%	$0	$7,900	$25	$50	D/250	$75	N/A	D/0 | D/25	D/25 | D/125	Rx Ded: $D/125, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/125, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
10	New Plan	Gold PPO 3000/0/15	45127PA0010195	45127PA0010194	$0	300000%	$0	$7,900	$15	$30	D/150	$100	N/A	D/0 | 15	D/30 | 125	Rx Ded: $D/250, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/250, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
		SILVER PRODUCTS															
11	Changes	Silver PPO 3500/0/45	45127PA0010144	45127PA0010143	$0	350000%	$0	$7,900	$45	$75	D/400	$100	N/A	D/0 | 45	D/75 | 250	Rx Ded: $D/500, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/500, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
12	Changes	Silver PPO 4000/0/35	45127PA0010132	45127PA0010131	$0	400000%	$0	$7,900	$35	$65	D/350	$100	D/125	D/0 | 35	D/65 | 250	Rx Ded: $D/500, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/500, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
13	No	Silver PPO 5000/0/35	45127PA0010185	45127PA0010184	$0	500000%	$0	$7,900	$35	$65	D/350	$100	N/A	D/0 | 35	D/65 | 500	Rx Ded: $D/1000, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/1000, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
14	No	Silver PPO 5000/20/35	45127PA0010193	45127PA0010192	$0	500000%	$0	$7,900	$35	$65	D/350	$100	N/A	D/20% | D/20%	D/40% | D/20%	Rx Ded: $D/40%, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/40%, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
15	No	Silver PPO 6000/0/35	45127PA0010187	45127PA0010186	$0	600000%	$0	$7,900	$35	$65	D/350	$100	N/A	D/0 | 35	D/65 | 500	Rx Ded: $D/1000, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/1000, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
16	Changes	Silver QHDHP PPO 2750/0/25	45127PA0010124		$0	275000%	$0	$6,650	D/25	D/50	D/350	D/100	N/A	D/0 | D/25	D/50 | D/0	Rx Ded: $D/0, Rx Gen - Ded Applies? Combined, Retail: Y/7/25/55, Mail: 0/14/50/110	
17	No	Silver QHDHP PPO 3500/0/25	45127PA0010170		$0	350000%	$0	$6,650	D/25	D/50	D/350	D/100	N/A	D/0 | D/25	D/50 | D/0	Rx Ded: $D/0, Rx Gen - Ded Applies? Combined, Retail: Y/7/25/55, Mail: 0/14/50/110	
18	Changes	Silver Valley Advantage EPO 5000/0/35	45127PA0130004	45127PA0130003	$0	500000%	$0	$7,900	$35	$65	D/350	$100	N/A	D/0 | D/35	D/35 | D/250	Rx Ded: $D/250, Rx Gen - Ded Applies? 0, Retail: N/4/15/45, Mail: 0/8/30/90	Rx Ded: $D/250, Rx Gen - Ded Applies? 250, Retail: N/4/15/45, Mail: 0/8/30/90
		BRONZE PRODUCTS															
19	No	Bronze QHDHP PPO 6650/0/0	45127PA0010135		$0	665000%	$0	$6,650	D/0	D/0	D/0	D/0	N/A	D/0 | D/0	D/0 | D/0	Rx Ded: $D/0, Rx Gen - Ded Applies? Combined, Retail: Y/0/0/0, Mail: 0/0/0/0	

1 Drug copays listed are Preferred Generic/Non-Preferred Generic/Preferred Brand/Non-Preferred Brand
2 Speciality drug coverage = 20% up to $250 per fill/20% up to $350 per fill/20% up to $450 per fill
3 Tiered Lab benefits. Independent labs | Hospital based labs
4 D = Deductible D/$ = Deductible applies first then a copay
5 Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay - HRA funding
6 CareConnect copays listed are for PCP directed care

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Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	AV 2019	AV 2020	Pricing AV 2019	Pricing AV 2020	Metal Level 2019	Metal Level 2020	HRA Amount 2019	HRA Amount 2020	Deductible(2x Family) 2019	Deductible(2x Family) 2020	Coinsurance 2019	Coinsurance 2020	MOOP 2019	MOOP 2020
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	90.5%	91.1%	95.1%	94.5%	Platinum	Platinum	0	0	0	0	0%	0%	6,650	6,650
2	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	89.4%	90.1%	93.2%	93.0%	Platinum	Platinum	0	0	0	0	0%	0%	6,650	6,650
3	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	88.9%	89.6%	91.6%	91.1%	Platinum	Platinum	0	0	250	250	0%	0%	6,650	6,650
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	87.8%	88.5%	89.7%	89.6%	Platinum	Platinum	0	0	250	250	0%	0%	6,650	6,650
5	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	78.3%	79.3%	80.5%	79.7%	Gold	Gold	0	0	1,000	1,000	0%	0%	7,900	7,900
6	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	77.5%	78.5%	78.5%	78.2%	Gold	Gold	0	0	1,000	1,000	0%	0%	7,900	7,900
7	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	77.3%	78.3%	74.7%	73.3%	Gold	Gold	0	0	2,000	2,000	0%	0%	7,900	7,900
8	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	76.4%	77.5%	72.7%	71.8%	Gold	Gold	0	0	2,000	2,000	0%	0%	7,900	7,900
9	Off Exchange	Existing	45127PA0010191	Gold PPO 2000/20/20	Rx 0	77.2%	78.1%	70.2%	69.4%	Gold	Gold	0	0	2,000	2,000	20%	20%	7,900	7,900
10	Off Exchange	Existing	45127PA0010190	Gold PPO 2000/20/20	Rx 250	76.2%	77.2%	68.3%	67.9%	Gold	Gold	0	0	2,000	2,000	20%	20%	7,900	7,900
11	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/20	Rx 0	81.0%	81.9%	85.5%	84.8%	Gold	Gold	0	0	500	500	0%	0%	6,650	6,650
12	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/20	Rx 250	80.2%	81.2%	83.6%	83.3%	Gold	Gold	0	0	500	500	0%	0%	6,650	6,650
13	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/15	Combined	77.6%	78.6%	78.7%	76.1%	Gold	Gold	0	0	1,500	1,500	0%	0%	6,650	6,650
14	Off Exchange	Existing	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 0	79.3%	80.0%	74.2%	73.6%	Gold	Gold	500	500	3,000	3,000	0%	0%	7,900	7,900
15	Off Exchange	Existing	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 250	78.5%	79.3%	72.2%	72.1%	Gold	Gold	500	500	3,000	3,000	0%	0%	7,900	7,900
16	Off Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 1000/0/25	Rx 0	79.7%	80.8%	80.5%	79.6%	Gold	Gold	0	0	1,000	1,000	0%	0%	7,900	7,900
17	Off Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 1000/0/25	Rx 250	78.8%	80.0%	78.5%	78.1%	Gold	Gold	0	0	1,000	1,000	0%	0%	7,900	7,900
18	Off Exchange	Existing	45127PA0010144	Silver PPO 3500/0/45	Rx 0	71.5%	72.0%	67.3%	65.6%	Silver	Silver	0	0	3,000	3,500	0%	0%	7,900	7,900
19	Off Exchange	Existing	45127PA0010143	Silver PPO 3500/0/45	Rx 250	70.8%	71.4%	65.3%	64.1%	Silver	Silver	0	0	3,000	3,500	0%	0%	7,900	7,900
20	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/35	Rx 0	70.9%	72.0%	64.9%	64.3%	Silver	Silver	0	0	4,000	4,000	0%	0%	7,900	7,900
21	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/35	Rx 250	70.2%	71.3%	63.0%	62.8%	Silver	Silver	0	0	4,000	4,000	0%	0%	7,900	7,900
22	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	70.0%	71.2%	61.1%	60.7%	Silver	Silver	0	0	5,000	5,000	0%	0%	7,900	7,900
23	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	69.3%	70.5%	59.2%	59.2%	Silver	Silver	0	0	5,000	5,000	0%	0%	7,900	7,900
24	Off Exchange	Existing	45127PA0010193	Silver PPO 5000/20/35	Rx 0	70.7%	71.9%	59.2%	58.6%	Silver	Silver	0	0	5,000	5,000	20%	20%	7,900	7,900
25	Off Exchange	Existing	45127PA0010192	Silver PPO 5000/20/35	Rx 250	69.8%	71.1%	57.3%	57.1%	Silver	Silver	0	0	5,000	5,000	20%	20%	7,900	7,900
26	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	69.0%	70.2%	59.9%	59.4%	Silver	Silver	0	0	6,000	6,000	0%	0%	7,900	7,900
27	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	68.3%	69.5%	57.9%	57.9%	Silver	Silver	0	0	6,000	6,000	0%	0%	7,900	7,900
28	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2750/0/25	Combined	71.9%	71.2%	71.6%	66.0%	Silver	Silver	0	0	2,250	2,750	0%	0%	6,650	6,650
29	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	67.8%	69.0%	63.5%	60.7%	Silver	Silver	0	0	3,500	3,500	0%	0%	6,650	6,650
30	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 5000/0/35	Rx 0	71.6%	70.9%	67.3%	61.7%	Silver	Silver	0	0	3,000	5,000	0%	0%	7,900	7,900
31	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 5000/0/35	Rx 250	70.9%	70.2%	65.3%	60.2%	Silver	Silver	0	0	3,000	5,000	0%	0%	7,900	7,900
32	Off Exchange	Existing	45127PA0010135	Bronze QHDHP PPO 6650/0/0	Combined	61.4%	62.7%	53.7%	48.7%	Bronze	Bronze	0	0	6,650	6,650	0%	0%	6,650	6,650
33	Off Exchange	New	45127PA0010195	Gold PPO 3000/0/15	Rx 0		77.1%		70.7%		Gold		0		3,000		0%		7,900
34	Off Exchange	New	45127PA0010194	Gold PPO 3000/0/15	Rx 250		76.2%		69.2%		Gold		0		3,000		0%		7,900
35	Off Exchange	Existing	82795PA0130001	Gold PPO 0/0/25	Rx 500	79.6%	80.7%	79.6%	80.6%	Gold	Gold	0	0	0	0	0%	0%	6,650	6,650
36	Off Exchange	Existing	53789PA0090004	Bronze HMO 7000/0/50	Combined	61.5%	63.0%	52.5%	50.8%	Bronze	Bronze	0	0	7,000	7,000	0%	0%	7,900	7,900

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						ACA PCP		Non-ACA PCP		SPC		ER		UC		IP Hosp Copay Per Day		Hi-Tech Imaging		Low End Imaging		Lab Independent		Lab Hospital-Based		OP Surg ASC	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	15	15	15	15	30	30	D/150	D/150	50	50	N/A	N/A	0	0	0	0	15	15	30	30	0	0
2	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	15	15	15	15	30	30	D/150	D/150	50	50	N/A	N/A	0	0	0	0	15	15	30	30	0	0
3	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	15	15	15	15	30	30	D/200	D/200	50	50	N/A	N/A	D/0	D/0	D/0	D/0	15	15	D/30	D/30	D/0	D/0
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	15	15	15	15	30	30	D/200	D/200	50	50	N/A	N/A	D/0	D/0	D/0	D/0	15	15	D/30	D/30	D/0	D/0
5	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	25	25	25	25	50	50	D/250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/50	150	150
6	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	25	25	25	25	50	50	D/250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/50	150	150
7	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	20	20	20	20	40	40	D/250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	20	20	D/40	D/40	100	100
8	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	20	20	20	20	40	40	D/250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	20	20	D/40	D/40	100	100
9	Off Exchange	Existing	45127PA0010191	Gold PPO 2000/20/20	Rx 0	20	20	20	20	40	40	D/250	D/250	75	75	N/A	N/A	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/40%	D/40%	D/20%	D/20%
10	Off Exchange	Existing	45127PA0010190	Gold PPO 2000/20/20	Rx 250	20	20	20	20	40	40	D/250	D/250	75	75	N/A	N/A	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/40%	D/40%	D/20%	D/20%
11	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/20	Rx 0	20	20	20	20	40	40	D/250	D/250	75	75	N/A	N/A	D/125	D/125	D/0	D/0	20	20	D/40	D/40	125	125
12	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/20	Rx 250	20	20	20	20	40	40	D/250	D/250	75	75	N/A	N/A	D/125	D/125	D/0	D/0	20	20	D/40	D/40	125	125
13	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/15	Combined	D/15	D/15	D/15	D/15	D/30	D/30	D/250	D/250	D/75	D/75	N/A	N/A	D/0	D/0	D/0	D/0	D/15	D/15	D/30	D/30	D/0	D/0
14	Off Exchange	Existing	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 0	25	25	25	25	50	50	D/250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/50	250	250
15	Off Exchange	Existing	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 250	25	25	25	25	50	50	D/250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/50	250	250
16	Off Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 1000/0/25	Rx 0	25	25	25	25	50	50	D/250	D/250	75	75	N/A	N/A	D/125	D/125	D/0	D/0	D/25	D/25	D/25	D/25	D/125	D/125
17	Off Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 1000/0/25	Rx 250	25	25	25	25	50	50	D/250	D/250	75	75	N/A	N/A	D/125	D/125	D/0	D/0	D/25	D/25	D/25	D/25	D/125	D/125
18	Off Exchange	Existing	45127PA0010144	Silver PPO 3500/0/45	Rx 0	45	45	45	45	75	75	D/400	D/400	100	100	N/A	N/A	D/325	D/325	D/0	D/0	45	45	D/75	D/75	250	250
19	Off Exchange	Existing	45127PA0010143	Silver PPO 3500/0/45	Rx 250	45	45	45	45	75	75	D/400	D/400	100	100	N/A	N/A	D/325	D/325	D/0	D/0	45	45	D/75	D/75	250	250
20	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/35	Rx 0	35	35	35	35	65	65	D/350	D/350	100	100	N/A	D/125	D/300	D/300	D/0	D/0	35	35	D/65	D/65	250	250
21	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/35	Rx 250	35	35	35	35	65	65	D/350	D/350	100	100	N/A	D/125	D/300	D/300	D/0	D/0	35	35	D/65	D/65	250	250
22	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	35	35	35	35	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	500	500
23	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	35	35	35	35	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	500	500
24	Off Exchange	Existing	45127PA0010193	Silver PPO 5000/20/35	Rx 0	35	35	35	35	65	65	D/350	D/350	100	100	N/A	N/A	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/40%	D/40%	D/20%	D/20%
25	Off Exchange	Existing	45127PA0010192	Silver PPO 5000/20/35	Rx 250	35	35	35	35	65	65	D/350	D/350	100	100	N/A	N/A	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/40%	D/40%	D/20%	D/20%
26	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	35	35	35	35	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	500	500
27	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	35	35	35	35	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	500	500
28	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2750/0/25	Combined	D/25	D/25	D/25	D/25	D/50	D/50	D/350	D/350	D/100	D/100	N/A	N/A	D/200	D/200	D/0	D/0	D/25	D/25	D/50	D/50	D/0	D/0
29	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	D/25	D/25	D/25	D/25	D/50	D/50	D/350	D/350	D/100	D/100	N/A	N/A	D/0	D/0	D/0	D/0	D/25	D/25	D/50	D/50	D/0	D/0
30	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 5000/0/35	Rx 0	45	35	45	35	75	65	D/400	D/350	100	100	N/A	N/A	D/325	D/325	D/0	D/0	D/45	D/35	D/45	D/35	D/250	D/250
31	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 5000/0/35	Rx 250	45	35	45	35	75	65	D/400	D/350	100	100	N/A	N/A	D/325	D/325	D/0	D/0	D/45	D/35	D/45	D/35	D/250	D/250
32	Off Exchange	Existing	45127PA0010135	Bronze QHDHP PPO 6650/0/0	Combined	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	N/A	N/A	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0
33	Off Exchange	New	45127PA0010195	Gold PPO 3000/0/15	Rx 0		15		15		30		D/150		100		N/A		D/0		D/0		15		D/30		125
34	Off Exchange	New	45127PA0010194	Gold PPO 3000/0/15	Rx 250		15		15		30		D/150		100		N/A		D/0		D/0		15		D/30		125
35	Off Exchange	Existing	82795PA0130001	Gold PPO 0/0/25	Rx 500	25	25	25	25	50	50	D/300	D/300	75	75	500	500	250	250	0	0	25	25	50	50	125	125
36	Off Exchange	Existing	53789PA0090004	Bronze HMO 7000/0/50	Combined	60	50	60	50	D/0	D/0	D/0	D/0	D/0	D/0	N/A	N/A	D/0	D/0	D/0	D/0	D/60	D/50	D/100	D/100	D/0	D/0

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Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	OP Surg AHC		Rx Ded		Rx Gen - Ded Applies?		Rx Gen Pref		Rx Gen Non-Pref		Rx Brand Pref		Rx Brand Non-Pref		Rx Specialty Coin Tier 1		Rx Specialty Max Tier 1		Rx Specialty Coin Tier 2		Rx Specialty Max Tier 2		Rx Gen P
						2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	0	0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
2	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	0	0	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
3	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	D/0	D/0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	D/0	D/0	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
5	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	D/300	D/300	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
6	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	D/300	D/300	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
7	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	D/200	D/200	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
8	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	D/200	D/200	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
9	Off Exchange	Existing	45127PA0010191	Gold PPO 2000/20/20	Rx 0	D/40%	D/40%	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
10	Off Exchange	Existing	45127PA0010190	Gold PPO 2000/20/20	Rx 250	D/40%	D/40%	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
11	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/20	Rx 0	D/250	D/250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
12	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/20	Rx 250	D/250	D/250	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
13	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/15	Combined	D/0	D/0	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%
14	Off Exchange	Existing	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 0	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
15	Off Exchange	Existing	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 250	D/500	D/500	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
16	Off Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 1000/0/25	Rx 0	D/125	D/125	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
17	Off Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 1000/0/25	Rx 250	D/125	D/125	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
18	Off Exchange	Existing	45127PA0010144	Silver PPO 3500/0/45	Rx 0	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
19	Off Exchange	Existing	45127PA0010143	Silver PPO 3500/0/45	Rx 250	D/500	D/500	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
20	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/35	Rx 0	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
21	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/35	Rx 250	D/500	D/500	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
22	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	D/1000	D/1000	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
23	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	D/1000	D/1000	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
24	Off Exchange	Existing	45127PA0010193	Silver PPO 5000/20/35	Rx 0	D/40%	D/40%	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
25	Off Exchange	Existing	45127PA0010192	Silver PPO 5000/20/35	Rx 250	D/40%	D/40%	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
26	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	D/1000	D/1000	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
27	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	D/1000	D/1000	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
28	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2750/0/25	Combined	D/0	D/0	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%
29	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	D/0	D/0	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%
30	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 5000/0/35	Rx 0	D/250	D/250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
31	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 5000/0/35	Rx 250	D/250	D/250	250	250	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
32	Off Exchange	Existing	45127PA0010135	Bronze QHDHP PPO 6650/0/0	Combined	D/0	D/0	Combined	Combined	Y	Y	0	0	0	0	0	0	0	0	0%	0%	0	0	0%	0%	0	0	0%
33	Off Exchange	New	45127PA0010195	Gold PPO 3000/0/15	Rx 0		D/250		0		N		4		15		45		70		20%		250		20%		350	
34	Off Exchange	New	45127PA0010194	Gold PPO 3000/0/15	Rx 250		D/250		250		N		4		15		45		70		20%		250		20%		350	
35	Off Exchange	Existing	82795PA0130001	Gold PPO 0/0/25	Rx 500	250	250	500	500	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
36	Off Exchange	Existing	53789PA0090004	Bronze HMO 7000/0/50	Combined	D/0	D/0	Combined	Combined	Y	Y	0	0	0	0	0	0	0	0	0%	0%	0	0	0%	0%	0	0	0%

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Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	ref Coins 2020	Rx Gen Non-Pref Coins 2019	Rx Gen Non-Pref Coins 2020	Rx Brand Pref Coin 2019	Rx Brand Pref Coin 2020	Rx Brand Non-Pref Coins 2019	Rx Brand Non-Pref Coins 2020	Rx Gen Pref Mail Copay 2019	Rx Gen Pref Mail Copay 2020	Rx Gen Non-Pref Mail Copay 2019	Rx Gen Non-Pref Mail Copay 2020	Rx Brand Pref Mail Copay 2019	Rx Brand Pref Mail Copay 2020	Rx Brand Non-Pref Mail Copay 2019	Rx Brand Non-Pref Mail Copay 2020
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
2	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
3	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
5	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
6	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
7	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
8	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
9	Off Exchange	Existing	45127PA0010191	Gold PPO 2000/20/20	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
10	Off Exchange	Existing	45127PA0010190	Gold PPO 2000/20/20	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
11	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/20	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
12	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/20	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
13	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/15	Combined	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
14	Off Exchange	Existing	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
15	Off Exchange	Existing	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
16	Off Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 1000/0/25	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
17	Off Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 1000/0/25	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
18	Off Exchange	Existing	45127PA0010144	Silver PPO 3500/0/45	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
19	Off Exchange	Existing	45127PA0010143	Silver PPO 3500/0/45	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
20	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/35	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
21	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/35	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
22	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
23	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
24	Off Exchange	Existing	45127PA0010193	Silver PPO 5000/20/35	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
25	Off Exchange	Existing	45127PA0010192	Silver PPO 5000/20/35	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
26	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
27	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
28	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2750/0/25	Combined	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
29	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
30	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 5000/0/35	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
31	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 5000/0/35	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
32	Off Exchange	Existing	45127PA0010135	Bronze QHDHP PPO 6650/0/0	Combined	0%	0%	0%	0%	0%	0%	0%	0	0	0	0	0	0	0	0
33	Off Exchange	New	45127PA0010195	Gold PPO 3000/0/15	Rx 0	0%		0%		0%		0%		8		30		90		140
34	Off Exchange	New	45127PA0010194	Gold PPO 3000/0/15	Rx 250	0%		0%		0%		0%		8		30		90		140
35	Off Exchange	Existing	82795PA0130001	Gold PPO 0/0/25	Rx 500	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
36	Off Exchange	Existing	53789PA0090004	Bronze HMO 7000/0/50	Combined	0%	0%	0%	0%	0%	0%	0%	0	0	0	0	0	0	0	0

Capital Advantage Assurance Company
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Benefit Categories

IP OP Professional	Type of Service
Inpatient	IP - CABG
Inpatient	IP - Cesarean Maternity Delivery
Inpatient	IP - Major Joint Procedures of Lower Extremity
Inpatient	IP - Maternity Non-delivery
Inpatient	IP - Medical
Inpatient	IP - Neonatal
Inpatient	IP - Newborn
Inpatient	IP - Normal maternity delivery
Inpatient	IP - Other Cardiovascular Procedures
Inpatient	IP - Other Surgical
Inpatient	IP - Psychiatric
Inpatient	IP - Substance Abuse
Inpatient	IP - Ungroupable
Outpatient	OP - Blood
Outpatient	OP - Cardiac Rehab
Outpatient	OP - Cardiovascular
Outpatient	OP - Dialysis
Outpatient	OP - Emergency Room
Outpatient	OP - Maternity Non-delivery Care
Outpatient	OP - Observation Room
Outpatient	OP - Other OP Services
Outpatient	OP - PT/OT/ST
Outpatient	OP - Pathology/Lab
Outpatient	OP - Pharmacy
Outpatient	OP - Psychiatric
Outpatient	OP - Radiology - CT/MRI/PET
Outpatient	OP - Radiology - General
Outpatient	OP - Substance Abuse
Outpatient	OP - Surgery
Outpatient	OP - Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - IP Psychiatric
Professional	IP Visits - IP Substance Abuse
Professional	IP Visits - Medical
Professional	Inpatient Surgery - Primary Surgeon
Professional	Inpatient Surgery - Anesthesia
Professional	Inpatient Surgery - Assistant Surgeon
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physicial Therapy
Professional	Pathology/Lab - IP
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - IP
Professional	Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - Medical
Professional	Independent Lab
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	OP Visits - OP Psychiatric
Professional	OP Visits - OP Substance Abuse
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physicial Therapy
Professional	Outpatient Surgery - Anesthesia
Professional	Outpatient Surgery - Office
Professional	Outpatient Surgery - Outpatient Facility
Professional	Pathology/Lab - OP
Professional	Pathology/Lab - Office
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - OP - CT/MRI/PET
Professional	Radiology - OP - General
Professional	Radiology - Office - CT/MRI/PET
Professional	Radiology - Office - General
Professional	Unmapped
Other Medical	Unmapped
Other Medical	OP - Ambulance
Other Medical	OP - DME
Other Medical	OP - Home Health/PDN
Other Medical	OP - Medical Surgical Supplies
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams

Capital Advantage Assurance Company
Small Group Rates
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Benefit Mix Changes

Benefit Mix Calculation

	Med Manual Cost	Rx Manual Cost	Manual Cost PMPM
Average in Experience Period	290.20	50.31	340.51
Average in Rating Period	285.93	51.98	337.90
Benefit Mix Adjustment	0.99	1.03	0.99

BEP Manual Cost Calculation

			290.20	50.31	340.51	750,224
			Med Man Cost	Rx Man Cost	Manual Cost	
HIOS 14 Digit	Med Plan	Rx Plan	PMPM	PMPM	PMPM	BEP MM
45127PA0010054	PPOCJ362	RXRCJ421	359.94	43.48	403.42	16,284
45127PA0010055	PPOCJ362	RXRCJ422	360.02	52.43	412.45	38,206
45127PA0010057	PPOCJ363	RXRCJ423	351.59	43.48	395.07	12,326
45127PA0010058	PPOCJ363	RXRCJ424	351.62	52.43	404.05	30,916
45127PA0010069	PPRCJ226	RXRCJ425	266.75	43.48	310.23	1,354
45127PA0010069	PPRCJ228	RXRCJ460	266.31	43.48	309.79	217
45127PA0010070	PPRCJ226	RXRCJ426	267.00	52.43	319.43	3,243
45127PA0010070	PPRCJ228	RXRCJ461	0.00	0.00	0.00	0
45127PA0010072	PPRCJ227	RXRCJ427	259.80	43.48	303.28	638
45127PA0010073	PPRCJ227	RXRCJ428	260.02	52.43	312.45	2,934
45127PA0010084	PPOCJ364	RXRCJ429	313.39	43.48	356.87	21,575
45127PA0010085	PPOCJ364	RXRCJ430	313.48	52.43	365.91	78,785
45127PA0010089	PPOCJ365	RXRCJ431	290.89	43.48	334.37	25,633
45127PA0010089	PPOCJ374	RXRCJ458	293.21	43.48	336.69	14,978
45127PA0010090	PPOCJ365	RXRCJ432	290.97	52.43	343.40	91,580
45127PA0010090	PPOCJ374	RXRCJ459	293.33	52.43	345.76	53,562
45127PA0010100	PPOCJ366	RXRCJ433	334.82	43.48	378.30	827
45127PA0010100	PPOCJ372	RXRCJ452	339.37	43.48	382.85	989
45127PA0010101	PPOCJ366	RXRCJ434	334.94	52.43	387.37	1,136
45127PA0010101	PPOCJ372	RXRCJ453	339.47	52.43	391.90	1,795
45127PA0010116	PPOCJ367	RXRCJ435	325.53	43.48	369.01	6,092
45127PA0010116	PPOCJ373	RXRCJ454	328.08	43.48	371.56	5,045
45127PA0010117	PPOCJ367	RXRCJ436	325.64	52.43	378.07	16,228
45127PA0010117	PPOCJ373	RXRCJ455	328.17	52.43	380.60	19,314
45127PA0010124	PPQCJ612	RXQCJ612	254.04	55.77	309.81	17,261
45127PA0010124	PPQCJ612	RXQCJ612	254.04	55.77	309.81	34,551
45127PA0010131	PPOCJ368	RXRCJ437	259.80	43.48	303.28	12,336
45127PA0010131	PPOCJ376	RXRCJ466	263.98	43.48	307.46	10,470
45127PA0010132	PPOCJ368	RXRCJ438	260.02	52.43	312.45	36,337
45127PA0010132	PPOCJ376	RXRCJ467	264.22	52.43	316.65	22,733
45127PA0010135	PPQCJ614	RXQCJ614	181.87	39.92	221.79	9,706
45127PA0010135	PPQCJ614	RXQCJ614	181.87	39.92	221.79	17,217
45127PA0010143	PPOCJ369	RXRCJ439	268.72	43.48	312.20	26,157
45127PA0010144	PPOCJ369	RXRCJ440	268.95	52.43	321.38	75,860
45127PA0010161	PPQCJ616	RXQCJ616	282.75	62.07	344.82	2,862
45127PA0010161	PPQCJ616	RXQCJ616	282.75	62.07	344.82	7,538
45127PA0010170	PPQCJ619	RXQCJ619	0.00	0.00	0.00	0
45127PA0010170	PPQCJ619	RXQCJ619	0.00	0.00	0.00	0
45127PA0010170	PPQCJ620	RXQCJ620	222.40	48.82	271.22	4,609
45127PA0010170	PPQCJ621	RXQCJ621	0.00	0.00	0.00	0
45127PA0010184	PPOCJ370	RXRCJ441	249.88	43.48	293.36	4,792
45127PA0010184	PPOCJ377	RXRCJ468	254.38	43.48	297.86	2,096
45127PA0010185	PPOCJ370	RXRCJ442	250.22	52.43	302.65	4,867
45127PA0010185	PPOCJ377	RXRCJ469	254.72	52.43	307.15	5,616
45127PA0010186	PPOCJ371	RXRCJ443	247.97	43.48	291.45	3,812
45127PA0010187	PPOCJ371	RXRCJ444	248.31	52.43	300.74	2,493
45127PA0130001	EPOCJ378	RXRCJ456	0.00	0.00	0.00	0
45127PA0130002	EPOCJ378	RXRCJ457	0.00	0.00	0.00	0
45127PA0130003	EPOCJ379	RXRCJ464	0.00	0.00	0.00	0
45127PA0130004	EPOCJ379	RXRCJ465	0.00	0.00	0.00	0
53789PA0090004	HMOCJ440	RXRCJ445	204.99	45.00	249.98	1,734
53789PA0090007	HMOCJ441	RXRCJ446	287.30	43.48	330.78	596
53789PA0090008	HMOCJ441	RXRCJ447	287.40	52.43	339.83	684
53789PA0090011	HMOCJ442	RXRCJ448	257.91	43.48	301.39	466
53789PA0090012	HMOCJ442	RXRCJ449	258.17	52.43	310.60	506
82795PA0110006	PGOCJ507	RXRCJ450	320.57	50.90	371.47	312
82795PA0110007	PGOCJ508	RXRCJ451	267.35	50.90	318.25	956

Projected 2020 Manual C

	286.21	52.03	338.24	480,000
	Med Man Cost	Rx Man Cost		Proj Member
Mapped 2020 Plan	PMPM	PMPM	Total	Dis
45127PA0010054	356.64	47.48	404.12	13,297
45127PA0010055	356.66	54.36	411.02	27,144
45127PA0010057	350.24	47.48	397.72	8,615
45127PA0010058	350.27	54.36	404.63	19,201
45127PA0010116	329.16	47.48	376.64	9,573
45127PA0010117	329.21	54.36	383.57	29,755
45127PA0010084	309.18	47.48	356.66	13,363
45127PA0010085	309.23	54.36	363.59	42,754
45127PA0130001	318.15	47.48	365.63	110
45127PA0130002	318.20	54.36	372.56	55
45127PA0010161	281.36	61.76	343.12	5,541
45127PA0010089	288.69	47.48	336.17	26,285
45127PA0010090	288.74	54.36	343.10	88,075
45127PA0010190	257.21	47.48	304.69	231
45127PA0010191	257.46	54.36	311.82	154
45127PA0010194	276.36	47.48	323.84	1,102
45127PA0010195	276.40	54.36	330.76	4,406
45127PA0010188	268.50	47.48	315.98	1,102
45127PA0010189	268.61	54.36	322.97	1,146
45127PA0010124	239.51	52.57	292.08	23,123
45127PA0010143	260.14	47.48	307.62	14,916
45127PA0010144	260.30	54.36	314.66	46,092
45127PA0130003	251.50	47.48	298.98	242
45127PA0130004	251.72	54.36	306.08	55
45127PA0010170	222.11	48.75	270.86	17,351
45127PA0010131	256.62	47.48	304.10	17,681
45127PA0010132	256.78	54.36	311.14	34,051
45127PA0010184	246.49	47.48	293.97	4,726
45127PA0010185	246.75	54.36	301.11	8,692
45127PA0010192	226.38	47.48	273.86	99
45127PA0010193	226.67	54.36	281.03	22
45127PA0010186	242.57	47.48	290.05	2,435
45127PA0010187	242.86	54.36	297.22	2,908
45127PA0010135	178.46	39.18	217.64	15,698

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2020
Trend

Trend by Service Category

Category	Year 1 Cost	Year 1 Util	Year 2 Cost	Year 2 Util	Induced Demand	Total Year 1	Total Year 2	Weights	Total Weights
Inpatient Hospital	6.40%	1.50%	7.00%	1.50%	0.0%	8.0%	8.6%	24%	20%
Outpatient Hospital	6.00%	1.00%	6.70%	1.00%	0.0%	7.1%	7.8%	44%	36%
Professional	4.70%	1.00%	4.40%	1.00%	0.0%	5.7%	5.4%	28%	23%
Other Medical	6.00%	1.00%	6.70%	1.00%	0.0%	7.1%	7.8%	4%	3%
Capitation	0.00%	0.00%	0.00%	0.00%	0.0%	0.0%	0.0%	0%	0%
Prescription Drug	9.90%	0.40%	9.70%	1.30%	0.0%	10.3%	11.1%	100%	18%
Dental & Vision	1.00%	2.00%	1.00%	2.00%	0.0%	3.0%	3.0%	100%	100%

Aggregate Pricing Trend Year 1	
Total	7.5%
Medical	6.9%
Drug	10.3%
Agg Med + Rx Trend	7.5%
Dental and Vision	3.0%

Aggregate Pricing Trend Year 2	
Total	8.0%
Medical	7.3%
Drug	11.1%
Agg Med + Rx Trend	8.0%
Dental and Vision	3.0%

URRT Categories	Year 1 Raw Trends Cost	Year 1 Raw Trends Utilization	Year 1 Raw Trends Composite	Year 2 Raw Trends Cost	Year 2 Raw Trends Utilization	Year 2 Raw Trends Composite
Inpatient Hospital	5.2%	1.5%	6.8%	5.8%	1.5%	7.4%
Outpatient Hospital	4.8%	1.0%	5.9%	5.5%	1.0%	6.5%
Professional	3.5%	1.0%	4.5%	3.2%	1.0%	4.3%
Other Medical	4.8%	1.0%	5.9%	5.5%	1.0%	6.5%
Capitation			0.0%			0.0%
Prescription Drugs	7.6%	0.4%	8.1%	7.4%	1.3%	8.7%
Dental & Vision	1.0%	2.0%	3.0%	1.0%	2.0%	3.0%

Adjustments to Pricing Trend

Medical		Drug	
Intensity	0.5%	Contracting	-0.2%
Leveraging	0.7%	Leveraging	1.0%
Demographics	0.0%	Demographics	0.0%
Buy-Downs	0.0%	Buy-Downs	0.0%
Other	0.0%	Pipeline	1.5%
Total	1.2%	Total	2.3%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2020
Credibility Manual Development for URRT

Experience Period Member Months 782,036

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend Cost	Year 1 Trend Utilization	Year 2 Trend Cost	Year 2 Trend Utilization	Trended EHB Allowed Claims PMPM	Incurred	Allowed	PMPM
Inpatient Hospital	$ 110.01	1.064	1.015	1.070	1.015	129.03	$ 83,972,859	$ 86,034,069	$ 110.01
Outpatient Hospital	$ 198.70	1.060	1.010	1.067	1.010	229.25	$ 128,887,944	$ 155,389,154	$ 198.70
Professional	$ 126.34	1.047	1.010	1.044	1.010	140.87	$ 74,520,168	$ 98,798,745	$ 126.34
Other Medical	$ 16.03	1.060	1.010	1.067	1.010	18.49	$ 9,644,925	$ 12,538,876	$ 16.03
Capitation	$ 0.08	1.000	1.000	1.000	1.000	0.08	$ 60,947	$ 60,947	$ 0.08
Prescription Drug	$ 96.60	1.099	1.004	1.097	1.013	118.45	$ 62,759,365	$ 75,547,964	$ 96.60
Total	$ 547.76					636.18			$ 547.76

* All data experience is from CAAC, and other CBC subsidiaries - Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC)

Morbidity	1.070
Other	
Change in Demographics	1.0000
Change in Network	0.9999
Change in Benefits	1.0000
Change in Other	1.0000
Projected Index Rate	680.66

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2020
Paid to Allowed Ratio Development

Medical Rate Development

Base Experience Period:	1/1/2018-12/31/2018
Data as of	3/31/2019
Rating Period:	1/1/2020 - 12/31/2020
Trend Months:	24
Trend:	6.9%

1	Medical Paid and Incurred Claims + ACA Payments	291,961,365
2	Completion Factor	0.99
3	BEP Completed Claims (1) / (2)	295,595,516
4	BEP Member Months	782,036
5	BEP Completed Claim PMPM (3) / (4)	377.98
6	Trend Factor	1.14
7	Trended Claim PMPM (5) x (6)	432.11
8	Benefit Change Factor	0.99
9	Morbidity	1.070
10	Capitation	60,947
11	Capitation PMPM	0.08
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	455.63

	Expected Claim PMPM in Rating Period
Medical	455.63
Drug	115.34
Pediatric Dental	1.90
Pediatric Vision	0.18
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	573.05
Total Expected Incurred in Rating Period Net RA	582.18

Projected Allowed	680.67
Paid to Allowed Ratio	0.842

Drug Rate Development

Base Experience Period:	1/1/2018-12/31/2018
Data as of	3/31/2019
Rating Period:	1/1/2020 - 12/31/2020
Trend Months:	24
Trend:	10.3%

1	BEP Paid and Incurred Claims	79,367,107
2	Completion Factor	1.000
3	BEP Completed Claims (1) / (2)	79,367,107
4	BEP Member Months	782,036
5	BEP Completed Claim PMPM (3) / (4)	101.49
6	Trend Factor	1.22
7	Trended Claim PMPM (5) x (6)	123.56
8	Benefit Change Factor	1.03
9	Morbidity	1.07
10	Rx Rebates	16,607,743
11	Rx Rebates PMPM	21.24
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	115.34

Pediatric Dental Rate Development

Base Experience Period:	1/1/2018-12/31/2018
Data as of	3/31/2019
Rating Period:	1/1/2020 - 12/31/2020
Trend Months:	24
Trend:	3.0%

1	BEP Paid and Incurred Claims	1,285,581
2	Completion Factor	0.982
3	BEP Completed Claims (1) / (2)	1,309,126
4	BEP Member Months	782,036
5	BEP Completed Claim PMPM (3) / (4)	1.67
6	Trend Factor	1.06
7	Trended Claim PMPM (5) x (6)	1.78
8	Benefit Change Factor	1.00
9	Morbidity	1.07
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	1.90

Pediatric Vision Rate Development

Base Experience Period:	1/1/2018-12/31/2018
Data as of	3/31/2019
Rating Period:	1/1/2020 - 12/31/2020
Trend Months:	24
Trend:	3.0%

1	BEP Paid and Incurred Claims	120,321
2	Completion Factor	0.992
3	BEP Completed Claims (1) / (2)	121,254
4	BEP Member Months	782,036
5	BEP Completed Claim PMPM (3) / (4)	0.16
6	Trend Factor	1.06
7	Trended Claim PMPM (5) x (6)	0.16
8	Benefit Change Factor	1.00
9	Morbidity	1.07
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	0.18

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2020
Retention

	Medical + Rx	Dental	Vision	Total	% of Premium
Reinsurance Contribution	$0.00	$0.00	$0.00	$0.00	0.0%
Risk Adjustment Fee	$0.18	$0.00	$0.00	$0.18	0.0%
Admin PMPM	$40.01	$0.60	$0.09	$40.70	5.9%
Broker PMPM	$19.95	$0.00	$0.00	$19.95	2.9%
Value Based Benefits	$5.20	$0.00	$0.00	$5.20	0.8%
BCBSA Identity Theft Protection	$0.02	$0.00	$0.00	$0.02	0.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
HRA Admin Fee PMPM *	$2.66	$0.00	$0.00	$2.66	0.4%
Patient-Centered Outcomes Research Trust Fund:	$0.00	$0.00	$0.00	$0.00	0.0%
Insurer Tax	3.0%	3.0%	3.0%	3.0%	3.0%
Exchange Fee	$0.00	$0.00	$0.00	$0.00	0.0%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

* HRA Admin fee in charged to HRA plans only

Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters 3.03%

Quarter	% of Enrollees	HIF
1	33%	2.89%
2	15%	2.98%
3	14%	3.07%
4	38%	3.15%

	2020 assessmen	2021 assessment
0	2.89%	3.24%
3	2.89%	3.24%
6	2.89%	3.24%
9	2.89%	3.24%

	Admin	Profit	Taxes
	10.1%	2.0%	3.5%
Claims	6.0%		
Broker	2.9%		
Quality Improvement	1.2%		

Expected Incurred	582.18

HIOS	45127PA0010055	45127PA0010054	45127PA0010057	45127PA0010058	45127PA0010116	45127PA0010117	45127PA0010084	45127PA0010085	45127PA0130001	45127PA0130002	45127PA0010161	45127PA0010089	45127PA0010090	45127PA0010190	45127PA0010191	45127PA0010194	45127PA0010195
	Platinum PPO	Platinum PPO	Platinum PPO	Platinum PPO	Gold PPO	Gold PPO	Gold PPO	Gold PPO	Gold Valley Advantage EPO	Gold Valley Advantage EPO	Gold QHDHP PPO 1500/0/15	Gold PPO	Gold PPO	Gold PPO	Gold PPO	Gold PPO	Gold PPO
Med Plan	0/0/15	0/0/15	250/0/15	250/0/15	500/0/20	500/0/20	1000/0/25	1000/0/25	1000/0/25	1000/0/25	Combined	2000/0/20	2000/0/20	2000/0/20	2000/0/20	3000/0/15	3000/0/15
Rx Plan	Rx 0	Rx 250	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250
Deductible	0	0	250	250	500	500	1000	1000	1000	1000	1500	2000	2000	2000	2000	#N/A	#N/A
Expected Claim Cost	752.55	740.67	713.27	725.17	663.69	675.62	622.94	634.88	572.18	583.16	606.07	572.88	584.01	540.45	552.75	551.13	563.04
Expected Premium PMPM *	$869.46	$856.84	$827.75	$840.39	$775.07	$787.76	$731.80	$744.48	$677.89	$689.55	$713.87	$677.78	$690.45	$644.19	$657.24	$655.52	$668.17
Allowed Adjustments to Premium for MLR																	
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Risk Adjustment Fee	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	26.34	25.96	25.08	25.46	23.48	23.87	22.17	22.56	20.54	20.89	21.63	20.54	20.92	19.52	19.91	19.86	20.24
Exchange Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quality Improvement	3.48	3.43	3.31	3.36	3.10	3.15	2.93	2.98	2.71	2.76	2.86	2.71	2.76	2.58	2.63	2.62	2.67
Federal Income Tax**	3.65	3.60	3.48	3.53	3.26	3.31	3.07	3.13	2.85	2.90	3.00	2.85	2.90	2.71	2.76	2.75	2.81
MLR Adjusted Premium	$835.81	$823.67	$795.70	$807.86	$745.05	$757.25	$703.44	$715.64	$651.61	$662.83	$686.21	$651.51	$663.69	$619.21	$631.76	$630.10	$642.27
Expected Member Distribution	5.7%	2.8%	1.8%	4.0%	2.0%	6.2%	2.8%	8.9%	0.0%	0.0%	1.2%	5.5%	18.3%	0.0%	0.0%	0.2%	0.9%

HIOS	45127PA0010188	45127PA0010189	45127PA0010124	45127PA0010143	45127PA0010144	45127PA0130003	45127PA0130004	45127PA0010170	45127PA0010131	45127PA0010132	45127PA0010184	45127PA0010185	45127PA0010192	45127PA0010193	45127PA0010186	45127PA0010187	45127PA0010135
	Gold Shared Deductible PPO	Gold Shared Deductible PPO	Silver QHDHP PPO 2750/0/25	Silver PPO 3500/0/45	Silver PPO 3500/0/45	Silver Valley Advantage EPO	Silver Valley Advantage EPO	Silver QHDHP PPO 3500/0/25	Silver PPO 4000/0/35	Silver PPO 4000/0/35	Silver PPO 5000/0/35	Silver PPO 5000/0/35	Silver PPO 5000/20/35	Silver PPO 5000/20/35	Silver PPO 6000/0/35	Silver PPO 6000/0/35	Bronze QHDHP PPO 6650/0/0
Med Plan	3000/0/25 - 500	3000/0/25 - 500				5000/0/35	5000/0/35										
Rx Plan	Rx 250	Rx 0	Combined	Rx 250	Rx 0	Rx 250	Rx 0	Combined	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Combined
Deductible	3000	3000	2750	3500	3500	5000	5000	3500	4000	4000	5000	5000	5000	5000	6000	6000	6650
Expected Claim Cost	574.26	586.32	525.83	510.33	522.44	440.85	452.07	483.02	500.21	512.31	471.27	483.53	454.71	467.03	460.99	473.29	387.83
Expected Premium PMPM *	$680.09	$692.91	$628.66	$612.19	$625.05	$538.40	$550.31	$583.20	$601.44	$614.30	$570.70	$583.72	$553.12	$566.20	$559.79	$572.84	$482.07
Allowed Adjustments to Premium for MLR																	
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Risk Adjustment Fee	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	20.61	20.99	19.05	18.55	18.94	16.31	16.67	17.67	18.22	18.61	17.29	17.69	16.76	17.15	16.96	17.36	14.61
Exchange Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quality Improvement	2.72	2.77	2.51	2.45	2.50	2.15	2.20	2.33	2.41	2.46	2.28	2.33	2.21	2.26	2.24	2.29	1.93
Federal Income Tax**	2.86	2.91	2.64	2.57	2.63	2.26	2.31	2.45	2.53	2.58	2.40	2.45	2.32	2.38	2.35	2.41	2.02
MLR Adjusted Premium	$653.73	$666.05	$604.28	$588.44	$600.81	$517.49	$528.94	$560.56	$578.10	$590.47	$548.55	$561.07	$531.64	$544.22	$538.06	$550.61	$463.33
Expected Member Distribution	0.2%	0.2%	4.8%	3.1%	9.6%	0.1%	0.0%	3.6%	3.7%	7.1%	1.0%	1.8%	0.0%	0.0%	0.5%	0.6%	3.3%

Unadjusted Premium	$690.89
Expected MLR Adjusted Premium	$664.11
MLR	**87.7%**

* From Exhibit L

**21% of profit or contingency (assumed to be 2%)

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2020
Projected Index Rate

Projected Index Rate	$680.67

Effective Date	Total Index Rate	Trend	Distribution of Members	Projected Allowed	Market Adjusted Index Rate
January - March (Index 1)	$680.67		33%	$680.67	
April - June (Index 2)	$693.13	7.5%	15%	$693.52	
July - September (Index 3)	$705.82	7.5%	14%	$706.61	
October - December (Index 4)	$718.74	7.5%	38%	$719.96	
Average for Projection Period	$700.60			$701.24	$712.08

* From URRT and Exhibit B

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2020
Market Adjusted Index Rate

Development of Market Adjusted Index Rate

Q1 Index Rate	680.67
Paid to Allowed	0.84
Q1 Projected Claims	573.05
Net Projected ACA Reinsurace Recoveries	0.00
Net Projected Risk Adjustments PMPM	-9.13
Exchange User Fee Adjustment	0.00
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	582.18
Q1 Market Adjusted Index Rate	691.51

Development of Exchange User Fee

Average SHOP Premium	$0.00
Average Exchange Fee	$0.00
Percentage of Membership on SHOP	0%
Exchange Fee to Add to Market Index Rate	$0.00

Development of Risk Adjustment Projection

Projected 2020 Risk Adjustment Transfer	-$9.13

Projected 2018 Risk Adjustment Payment Payable	$5,325,755
2018 MemberMonths	776,783
Projected 2018 Risk Adjustment Payment PMPM	$6.86

Adjust Base Experience Period to Base Plan

	Medical	Rx	Ped Dental	Ped Vision	Total
Expected Claim PMPM in Rating Period	455.63	115.34	1.90	0.18	573.05
Adjustment to Base Plan	0.831	0.831	1.00	1.00	0.83
Adjustment for Network	1.000	1.000	1.000	1.000	1.000
Adjustment for Induced Demand	1.000	1.000	1.000	1.000	1.000
Expected Claim Base Plan Before Plan Specific Induced Demand	548.03	138.73	1.90	0.18	688.84

Rate Development by Benefit Option	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange
Level of Coverage	**Platinum**	**Platinum**	**Platinum**	**Platinum**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**
HIOS	**45127PA0010055**	**45127PA0010054**	**45127PA0010057**	**45127PA0010058**	**45127PA0010116**	**45127PA0010117**	**45127PA0010084**	**45127PA0010085**	**45127PA0130001**	**45127PA0130002**	**45127PA0010161**	**45127PA0010089**	**45127PA0010090**
Med Plan Name:	**Platinum PPO 0/0/15**	**Platinum PPO 0/0/15**	**Platinum PPO 250/0/15**	**Platinum PPO 250/0/15**	**Gold PPO 500/0/20**	**Gold PPO 500/0/20**	**Gold PPO 1000/0/25**	**Gold PPO 1000/0/25**	**Gold Valley Advantage EPO 1000/0/25**	**Gold Valley Advantage EPO 1000/0/25**	**Gold QHDHP PPO 1500/0/15**	**Gold PPO 2000/0/20**	**Gold PPO 2000/0/20**
Rx:	**Rx 0**	**Rx 250**	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Combined**	**Rx 250**	**Rx 0**
Plan Type:	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**EPO**	**EPO**	**PPO**	**PPO**	**PPO**
HRA	N	N	N	N	N	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51
AV and Cost Sharing Adjustment	1.01	1.00	0.96	0.98	0.95	0.97	0.89	0.91	0.89	0.91	0.87	0.82	0.84
Network	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.920	0.920	1.000	1.000	1.000
Induced Demand	1.075	1.075	1.075	1.075	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010
Plan Pricing Relativities:													
Manual PMPM	406.40	399.98	385.18	391.61	381.64	388.50	358.21	365.07	357.63	364.49	348.51	328.96	335.82
Pricing Relativity	1.000	0.984	0.948	0.964	0.882	0.898	0.828	0.844	0.760	0.775	0.805	0.760	0.776
Projected Claims	740.77	729.07	702.10	713.82	653.30	665.04	613.19	624.94	563.23	574.03	596.58	563.12	574.87
Total Projected Claims PMPM + Market Level Adjustments:	752.55	740.67	713.27	725.17	663.69	675.62	622.94	634.88	572.18	583.16	606.07	572.08	584.01
Retention													
Admin PMPM	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70
Broker PMPM	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95
Risk Adjustment User Fee	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18
HRA Admin Fee	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Value-Based Benefits	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20
BCBSA Identity Theft	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Insurer Tax	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Neutrality	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
Total Premium Single Rate:	$544.85	$536.94	$518.71	$526.63	$485.70	$493.65	$458.58	$466.53	$424.80	$432.11	$447.35	$424.73	$432.67
Plan Adjusted Index Rates	$869.46	$856.84	$827.75	$840.39	$775.07	$787.76	$731.80	$744.48	$677.89	$689.55	$713.87	$677.78	$690.45
Expected Member Distribution	5.7%	2.8%	1.8%	4.0%	2.0%	6.2%	2.8%	8.9%	0.0%	0.0%	1.2%	5.5%	18.3%
Relativity Checks													
Claims	1.00	0.98	0.95	0.96	0.94	0.96	0.88	0.90	0.88	0.90	0.86	0.81	0.83
Premium	1.00	0.99	0.95	0.97	0.89	0.91	0.84	0.86	0.78	0.79	0.82	0.78	0.79
	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87
Admin	8.0%	8.1%	8.4%	8.2%	8.9%	8.8%	9.4%	9.2%	10.1%	10.0%	9.6%	10.1%	9.9%
Taxes	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%

Rate Development by Benefit Option	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange
Level of Coverage	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**
HIOS	**45127PA0010190**	**45127PA0010191**	**45127PA0010194**	**45127PA0010195**	**45127PA0010188**	**45127PA0010189**	**45127PA0010124**	**45127PA0010143**	**45127PA0010144**	**45127PA0130003**	**45127PA0130004**	**45127PA0010170**	**45127PA0010131**
Med Plan Name:	**Gold PPO 2000/20/20**	**Gold PPO 2000/20/20**	**Gold PPO 3000/0/15**	**Gold PPO 3000/0/15**	**Gold Shared Deductible PPO 3000/0/25 - 500**	**Gold Shared Deductible PPO 3000/0/25 - 500**	**Silver QHDHP PPO 2750/0/25**	**Silver PPO 3500/0/45**	**Silver PPO 3500/0/45**	**Silver Valley Advantage EPO 5000/0/35**	**Silver Valley Advantage EPO 5000/0/35**	**Silver QHDHP PPO 3500/0/25**	**Silver PPO 4000/0/35**
Rx:	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Combined**	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Combined**	**Rx 250**
Plan Type:	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**EPO**	**EPO**	**PPO**	**PPO**
HRA	N	N	N	N	N	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51
AV and Cost Sharing Adjustment	0.77	0.79	0.79	0.81	0.82	0.84	0.79	0.77	0.78	0.72	0.74	0.73	0.75
Network	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.920	0.920	1.000	1.000
Induced Demand	1.010	1.010	1.010	1.010	1.010	1.010	0.963	0.963	0.963	0.963	0.963	0.963	0.963
Plan Pricing Relativities:													
Manual PMPM	310.77	317.84	316.91	323.76	330.22	337.15	317.04	307.70	315.00	288.92	296.27	291.23	301.60
Pricing Relativity	0.718	0.734	0.732	0.748	0.763	0.779	0.699	0.678	0.694	0.586	0.601	0.642	0.665
Projected Claims	531.99	544.09	542.50	554.23	565.27	577.14	517.60	502.34	514.26	433.95	444.99	475.46	492.38
Total Projected Claims PMPM + Market Level Adjustments:	540.45	552.75	551.13	563.04	574.26	586.32	525.83	510.33	522.44	440.85	452.07	483.02	500.21
Retention													
Admin PMPM	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70
Broker PMPM	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95
Risk Adjustment User Fee	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18
HRA Admin Fee	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Value-Based Benefits	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20
BCBSA Identity Theft	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Insurer Tax	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Neutrality	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
Total Premium Single Rate:	$403.68	$411.86	$410.78	$418.71	$426.18	$434.21	$393.95	$383.63	$391.69	$337.39	$344.85	$365.46	$376.89
Plan Adjusted Index Rates	$644.19	$657.24	$655.52	$668.17	$680.09	$692.91	$628.66	$612.19	$625.05	$538.40	$550.31	$583.20	$601.44
Expected Member Distribution	0.0%	0.0%	0.2%	0.9%	0.2%	0.2%	4.8%	3.1%	9.6%	0.1%	0.0%	3.6%	3.7%
Relativity Checks													
Claims	0.76	0.78	0.78	0.80	0.81	0.83	0.78	0.76	0.78	0.71	0.73	0.72	0.74
Premium	0.74	0.76	0.75	0.77	0.78	0.80	0.72	0.70	0.72	0.62	0.63	0.67	0.69
	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87
Admin	10.6%	10.4%	10.4%	10.3%	10.1%	9.9%	10.9%	11.2%	10.9%	12.6%	12.4%	11.7%	11.4%
Taxes	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%

Rate Development by Benefit Option	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange
Level of Coverage	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Bronze**
HIOS	**45127PA0010132**	**45127PA0010184**	**45127PA0010185**	**45127PA0010192**	**45127PA0010193**	**45127PA0010186**	**45127PA0010187**	**45127PA0010135**
Med Plan Name:	**Silver PPO 4000/0/35**	**Silver PPO 5000/0/35**	**Silver PPO 5000/0/35**	**Silver PPO 5000/20/35**	**Silver PPO 5000/20/35**	**Silver PPO 6000/0/35**	**Silver PPO 6000/0/35**	**Bronze QHDHP PPO 6650/0/0**
Rx:	**Rx 0**	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Combined**
Plan Type:	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**
HRA	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate	691.51	691.51	691.51	691.51	691.51	691.51	691.51	691.51
AV and Cost Sharing Adjustment	0.77	0.71	0.73	0.68	0.70	0.69	0.71	0.60
Network	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Induced Demand	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.935
Plan Pricing Relativities:								
Manual PMPM	308.90	284.15	291.54	274.17	281.59	277.95	285.36	240.85
Pricing Relativity	0.681	0.626	0.643	0.604	0.621	0.613	0.629	0.515
Projected Claims	504.29	463.89	475.96	447.60	459.72	453.77	465.88	381.75
Total Projected Claims PMPM + Market Level Adjustments:	512.31	471.27	483.53	454.71	467.03	460.99	473.29	387.83
Retention								
Admin PMPM	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70	$40.70
Broker PMPM	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95	$19.95
Risk Adjustment User Fee	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18	$0.18
HRA Admin Fee	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Value-Based Benefits	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20	$5.20
BCBSA Identity Theft	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02	$0.02
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Insurer Tax	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Neutrality	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
Total Premium Single Rate:	$384.95	$357.63	$365.79	$346.61	$354.81	$350.79	$358.97	$302.09
Plan Adjusted Index Rates	$614.30	$570.70	$583.72	$553.12	$566.20	$559.79	$572.84	$482.07
Expected Member Distribution	7.1%	1.0%	1.8%	0.0%	0.0%	0.5%	0.6%	3.3%
Relativity Checks								
Claims	0.76	0.70	0.72	0.67	0.69	0.68	0.70	0.59
Premium	0.71	0.66	0.67	0.64	0.65	0.64	0.66	0.55
	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87	$65.87
Admin	11.1%	11.9%	11.7%	12.3%	12.0%	12.2%	11.9%	14.1%
Taxes	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%

Benefit Plans

		100%	480,000	-																					Annual Trend
#	Combo Description	Projected Membership	Proj MM	New or Existing	Product ID	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Network	Induced Demand	Product	Med Plan Description	Deductible	Drug Plan	Pediatric Dental	Pediatric Vision	Average Plan Adj Index Rate	Q1 Plan Adj Index Rate	Q2 Plan Adj Index Rate	Q3 Plan Adj Index Rate	Q4 Plan Adj Index Rate	Medical & Rx
1	Platinum PPO 0/0/15 Rx 0	5.7%	27,144	Existing	45127PA001	45127PA0010055	Off Exchange	Platinum	91.1%	101.2%	1.00	1.08	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded	$895.32	$869.06	$884.97	$901.16	$917.66	7.52%
2	Platinum PPO 0/0/15 Rx 250	2.8%	13,297	Existing	45127PA001	45127PA0010054	Off Exchange	Platinum	90.1%	99.6%	1.00	1.08	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded	$882.33	$856.45	$872.12	$888.08	$904.34	7.52%
3	Platinum PPO 250/0/15 Rx 0	4.0%	19,201	Existing	45127PA001	45127PA0010058	Off Exchange	Platinum	89.6%	97.5%	1.00	1.08	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded	$865.38	$839.99	$855.36	$871.02	$886.96	7.52%
4	Platinum PPO 250/0/15 Rx 250	1.8%	8,615	Existing	45127PA001	45127PA0010057	Off Exchange	Platinum	88.5%	95.9%	1.00	1.08	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded	$852.36	$827.36	$842.50	$857.92	$873.62	7.52%
5	Gold PPO 1000/0/25 Rx 0	8.9%	42,754	Existing	45127PA001	45127PA0010085	Off Exchange	Gold	79.3%	90.9%	1.00	1.01	PPO	Gold PPO 1000/0/25	1000	Rx 0	Embedded	Embedded	$766.62	$744.13	$757.75	$771.62	$785.74	7.52%
6	Gold PPO 1000/0/25 Rx 250	2.8%	13,363	Existing	45127PA001	45127PA0010084	Off Exchange	Gold	78.5%	89.2%	1.00	1.01	PPO	Gold PPO 1000/0/25	1000	Rx 250	Embedded	Embedded	$753.57	$731.46	$744.85	$758.48	$772.37	7.52%
7	Gold PPO 2000/0/20 Rx 0	18.3%	88,075	Existing	45127PA001	45127PA0010090	Off Exchange	Gold	78.3%	83.6%	1.00	1.01	PPO	Gold PPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$710.99	$690.13	$702.76	$715.62	$728.72	7.52%
8	Gold PPO 2000/0/20 Rx 250	5.5%	26,285	Existing	45127PA001	45127PA0010089	Off Exchange	Gold	77.5%	81.9%	1.00	1.01	PPO	Gold PPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$697.94	$677.46	$689.86	$702.49	$715.34	7.52%
9	Gold PPO 2000/20/20 Rx 0	0.0%	154	Existing	45127PA001	45127PA0010191	Off Exchange	Gold	78.1%	79.1%	1.00	1.01	PPO	Gold PPO 2000/20/20	2000	Rx 0	Embedded	Embedded	$676.79	$656.94	$668.96	$681.21	$693.67	7.52%
10	Gold PPO 2000/20/20 Rx 250	0.0%	231	Existing	45127PA001	45127PA0010190	Off Exchange	Gold	77.2%	77.4%	1.00	1.01	PPO	Gold PPO 2000/20/20	2000	Rx 250	Embedded	Embedded	$663.34	$643.88	$655.67	$667.67	$679.89	7.52%
11	Gold PPO 500/0/20 Rx 0	6.2%	29,755	Existing	45127PA001	45127PA0010117	Off Exchange	Gold	81.9%	96.7%	1.00	1.01	PPO	Gold PPO 500/0/20	500	Rx 0	Embedded	Embedded	$811.18	$787.39	$801.80	$816.47	$831.42	7.52%
12	Gold PPO 500/0/20 Rx 250	2.0%	9,573	Existing	45127PA001	45127PA0010116	Off Exchange	Gold	81.2%	95.0%	1.00	1.01	PPO	Gold PPO 500/0/20	500	Rx 250	Embedded	Embedded	$798.13	$774.72	$788.90	$803.34	$818.04	7.52%
13	Gold QHDHP PPO 1500/0/15	1.2%	5,541	Existing	45127PA001	45127PA0010161	Off Exchange	Gold	78.6%	86.8%	1.00	1.01	PPO	Gold QHDHP PPO 1500/0/15	1500	Combined	Embedded	Embedded	$735.12	$713.55	$726.61	$739.91	$753.45	7.52%
14	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	0.2%	1,146	Existing	45127PA001	45127PA0010189	Off Exchange	Gold	80.0%	84.0%	1.00	1.01	PPO	Gold Shared Deductible PPO 3000/0/25 - 500	3000	Rx 0	Embedded	Embedded	$713.51	$692.58	$705.25	$718.16	$731.30	7.52%
15	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	0.2%	1,102	Existing	45127PA001	45127PA0010188	Off Exchange	Gold	79.3%	82.2%	1.00	1.01	PPO	Gold Shared Deductible PPO 3000/0/25 - 500	3000	Rx 250	Embedded	Embedded	$700.32	$679.78	$692.22	$704.89	$717.79	7.52%
16	Gold Valley Advantage EPO 1000/0/25 Rx 0	0.0%	55	Existing	45127PA013	45127PA0130002	Off Exchange	Gold	80.8%	90.8%	0.92	1.01	EPO	Gold Valley Advantage EPO 1000/0/25	1000	Rx 0	Embedded	Embedded	$710.06	$689.23	$701.84	$714.69	$727.77	7.52%
17	Gold Valley Advantage EPO 1000/0/25 Rx 250	0.0%	110	Existing	45127PA013	45127PA0130001	Off Exchange	Gold	80.0%	89.1%	0.92	1.01	EPO	Gold Valley Advantage EPO 1000/0/25	1000	Rx 250	Embedded	Embedded	$698.05	$677.57	$689.97	$702.60	$715.46	7.52%
18	Silver PPO 3500/0/45 Rx 0	9.6%	46,092	Existing	45127PA001	45127PA0010144	Off Exchange	Silver	72.0%	78.4%	1.00	0.96	PPO	Silver PPO 3500/0/45	3500	Rx 0	Embedded	Embedded	$643.64	$624.76	$636.19	$647.84	$659.69	7.52%
19	Silver PPO 3500/0/45 Rx 250	3.1%	14,916	Existing	45127PA001	45127PA0010143	Off Exchange	Silver	71.4%	76.6%	1.00	0.96	PPO	Silver PPO 3500/0/45	3500	Rx 250	Embedded	Embedded	$630.40	$611.91	$623.11	$634.51	$646.12	7.52%
20	Silver PPO 4000/0/35 Rx 0	7.1%	34,051	Existing	45127PA001	45127PA0010132	Off Exchange	Silver	72.0%	76.9%	1.00	0.96	PPO	Silver PPO 4000/0/35	4000	Rx 0	Embedded	Embedded	$632.57	$614.01	$625.25	$636.70	$648.35	7.52%
21	Silver PPO 4000/0/35 Rx 250	3.7%	17,681	Existing	45127PA001	45127PA0010131	Off Exchange	Silver	71.3%	75.1%	1.00	0.96	PPO	Silver PPO 4000/0/35	4000	Rx 250	Embedded	Embedded	$619.33	$601.16	$612.16	$623.37	$634.78	7.52%
22	Silver PPO 5000/0/35 Rx 0	1.8%	8,692	Existing	45127PA001	45127PA0010185	Off Exchange	Silver	71.2%	72.6%	1.00	0.96	PPO	Silver PPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$601.09	$583.45	$594.13	$605.01	$616.08	7.52%
23	Silver PPO 5000/0/35 Rx 250	1.0%	4,726	Existing	45127PA001	45127PA0010184	Off Exchange	Silver	70.5%	70.8%	1.00	0.96	PPO	Silver PPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$587.67	$570.43	$580.88	$591.51	$602.33	7.52%
24	Silver PPO 5000/20/35 Rx 0	0.0%	22	Existing	45127PA001	45127PA0010193	Off Exchange	Silver	71.9%	70.1%	1.00	0.96	PPO	Silver PPO 5000/20/35	5000	Rx 0	Embedded	Embedded	$583.04	$565.94	$576.30	$586.84	$597.58	7.52%
25	Silver PPO 5000/20/35 Rx 250	0.0%	99	Existing	45127PA001	45127PA0010192	Off Exchange	Silver	71.1%	68.3%	1.00	0.96	PPO	Silver PPO 5000/20/35	5000	Rx 250	Embedded	Embedded	$569.57	$552.86	$562.98	$573.29	$583.78	7.52%
26	Silver PPO 6000/0/35 Rx 0	0.6%	2,908	Existing	45127PA001	45127PA0010187	Off Exchange	Silver	70.2%	71.1%	1.00	0.96	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded	$589.89	$572.58	$583.06	$593.73	$604.60	7.52%
27	Silver PPO 6000/0/35 Rx 250	0.5%	2,435	Existing	45127PA001	45127PA0010186	Off Exchange	Silver	69.5%	69.2%	1.00	0.96	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded	$576.43	$559.52	$569.76	$580.19	$590.81	7.52%
28	Silver QHDHP PPO 2750/0/25	4.8%	23,123	Existing	45127PA001	45127PA0010124	Off Exchange	Silver	71.2%	78.9%	1.00	0.96	PPO	Silver QHDHP PPO 2750/0/25	2750	Combined	Embedded	Embedded	$647.35	$628.36	$639.86	$651.57	$663.50	7.52%
29	Silver QHDHP PPO 3500/0/25	3.6%	17,351	Existing	45127PA001	45127PA0010170	Off Exchange	Silver	69.0%	72.5%	1.00	0.96	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded	$600.53	$582.92	$593.59	$604.45	$615.51	7.52%
30	Silver Valley Advantage EPO 5000/0/35 Rx 0	0.0%	55	Existing	45127PA013	45127PA0130004	Off Exchange	Silver	70.9%	73.8%	0.92	0.96	EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$566.68	$550.06	$560.12	$570.37	$580.81	7.52%
31	Silver Valley Advantage EPO 5000/0/35 Rx 250	0.1%	242	Existing	45127PA013	45127PA0130003	Off Exchange	Silver	70.2%	71.9%	0.92	0.96	EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$554.41	$538.14	$547.99	$558.02	$568.24	7.52%
32	Bronze QHDHP PPO 6650/0/0	3.3%	15,698	Existing	45127PA001	45127PA0010135	Off Exchange	Bronze	62.7%	60.0%	1.00	0.94	PPO	Bronze QHDHP PPO 6650/0/0	6650	Combined	Embedded	Embedded	$496.42	$481.85	$490.67	$499.65	$508.80	7.52%
33	Gold PPO 3000/0/15 Rx 0	0.9%	4,406	New	45127PA001	45127PA0010195	Off Exchange	Gold	77.1%	80.6%	1.00	1.01	PPO	Gold PPO 3000/0/15	3000	Rx 0	Embedded	Embedded	$688.05	$667.87	$680.09	$692.54	$705.21	7.52%
34	Gold PPO 3000/0/15 Rx 250	0.2%	1,102	New	45127PA001	45127PA0010194	Off Exchange	Gold	76.2%	78.9%	1.00	1.01	PPO	Gold PPO 3000/0/15	3000	Rx 250	Embedded	Embedded	$675.02	$655.22	$667.21	$679.42	$691.86	7.52%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2020
Calibration

Expected Average Age Factor:	1.549
List-Billed Adjustment for Max 3 Children	1.007
Adjusted Average Age Factor	1.539
Expected Average Region Factor:	1.04
Expected Average Tobacco Factor	1.00
Cumulative Rating Factors (Premium Neutrality):	1.596

Age Factors

Age	Distribution of Poplulation	Age Factor
0-14	13.3%	0.7650
15	1.1%	0.8330
16	1.0%	0.8590
17	1.0%	0.8850
18	1.1%	0.9130
19	1.2%	0.9410
20	1.2%	0.9700
21	1.3%	1.0000
22	1.4%	1.0000
23	1.5%	1.0000
24	1.5%	1.0000
25	1.6%	1.0040
26	1.5%	1.0240
27	1.6%	1.0480
28	1.7%	1.0870
29	1.7%	1.1190
30	1.7%	1.1350
31	1.7%	1.1590
32	1.6%	1.1830
33	1.6%	1.1980
34	1.5%	1.2140
35	1.6%	1.2220
36	1.6%	1.2300
37	1.8%	1.2380
38	1.6%	1.2460
39	1.7%	1.2620
40	1.6%	1.2780
41	1.5%	1.3020
42	1.7%	1.3250
43	1.6%	1.3570
44	1.5%	1.3970
45	1.7%	1.4440
46	1.7%	1.5000
47	1.8%	1.5630
48	2.0%	1.6350
49	2.0%	1.7060
50	1.9%	1.7860
51	2.1%	1.8650
52	2.1%	1.9520
53	2.0%	2.0400
54	2.2%	2.1350
55	2.2%	2.2300
56	2.1%	2.3330
57	2.2%	2.4370
58	2.2%	2.5480
59	2.2%	2.6030
60	2.2%	2.7140
61	2.1%	2.8100
62	1.9%	2.8730
63	1.7%	2.9520
64+	3.2%	3.0000

Region Factors

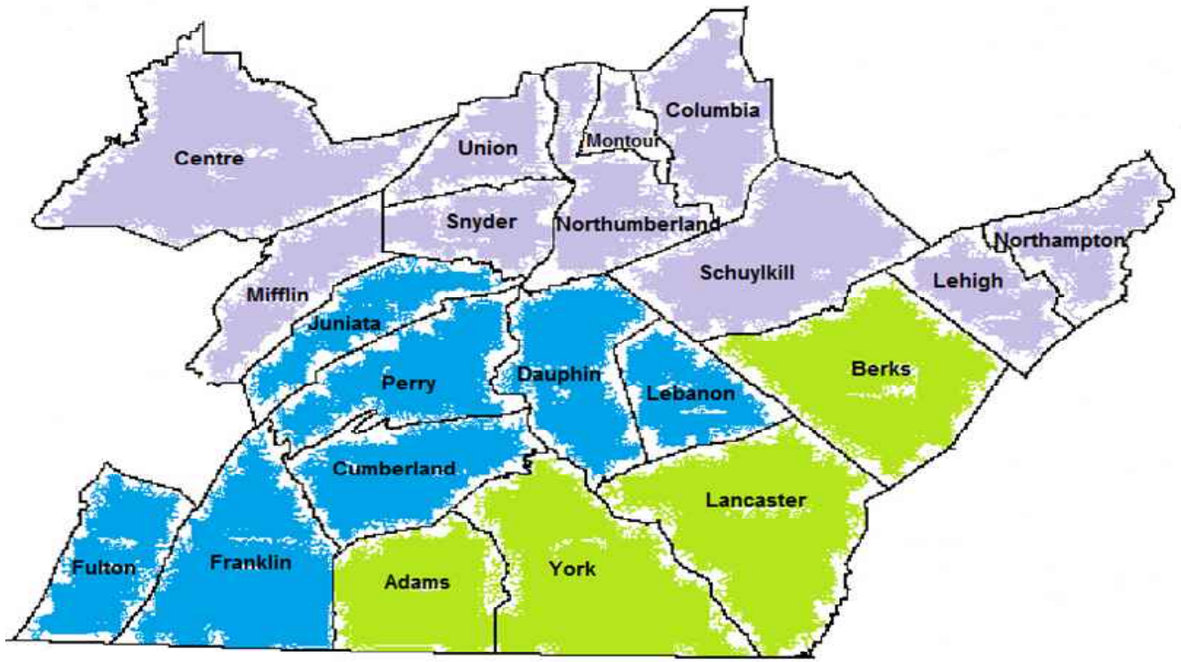
Region	Distribution of Population	Factor
6	39.3%	1.0000
7	41.6%	1.0800
9	19.1%	1.0200

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2020
Rating Factors

Age Factors

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

Region



Region	Factor
6	1.0000
7	1.0800
9	1.0200

Network	Factor
Valley Advantage EPO	0.920
PPO	1.00

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2020
Network Factor

Valley Advantage Network Factor Development

Savings Over Area Hospitals		% Claims	
IP	18%	33%	
OP	16%	33%	
Physician	8%	33%	
EPO Network/Non-EPO Movement			
St. Luke's	75%		Assumes 75% of claim dollars move to EPO product
Other	25%		In Group multi-option market
Blended Savings	11%		
Medical Rating Factor	90%		
Total Rating Factor	0.92		

*0.92 applied in rating

Aggregate Calculation to apply to URRT

Category	Network Factor	PMPM
Inpatient Hospital	0.895	110.43
Outpatient Hospital	0.895	199.31
Professional	0.895	126.56
Other Medical	1	16.03
Capitation	1	0.00
Prescription Drug	1	96.95
Total	0.92	549.28

Benefit Plans														Base Rates 1/1/2020 - 3/31/2020								Base Rates 4/1/2020 - 6/30/2020								Base Rates 7/1/2020 - 9/30/2020								Base Rates 10/1/2020 - 12/31/2020								Annual Trend	
#	Combo Description	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Indexed Demand	Product	Medical Plan Description	Deductible	Drug Plan Desc	Pediatric Dental	Pediatric Vision	Medical - Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total	Medical - Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total	Medical - Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total	Medical - Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total	Medical - Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total	Medical & Rx	Dental & Vision
1	Platinum PPO 0/0/15 Rx 0	45127PA0010015	Off Exchange	Platinum	91.1%	101.2%	1.08	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded	$543.27	$405.07	$89.79	$1.65	$0.18	$540.69	$553.04	$415.49	$91.55	$1.66	$0.18	$514.88	$563.51	$462.08	$93.24	$1.67	$0.18	$557.15	$563.01	$470.82	$93.15	$1.68	$0.18	$557.83	$576.83	$482.06	$94.99	$1.68	$0.18	$567.67	7.52%	3.0%
2	Platinum PPO 0/0/15 Rx 250	45127PA0010054	Off Exchange	Platinum	90.1%	99.6%	1.08	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded	$534.86	$405.07	$89.79	$1.65	$0.18	$536.69	$544.99	$415.49	$91.50	$1.66	$0.18	$546.83	$555.30	$462.08	$93.22	$1.67	$0.18	$557.15	$560.01	$470.82	$94.99	$1.68	$0.18	$567.67	$576.83	$482.06	$96.81	$1.68	$0.18	$587.40	7.52%	3.0%
3	Platinum PPO 250/0/15 Rx 0	45127PA0010058	Off Exchange	Platinum	89.6%	97.5%	1.08	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded	$524.55	$430.13	$94.42	$1.65	$0.18	$526.38	$534.48	$438.27	$96.21	$1.66	$0.18	$536.32	$544.60	$446.57	$98.03	$1.67	$0.18	$546.45	$554.90	$455.02	$99.88	$1.68	$0.18	$556.76	$566.57	$464.57	$101.76	$1.68	$0.18	$568.19	7.52%	3.0%
4	Platinum PPO 250/0/15 Rx 250	45127PA0010057	Off Exchange	Platinum	88.5%	95.9%	1.08	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded	$514.63	$430.13	$86.50	$1.65	$0.18	$518.46	$524.41	$438.27	$88.14	$1.66	$0.18	$528.25	$536.38	$446.57	$89.81	$1.67	$0.18	$538.23	$546.53	$455.02	$91.51	$1.68	$0.18	$548.39	$557.94	$464.57	$93.24	$1.68	$0.18	$559.63	7.52%	3.0%
5	Gold PPO 1000/0/25 Rx 0	45127PA0010085	Off Exchange	Gold	79.3%	90.9%	1.01	PPO	Gold PPO 1000/0/25	1000	Rx 0	Embedded	Embedded	$464.48	$380.88	$83.60	$1.65	$0.18	$466.31	$473.27	$388.08	$85.19	$1.66	$0.18	$475.11	$482.24	$395.44	$86.80	$1.67	$0.18	$484.09	$491.37	$402.92	$88.45	$1.68	$0.18	$493.23	7.52%	3.0%
6	Gold PPO 1000/0/25 Rx 250	45127PA0010084	Off Exchange	Gold	78.5%	89.2%	1.01	PPO	Gold PPO 1000/0/25	1000	Rx 250	Embedded	Embedded	$456.54	$380.88	$75.66	$1.65	$0.18	$458.37	$465.19	$388.08	$77.11	$1.66	$0.18	$467.03	$473.99	$395.44	$78.55	$1.67	$0.18	$475.84	$483.57	$402.92	$80.05	$1.68	$0.18	$484.83	7.52%	3.0%
7	Gold PPO 2000/0/20 Rx 0	45127PA0010090	Off Exchange	Gold	78.3%	83.6%	1.01	PPO	Gold PPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$430.64	$353.13	$77.51	$1.65	$0.18	$432.47	$438.80	$359.82	$78.98	$1.66	$0.18	$440.64	$447.11	$366.63	$80.48	$1.67	$0.18	$448.96	$455.57	$373.57	$82.00	$1.68	$0.18	$457.43	7.52%	3.0%
8	Gold PPO 2000/0/20 Rx 250	45127PA0010089	Off Exchange	Gold	77.4%	82.5%	1.01	PPO	Gold PPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$423.04	$353.13	$71.42	$1.65	$0.18	$424.86	$431.09	$359.82	$72.81	$1.66	$0.18	$433.04	$439.44	$366.63	$74.19	$1.67	$0.18	$441.35	$447.97	$373.57	$75.59	$1.68	$0.18	$449.62	7.52%	3.0%
9	Gold PPO 2000/20/20 Rx 0	45127PA0010191	Off Exchange	Gold	79.1%	79.1%	1.01	PPO	Gold PPO 2000/20/20	2000	Rx 0	Embedded	Embedded	$409.84	$336.07	$73.77	$1.65	$0.18	$411.67	$417.60	$342.42	$75.17	$1.66	$0.18	$419.44	$425.51	$348.93	$76.59	$1.67	$0.18	$427.36	$435.57	$355.53	$78.04	$1.68	$0.18	$435.43	7.52%	3.0%
10	Gold PPO 2000/20/20 Rx 250	45127PA0010190	Off Exchange	Gold	77.2%	77.4%	1.01	PPO	Gold PPO 2000/20/20	2000	Rx 250	Embedded	Embedded	$401.66	$336.07	$65.59	$1.65	$0.18	$403.49	$409.27	$342.43	$66.84	$1.66	$0.18	$411.11	$417.02	$348.92	$68.10	$1.67	$0.18	$418.87	$424.92	$355.53	$69.39	$1.68	$0.18	$426.78	7.52%	3.0%
11	Gold PPO 500/0/20 Rx 0	45127PA0010117	Off Exchange	Gold	81.9%	96.7%	1.01	PPO	Gold PPO 500/0/20	500	Rx 0	Embedded	Embedded	$491.59	$403.11	$88.48	$1.65	$0.18	$493.42	$500.89	$410.73	$90.16	$1.66	$0.18	$502.73	$510.38	$418.51	$91.87	$1.67	$0.18	$512.23	$520.04	$426.43	$93.61	$1.68	$0.18	$521.90	7.52%	3.0%
12	Gold PPO 500/0/20 Rx 250	45127PA0010116	Off Exchange	Gold	81.2%	95.0%	1.01	PPO	Gold PPO 500/0/20	500	Rx 250	Embedded	Embedded	$483.65	$403.11	$80.54	$1.65	$0.18	$485.48	$492.80	$410.73	$82.07	$1.66	$0.18	$494.64	$502.13	$418.51	$83.62	$1.67	$0.18	$503.98	$511.64	$426.43	$85.21	$1.68	$0.18	$513.50	7.52%	3.0%
13	Gold QHDHP PPO 1500/0/15	45127PA0010161	Off Exchange	Gold	78.6%	86.8%	1.01	PPO	Gold QHDHP PPO 1500/0/15	1500	Combined	Embedded	Embedded	$445.32	$360.15	$80.15	$1.65	$0.18	$447.15	$453.78	$372.08	$81.67	$1.66	$0.18	$455.59	$462.34	$379.12	$83.22	$1.67	$0.18	$464.19	$471.10	$386.30	$84.80	$1.68	$0.18	$472.96	7.52%	3.0%
14	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	45127PA0010189	Off Exchange	Gold	80.0%	84.0%	1.01	PPO	Gold Shared Deductible PPO 3000/0/25 - 500	3000	Rx 0	Embedded	Embedded	$433.17	$354.38	$77.79	$1.65	$0.18	$434.00	$440.36	$361.10	$79.26	$1.66	$0.18	$442.20	$448.70	$367.93	$80.77	$1.67	$0.18	$450.55	$457.20	$374.90	$82.30	$1.68	$0.18	$459.06	7.52%	3.0%
15	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	45127PA0010188	Off Exchange	Gold	79.3%	82.2%	1.01	PPO	Gold Shared Deductible PPO 3000/0/25 - 500	3000	Rx 250	Embedded	Embedded	$424.15	$354.38	$69.77	$1.65	$0.18	$425.98	$432.19	$361.10	$71.09	$1.66	$0.18	$434.03	$440.37	$367.93	$72.44	$1.67	$0.18	$442.22	$448.71	$374.90	$73.81	$1.68	$0.18	$451.57	7.52%	3.0%
16	Gold Valley Advantage EPO 1000/0/25 Rx 0	45127PA0130002	Off Exchange	Gold	80.8%	90.8%	1.01	EPO	Gold Valley Advantage EPO 1000/0/25	1000	Rx 0	Embedded	Embedded	$430.08	$352.67	$77.41	$1.65	$0.18	$431.91	$438.22	$359.34	$78.88	$1.66	$0.18	$440.06	$446.52	$366.15	$80.37	$1.67	$0.18	$448.37	$454.98	$373.08	$81.90	$1.68	$0.18	$456.84	7.52%	3.0%
17	Gold Valley Advantage EPO 1000/0/25 Rx 250	45127PA0130001	Off Exchange	Gold	79.8%	89.3%	1.01	EPO	Gold Valley Advantage EPO 1000/0/25	1000	Rx 250	Embedded	Embedded	$421.08	$352.67	$72.42	$1.65	$0.18	$422.91	$428.94	$359.34	$73.81	$1.66	$0.18	$437.13	$443.52	$366.15	$75.22	$1.67	$0.18	$444.76	$452.31	$373.08	$76.67	$1.68	$0.18	$453.84	7.52%	3.0%
18	Silver PPO 3500/0/45 Rx 0	45127PA0010144	Off Exchange	Silver	72.0%	78.4%	0.96	PPO	Silver PPO 3500/0/45	3500	Rx 0	Embedded	Embedded	$389.68	$319.54	$70.14	$1.65	$0.18	$391.51	$397.06	$325.59	$71.47	$1.66	$0.18	$398.90	$404.58	$331.76	$72.82	$1.67	$0.18	$406.43	$412.24	$338.04	$74.20	$1.68	$0.18	$414.10	7.52%	3.0%
19	Silver PPO 3500/0/45 Rx 250	45127PA0010143	Off Exchange	Silver	71.4%	76.6%	0.96	PPO	Silver PPO 3500/0/45	3500	Rx 250	Embedded	Embedded	$381.62	$319.54	$62.08	$1.65	$0.18	$383.45	$388.85	$325.59	$63.26	$1.66	$0.18	$390.69	$396.22	$331.76	$64.46	$1.67	$0.18	$398.87	$405.72	$338.04	$65.68	$1.68	$0.18	$405.58	7.52%	3.0%
20	Silver PPO 4000/0/35 Rx 0	45127PA0010132	Off Exchange	Silver	72.0%	76.9%	0.96	PPO	Silver PPO 4000/0/35	4000	Rx 0	Embedded	Embedded	$382.94	$314.01	$68.93	$1.65	$0.18	$384.77	$390.20	$319.96	$70.24	$1.66	$0.18	$392.04	$397.59	$326.02	$71.57	$1.67	$0.18	$399.44	$405.12	$332.20	$72.92	$1.68	$0.18	$406.90	7.52%	3.0%
21	Silver PPO 4000/0/35 Rx 250	45127PA0010131	Off Exchange	Silver	71.3%	75.1%	0.96	PPO	Silver PPO 4000/0/35	4000	Rx 250	Embedded	Embedded	$374.89	$314.01	$60.88	$1.65	$0.18	$376.72	$381.99	$319.96	$62.03	$1.66	$0.18	$383.83	$389.23	$326.02	$63.21	$1.67	$0.18	$391.08	$396.60	$332.20	$64.40	$1.68	$0.18	$398.46	7.52%	3.0%
22	Silver PPO 5000/0/35 Rx 0	45127PA0010185	Off Exchange	Silver	71.2%	72.6%	0.96	PPO	Silver PPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$363.79	$298.31	$65.48	$1.65	$0.18	$365.62	$370.69	$303.97	$66.72	$1.66	$0.18	$372.53	$377.71	$309.72	$67.99	$1.67	$0.18	$379.56	$384.87	$315.59	$69.28	$1.68	$0.18	$386.73	7.52%	3.0%
23	Silver PPO 5000/0/35 Rx 250	45127PA0010184	Off Exchange	Silver	70.5%	70.8%	0.96	PPO	Silver PPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$355.63	$298.31	$57.32	$1.65	$0.18	$357.46	$362.37	$303.97	$58.40	$1.66	$0.18	$364.21	$369.24	$309.72	$59.52	$1.67	$0.18	$371.09	$376.24	$315.59	$60.65	$1.68	$0.18	$378.10	7.52%	3.0%
24	Silver PPO 3000/20/35 Rx 0	45127PA0010153	Off Exchange	Silver	72.0%	77.6%	0.96	PPO	Silver PPO 3000/20/35	3000	Rx 0	Embedded	Embedded	$344.62	$289.32	$55.30	$1.65	$0.18	$346.45	$351.15	$294.79	$56.36	$1.66	$0.18	$352.99	$357.91	$300.37	$57.44	$1.67	$0.18	$359.66	$364.59	$306.07	$58.52	$1.68	$0.18	$366.45	7.52%	3.0%
25	Silver PPO 3000/20/35 Rx 250	45127PA0010152	Off Exchange	Silver	71.3%	76.3%	0.96	PPO	Silver PPO 3000/20/35	3000	Rx 250	Embedded	Embedded	$334.62	$289.32	$53.30	$1.65	$0.18	$336.45	$341.15	$294.79	$54.36	$1.66	$0.18	$342.99	$347.91	$300.37	$57.44	$1.67	$0.18	$359.66	$364.59	$306.07	$58.52	$1.68	$0.18	$366.45	7.52%	3.0%
26	Silver PPO 6000/0/35 Rx 0	45127PA0010187	Off Exchange	Silver	70.2%	71.1%	0.96	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded	$356.98	$292.73	$64.25	$1.65	$0.18	$358.81	$363.74	$298.27	$65.47	$1.66	$0.18	$365.58	$370.64	$303.92	$66.72	$1.67	$0.18	$372.49	$377.66	$309.68	$67.98	$1.68	$0.18	$379.52	7.52%	3.0%
27	Silver PPO 6000/0/35 Rx 250	45127PA0010186	Off Exchange	Silver	69.5%	69.2%	0.96	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded	$348.80	$292.73	$56.07	$1.65	$0.18	$350.63	$355.43	$298.27	$57.14	$1.66	$0.18	$357.25	$362.14	$303.92	$58.22	$1.67	$0.18	$363.99	$369.01	$309.68	$59.33	$1.68	$0.18	$370.87	7.52%	3.0%
28	Silver QHDHP PPO 2750/0/25	45127PA0010124	Off Exchange	Silver	71.2%	78.9%	0.96	PPO	Silver QHDHP PPO 2750/0/25	2750	Combined	Embedded	Embedded	$391.93	$321.39	$70.54	$1.65	$0.18	$393.76	$399.36	$327.48	$71.88	$1.66	$0.18	$401.20	$406.92	$333.67	$73.25	$1.67	$0.18	$408.77	$414.63	$340.00	$74.63	$1.68	$0.18	$416.49	7.52%	3.0%
29	Silver QHDHP PPO 3500/0/25	45127PA0010170	Off Exchange	Silver	69.0%	72.5%	0.96	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded	$363.46	$298.04	$65.42	$1.65	$0.18	$365.29	$370.34	$303.68	$66.66	$1.66	$0.18	$372.18	$377.36	$309.44	$67.92	$1.67	$0.18	$379.21	$384.51	$315.30	$69.21	$1.68	$0.18	$386.37	7.52%	3.0%
30	Silver Valley Advantage EPO 5000/0/35 Rx 0	45127PA0130004	Off Exchange	Silver	70.9%	73.8%	0.96	EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$342.86	$298.04	$44.82	$1.65	$0.18	$344.69	$349.36	$303.68	$45.68	$1.66	$0.18	$351.20	$355.98	$309.44	$46.54	$1.67	$0.18	$357.83	$362.73	$315.30	$47.43	$1.68	$0.18	$364.59	7.52%	3.0%
31	Silver Valley Advantage EPO 5000/0/35 Rx 250	45127PA0130003	Off Exchange	Silver	70.2%	71.9%	0.96	EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$335.48	$275.03	$60.37	$1.65	$0.18	$337.23	$341.76	$280.24	$61.52	$1.66	$0.18	$343.60	$348.22	$285.55	$62.68	$1.67	$0.18	$350.08	$354.83	$290.96	$63.87	$1.68	$0.18	$356.69	7.52%	3.0%
32	Bronze QHDHP PPO 6650/0/0	45127PA0130135	Off Exchange	Bronze	62.7%	60.0%	0.94	PPO	Bronze QHDHP PPO 6650/0/0	6650	Combined	Embedded	Embedded	$300.12	$246.10	$54.02	$1.65	$0.18	$301.95	$305.82	$250.77	$55.05	$1.66	$0.18	$307.66	$311.61	$255.52	$56.09	$1.67	$0.18	$313.46	$317.52	$260.37	$57.15	$1.68	$0.18	$319.38	7.52%	3.0%
33	Gold PPO 3000/0/15 Rx 0	45127PA0010195	Off Exchange	Gold	75.2%	80.6%	1.01	PPO	Gold PPO 3000/0/15	3000	Rx 0	Embedded	Embedded	$410.69	$341.69	$75.00	$1.65	$0.18	$412.52	$418.58	$348.16	$76.42	$1.66	$0.18	$420.42	$426.62	$354.75	$77.87	$1.67	$0.18	$428.47	$436.82	$361.47	$79.36	$1.68	$0.18	$438.04	7.52%	3.0%
34	Gold PPO 3000/0/15 Rx 250	45127PA0010194	Off Exchange	Gold	76.2%	78.9%	1.01	PPO	Gold PPO 3000/0/15	3000	Rx 250	Embedded	Embedded	$408.76	$341.69	$67.07	$1.65	$0.18	$410.59	$416.51	$348.16	$68.35	$1.66	$0.18	$418.35	$424.39	$354.75	$69.64	$1.67	$0.18	$426.24	$432.43	$361.47	$70.96	$1.68	$0.18	$434.29	7.52%	3.0%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2020
Regional Analysis

Annual Increase	11.3%

Results

By Region	Current Month Members	Enrollment Dist	Projected LR w No Region Factor Change	Target LR	Adjusted for Regional Costs	Current Factors	Adj Factors	Final Rel to Region 6*
6	17,471	39%	82.0%	82.8%	**10.1%**	1	0.99	**1.0000**
7	18,474	42%	93.8%	90.1%	**15.7%**	1.03	1.07	**1.0800**
9	8,509	19%	86.6%	92.8%	**3.9%**	1.08	1.01	**1.0200**
Total	44,453	100%	87.8%	87.8%	11.3%	1.03	1.03	1.04

Data - Claims and Enrollment for 12 Months Ending December 2018

	Total	1	782,036	44,453	440,864,802	376,453,950	(16,607,743)	(13,016,314)	80.8%
Region	Group County Name	2018 % Enrollment	MemberMonths	Current Month Members	Premium	Incurred Claims	Rx Rebates	RA Estimate	Loss Ratio
6	Lehigh	13.2%	103,396	6,963	$58,663,039	$47,231,684	-$3,024,446	$1,369,592	73.6%
6	Northampton	10.4%	81,683	5,535	$46,537,156	$41,087,938	-$2,151,113	$1,129,262	81.7%
6	Schuylkill	3.5%	27,747	1,948	$16,345,146	$13,483,399	-$894,641	$1,208,396	71.7%
6	Centre	1.9%	14,858	1,091	$8,214,910	$7,690,650	-$521,459	$550,484	81.8%
6	Northumberland	1.0%	8,172	574	$4,942,360	$4,703,848	-$226,216	$272,979	85.9%
6	Columbia	0.7%	5,162	462	$2,964,986	$3,553,562	-$213,821	$481,670	96.9%
6	Union	0.6%	5,033	364	$2,695,583	$2,261,128	-$183,984	-$694,068	103.8%
6	Mifflin	0.4%	3,507	254	$2,147,325	$1,841,568	-$96,498	-$469,624	104.0%
6	Snyder	0.4%	3,497	223	$2,030,204	$1,607,943	-$106,618	-$471,696	96.3%
6	Montour	0.1%	634	57	$362,254	$301,663	-$27,919	-$41,458	85.3%
7	Lancaster	17.1%	133,668	7,477	$71,542,636	$60,750,228	-$2,680,955	-$5,139,106	87.4%
7	Berks	12.0%	93,686	5,376	$53,231,843	$46,727,377	-$2,119,942	-$3,803,768	90.2%
7	York	10.4%	81,208	4,480	$45,956,619	$42,788,112	-$1,809,065	-$2,287,430	93.8%
7	Adams	2.4%	19,010	1,140	$11,370,281	$10,646,064	-$405,058	$622,412	85.4%
9	Dauphin	9.3%	72,770	3,222	$42,384,740	$35,271,664	-$828,132	-$1,062,787	83.4%
9	Cumberland	8.1%	63,618	2,196	$34,895,721	$28,464,118	-$196,709	-$2,723,526	87.9%
9	Lebanon	3.8%	29,538	1,398	$15,999,044	$9,754,824	-$560,096	-$1,771,315	64.6%
9	Franklin	3.4%	26,370	1,225	$15,253,193	$13,389,737	-$375,110	-$556,867	88.6%
9	Perry	0.4%	3,511	194	$2,176,329	$1,730,358	-$69,802	$409,298	64.2%
9	Fulton	0.4%	2,928	155	$1,901,692	$1,720,993	-$58,971	-$159,741	95.4%
9	Juniata	0.3%	2,040	119	$1,249,742	$1,447,091	-$57,188	$120,979	101.4%
6		32.4%	253,689	17,471	$144,902,962	$123,763,383	-$7,446,715	$3,335,537	78.5%
7		41.9%	327,572	18,474	$182,101,379	$160,911,781	-$7,015,020	-$10,607,892	89.7%
9		25.7%	200,775	8,509	$113,860,461	$91,778,786	-$2,146,008	-$5,743,959	82.9%

Capital BLUE

June 25, 2019

[redacted], Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 19-45
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear [redacted]:

CAAC received an objection letter from the Department dated June 18, 2019. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Health Insurer Fee calculation workbook and memo
- Historical financial statements
- Risk adjustment calculation workbook
- Revised List-Billed adjustment workbook
- Revised Rate Development workbook
- Revised PAAM Exhibits to reflect the change in RA User Fee application and other requested changes
- Revised URRT
- Revised Rates (PA and Federal Templates)
- Revised Memos – Actuarial, Cover Letter, and Rate Change Summary

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. The change to RA User fee application does slightly impact rates ($0.01 - $0.02).

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Corporate Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2020

With this response, please find corresponding Q&A Exhibits in SG_19-45_Initial_CAAC_PPO_Q&AExhibits1_Supporting_20190625.xlsx

Question 1. The Actuarial certification in the Part III Actuarial Memorandum appears to be based on last year's URRT and instructions. For example, it refers to "the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV," which is not part of the current URRT. Please revise the certification consistent with this year's URR instructions.

Answer 1. The actuarial certification has been revised to meet current standards.

Question 2. Please provide the quarterly rate impact. i.e. the rate increase from 4Q2019 to 1Q2020.

Answer 2. The quarterly rate impact is 8.7%.

Question 3. Please explain the completion factors for May 2015 and January and October of 2016 that are less than 1 in Table 4.

Answer 3. As of March 2019, high claim reserves were still established for those months. Ordinary calculation of IBNR may be inadequate to reserve for known high-dollar cases. For actuarial consideration of IBNR for high-dollar cases, all cases having charges to date of $500,000 and greater are considered. We then gather data such as billed/paid to date high claim amounts and demographic for the claims that meet the dollar amount criteria. Actuarial then calculates the current month High Dollar IBNR reserve, based upon the projected cost to date from the facility, any amounts billed to date, minus actuarially anticipated discount minus any amounts paid to date. The following are high claim reserves in those months:

Mbr	Admit Date	Cost To Date	Reserve Amount
1	21-May-15	$1,202,811	$ 625,000
2	01-Jan-16	$5,221,435	$ 2,715,000
3	12-Oct-16	$4,543,695	$ 2,126,000

Please note that completion factors are developed on a combined CBC subsidiary basis (CAAC, CAIC, KHPC) and are applied equally across each rate filing. Small Group filings use combined data as 100% credible, so this completion factor approach is appropriate.

Question 4. If CAAC does not offer capitation, why is 0.01% weight applied to capitation in Table 3.

Answer 4. Because CAAC products are offered alongside products from other CBC subsidiaries, for rate development, trend is intentionally equalized across subsidiaries. This to so rates are aligned appropriately based on benefits. CAAC data is combined with subsidiaries, CAIC and KHPC, to form the weights applied to trend. Capitation is attributable to KHPC, but the experience and weight is used in all Small Group rate filings.

Question 5. Please provide the date of the current enrollment and premium on WS 2 of the URRT.

Answer 5. The current rate PMPM is as of 12/1/2019 and the current enrollment is as of 2/15/2019.

Question 6. Please provide the measurement used for each category included in "Other Medical" and the number of units and cost for each.

Answer 6. Please see Q&A Exhibit 1 for the data requested.

Question 7. Please provide further quantitative support for the 7% morbidity adjustment due to movement of small group to ASO.

Answer 7. Over the 2018 experience period, an average of 65,000 members resided in CBCs Small Group PPACA risk pool. As of 201902, 44,453 members are in the SG PPACA risk pool. Q&A Exhibit 2 shows the experience period claims of all SG PPACA groups versus active SG PPACA groups as of 201902. Active groups have a higher claims PMPM and loss ratio, showing a deterioration in the pool. While the true deterioration from 2018 to early 2019 is 4.2% (deterioration in loss ratio), CBC expects this trend to continue into 2020 as groups continue migration into a Small Business ASO products. Therefore, an estimate of 7% deterioration was applied in pricing (impact of 2 years of migration). CBC expects this trend to happen statewide so CBC's relative risk to the state will be unchanged by this migration, and therefore no risk adjustment impact is applied.

Question 8. Please explain how adjustments were made for large claims in the base period that may not be repeated or that may be increase in 2020.

Answer 8. No explicit adjustment is made for large claims. In a large population, these claims are assumed to reflect future claim costs.

Question 9. Please confirm that there was no private reinsurance for this business or explain how and where it was reflected.

Answer 9. I confirm that there is no private reinsurance for this business.

Question 10. Please explain and provide a quantification of the adjustments made to the incurred claims for dates of service between January 1, 2018 and December 31, 2018 used as the basis of the manual rate to make it consistent with the population being rated.

Answer 10. For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from CBC subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2018 and December 31, 2018. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Question 11. Please explain if there were capitation payment included in the base data used for the manual rate and how they were accounted for in the development of the claim projections.

Answer 11. Capitation was used in the manual base data. It has a minimal impact to the base data at $0.08 PMPM. Capitation is used as part of the manual to reflect CBC's average claim cost across all subsidiaries. Although CAAC data (majority of CBC business) experience drives the total and only differs from the total by a negligible amount. CAAC base data trended to 2020 is 637.97 PMPM, while the manual is 636.18.

Question 12. Please explain the credibility adjustment methodology and show how it was reasonable considering ASOP No. 25.

Answer 12. The credibility methodology complies with ASOP no. 25 as follows:

Relevant and Homogenous Experience:

- Experience is recent (2018)
- Experience period benefits align with rating period
- Purchasing population in the experience and rating period are similar

Question 13. Please explain why the weighted average actuarial values of 0.772 are so much less than the paid to allowed of 0.843.

Answer 13. As further explained in answer 19 below, my approach to pricing AV and induced demand results in (pricing AV) x (induced demand) = approximate paid-to-allowed ratio. This is because pricing AV is determined from CBC's internal actuarial cost model. The model is described in the Actuarial Memo, page 8, bullet 6a. The model calculates both an average allowed and paid manual cost PMPM. Paid Manual Cost PMPM / Allowed Manual Cost PMPM

= Pricing AV. Induced demand is then calculated as described in answer 19 below in order to establish a true projected cost for each plan. For this reason, the product of pricing AV and induced demand must be compared to paid-to-allowed ratio.

Question 14. PA estimates a risk adjustment receivable of $5 million in the RATEE filing, however, the URRT includes a $12 million payment. Please explain this substantial discrepancy and explain why the PA estimate was not used. Note, Exhibit K indicates a payable of $13 million which is different than even these other sources.

Answer 14. For the filed 2018 estimate, PA estimated risk adjustment was released too close to the submission of the filing. Data by HIOS and inputted in other exhibits was already completed at the time. CBC does intend to update the 2018 base experience period once final RA results are released at the end of June.

For the 2020 estimate, please see "SG_19-45_Initial_CAAC_PPO_RACalc_Supporting_CONF_20190625.xlsx" for the CBC's best estimate to date of Small Group 2019 risk adjustment transfer payment PMPM. While 2018 actual transfer payment is useful in calculating future years, our best estimate of 2019 given our current population is most indicative of 2020 payments. The following are key points:

- CBC collects and tracks member risk score information using the HHS risk model. This is referred to as Care Modeler data in the documentation.
- The data for this analysis is Small Group member risk for members effective 1/1/2019 – 4/30/2019.
- CBC recognizes that risk through 4 months of the year requires maturity factors to estimate a 12-month risk score. A maturity factor is applied to the 4-month risk scores, which is calculated from 2018 actual risk score factor growth.
- Market risk scores are assumed to grow 1% from 2018 to account for statewide movement to Small Business ASO plans
- Other market factors are assumed flat from 2018.
- While $16.29 is the calculated transfer payable, $16.64 is used as a placeholder until RA results are finalized.
- Note for pricing purposes, Small Group RA transfer is calculated as all CBC companies combined and applied equally in each small group rate filing.

Question 15. Please explain how you plan to determine the projected 2020 risk adjustment transfer amount once HHS releases the actual amounts for 2018.

Answer 15. I plan to take the same approach as above, starting with 2018 actual and making the above adjustments for current enrollment.

Question 16. Please provide the calculation of the -$16.64 risk adjustment showing the federal transfer formula including the relative risk of the block compared to the market.

Answer 16. Please see Answer 14 above and corresponding exhibits for the calculation of the risk adjustment transfer.

Question 17. Please confirm that no adjustment was made for RADV.

Answer 17. I confirm that no adjustment was made for RADV.

Question 18. In the development of the health insurer fee please provide the development of the 2.89% assessment for 2020 and the 3.24% for 2021 and include all the data and assumptions used such as market share.

a. Provide the actual paid HIT fees on a PMPM and percent of premium for calendar years 2018 and 2016.

Answer 18. Please see "SG_19-45_Initial_CAAC_PPO_HIFCalc_Supporting_20190625.xlsx" for the requested data. Tab 1 shows actual amounts for 2018 and 2016.

Also, please see "SG_19-45_Initial_CAAC_PPO_HIFCalcMemo_CONF_Supporting_20190625.pdf for a detailed explanation of the HIF calculation provided by CBC's Accounting Department.

Question 19. We note on Table 10, that you have not normalized the benefit richness (column L). Please resubmit your filing with the benefit richness normalized.

Answer 19. The rates are normalized for benefit richness. This is done by the following steps:

1. Calculate projected claim cost + market level adjustments by plan. For example, the projected claim cost PMPM for plan 45127PA0010055 is $740.64.
    a. Total Projected Claim Cost is $573.64 at an average projected medical and Rx benefit level (value for relativity purposes only) of 338.24. See Exhibit D_BenMix.
    b. Plan 45127PA0010055 medical and Rx benefit level is 437.04. Benefit relativity to average projection period is .77. See Exhibit L_RateDev cell F10.
    c. Plan 45127PA0010055 projected claim cost PMPM is $573.64/.77 = $740.64
    d. Plan 45127PA0010055 projected claim cost PMPM + market level adjustments = 740.64 – RA PMPM + Exchange Fee PMPM = 740.64 – (-16.64) + 0 = 757.29
2. Calculate Induced Demand by plan
    a. Induced Demand is the factor needed after MAIR x allowable rating factors is order to establish (1) above.
    b. Plan 45127PA0010055 MAIR x Pricing AV x Network = 700.42 x .95 x 1.0 = 661.94
    c. Induced Demand = 757.29/661.94 = 1.144
3. The final projected claim cost by plan is not inflated for induced demand, rather reflects the plan-level claim cost in relation to the total projection period claim cost.

Question 20. Please explain how the induced demand factors were developed and why it appears lower AV plans have higher induced demand factors.

Answer 20. Please see answer to 19 above for the induced demand calculation. Lower AV plans require higher induced demand factors by the above calculation because the market level adjustments as a percent of the total (projected claim costs + market level adjustments) increases

as AV decreases, creating a larger margin between MAIR x allowable rating factors, and actual projected claim cost + market level adjustments than higher AV plans.

Question 21. Please explain why the non-benefit expenses in Exhibit L do not match Table 6. For example, the broker fee in Exhibit L are $19.95 PMPM while Table 6 of the PAAM as $20.93 PMPM.

Answer 21. For Small Group filings with quarterly trend, the PMPMs will not match. The PMPMs in Exhibit L are intended to reflect Q1 2020. PMPMs calculated on Table 6 of PAAM will reflect the midpoint of the rating period, with allowance for quarterly adjustments.

Question 22. Please provide the development of the health insurer fee of 3.03%.

Answer 22. Please see "SG_19-45_Initial_CAAC_PPO_HIFCalc_Supporting_20190625.xlsx" for the requested data.

Also, please see "SG_19-45_Initial_CAAC_PPO_HIFCalcMemo_CONF_Supporting_20190625.pdf for a detailed explanation of the HIF calculation provided by CBC's Accounting Department.

Question 23. Please provide support for the geographic factors and prove that they do not reflect morbidity. It appears that target loss ratios were used compared to actual loss ratios that could reflect morbidity.

Answer 23. Exhibit Q Regional Analysis provides actual loss ratio by region adjusted for risk adjustment (RA). The RA adjustment ensures that morbidity is not reflected in the geographic factors.

Question 24. Please explain the changes in the regional factors in Exhibit N from the prior filing.

Answer 24. Regional rating factor changes are driven by cost variance in region 7 from what was projected in prior filings. As seen in Exhibit Q, region 7 costs (adjusted for risk adjustment) are higher than target and higher relative to other regions (also adjusted for risk).

Question 25. The risk adjustment user fee is being double counted in the MLR demonstration (it is called the PCORI fee in Exhibit I. Please remove.

Answer 25. Exhibit I is corrected to remove double counting of risk adjustment fee.

Question 26. Please explain what is driving the large decrease in membership from the base period to the projection period.

Answer 26. CBC continues to see losses in its Small Group PPACA market segment. Most losses are to Small Business ASO products (both within CBC and competitors). Some losses are to PPACA competitors mostly occurring in Q4 2018.

Question 27. Please explain how changes in reserves for MLR rebates and other policy reserves were considered in the rating process.

Answer 27. MLR rebates and policy reserves are not applicable to CBC's Small Group experience or rating period.

Question 28. Please provide a statement in your actuarial certification that certifies that the geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.

Answer 28. The actuarial certification has been updated to include the requested statement.

Question 29. The updated URR instructions require the quantitative impact of rate increase drivers. Please provide the estimated impact of the drivers discussed in the Part III memorandum.

Answer 29. The actuarial memo, page 2, has been updated to include estimated impacts of the primary rate increase drivers.

Question 30. The updated URRT instructions require an explanation of how morbidity was removed from impacting the variations in rate increases. Please provide this explanation.

Answer 30. As described in Actuarial Memo, page 12, Plan Adjusted Index Rates (PAIR) are calculated using only allowable rating variables. Actuarial Value and Cost Sharing Adjustment is calculated by using CBC's internal actuarial cost model, which does not use morbidity to determine pricing AV, rather uses average cost and utilization by service to determine impact of cost-sharing. Other rating factors such as network are determined by contract savings rather than morbidity of the population selecting narrow network plans.

The following additional questions or comments are from PID.

Question 31. URRT versus PAAM Exhibit Tables – Please explain and correct the following discrepancies:

a. The cost sharing is $68,118,577 in Tables 2 and 4 of PAAM but $55,203,333 in WKST 2, Section II of URRT (cell D28)
b. Incurred claims are $358,551,817 in Table 2 of PAAM and WKST 1 of URRT but $371,467,061 in WKST 2, Section II (cell D30)

Answer 31.

a. WKST 2, Section II of URRT has been corrected and now matches Tables 2 and 4 of PAAM.
b. WKST 2, Section II of URRT has been corrected and now matches Table 2 (net rebates) of PAAM and WKST 1 of URRT.

Question 32. Trend - Please provide the worksheet with all the data used in the development of the trends. Please include all the adjustment factors used such as average age factor, product

adjustment factor, average geographic factor, average tobacco factor, average benefit factor and please provide the normalized average PMPM.

Answer 32. Please see Actuarial Memo page 4 for a full description of the process used to determine trend. Future cost is used to determine pricing trend, using CBC's hospital, physician and prescription drug contracting models, as well as utilization projections monitored by CBC's medical director.

While historical data is not used to determine trend, please see Q&A Exhibit 3 for CBC's official trend report as of 201905 by market segment. Small Group allowed trend is running at 9.1%, compared to filed trend of 7.8%. You can also see a year prior, before the migration of PPACA insured groups to Small Business ASO, the trend was 7.6%.

Question 33. Morbidity Factor - Please provide the data to support the calculations of the Morbidity Factor of 1.07.

Answer 33. Please see Answer 7 above and corresponding exhibit.

Question 34. Paid-to-Allowed Ratio - Please explain why you believe that the method you have used in the calculation of the Paid-to-Allowed Ratio is more reasonable than the PID recommended calculation as per the formula in cell C28 of Table 5 of PAAM. The formula is auto-calculated from entries made for Plan Pricing AVs, Non-Funding CSR adjustment and Total Covered Mapped Lives as of 2/1/2019. The issuer may over-write the formula and use projected enrollment, if appropriate.

Answer 34. Please see the answer to 13 above. Because of my approach to pricing AV and induced demand, the paid-to-allowed ratio is better reflected by the product of the two variables. The calculated paid-to-allowed ratio is projected incurred claims / projected allowed claims as seen on Exhibit G, Paid-to-Allowed.

Question 35. Age Calibration Factor – Please explain the discrepancy between the List-Billed Adjustment for Max 3 Children of 1.00835 in the PAAM support Tab "Exhibit N_Calibration" and 1.0067 in the workbook "SG_19-45_Initial_CAAC_PPO_ListBilled_Supporting_20190521".

Answer 35. With this submission, the List Billed data has been corrected, and the result matches the factor applied in Exhibit N. See "SG_19-45_Revised_CAAC_PPO_List-Billed_Supporting_20190625.xlsb"

Question 36. Calibrated 2019 PAIR PMPM in Table 10 of PAAM – Please explain the discrepancy in the 2019 PAIR PMPMs of plans between the captioned filing (for 2020 rates) and last year's filing (for 2019 rates).

Answer 36. I request the Department to please send examples, as I cannot find discrepancies between the 2019 and 2020 filings.

Question 37. Risk Adjustment – Please provide the calculation of the Projected RA PMPM that will be used in Table 5 of PAAM, starting from the CMS RA amount and billable member-months, after you replace the current place-holder of ($16.64). This issue is in anticipation of any further question that PID may ask after you make the change. Please note that this change will impact the rate change.

Answer 37. Please see Answer 14 above and corresponding exhibits for the calculation of the risk adjustment transfer. While $16.29 is the calculated transfer payable, $16.64 is used as a placeholder until RA results are finalized.

Question 38. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2020 relative to the 2019 design for all plans to be offered in 2020. Include Pricing AV columns for 2019 and 2020. Please show the approved 2019 Pricing AVs for all plans in the 2019 column and the proposed 2020 Pricing AVs in the 2020 column.

Answer 38. Please see updated Exhibit B, Benefit Change Summary, that now includes the change in Pricing AVs.

Question 39. Risk Adjustment Data Validation process (RADV) -

a. Please describe any adjustments or considerations made due to the Risk Adjustment Data Validation process (RADV).
b. As you know CMS is performing a risk adjustment validation starting with 2017 risk adjustment data. We are considering allowing an estimate of the impact of risk adjustment modifications in rate filings as an adjustment to the projected risk adjustment. Before implementation, we are soliciting feedback from our issuers on the pros and cons of the inclusion of this adjustment. If allowed, all issuers would be required to submit an estimate. The estimate may be $0. Please provide any feedback that you would like us to consider.

Answer 39.

a. No adjustment was made for RADV.
b. In 2017, Pennsylvania had a -0.15% Individual Market error rate for Non-Exiting issuers. Small Group and Catastrophic had 0% error rates. While CBC had a 0% error rate in both market segments, the total error rate is applied to statewide average risk scores. Because of the Individual error rate and CBC's zero error rate, we can expect receivable estimates to decrease and payable estimates to increase. Although Small Group had a total 0% error rate in 2017, as the RADV process matures, it is likely that the Small Group market will see variances closer to Individual. Due to these finding, CBC would likely submit a non-zero estimate for the impact of RADV.

Question 40. Induced Utilization Exhibit – Please provide Exhibit B: Induced Utilization Exhibit as per PA Rate Filing Guidance, Page 15.

a. Please confirm that the ratio in Column (9) represents the pure induced utilization for each plan.

b. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the AV and cost sharing factors for each plan. Please note that it is assumed that the AV and cost sharing factor includes the average tobacco factor.
c. Please provide any additional justification for induced utilization assumptions in the Company's pricing.
d. Please confirm that each plan's induced utilization factor was normalized by an aggregate factor, and that the resulting sum product (against 2/1/2019 membership or the projected membership distribution) produces
e. Please quantitatively demonstrate the calculation of the induced calibration factor.
f. Please quantitatively show and provide a detailed description as to how the induced demand factor shown in Table 7 relates to the induced utilization factors calculated in the "Induced Utilization Exhibit" shown in the Actuarial Memorandum.

Answer 40. Table B was provided with the original submission (file updated with Q&A response). Please see "SG_19-45_Revised_CAAC_PPO_RateDev_Supporting_20190625.xlsb"

a. Column (9) represents the pure induced utilization for each plan.
b. Provided in Table B.
c. Please see Answer 19 above.
d. Please see Answer 19 above. Induced demand is normalized so that projected claims are not overstated.
e. Provided in Table 8 and Answer 19 above.
f. With this submission, Table 7 is corrected to show the average induced utilization and ties to Table B.

Question 41. Please provide an exhibit showing the actual experience for calendar years 2014 – 2018 and the projections for 2019 and 2020 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss PMPY. Also show how the financial gains and losses reconciles with the Annual Financial Statements for those periods.

Answer 41. Please see "SG_19-45_Initial_CAAC_PPO_FinancialStatements_Supporting_20190625.xlsx" for the requested data. This is taken directly from CBC's Annual Financial Statements.

Please note that all CBC Small Group financial reporting 2014-2017 applied to groups with 100 or less employees. No separate tracking was done for groups of 50 or less employees. The change was made effective 2018 to define Small Group as groups of 50 or less. The attached reports reflect this.

Question 42. Please show the development of the average commission as shown in Table 6. Additionally, the current and 2020 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated PMPM cost.

Answer 42. Small Group broker commissions amounts are expected to be unchanged between 2019 and 2020. The broker PMPM applied in rating is equal to the actual small group broker

PMPM as of March 2019, as reported in CBC's financial line of business reports. Current broker agreements were provided with the original submission:

- SG_19-45_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20190521.pdf
- SG_19-45_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20190521.pdf

While 2020 agreements are yet to be finalized, CBC does not expect to make changes.

Question 43. We have repurposed row 54 to capture RA User Fees. Please provide the RA User Fee percentage and PMPM amount in cells C54 and D54, respectively.

Answer 43. The changes have been made to our calculations and PAAM Exhibits are updated with this submission.

Question 44. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.

Answer 44. I confirm that I have tested to ensure rates in PAAM Exhibits Table 11, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.

Question 45. For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

Answer 45. 45127PA0010135 qualifies for expanded Bronze as it meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2) as established at 45 CFR 156.140(c).

Question 46. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2015 – 2018, as applicable.

Answer 46. Please see Q&A Exhibit 4 for the requested data.

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 1
Other Category per Service

URRT - Other Category		Services	Incurred	Allowed	Incurred per Service	Allowed per Service
OP - DME	Outpatient	166	10,882	11,780	66	71
Other - DME	Professional	36,335	3,621,329	4,761,285	100	131
Other - Prosthetics	Professional	401	195,259	218,514	487	545
OP - Home Health/PDN	Outpatient	2,755	31,717	34,614	12	13
Other - PDN/Home Health	Professional	5,314	1,277,160	1,310,130	240	247
OP - Medical Surgical Supplies	Outpatient	3,969	981,426	1,037,434	247	261
Preventive care - Vision Exams	Professional	12,463	484,129	943,223	39	76
Dental	Professional	2190	15,759	64,533	7	29
OP - Ambulance	Outpatient	226	300,189	337,059	1,328	1,491
Other - Ambulance	Professional	3,926	1,253,235	1,299,560	319	331
Other - Glassess/Contacts	Professional	154	1564.06	2,703	10	18
Other Med		67,899	8,172,650	10,020,834	120	148
Embedded Dental		24,941	1,299,683	2,310,835	52	93
Embedded Vision		7,421	120,192	120,192	16	16

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 2
Morbidity Factor Data

From Ib Manual Data Table 2

Earned Premium	Ultimate Incurred Claims	Member Months	Total Prescription Drug Rebates*	Total EHB Capitation
$ 440,864,801.85	$ 376,393,003.21	782,036	$ (16,607,742.51)	$ 60,947.26

Premium PMPM	Incurred Clm PMPM	Loss Ratio*
$ 563.74	$ 460.14	81.6%

*Loss Ratio gross of risk adjustment

For Small Groups still in PPACA Insured Market as of 201902

Earned Premium	Ultimate Incurred Claims	Member Months	Total Prescription Drug Rebates*	Total EHB Capitation
$ 298,843,874.09	$ 267,970,059.55	516,557	$ (11,651,661.25)	$ 32,093.49

Premium PMPM	Incurred Clm PMPM	Loss Ratio*
$ 578.53	$ 496.27	85.8%

*Loss Ratio gross of risk adjustment

Change in Incurred Claims	Change in LR
7.9%	4.2%

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 3
Capital BlueCross Monthly Medical Trend Report

Individual

For 12 Month Periods Ended

	12 Months Ended:			% Change	
Allowed PMPM	201905	201805	201705	2019/2018	2018/2017
Medical + Pharmacy	**$ 732.49**	**$ 679.67**	**$ 563.80**	7.8%	20.6%

Small Group Insured

For 12 Month Periods Ended

	12 Months Ended:			% Change	
Allowed PMPM	201905	201805	201705	2019/2018	2018/2017
Medical + Pharmacy	**$ 587.13**	**$ 538.31**	**$ 500.07**	9.1%	7.6%

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 4
Claim Cost Projection History

	Paid		Risk Adjustment		Exhange User Fees		Market Adjusted Paid	
Year	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
2015	$442.73	$408.78	-$0.08	-$16.26	$0.36	$0.04	$443.17	$425.08
2016	$410.09	$416.97	-$0.15	-$10.57	$0.36	$0.09	$410.60	$427.63
2017	$472.28	$419.57	-$5.93	-$9.34	$0.00	$0.00	$478.22	$428.94
2018	$521.78	$461.59	-$42.86	$6.86	$0.00	$0.00	$564.64	$454.73

Capital BLUE

July 12, 2019

[redacted], Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 19-45
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear [redacted]:

CAAC received an objection letter from the Department dated July 5, 2019. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Risk adjustment calculation workbook
- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised URRT
- Revised rates (PA and Federal Templates)
- Revised memos – Actuarial, Cover Letter, and Rate Change Summary

Also, as requested, a public filing is being submitted with the objection response.

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Requested rates have changed due to finalized 2018 risk adjustment results released on June 28, 2019, and updated CBC 2019 risk data as of May 2019.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

Sincerely,

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[redacted], Corporate Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2020

With this response, please find corresponding Q&A Exhibits in SG_19-45_Initial_CAAC_PPO_Q&AExhibits2_Supporting_20190712.xlsx

Question 1. Follow-up to questions 13, 19 and 20: please provide more information on the model described in the Actuarial Memo, page 8, bullet 6a.

a. Does this model use actual claims experience?
b. Is the pricing AV being calculated at the metal level using experience from the metal level?
c. Please demonstrate that the resulting AV does not reflect morbidity?

Answer 1. CBC uses Milliman, Inc. Health Cost Guidelines Commercial Rating Structures (for active employees) to develop benefit relativities. To help answer questions, I am pulling from Milliman's methodology description. Anything is quotations is directly from Milliman, Inc.

a. "Milliman utilizes an enrollment and utilization database of full medical and prescription drug claims experience for over 78 million lives, of which approximately 41 million lives were selected and used as the primary source in developing the [model]. Other sources include a database of inpatient admission representing a large percentage of all admissions nationwide, retail pharmacy information, and other reference data sources."
    I. CBC adjusts nationwide data to CBC's average costs and contracting in our service area.
b. The pricing AV is not calculated using the experience of that metal level. Instead, CBC uses the actuarial cost model noted above to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
c. Two points on how the model does not reflect morbidity:
    I. The model pulls from millions of lives and adjusts relative value by only the value of cost-sharing and differences in utilization (for example, cost barriers to emergency room care such as $500 copay, will not only reduce ER costs by $500, but more than $500 because members will find alternative, less costly care).

II. The actuarial model is intended to produce benefit relativities that are offered to employers with several benefit options. Small Groups are able to select up to five benefit options. If the value of morbidity is priced into lower AV plans, higher morbidity members will begin to choose those plans because the difference in premium outweighs the difference in benefits (members can set premium dollars aside to pay for the extra cost-sharing). That will result in the deterioration of lower AV plans, and pricing would then be modified. For this reason, the model is designed to not reflect morbidity by plan. The same model/methodology is used in the Individual market.

Question 2. Follow-up to question 19: according to the URRT instructions, the induced utilization must be normalized. This adjustment should be made in Table 10 since the induced demand cannot be used to increase or decrease the projected index rates only to adjust between plans. The normalization can be done based on projected membership rather than the default in Table 10.

Answer 2. With this submission, I have changed my methodology described in question 19. The same calculation is performed but the results of 2c are now an interim step in the pricing AV calculation. Factor 2c is applied to the pricing AV previously reported. Induced demand is now 1.0 for all plans.

Question 3. Follow-up to question 20: CMS's definition of induced demand or benefit richness is the increase in utilization due to the reduced cost sharing. Richer plans have higher induced utilization and plans with higher cost sharing will see lower utilization. We believe that you will have to revise your methodology.

Answer 3. With this submission, I have changed my methodology described in question 19. The same calculation is performed but the results of 2c are now an interim step in the pricing AV calculation. 2c factor is applied to the pricing AV previously reported. Induced demand is now 1.0 for all plans.

Question 4. Follow-up to question 23: How were target loss ratios for each region developed and why do they vary by region?

Answer 4. The target loss ratios are described below. The purpose of varying target loss ratios is to incrementally change regional rating factors. For example, if region 7 would be priced based on an average target loss ratio, rates would increase by approximately [requested rate change] + 7% (region 7 projected LR (without GRA rating factor change) – avg target LR). But the incremental approach results in [requested rate change] +4%.

CBC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered incurred claims net Rx rebates, projected risk adjustment, and premium for a 12-month period by region. The loss ratio of each region is then compared to the average loss ratio for the book of business. In theory, the change in regional rating factor is:

$$[Change\ in\ Regional\ Rating\ Factor\ Region\ A] = [Region\ A\ LR] \div [BOB\ LR]$$

But our preferred approach is to gradually change factors, so not to shock the market, while moving rates in the appropriate direction. In order to do this, the following approach is being proposed:

$$[Change\ in\ Regional\ Rating\ Factor\ Region\ A] = [Region\ A\ LR] \div [Target\ LR]$$

Where Target LR is in between Region A LR and BOB LR. With this gradual approach, annual rate change by region is shown on Exhibit Q, column G.

Question 5. Follow-up to question 40.e: Why is the average benefit richness in Table 7 0.867 when the benefit richness for the one plan is 1.154. It appears that Table 7 is the inverse and not the average. Please correct Table 7 to be the average benefit richness and use the resulting normalization factor. This should be coordinated with question 3 above.

Answer 5. With this submission, induced demand is 1.0 for all plans.

Question 6. Follow-up to question 41: Your reply did not include the financial information for the 2019 and 2020 projections. Please provide the financial information for 2019 and 2020 projections.

Answer 6. Please see Q&A Exhibit 1 for projected 2019 and 2020 results.

Question 7. The Revised PAAM exhibits is not using the template sent by PID on June 18, 2019. Table 6 does not show the Risk Adjustment User Fee in Row 54. Please upload the corrected version.

Answer 7. With this submission, the correct template is being used.

Question 8. Question 36 of June 18, 2019 letter – The PAIRs of the Year 2020 rate filing, Table 10, column Z, were compared to the PAIRs of Year 2019 filing CABC-131455101, Table 10 column AA. The PMPMs were off for all the plans – for example:

Plan ID	2020	2019
45127PA0010054	$485.36	$487.60
45127PA0010055	$492.70	$494.99
45127PA0010085	$425.02	$426.95
45127PA0010144	$364.17	$365.79

Answer 8. With this submission, the 2019 PAIRs have been corrected to match filing CABC-131455101.

Question 9. Question 45 of June 18, 2019 letter - please demonstrate quantitatively that the proposed cost sharing (copay or coinsurance) for major categories (i.e. benefit categories that are not impacted by deductible) is less than or equal to 50% of the Projected Average cost to provide the service in your rating area

For example: for the following categories -

For example: for the following categories -

	Copay	Projected Average cost	50% Projected Av cost
Primary care	$30	$94	$47
Specialty care	$60	$203	$101.50

Hence in both cases, the copay is less than 50% of the Projected Average cost i.e. 50% coinsurance for the category.

Answer 9. From CFR 45 156.140 (c):

De minimis variation. For plan years beginning on or after January 1, 2018, the allowable variation in the AV of a health plan that does not result in a material difference in the true dollar value of the health plan is −4 percentage points and +2 percentage points, except if a health plan under paragraph (b)(1) of this section (a bronze health plan) either covers and pays for at least one major service, other than preventive services, before the deductible **or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2),** in which case the allowable variation in AV for such plan is −4 percentage points and +5 percentage points.

The CAAC expanded Bronze plan meets the criteria in bold above (high deductible health plan).

Question 10. If the risk adjustment results released on June 28, 2019 are inconsistent with your projected assumptions, you may modify the risk adjustment transfer amount in Table 5. If such a modification is made, revise all the documents and exhibits impacted and the PA Actuarial Memorandum to discuss this change. This change must be made with your responses due by July 12, 2019.

Answer 10. With this submission, we have updated all exhibits and memos to reflect actual 2018 risk adjustment results released on June 28, 2019. Also, with this update, we are updating our risk adjustment estimate from -$16.64 PMPM to -$9.10 PMPM. The updated risk adjustment calculation is found in SG_19-45_Initial_CAAC_PPO_RACalc201905_Supporting_CONF_20190712.xlsx.

Question 11. In response to the Department's RADV survey, issuers indicated that they did not include an adjustment in the initial submission, as there was no supportable reason for a RADV adjustment in the 2020 rate submission. Therefore, the Department has determined that there should be no RADV adjustments in the 2020 rate filings; please modify the filing accordingly, if necessary.

Answer 11. CBC has not included the impact of RADV and therefore no modification is necessary.

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 1
Financial Projection History

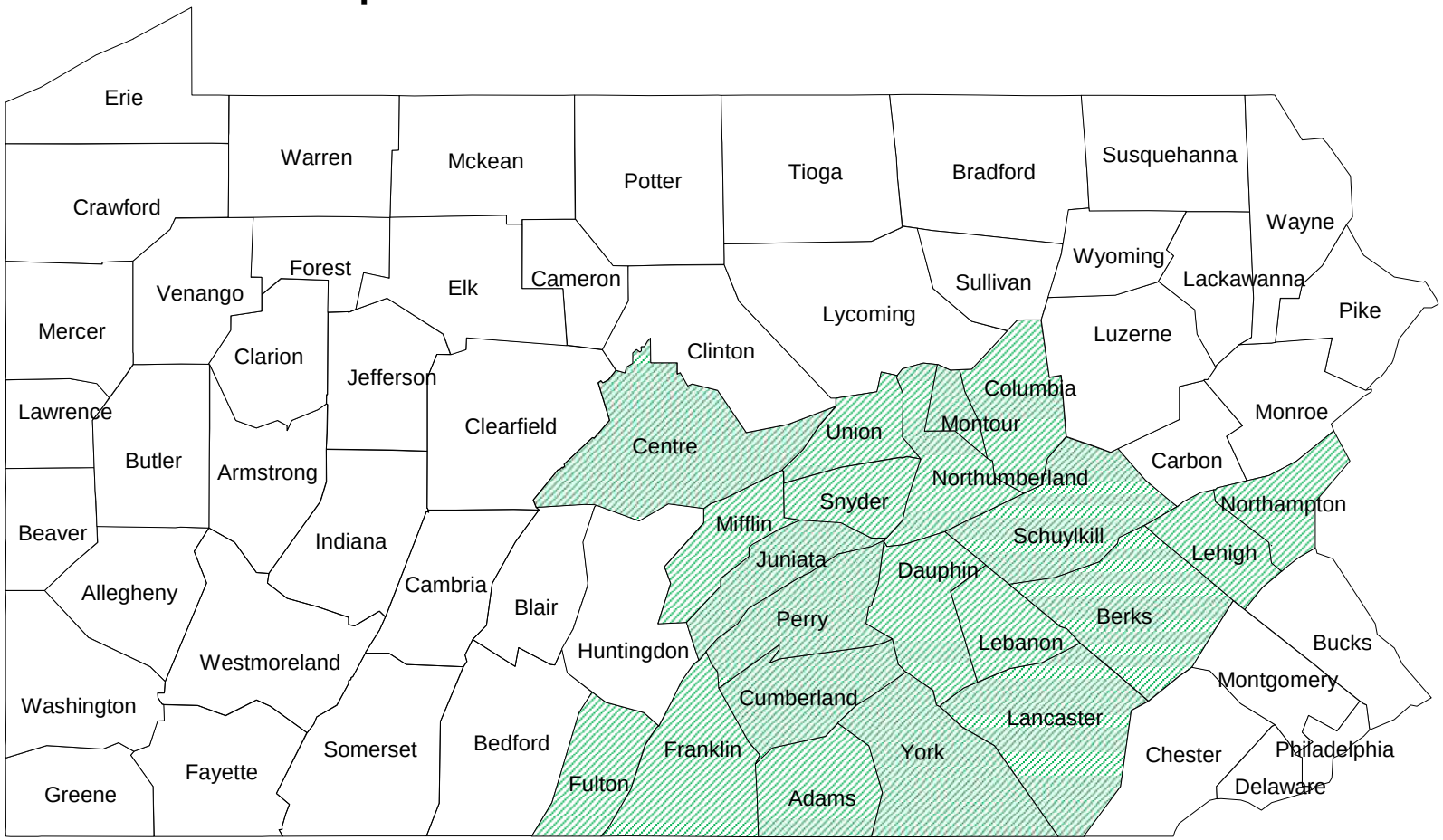
Year	Member Months	Total Admin	Total Incurred	Total Premium	Total Taxes & Fees	Total Profit	Annual Underwriting gain/loss	Annual Underwriting gain/loss PMPY
2019*	566,943	$40,604,169	$290,410,334	$337,090,650	$5,183,165	$892,982	$892,982	$18.90
2020	480,000	$34,529,386	$288,036,023	$341,253,514	$11,863,035	$6,825,070	$6,825,070	$170.63

*2019 MemberMonths, Incurred and Premium are from CBC's 2019 Corporate Budget. 2019 Admin and Taxes are 2019 filed PMPMs x Budget Membership

2019 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

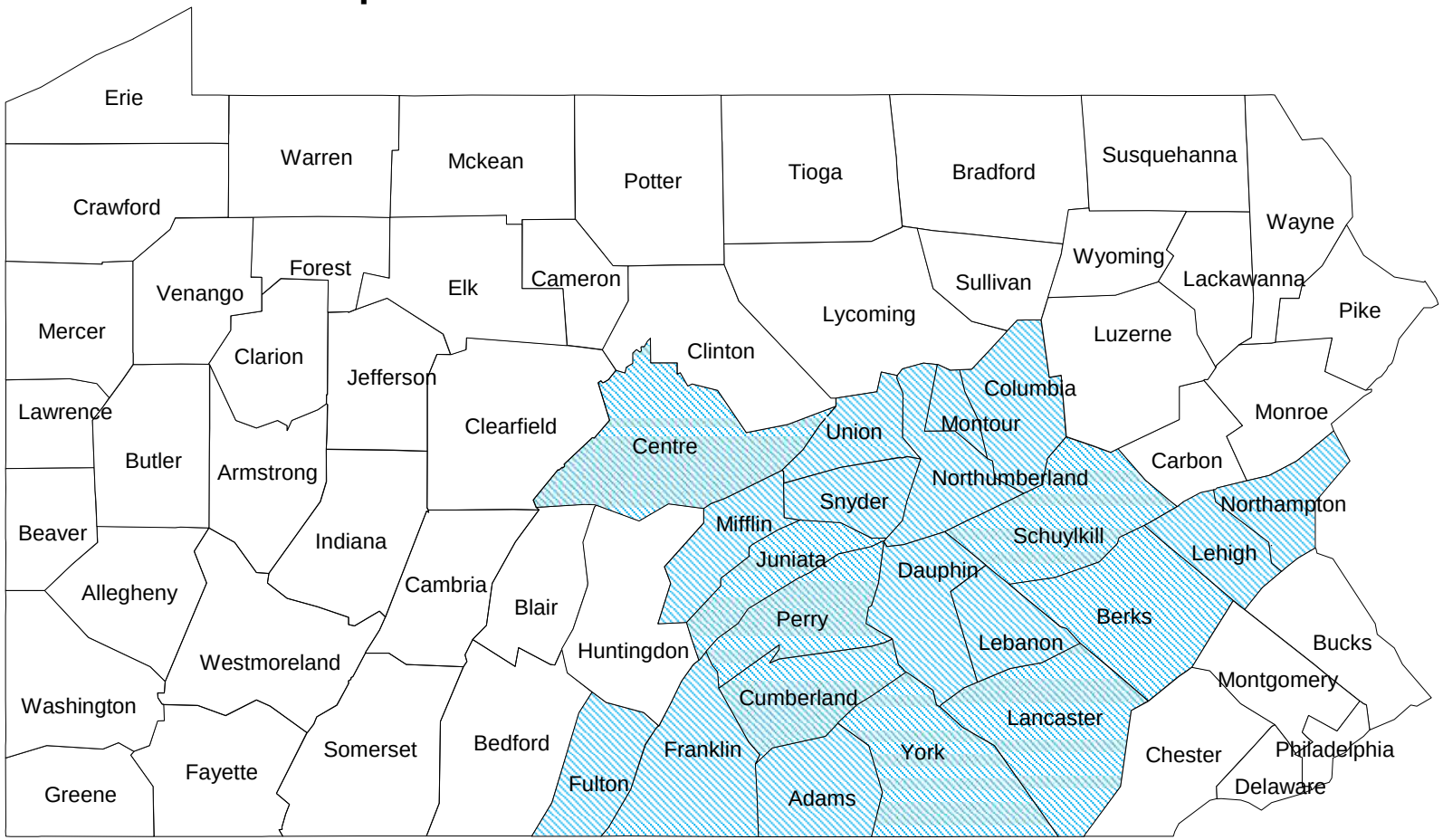
: 2019 on-exchange service area

: 2019 off-exchange only service area

2020 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

: 2020 on-exchange service area

: 2020 off-exchange only service area

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010190**		**45127PA0010190**		**45127PA0010190**		**45127PA0010191**	
Plan Marketing Name =>	**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$326.49	$326.49	$352.61	$352.61	$333.02	$333.02	$333.10	$333.10
15	$355.51	$355.51	$383.95	$383.95	$362.62	$362.62	$362.71	$362.71
16	$366.60	$366.60	$395.93	$395.93	$373.94	$373.94	$374.03	$374.03
17	$377.70	$377.70	$407.92	$407.92	$385.25	$385.25	$385.36	$385.36
18	$389.65	$389.65	$420.82	$420.82	$397.44	$397.44	$397.55	$397.55
19	$401.60	$401.60	$433.73	$433.73	$409.63	$409.63	$409.74	$409.74
20	$413.98	$413.98	$447.09	$447.09	$422.26	$422.26	$422.37	$422.37
21	$426.78	$426.78	$460.92	$460.92	$435.32	$435.32	$435.43	$435.43
22	$426.78	$426.78	$460.92	$460.92	$435.32	$435.32	$435.43	$435.43
23	$426.78	$426.78	$460.92	$460.92	$435.32	$435.32	$435.43	$435.43
24	$426.78	$426.78	$460.92	$460.92	$435.32	$435.32	$435.43	$435.43
25	$428.49	$428.49	$462.77	$462.77	$437.06	$437.06	$437.17	$437.17
26	$437.02	$437.02	$471.98	$471.98	$445.76	$445.76	$445.88	$445.88
27	$447.27	$447.27	$483.05	$483.05	$456.21	$456.21	$456.33	$456.33
28	$463.91	$463.91	$501.02	$501.02	$473.19	$473.19	$473.31	$473.31
29	$477.57	$477.57	$515.77	$515.77	$487.12	$487.12	$487.25	$487.25
30	$484.40	$484.40	$523.15	$523.15	$494.08	$494.08	$494.21	$494.21
31	$494.64	$494.64	$534.21	$534.21	$504.53	$504.53	$504.66	$504.66
32	$504.88	$504.88	$545.27	$545.27	$514.98	$514.98	$515.11	$515.11
33	$511.28	$511.28	$552.19	$552.19	$521.51	$521.51	$521.65	$521.65
34	$518.11	$518.11	$559.56	$559.56	$528.47	$528.47	$528.61	$528.61
35	$521.53	$521.53	$563.25	$563.25	$531.96	$531.96	$532.10	$532.10
36	$524.94	$524.94	$566.93	$566.93	$535.44	$535.44	$535.58	$535.58
37	$528.35	$528.35	$570.62	$570.62	$538.92	$538.92	$539.06	$539.06
38	$531.77	$531.77	$574.31	$574.31	$542.40	$542.40	$542.55	$542.55
39	$538.60	$538.60	$581.68	$581.68	$549.37	$549.37	$549.51	$549.51
40	$545.42	$545.42	$589.06	$589.06	$556.33	$556.33	$556.48	$556.48
41	$555.67	$555.67	$600.12	$600.12	$566.78	$566.78	$566.93	$566.93
42	$565.48	$565.48	$610.72	$610.72	$576.79	$576.79	$576.94	$576.94
43	$579.14	$579.14	$625.47	$625.47	$590.72	$590.72	$590.88	$590.88
44	$596.21	$596.21	$643.91	$643.91	$608.14	$608.14	$608.30	$608.30
45	$616.27	$616.27	$665.57	$665.57	$628.60	$628.60	$628.76	$628.76
46	$640.17	$640.17	$691.38	$691.38	$652.97	$652.97	$653.14	$653.14
47	$667.06	$667.06	$720.42	$720.42	$680.40	$680.40	$680.58	$680.58
48	$697.79	$697.79	$753.61	$753.61	$711.74	$711.74	$711.93	$711.93
49	$728.09	$728.09	$786.33	$786.33	$742.65	$742.65	$742.84	$742.84
50	$762.23	$762.23	$823.21	$823.21	$777.47	$777.47	$777.68	$777.68
51	$795.94	$795.94	$859.62	$859.62	$811.86	$811.86	$812.08	$812.08
52	$833.07	$833.07	$899.72	$899.72	$849.74	$849.74	$849.96	$849.96
53	$870.63	$870.63	$940.28	$940.28	$888.04	$888.04	$888.28	$888.28
54	$911.18	$911.18	$984.07	$984.07	$929.40	$929.40	$929.64	$929.64
55	$951.72	$951.72	$1,027.86	$1,027.86	$970.75	$970.75	$971.01	$971.01
56	$995.68	$995.68	$1,075.33	$1,075.33	$1,015.59	$1,015.59	$1,015.86	$1,015.86
57	$1,040.06	$1,040.06	$1,123.27	$1,123.27	$1,060.86	$1,060.86	$1,061.14	$1,061.14
58	$1,087.44	$1,087.44	$1,174.43	$1,174.43	$1,109.18	$1,109.18	$1,109.48	$1,109.48
59	$1,110.91	$1,110.91	$1,199.78	$1,199.78	$1,133.13	$1,133.13	$1,133.42	$1,133.42
60	$1,158.28	$1,158.28	$1,250.94	$1,250.94	$1,181.45	$1,181.45	$1,181.76	$1,181.76
61	$1,199.25	$1,199.25	$1,295.19	$1,295.19	$1,223.24	$1,223.24	$1,223.56	$1,223.56
62	$1,226.14	$1,226.14	$1,324.23	$1,324.23	$1,250.66	$1,250.66	$1,250.99	$1,250.99
63	$1,259.85	$1,259.85	$1,360.64	$1,360.64	$1,285.05	$1,285.05	$1,285.39	$1,285.39
64+	$1,280.33	$1,280.33	$1,382.76	$1,382.76	$1,305.95	$1,305.95	$1,306.28	$1,306.28

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010191**		**45127PA0010191**		**45127PA0010192**		**45127PA0010192**	
Plan Marketing Name =>	**Gold PPO 2000/20/20 Rx 0**		**Gold PPO 2000/20/20 Rx 0**		**Silver PPO 5000/20/35 Rx 250**		**Silver PPO 5000/20/35 Rx 250**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$359.75	$359.75	$339.77	$339.77	$280.33	$280.33	$302.76	$302.76
15	$391.73	$391.73	$369.97	$369.97	$305.25	$305.25	$329.67	$329.67
16	$403.96	$403.96	$381.52	$381.52	$314.78	$314.78	$339.96	$339.96
17	$416.18	$416.18	$393.06	$393.06	$324.31	$324.31	$350.25	$350.25
18	$429.35	$429.35	$405.50	$405.50	$334.57	$334.57	$361.33	$361.33
19	$442.52	$442.52	$417.93	$417.93	$344.83	$344.83	$372.42	$372.42
20	$456.16	$456.16	$430.81	$430.81	$355.46	$355.46	$383.89	$383.89
21	$470.26	$470.26	$444.14	$444.14	$366.45	$366.45	$395.77	$395.77
22	$470.26	$470.26	$444.14	$444.14	$366.45	$366.45	$395.77	$395.77
23	$470.26	$470.26	$444.14	$444.14	$366.45	$366.45	$395.77	$395.77
24	$470.26	$470.26	$444.14	$444.14	$366.45	$366.45	$395.77	$395.77
25	$472.15	$472.15	$445.92	$445.92	$367.92	$367.92	$397.35	$397.35
26	$481.55	$481.55	$454.80	$454.80	$375.24	$375.24	$405.26	$405.26
27	$492.84	$492.84	$465.46	$465.46	$384.04	$384.04	$414.76	$414.76
28	$511.18	$511.18	$482.78	$482.78	$398.33	$398.33	$430.20	$430.20
29	$526.23	$526.23	$496.99	$496.99	$410.06	$410.06	$442.86	$442.86
30	$533.75	$533.75	$504.10	$504.10	$415.92	$415.92	$449.19	$449.19
31	$545.04	$545.04	$514.76	$514.76	$424.72	$424.72	$458.69	$458.69
32	$556.32	$556.32	$525.42	$525.42	$433.51	$433.51	$468.19	$468.19
33	$563.38	$563.38	$532.08	$532.08	$439.01	$439.01	$474.13	$474.13
34	$570.90	$570.90	$539.18	$539.18	$444.87	$444.87	$480.46	$480.46
35	$574.66	$574.66	$542.74	$542.74	$447.80	$447.80	$483.63	$483.63
36	$578.43	$578.43	$546.29	$546.29	$450.73	$450.73	$486.79	$486.79
37	$582.19	$582.19	$549.84	$549.84	$453.67	$453.67	$489.96	$489.96
38	$585.95	$585.95	$553.40	$553.40	$456.60	$456.60	$493.12	$493.12
39	$593.47	$593.47	$560.50	$560.50	$462.46	$462.46	$499.46	$499.46
40	$601.00	$601.00	$567.61	$567.61	$468.32	$468.32	$505.79	$505.79
41	$612.28	$612.28	$578.27	$578.27	$477.12	$477.12	$515.29	$515.29
42	$623.10	$623.10	$588.48	$588.48	$485.55	$485.55	$524.39	$524.39
43	$638.15	$638.15	$602.70	$602.70	$497.27	$497.27	$537.05	$537.05
44	$656.96	$656.96	$620.46	$620.46	$511.93	$511.93	$552.89	$552.89
45	$679.06	$679.06	$641.34	$641.34	$529.15	$529.15	$571.49	$571.49
46	$705.40	$705.40	$666.21	$666.21	$549.67	$549.67	$593.65	$593.65
47	$735.02	$735.02	$694.19	$694.19	$572.76	$572.76	$618.58	$618.58
48	$768.88	$768.88	$726.17	$726.17	$599.15	$599.15	$647.08	$647.08
49	$802.27	$802.27	$757.70	$757.70	$625.16	$625.16	$675.18	$675.18
50	$839.89	$839.89	$793.23	$793.23	$654.48	$654.48	$706.84	$706.84
51	$877.04	$877.04	$828.32	$828.32	$683.43	$683.43	$738.10	$738.10
52	$917.96	$917.96	$866.96	$866.96	$715.31	$715.31	$772.54	$772.54
53	$959.34	$959.34	$906.04	$906.04	$747.56	$747.56	$807.36	$807.36
54	$1,004.01	$1,004.01	$948.24	$948.24	$782.37	$782.37	$844.96	$844.96
55	$1,048.69	$1,048.69	$990.43	$990.43	$817.18	$817.18	$882.56	$882.56
56	$1,097.13	$1,097.13	$1,036.18	$1,036.18	$854.93	$854.93	$923.32	$923.32
57	$1,146.03	$1,146.03	$1,082.37	$1,082.37	$893.04	$893.04	$964.48	$964.48
58	$1,198.23	$1,198.23	$1,131.67	$1,131.67	$933.71	$933.71	$1,008.41	$1,008.41
59	$1,224.10	$1,224.10	$1,156.09	$1,156.09	$953.87	$953.87	$1,030.18	$1,030.18
60	$1,276.30	$1,276.30	$1,205.39	$1,205.39	$994.55	$994.55	$1,074.11	$1,074.11
61	$1,321.44	$1,321.44	$1,248.03	$1,248.03	$1,029.72	$1,029.72	$1,112.10	$1,112.10
62	$1,351.07	$1,351.07	$1,276.01	$1,276.01	$1,052.81	$1,052.81	$1,137.04	$1,137.04
63	$1,388.22	$1,388.22	$1,311.10	$1,311.10	$1,081.76	$1,081.76	$1,168.30	$1,168.30
64+	$1,410.78	$1,410.78	$1,332.41	$1,332.41	$1,099.34	$1,099.34	$1,187.30	$1,187.30

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010192**		**45127PA0010193**		**45127PA0010193**		**45127PA0010193**	
Plan Marketing Name =>	**Silver PPO 5000/20/35 Rx 250**		**Silver PPO 5000/20/35 Rx 0**		**Silver PPO 5000/20/35 Rx 0**		**Silver PPO 5000/20/35 Rx 0**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$285.94	$285.94	$286.97	$286.97	$309.92	$309.92	$292.71	$292.71
15	$311.36	$311.36	$312.47	$312.47	$337.47	$337.47	$318.72	$318.72
16	$321.08	$321.08	$322.23	$322.23	$348.01	$348.01	$328.67	$328.67
17	$330.79	$330.79	$331.98	$331.98	$358.54	$358.54	$338.62	$338.62
18	$341.26	$341.26	$342.48	$342.48	$369.88	$369.88	$349.33	$349.33
19	$351.73	$351.73	$352.99	$352.99	$381.23	$381.23	$360.05	$360.05
20	$362.57	$362.57	$363.87	$363.87	$392.98	$392.98	$371.14	$371.14
21	$373.78	$373.78	$375.12	$375.12	$405.13	$405.13	$382.62	$382.62
22	$373.78	$373.78	$375.12	$375.12	$405.13	$405.13	$382.62	$382.62
23	$373.78	$373.78	$375.12	$375.12	$405.13	$405.13	$382.62	$382.62
24	$373.78	$373.78	$375.12	$375.12	$405.13	$405.13	$382.62	$382.62
25	$375.27	$375.27	$376.62	$376.62	$406.75	$406.75	$384.15	$384.15
26	$382.75	$382.75	$384.12	$384.12	$414.85	$414.85	$391.81	$391.81
27	$391.72	$391.72	$393.13	$393.13	$424.58	$424.58	$400.99	$400.99
28	$406.30	$406.30	$407.76	$407.76	$440.38	$440.38	$415.91	$415.91
29	$418.26	$418.26	$419.76	$419.76	$453.34	$453.34	$428.15	$428.15
30	$424.24	$424.24	$425.76	$425.76	$459.82	$459.82	$434.28	$434.28
31	$433.21	$433.21	$434.76	$434.76	$469.55	$469.55	$443.46	$443.46
32	$442.18	$442.18	$443.77	$443.77	$479.27	$479.27	$452.64	$452.64
33	$447.79	$447.79	$449.39	$449.39	$485.35	$485.35	$458.38	$458.38
34	$453.77	$453.77	$455.40	$455.40	$491.83	$491.83	$464.50	$464.50
35	$456.76	$456.76	$458.40	$458.40	$495.07	$495.07	$467.56	$467.56
36	$459.75	$459.75	$461.40	$461.40	$498.31	$498.31	$470.63	$470.63
37	$462.74	$462.74	$464.40	$464.40	$501.55	$501.55	$473.69	$473.69
38	$465.73	$465.73	$467.40	$467.40	$504.79	$504.79	$476.75	$476.75
39	$471.71	$471.71	$473.40	$473.40	$511.27	$511.27	$482.87	$482.87
40	$477.69	$477.69	$479.40	$479.40	$517.76	$517.76	$488.99	$488.99
41	$486.66	$486.66	$488.41	$488.41	$527.48	$527.48	$498.17	$498.17
42	$495.26	$495.26	$497.03	$497.03	$536.80	$536.80	$506.97	$506.97
43	$507.22	$507.22	$509.04	$509.04	$549.76	$549.76	$519.22	$519.22
44	$522.17	$522.17	$524.04	$524.04	$565.97	$565.97	$534.52	$534.52
45	$539.74	$539.74	$541.67	$541.67	$585.01	$585.01	$552.51	$552.51
46	$560.67	$560.67	$562.68	$562.68	$607.69	$607.69	$573.93	$573.93
47	$584.22	$584.22	$586.31	$586.31	$633.22	$633.22	$598.04	$598.04
48	$611.13	$611.13	$613.32	$613.32	$662.39	$662.39	$625.59	$625.59
49	$637.67	$637.67	$639.95	$639.95	$691.15	$691.15	$652.75	$652.75
50	$667.57	$667.57	$669.96	$669.96	$723.56	$723.56	$683.36	$683.36
51	$697.10	$697.10	$699.60	$699.60	$755.57	$755.57	$713.59	$713.59
52	$729.62	$729.62	$732.23	$732.23	$790.81	$790.81	$746.88	$746.88
53	$762.51	$762.51	$765.24	$765.24	$826.46	$826.46	$780.55	$780.55
54	$798.02	$798.02	$800.88	$800.88	$864.95	$864.95	$816.90	$816.90
55	$833.53	$833.53	$836.52	$836.52	$903.44	$903.44	$853.25	$853.25
56	$872.03	$872.03	$875.15	$875.15	$945.17	$945.17	$892.66	$892.66
57	$910.90	$910.90	$914.17	$914.17	$987.30	$987.30	$932.45	$932.45
58	$952.39	$952.39	$955.81	$955.81	$1,032.27	$1,032.27	$974.92	$974.92
59	$972.95	$972.95	$976.44	$976.44	$1,054.55	$1,054.55	$995.97	$995.97
60	$1,014.44	$1,014.44	$1,018.08	$1,018.08	$1,099.52	$1,099.52	$1,038.44	$1,038.44
61	$1,050.32	$1,050.32	$1,054.09	$1,054.09	$1,138.41	$1,138.41	$1,075.17	$1,075.17
62	$1,073.87	$1,073.87	$1,077.72	$1,077.72	$1,163.94	$1,163.94	$1,099.27	$1,099.27
63	$1,103.40	$1,103.40	$1,107.35	$1,107.35	$1,195.94	$1,195.94	$1,129.50	$1,129.50
64+	$1,121.33	$1,121.33	$1,125.35	$1,125.35	$1,215.38	$1,215.38	$1,147.86	$1,147.86

Company Name:	Capital Advantage Assurance Company
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0130001**		**45127PA0130002**		**45127PA0130003**		**45127PA0130004**	
Plan Marketing Name =>	**alley Advantage EPO 1000/0/25**		**Valley Advantage EPO 1000/0/2**		**alley Advantage EPO 5000/0/35**		**Valley Advantage EPO 5000/0/3**	
Form # =>	**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**		**C20-CAAC-SPG**	
Rating Area =>	**6**		**6**		**6**		**6**	
Network =>	**EPO**		**EPO**		**EPO**		**EPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**		**$7900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$343.57	$343.57	$377.44	$377.44	$278.33	$278.33	$278.91	$278.91
15	$374.11	$374.11	$410.99	$410.99	$303.07	$303.07	$303.70	$303.70
16	$385.79	$385.79	$423.82	$423.82	$312.52	$312.52	$313.18	$313.18
17	$397.46	$397.46	$436.65	$436.65	$321.98	$321.98	$322.66	$322.66
18	$410.04	$410.04	$450.46	$450.46	$332.17	$332.17	$332.87	$332.87
19	$422.61	$422.61	$464.28	$464.28	$342.36	$342.36	$343.08	$343.08
20	$435.64	$435.64	$478.59	$478.59	$352.91	$352.91	$353.65	$353.65
21	$449.11	$449.11	$493.39	$493.39	$363.82	$363.82	$364.59	$364.59
22	$449.11	$449.11	$493.39	$493.39	$363.82	$363.82	$364.59	$364.59
23	$449.11	$449.11	$493.39	$493.39	$363.82	$363.82	$364.59	$364.59
24	$449.11	$449.11	$493.39	$493.39	$363.82	$363.82	$364.59	$364.59
25	$450.91	$450.91	$495.36	$495.36	$365.28	$365.28	$366.05	$366.05
26	$459.89	$459.89	$505.23	$505.23	$372.56	$372.56	$373.34	$373.34
27	$470.67	$470.67	$517.07	$517.07	$381.29	$381.29	$382.09	$382.09
28	$488.18	$488.18	$536.31	$536.31	$395.48	$395.48	$396.31	$396.31
29	$502.55	$502.55	$552.10	$552.10	$407.12	$407.12	$407.98	$407.98
30	$509.74	$509.74	$559.99	$559.99	$412.94	$412.94	$413.81	$413.81
31	$520.52	$520.52	$571.84	$571.84	$421.67	$421.67	$422.56	$422.56
32	$531.30	$531.30	$583.68	$583.68	$430.40	$430.40	$431.31	$431.31
33	$538.03	$538.03	$591.08	$591.08	$435.86	$435.86	$436.78	$436.78
34	$545.22	$545.22	$598.97	$598.97	$441.68	$441.68	$442.61	$442.61
35	$548.81	$548.81	$602.92	$602.92	$444.59	$444.59	$445.53	$445.53
36	$552.41	$552.41	$606.87	$606.87	$447.50	$447.50	$448.45	$448.45
37	$556.00	$556.00	$610.81	$610.81	$450.41	$450.41	$451.36	$451.36
38	$559.59	$559.59	$614.76	$614.76	$453.32	$453.32	$454.28	$454.28
39	$566.78	$566.78	$622.65	$622.65	$459.15	$459.15	$460.11	$460.11
40	$573.96	$573.96	$630.55	$630.55	$464.97	$464.97	$465.95	$465.95
41	$584.74	$584.74	$642.39	$642.39	$473.70	$473.70	$474.70	$474.70
42	$595.07	$595.07	$653.74	$653.74	$482.07	$482.07	$483.08	$483.08
43	$609.44	$609.44	$669.53	$669.53	$493.71	$493.71	$494.75	$494.75
44	$627.41	$627.41	$689.26	$689.26	$508.26	$508.26	$509.33	$509.33
45	$648.51	$648.51	$712.45	$712.45	$525.36	$525.36	$526.47	$526.47
46	$673.66	$673.66	$740.08	$740.08	$545.74	$545.74	$546.88	$546.88
47	$701.96	$701.96	$771.16	$771.16	$568.66	$568.66	$569.85	$569.85
48	$734.29	$734.29	$806.69	$806.69	$594.85	$594.85	$596.10	$596.10
49	$766.18	$766.18	$841.72	$841.72	$620.68	$620.68	$621.99	$621.99
50	$802.11	$802.11	$881.19	$881.19	$649.79	$649.79	$651.16	$651.16
51	$837.59	$837.59	$920.17	$920.17	$678.53	$678.53	$679.96	$679.96
52	$876.66	$876.66	$963.09	$963.09	$710.18	$710.18	$711.68	$711.68
53	$916.18	$916.18	$1,006.51	$1,006.51	$742.20	$742.20	$743.76	$743.76
54	$958.85	$958.85	$1,053.38	$1,053.38	$776.76	$776.76	$778.40	$778.40
55	$1,001.52	$1,001.52	$1,100.25	$1,100.25	$811.33	$811.33	$813.04	$813.04
56	$1,047.77	$1,047.77	$1,151.07	$1,151.07	$848.80	$848.80	$850.59	$850.59
57	$1,094.48	$1,094.48	$1,202.38	$1,202.38	$886.64	$886.64	$888.51	$888.51
58	$1,144.33	$1,144.33	$1,257.15	$1,257.15	$927.02	$927.02	$928.98	$928.98
59	$1,169.03	$1,169.03	$1,284.29	$1,284.29	$947.03	$947.03	$949.03	$949.03
60	$1,218.88	$1,218.88	$1,339.05	$1,339.05	$987.42	$987.42	$989.50	$989.50
61	$1,262.00	$1,262.00	$1,386.42	$1,386.42	$1,022.34	$1,022.34	$1,024.50	$1,024.50
62	$1,290.29	$1,290.29	$1,417.50	$1,417.50	$1,045.27	$1,045.27	$1,047.47	$1,047.47
63	$1,325.77	$1,325.77	$1,456.48	$1,456.48	$1,074.01	$1,074.01	$1,076.27	$1,076.27
64+	$1,347.32	$1,347.32	$1,480.16	$1,480.16	$1,091.46	$1,091.46	$1,093.76	$1,093.76

Capital Advantage Assurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
45127PA0010054	Platinum PPO 0/0/15 Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010055	Platinum PPO 0/0/15 Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010057	Platinum PPO 250/0/15 Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010058	Platinum PPO 250/0/15 Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010084	Gold PPO 1000/0/25 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010085	Gold PPO 1000/0/25 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010089	Gold PPO 2000/0/20 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010090	Gold PPO 2000/0/20 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010116	Gold PPO 500/0/20 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010117	Gold PPO 500/0/20 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010124	Silver QHDHP PPO 2750/0/25	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010131	Silver PPO 4000/0/35 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010132	Silver PPO 4000/0/35 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010135	Bronze QHDHP PPO 6650/0/0	PPO	Bronze	Off	PPO	6,7,9	All
45127PA0010143	Silver PPO 3500/0/45 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010144	Silver PPO 3500/0/45 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010161	Gold QHDHP PPO 1500/0/15	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010170	Silver QHDHP PPO 3500/0/25	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010184	Silver PPO 5000/0/35 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010185	Silver PPO 5000/0/35 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010186	Silver PPO 6000/0/35 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010187	Silver PPO 6000/0/35 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 2	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010190	Gold PPO 2000/20/20 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010191	Gold PPO 2000/20/20 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010192	Silver PPO 5000/20/35 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010193	Silver PPO 5000/20/35 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0130001	Gold Valley Advantage EPO 1000/0/25 Rx 250	EPO	Gold	Off	EPO	6	Lehigh, Northampton
45127PA0130002	Gold Valley Advantage EPO 1000/0/25 Rx 0	EPO	Gold	Off	EPO	6	Lehigh, Northampton
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off	EPO	6	Lehigh, Northampton
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off	EPO	6	Lehigh, Northampton

Company Name Capital Advantage Assurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2019 Number of Covered Lives by Rating County				1,092	462	6,898	254	57	5,539	575	1,950	223	364	1,126	5,361	7,465	4,467	2,171	3,200	1,225	155	119	1,383	194
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
45127PA0010054	Platinum PPO 0/0/15 Rx 250	PPO	Platinum	Off	$536.69	$536.69	$536.69	$536.69	$536.69	$536.69	$536.69	$536.69	$536.69	$536.69	$579.63	$579.63	$579.63	$579.63	$547.42	$547.42	$547.42	$547.42	$547.42	$547.42	$547.42
45127PA0010055	Platinum PPO 0/0/15 Rx 0	PPO	Platinum	Off	$544.60	$544.60	$544.60	$544.60	$544.60	$544.60	$544.60	$544.60	$544.60	$544.60	$588.17	$588.17	$588.17	$588.17	$555.49	$555.49	$555.49	$555.49	$555.49	$555.49	$555.49
45127PA0010057	Platinum PPO 250/0/15 Rx 250	PPO	Platinum	Off	$518.46	$518.46	$518.46	$518.46	$518.46	$518.46	$518.46	$518.46	$518.46	$518.46	$559.94	$559.94	$559.94	$559.94	$528.83	$528.83	$528.83	$528.83	$528.83	$528.83	$528.83
45127PA0010058	Platinum PPO 250/0/15 Rx 0	PPO	Platinum	Off	$526.38	$526.38	$526.38	$526.38	$526.38	$526.38	$526.38	$526.38	$526.38	$526.38	$568.49	$568.49	$568.49	$568.49	$536.91	$536.91	$536.91	$536.91	$536.91	$536.91	$536.91
45127PA0010084	Gold PPO 1000/0/25 Rx 250	PPO	Gold	Off	$458.37	$458.37	$458.37	$458.37	$458.37	$458.37	$458.37	$458.37	$458.37	$458.37	$495.04	$495.04	$495.04	$495.04	$467.54	$467.54	$467.54	$467.54	$467.54	$467.54	$467.54
45127PA0010085	Gold PPO 1000/0/25 Rx 0	PPO	Gold	Off	$466.31	$466.31	$466.31	$466.31	$466.31	$466.31	$466.31	$466.31	$466.31	$466.31	$503.61	$503.61	$503.61	$503.61	$475.64	$475.64	$475.64	$475.64	$475.64	$475.64	$475.64
45127PA0010089	Gold PPO 2000/0/20 Rx 250	PPO	Gold	Off	$424.53	$424.53	$424.53	$424.53	$424.53	$424.53	$424.53	$424.53	$424.53	$424.53	$458.49	$458.49	$458.49	$458.49	$433.02	$433.02	$433.02	$433.02	$433.02	$433.02	$433.02
45127PA0010090	Gold PPO 2000/0/20 Rx 0	PPO	Gold	Off	$432.47	$432.47	$432.47	$432.47	$432.47	$432.47	$432.47	$432.47	$432.47	$432.47	$467.07	$467.07	$467.07	$467.07	$441.12	$441.12	$441.12	$441.12	$441.12	$441.12	$441.12
45127PA0010116	Gold PPO 500/0/20 Rx 250	PPO	Gold	Off	$485.48	$485.48	$485.48	$485.48	$485.48	$485.48	$485.48	$485.48	$485.48	$485.48	$524.32	$524.32	$524.32	$524.32	$495.19	$495.19	$495.19	$495.19	$495.19	$495.19	$495.19
45127PA0010117	Gold PPO 500/0/20 Rx 0	PPO	Gold	Off	$493.42	$493.42	$493.42	$493.42	$493.42	$493.42	$493.42	$493.42	$493.42	$493.42	$532.89	$532.89	$532.89	$532.89	$503.29	$503.29	$503.29	$503.29	$503.29	$503.29	$503.29
45127PA0010124	Silver QHDHP PPO 2750/0/25	PPO	Silver	Off	$393.76	$393.76	$393.76	$393.76	$393.76	$393.76	$393.76	$393.76	$393.76	$393.76	$425.26	$425.26	$425.26	$425.26	$401.64	$401.64	$401.64	$401.64	$401.64	$401.64	$401.64
45127PA0010131	Silver PPO 4000/0/35 Rx 250	PPO	Silver	Off	$376.72	$376.72	$376.72	$376.72	$376.72	$376.72	$376.72	$376.72	$376.72	$376.72	$406.86	$406.86	$406.86	$406.86	$384.25	$384.25	$384.25	$384.25	$384.25	$384.25	$384.25
45127PA0010132	Silver PPO 4000/0/35 Rx 0	PPO	Silver	Off	$384.77	$384.77	$384.77	$384.77	$384.77	$384.77	$384.77	$384.77	$384.77	$384.77	$415.55	$415.55	$415.55	$415.55	$392.47	$392.47	$392.47	$392.47	$392.47	$392.47	$392.47
45127PA0010135	Bronze QHDHP PPO 6650/0/0	PPO	Bronze	Off	$301.95	$301.95	$301.95	$301.95	$301.95	$301.95	$301.95	$301.95	$301.95	$301.95	$326.11	$326.11	$326.11	$326.11	$307.99	$307.99	$307.99	$307.99	$307.99	$307.99	$307.99
45127PA0010143	Silver PPO 3500/0/45 Rx 250	PPO	Silver	Off	$383.45	$383.45	$383.45	$383.45	$383.45	$383.45	$383.45	$383.45	$383.45	$383.45	$414.13	$414.13	$414.13	$414.13	$391.12	$391.12	$391.12	$391.12	$391.12	$391.12	$391.12
45127PA0010144	Silver PPO 3500/0/45 Rx 0	PPO	Silver	Off	$391.51	$391.51	$391.51	$391.51	$391.51	$391.51	$391.51	$391.51	$391.51	$391.51	$422.83	$422.83	$422.83	$422.83	$399.34	$399.34	$399.34	$399.34	$399.34	$399.34	$399.34
45127PA0010161	Gold QHDHP PPO 1500/0/15	PPO	Gold	Off	$447.15	$447.15	$447.15	$447.15	$447.15	$447.15	$447.15	$447.15	$447.15	$447.15	$482.92	$482.92	$482.92	$482.92	$456.09	$456.09	$456.09	$456.09	$456.09	$456.09	$456.09
45127PA0010170	Silver QHDHP PPO 3500/0/25	PPO	Silver	Off	$365.29	$365.29	$365.29	$365.29	$365.29	$365.29	$365.29	$365.29	$365.29	$365.29	$394.51	$394.51	$394.51	$394.51	$372.60	$372.60	$372.60	$372.60	$372.60	$372.60	$372.60
45127PA0010184	Silver PPO 5000/0/35 Rx 250	PPO	Silver	Off	$357.46	$357.46	$357.46	$357.46	$357.46	$357.46	$357.46	$357.46	$357.46	$357.46	$386.06	$386.06	$386.06	$386.06	$364.61	$364.61	$364.61	$364.61	$364.61	$364.61	$364.61
45127PA0010185	Silver PPO 5000/0/35 Rx 0	PPO	Silver	Off	$365.62	$365.62	$365.62	$365.62	$365.62	$365.62	$365.62	$365.62	$365.62	$365.62	$394.87	$394.87	$394.87	$394.87	$372.93	$372.93	$372.93	$372.93	$372.93	$372.93	$372.93
45127PA0010186	Silver PPO 6000/0/35 Rx 250	PPO	Silver	Off	$350.63	$350.63	$350.63	$350.63	$350.63	$350.63	$350.63	$350.63	$350.63	$350.63	$378.68	$378.68	$378.68	$378.68	$357.64	$357.64	$357.64	$357.64	$357.64	$357.64	$357.64
45127PA0010187	Silver PPO 6000/0/35 Rx 0	PPO	Silver	Off	$358.81	$358.81	$358.81	$358.81	$358.81	$358.81	$358.81	$358.81	$358.81	$358.81	$387.51	$387.51	$387.51	$387.51	$365.99	$365.99	$365.99	$365.99	$365.99	$365.99	$365.99
45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	PPO	Gold	Off	$425.98	$425.98	$425.98	$425.98	$425.98	$425.98	$425.98	$425.98	$425.98	$425.98	$460.06	$460.06	$460.06	$460.06	$434.50	$434.50	$434.50	$434.50	$434.50	$434.50	$434.50
45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	PPO	Gold	Off	$434.00	$434.00	$434.00	$434.00	$434.00	$434.00	$434.00	$434.00	$434.00	$434.00	$468.72	$468.72	$468.72	$468.72	$442.68	$442.68	$442.68	$442.68	$442.68	$442.68	$442.68
45127PA0010190	Gold PPO 2000/20/20 Rx 250	PPO	Gold	Off	$403.49	$403.49	$403.49	$403.49	$403.49	$403.49	$403.49	$403.49	$403.49	$403.49	$435.77	$435.77	$435.77	$435.77	$411.56	$411.56	$411.56	$411.56	$411.56	$411.56	$411.56
45127PA0010191	Gold PPO 2000/20/20 Rx 0	PPO	Gold	Off	$411.67	$411.67	$411.67	$411.67	$411.67	$411.67	$411.67	$411.67	$411.67	$411.67	$444.60	$444.60	$444.60	$444.60	$419.90	$419.90	$419.90	$419.90	$419.90	$419.90	$419.90
45127PA0010192	Silver PPO 5000/20/35 Rx 250	PPO	Silver	Off	$346.45	$346.45	$346.45	$346.45	$346.45	$346.45	$346.45	$346.45	$346.45	$346.45	$374.17	$374.17	$374.17	$374.17	$353.38	$353.38	$353.38	$353.38	$353.38	$353.38	$353.38
45127PA0010193	Silver PPO 5000/20/35 Rx 0	PPO	Silver	Off	$354.65	$354.65	$354.65	$354.65	$354.65	$354.65	$354.65	$354.65	$354.65	$354.65	$383.02	$383.02	$383.02	$383.02	$361.74	$361.74	$361.74	$361.74	$361.74	$361.74	$361.74
45127PA0130001	Gold Valley Advantage EPO 1000/0/25 Rx 250	EPO	Gold	Off	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$458.57	$458.57	$458.57	$458.57	$433.09	$433.09	$433.09	$433.09	$433.09	$433.09	$433.09
45127PA0130002	Gold Valley Advantage EPO 1000/0/25 Rx 0	EPO	Gold	Off	$431.91	$431.91	$431.91	$431.91	$431.91	$431.91	$431.91	$431.91	$431.91	$431.91	$466.46	$466.46	$466.46	$466.46	$440.55	$440.55	$440.55	$440.55	$440.55	$440.55	$440.55
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	EPO	Silver	Off	$337.23	$337.23	$337.23	$337.23	$337.23	$337.23	$337.23	$337.23	$337.23	$337.23	$364.21	$364.21	$364.21	$364.21	$343.97	$343.97	$343.97	$343.97	$343.97	$343.97	$343.97
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	EPO	Silver	Off	$344.69	$344.69	$344.69	$344.69	$344.69	$344.69	$344.69	$344.69	$344.69	$344.69	$372.27	$372.27	$372.27	$372.27	$351.58	$351.58	$351.58	$351.58	$351.58	$351.58	$351.58

Unified Rate Review v5.0

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name:	**Capital Advantage Assurance Company**
HIOS Issuer ID:	**45127**
Effective Date of Rate Change(s):	**1/1/2020**
State:	**PA**
Market:	**Small Group**

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2018 to 12/31/2018

	Total	PMPM
Allowed Claims	$426,670,393.74	$549.28
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$358,551,816.64	$461.59
Risk Adjustment	$5,325,754.86	$6.86
Experience Period Premium	$438,332,074.66	$564.29
Experience Period Member Months	776,783	

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	$110.43	1.064	1.015	1.070	1.015	$129.52
Outpatient Hospital	$199.31	1.060	1.010	1.067	1.010	$229.95
Professional	$126.56	1.047	1.010	1.044	1.010	$141.12
Other Medical	$16.03	1.060	1.010	1.067	1.010	$18.49
Capitation	$0.00	1.000	1.000	1.000	1.000	$0.00
Prescription Drug	$96.95	1.099	1.004	1.097	1.013	$118.88
Total	$549.28					**$637.97**

Morbidity Adjustment		1.070
Demographic Shift		1.000
Plan Design Changes		1.000
Other		1.000
Adjusted Trended EHB Allowed Claims PMPM for	**1/1/2020**	**$682.62**
Manual EHB Allowed Claims PMPM		$680.67
Applied Credibility %		0.00%

			Projected Period Totals
Projected Index Rate for	**1/1/2020**	**$680.67**	$326,721,600.00
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		-$10.84	-$5,203,200.00
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$691.51**	**$331,924,800.00**
Projected Member Months		**480,000**	

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: **Capital Advantage Insurance Company**

HIOS Issuer ID: **45127**

Effective Date of Rate Change(s): **1/1/2020**

State: **FL**

Market: **Small Group**

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + V.
To finalize, select the Finalize button or Ctrl + Shift + F.

Product/Plan Level Calculations

| Field # | Section I: General Product and Plan Information | | |

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 6	1.0000
Rating Area 7	1.0800
Rating Area 9	1.0200

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective January 1, 2020

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2020

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2020
- Average Rate Change: 11.3%
- Range of Requested Rate Change: 2.8% to 13.4%
- Total additional annual revenue generated from the proposed rate change: $37,037,363
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 44,280/26,526
- 2020 Number of Plans: 34
- 2019 Number of Plans and Change: 34/No Plan Changes
- Contract Form #: C20-CAAC-SPG
- Form Filing SERFF #: CABC-131908601
- Binder SERFF #: CABC-PA20-125092088
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1473191712519638019

Company Contact Information

- Primary Contact Name: [redacted]
- Primary Contact Telephone Number: [redacted]
- Primary Contact Email Address: [redacted]

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to all small groups effective January 1, 2020. CAAC will only offer small group products off the federally-facilitated exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2016	CABC-130076031	-2.40%
Small Group	CAAC	1/1/2017	CABC-130539601	3.40%
Small Group	CAAC	7/1/2017	CABC-130954662	6.20%
Small Group	CAAC	1/1/2018	CABC-131022141	7.90%
Small Group	CAAC	1/1/2019	CABC-131455101	0.70%

Average Rate Change

CAAC is proposing an aggregate annual 11.3% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

The key drivers of the rate change, and approximate impact, are as follows:

Worsening risk pool due to non-ACA group coverage options: 7%
Reimplementation of the Health Insurer Fee: 2.5%
Benefit Changes: -1%
Provider Contract Increases and Utilization Changes: 2.5%

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 38.

Benefit Changes 2019-2020

A summary of proposed 2020 benefits is included in Exhibit A.

There are several benefit changes being implemented in 2020. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a

benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the small group market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2018 and December 31, 2018.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through March 31, 2019

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates in the BEP.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- CBC only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and

regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.

4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to final risk adjustment transfer amounts released on June 28, 2019.

Loss Ratio in BEP: Loss ratio is 80.82%

<u>Credibility of Data</u>

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from CBC subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2018 and December 31, 2018. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).