

SERFF Tracking #:	HGHM-131937085	State Tracking #:	HGHM-131937085	Company Tracking #:	1A-SG-FPLIC-2019
State:	Pennsylvania	Filing Company:	First Priority Life Insurance Company		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	FPLIC Small Group 2020 ACA Rate Filing				
Project Name/Number:	FPLIC Small Group 2020 ACA Rate Filing/1A-SG-FPLIC-2019				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	2020 FPLIC Public PDF 2019-07-19 - 1 of 3.pdf 2020 FPLIC Public PDF 2019-07-19 - 2 of 3.pdf 2020 FPLIC Public PDF 2019-07-19 - 3 of 3.pdf
Item Status:	
Status Date:	



May 21, 2019

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

Re: First Priority Life Insurance Company (FPLIC) 2020 ACA Rate Filing (Small Group Market)
FPLIC Filing # 1A-SG-FPLIC-2019 (SERFF Filing # HGHM-131937085)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached First Priority Life Insurance Company 2020 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, First Priority Life Insurance Company must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by First Priority Life Insurance Company should be redacted before release.

Dear Ms. Gray:

This Filing includes the First Priority Life Insurance Company (FPLIC) (NAIC # 60147; HIOS Issuer ID # 55957) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2020**.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2020 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **First Priority Life Insurance Company, NAIC # 60147 ("Company")**
2. Market: **Small Group ("Market")**
3. On or Off Exchange: This Company's products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2020**
5. Average rate change requested: **-0.03% increase**

6. Range of rate change requested: **-15.0% to 6.8%**
7. Total additional annual revenue generated from the proposed rate change: **(\$11,309)**
8. Product(s): **PPO**
9. Rating Areas and the change from 2019: **Region 3** (Northeastern PA only)
- There are no changes in our covered Rating Areas from the 2019 rate filing.
10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2019: **7,314 covered lives; 4,614 policyholders**
12. Number of plans offered in 2020 and the change this represents from 2019: **54**

The Company offered 51 plans in 2019. For 2020, the Company is offering 3 new plans in the Market, and removing 0 plans from the Market.

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

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA20-125092195** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
Blue Care PPO	FPLIC-BC/PPO/SM-1; HGHM-131921008
Lehigh Valley Flex Blue HDHP	FPLIC-LV/HDHP/SM-1; HGHM-131921806
AffordaBlue	FPLIC-AB/COMP-SM-1; HGHM-131921732
Blue Care HDHP	FPLIC-BC/HDHP/SM-1; HGHM-131921809
Lehigh Valley Flex Blue PPO	FPLIC-LV/PPO/SM-1; HGHM-131921784
Blue Care Custom PPO	FPLIC-BCUST/PPO/SM-1; HGHM-131921813

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 55957, Company Filing # 1A-SG-FPLIC-2019 (SERFF Filing # HGHM-131937085)**

Additional Filing Disclosures

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

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of First Priority Life Insurance Company if disclosed to the public.

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

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

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

Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

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

Should you have any questions regarding the attached Filing, please feel free to contact me at (717) 302-3077 or via e-mail at: frank.haver@highmark.com.

Sincerely,



Frank Haver, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Robert Royer
Tija Hilton-Phillips, Esq.
William R. Sarniak

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “2020_SmGrp_FPLIC_PAAMEXhibits_052119.xlsm” submitted with this filing containing the department’s required tables.

Note that for the remainder of this document, “Company” refers to First Priority Life Insurance Company, “Market” refers to Small Group, and “Rating Area” refers to Pennsylvania Rating Region 3 (Northeastern PA only). No Service Area changes were made since the last approved filing.

B. Rate History and Proposed Variations in Rate Changes

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

Period	Avg. Increase	SERFF ID#
Third and Fourth Quarter 2019 Rate Change	16.4%	HGHM-131864020
2019 (Initial Rate Change)	17.8%	HGHM-131496216
2018	6.6%	HGHM-131014764
2017	3.5%	HGHM-130536975

Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2020, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 10, column AC is a -0.03% increase. The rate change presented in this table reflects the average rate change over 2019 for the entire plan year, premium weighted based on the anticipated distribution of quarterly renewals.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, is a -0.6% increase. This rate change reflects the change for first quarter 2020 rates over first quarter 2019 rates.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2019 data, this table reflects all Small Group enrollment, including enrollment from 2018 and 2019 plan year plans.

E. Benefit Changes

Most plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2020 effective dates. The plan changes were mostly required so that the plans remained within the defined metal level AV requirements, and were enacted by adjusting member cost sharing and the maximum out of pocket levels.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2018 calendar year results for all non-grandfathered policies in the single risk pool, with run out through February 2019 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). As requested, the transitional policy experience is broken out in the “2020 Supplemental Exhibits - FPLIC.xlsx” file included in this filing, on the worksheet labeled “Table 4 Transitional”.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,
 - Claims processed outside of the Company’s claims system (e.g., settlements and capitations), and
 - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately identified. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- There are no non-EHB benefits or costs in the experience period.
- The EHB coverage for pediatric vision benefits are provided by our vision coverage vendor under a capitation arrangement. These costs are \$0.15 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount is developed based on an analysis of Company data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including the Interim Summary Report for 2018 risk adjustment published by CMS, the PA Insurance Department’s calculation of 2018 risk adjustment transfer amounts using the 5/1/2019 RATEE files, prior years’ risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

- The calculated loss ratio is 83.19%.

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

The experience period data for this Company is large enough to be fully credible. The results are based 100% on the experience period data, adjusted as described herein. Given the Company's fully credible rate development, Tables 2b, 3b, and 4b have not been populated.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

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

These projected costs measure and normalize for benefit leveraging, population aging, and historical changes in fee schedules, as well as company-wide utilization management programs, and external trend drivers. Based upon the coverage and demographics of our membership, our historical claim levels, adjusted for these factors and projected forward, represent the best estimates of trend for this block of business. Please note that since these historical claim levels are normalized throughout to account for these forces impacting claim utilization and costs, the claim levels presented will not reflect actual experience claim levels.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2019 and 2020, an overall claim trend of 9.5% (6.0% cost; 3.3% utilization) was selected for the 2020 rate development. Please refer to the "Trend Support" exhibit in the "2020 Supplemental Exhibits - FPLIC.xlsx" file showing the historical and projected normalized claim values for the Company's trend determination, along with the Company's proposed rate trend.

For this Small Group Market filing, quarterly rates are proposed, with rates adjusted each quarter based on the Total Annual Trend presented in Table 3, excluding the Induced Utilization trend. The quarterly trend is based on the cost and utilization trend from Table 3. Note that we zeroed out the impact of the

Capitation trend in the Composite URRT Trend. The change in the Capitation charge is reflected in the Change in Benefits adjustment discussed below.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2019. Allowed claims are sourced from claim records with adjustments for claims that are outside of the claims processing system such as hospital settlements. This data was used to develop the trend in Table 3. Please see Section H for further details.

Since this table includes experience from transitional policies, the transitional policy experience by year is broken out in the “2020 Supplemental Exhibits - FPLIC.xlsx” file included in this filing, on the worksheet labeled “Table 4 Transitional”.

2. Rate Development & Change

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

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

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period. See below for additional commentary related to the projection period assumptions.
- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits (pediatric benefits) we anticipate between the experience period and the projection period, as well as the change in expected pharmacy rebates. See below for additional commentary related to these cost changes.

Please see the worksheet named “Table 5 Support” in the “2020 Supplemental Exhibits - FPLIC.xlsx” file for the calculation of these factors from our experience period data and projected rate results.

Our initial step in developing the index rates is to determine the expected covered membership for the rating period. We estimate the covered member base by adjusting for those groups known to have lapsed during the experience period, and those that we expect will lapse prior to the projection period. Then we add in expected new business from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As we have seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2020 for groups that renew on or prior to October 1, 2020, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. However, as there is a significant level of transitional policy experience in this Company's single risk pool, we anticipate that the morbidity within the ACA products will be considerably worse and reflect this with a Change in Morbidity adjustment of 1.254.

The Change in Benefits adjustment reflects our estimate of the additional costs associated with the addition of EHBs from the experience period to the coverage period, as well as a change in expected Pharmacy rebates.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the "2020 Supplemental Exhibits - FPLIC.xlsx" file in the "Table 5 Paid-to-Allowed" worksheet. This value is consistent with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

Table 5 reflects that we are assuming a Projected Risk Adjustment receipt in the projection period of \$47.87 PMPM. This amount reflects an anticipated risk transfer receipt of \$46.73 PMPM, which is trended by the average 2020 pricing trend to arrive at the value of \$47.87 reflected in Table 5.

To arrive at the anticipated risk transfer for 2020, we bring in the risk adjustment calculation components for the projected 2020 Company portfolio (as discussed above), and use our current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2018 Benefit Year published by CMS, the PA Insurance Department's calculation of 2018 risk adjustment transfer amounts using the 5/1/2019 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants.

In analyzing the risk transfer components from corporate Highmark's various Pennsylvania businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2020, we determine each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's region.

The Company considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2020, and is assuming that the net cost (payments less recoveries) will be negligible for the 2020 projection period.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2020, multiplied by the percentage of business we expect to purchase Market coverage through the

Exchange for this Company. For this Company, all business will be offered Off Exchange in 2020, so there are no Exchange User Fees charged in the rate development.

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims.

B. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The administrative expenses and taxes and fees presented in the rate development in Table 6 cell C53 equal the Taxes and Fees in Table 10. Due to the Risk Adjustment User Fee not having a line in Table 6, the sum of the taxes and fees in Table 6 will not match the total taxes and fees in Table 6.

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

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

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

- \$2.16 per member per annum for the Risk Adjustment User Fee; and
- 2.0% for PA Premium Tax; and
- 2.8% for the Health Insurer Provider Fee.

Note the following regarding plan level retention items:

- The rate development reflects a 0% risk/contribution to surplus margin for all products and plans. The Company has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, the Company is not waiving any right to include a risk and contingency factor which the Company believes is consistent with historical and legal interpretations of the Company and the Department.
- The administrative expenses do not vary by plan.
- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

Please note that for the Small Group Market the Projected Required Revenue PMPM shown in Table 6 will not match the URRT Worksheet 2 value in line 4.17 Premium since the value in the URRT is based on a January 1 effective date without reflecting the impact of quarterly rates in the Small Group market.

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

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2019 values are pulled from the prior year's filing, while the 2020 values represent our projection for 2020 assumed in the 2020 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of the End of Year 2018 and for the Membership Moving to the ACA Book (from transitional and new business).

The Company only participates in region 3, so geographic calibration is not necessary.

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

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

Table 8 presents the components of change in the proposed 2020 Calibrated Plan Adjusted Index Rate (PMPM). The 2019 base period allowed claims is carried over from the 2019 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2019 Column match those entered in the 2019 Column in the plan year 2019 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2020 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2020, as well as plans discontinued from the 2019 portfolio for 2020. Since many Small Group market enrollees as of 2/1/2019 are still in plan year 2018 plans, the enrollees in plan year 2018 plans were mapped to the plan year 2019 plan that we anticipate they will renew into in 2019. The calibrated plan adjusted index rates for 2020 and 2019, and all of the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate. Since each component of the Calibrated Plan Adjusted Index Rate is applied multiplicatively (including the Plan AV Pricing Value), plan premiums are in proportion to the Plan AV Pricing Values.

Note that the HHS Actuarial Value Calculator was able to accommodate all of the Company's benefit designs, and that no adjustments were needed from the values produced by the calculator.

The requested Induced Utilization Exhibit was completed and is presented within the “2020 Supplemental Exhibits - FPLIC.xlsx” file submitted with this filing (worksheet named “Induced Utilization”). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.0979. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan’s metal level (before normalization), which are the CMS-prescribed assumptions used in the risk adjustment transfer calculation. These factors have been unchanged since they were originally developed for the 2014 rating period.

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

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development. Support for the calibration factors is shown in the “2020 Supplemental Exhibits - FPLIC.xlsx” file on the worksheet named “Table 10 Calibration Factors”.

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

Table 11 presents the Company’s 21-year-old non-tobacco premium in the Market for each rating quarter in 2020. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a -0.6% increase, while the “percent rate change requested” from the SERFF Rate Review Detail Screen (and Table 10) is -0.03%.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

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

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

C. Network Factors (Table 14)

Please see Table 14 for the Company’s network rating factors.

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2019 service area and its proposed 2020 service area in the file "Pennsylvania Counties Map - 2020 Filings - FPLIC.pdf" submitted with this filing. There are no proposed changes to the Company's service area from 2019 to 2020.

E. Composite Rating

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

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2020) for the Small Group Market off the Pennsylvania Exchange.

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

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

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

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the 2020 PA Actuarial Memorandum Rate Exhibits.

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

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

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

The Part I Unified Rate Review Template does not demonstrate the process used by the Company to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated

Exchanges and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.

Signed: [Redacted]

Date: 05/21/2019

Rate Change Summary

First Priority Life Insurance Company (FPLIC) – Small Group Plans

Rate request filing ID # HGHM-131937085 - 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:	-0.03% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	-15.04% to 6.81%
Effective date:	January 1, 2020
Mapped Members:	7,314
Available in:	Rating Area 3

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	\$207,251,788
Claims	\$172,418,681
Administrative expenses	\$22,025,590
Taxes & fees	\$8,736,324
Company made (after taxes)	\$4,071,193

How it plans to spend your premium

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

Claims:	87.0%
Administrative:	8.2%
Taxes & fees:	4.8%
Profit:	0.0%

The company expects its annual medical costs to increase **9.50%**.

Explanation of requested rate change

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2019 and throughout 2020 as a result of both higher utilization and the increasing cost of healthcare services), and the underlying morbidity of the population within FPLIC's ACA products.

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

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identify Information

Carrier Name:	First Priority Life Insurance Co.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020
Base Period Start Date:	1/1/2019
Date of Most Recent Membership	2/1/2019

to 1/20/2020
to 1/20/2019

Table 1. Number of Members

	Member months	Members	Member months
	Experience Period	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age	38.0	38.0	38.0
Total	405,121	30,878	58,356
<19	48,669	5,440	10,281
19-24	43,555	3,400	6,426
25-29	27,187	1,998	3,776
30-34	26,848	2,036	3,848
35-39	27,439	2,129	4,024
40-44	28,143	2,177	4,114
45-49	28,337	2,857	4,588
50-54	24,684	1,447	3,514
55-59	46,898	3,311	4,524
60-63	13,841	2,428	4,700
64+	28,840	1,154	2,461

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

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-EBB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 206,504,193.14	\$ 1,75,461,449.51	\$ 180,060,819.06	405,121	\$ 13,214,514.73	\$ 213,285,153.74	\$	\$ 17,750,979.29	\$ 60,826.76	\$	\$ 747,536.17
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										
Loss Ratio										
*Express Prescription Drug Rebates as a negative number										
88.19%										

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	6.00%	3.30%	0.30%	9.63%	17.48%
Outpatient Hospital	6.00%	3.30%	0.30%	9.63%	36.68%
Professional	6.00%	3.30%	0.30%	9.63%	24.10%
Other Medical	6.00%	3.30%	0.30%	9.63%	1.60%
Capitation				66.51%	0.00%
Prescription Drugs	6.00%	3.30%	0.30%	9.63%	10.08%
Total Annual Trend				24	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.206	

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

** Should = URR Trend

Table 4. Historical Experience

Month Year	Total Annual Premium	Incurred Claims	Completion Factor*	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	\$	13,313,648.74	1.0000	\$ 13,313,648.74	40,837	\$	326.18	\$	17,850,656.37	437.33
Feb-15	\$	12,121,003.28	1.0000	\$ 12,121,003.28	40,139	\$	312.31	\$	17,291,187.88	426.83
Mar-15	\$	14,707,991.69	1.0000	\$ 14,707,991.69	40,639	\$	361.90	\$	18,135,368.31	451.18
Apr-15	\$	14,793,625.47	1.0000	\$ 14,793,625.47	40,636	\$	360.28	\$	17,722,306.62	442.96
May-15	\$	13,894,945.51	1.0000	\$ 13,894,945.51	40,381	\$	342.40	\$	17,071,071.97	427.21
Jun-15	\$	14,297,855.73	1.0000	\$ 14,297,855.73	40,483	\$	353.24	\$	17,280,861.51	426.30
Jul-15	\$	15,154,100.25	1.0000	\$ 15,154,100.25	40,344	\$	375.62	\$	17,051,790.37	447.54
Aug-15	\$	15,812,178.66	1.0000	\$ 15,812,178.66	40,769	\$	349.48	\$	16,974,773.80	431.60
Sep-15	\$	15,578,553.38	1.0000	\$ 15,578,553.38	40,147	\$	388.04	\$	16,198,812.11	453.30
Oct-15	\$	15,568,547.82	1.0000	\$ 15,568,547.82	39,379	\$	393.35	\$	16,101,450.34	462.40
Nov-15	\$	13,770,611.94	1.0000	\$ 13,770,611.94	39,114	\$	350.16	\$	16,166,451.47	431.27
Dec-15	\$	15,252,244.24	1.0000	\$ 15,252,244.24	39,287	\$	388.35	\$	17,038,786.14	456.61
Jan-16	\$	13,436,296.61	1.0000	\$ 13,436,296.61	37,623	\$	311.02	\$	16,843,680.84	406.89
Feb-16	\$	14,629,558.36	1.0000	\$ 14,629,558.36	38,766	\$	341.31	\$	17,384,546.05	478.75
Mar-16	\$	14,404,114.41	1.0000	\$ 14,404,114.41	38,511	\$	338.53	\$	17,422,038.48	477.17
Apr-16	\$	14,111,786.36	1.0000	\$ 14,111,786.36	38,123	\$	339.70	\$	17,384,546.05	478.75
May-16	\$	13,683,413.62	1.0000	\$ 13,683,413.62	36,445	\$	375.47	\$	16,196,977.46	444.42
Jun-16	\$	14,427,428.18	0.9999	\$ 14,428,454.24	38,396	\$	396.46	\$	16,808,081.88	464.84
Jul-16	\$	12,801,536.71	0.9999	\$ 12,802,775.15	36,271	\$	355.73	\$	15,008,446.77	413.79
Aug-16	\$	13,626,861.18	0.9999	\$ 13,627,405.57	36,165	\$	376.81	\$	16,063,584.54	444.17
Sep-16	\$	13,391,367.35	0.9999	\$ 13,392,778.02	35,859	\$	372.45	\$	15,979,388.88	436.03
Oct-16	\$	15,785,586.31	0.9999	\$ 15,713,327.10	35,817	\$	428.66	\$	17,801,212.10	495.52
Nov-16	\$	14,770,704.57	0.9997	\$ 14,775,052.20	35,700	\$	413.87	\$	16,986,992.42	475.83
Dec-16	\$	14,229,400.86	0.9997	\$ 14,750,246.78	35,612	\$	410.18	\$	16,059,071.11	471.84
Jan-17	\$	15,893,186.74	0.9997	\$ 15,906,865.36	36,504	\$	438.75	\$	16,968,668.61	544.06
Feb-17	\$	12,289,212.90	0.9996	\$ 12,293,699.97	35,321	\$	338.47	\$	15,700,139.77	421.26
Mar-17	\$	15,128,786.22	0.9996	\$ 15,124,568.83	36,226	\$	412.44	\$	16,165,502.83	501.05
Apr-17	\$	13,801,028.63	0.9995	\$ 13,807,974.31	35,245	\$	390.95	\$	15,613,696.51	455.61
May-17	\$	16,209,297.21	0.9996	\$ 16,216,424.28	36,086	\$	454.15	\$	16,210,240.41	529.76
Jun-17	\$	14,404,081.84	0.9995	\$ 14,411,482.15	35,980	\$	400.54	\$	16,061,671.51	475.45
Jul-17	\$	13,828,178.47	0.9995	\$ 13,835,423.17	35,897	\$	385.42	\$	15,074,731.81	448.09
Aug-17	\$	14,565,487.61	0.9995	\$ 14,567,599.62	35,728	\$	407.72	\$	15,750,746.48	476.03
Sep-17	\$	15,054,291.62	0.9995	\$ 15,062,270.58	35,769	\$	421.10	\$	16,282,365.86	483.17
Oct-17	\$	14,763,119.77	0.9994	\$ 14,777,658.57	35,956	\$	410.85	\$	16,268,963.17	480.28
Nov-17	\$	14,119,124.58	0.9990	\$ 14,333,137.15	35,074	\$	397.34	\$	15,624,366.00	460.84
Dec-17	\$	15,086,761.95	0.9986	\$ 15,539,217.78	36,124	\$	429.86	\$	16,911,671.17	492.33
Jan-18	\$	14,447,142.04	0.9978	\$ 14,478,821.36	34,375	\$	421.20	\$	16,051,606.98	529.23
Feb-18	\$	12,765,618.18	0.9975	\$ 12,777,726.98	34,061	\$	375.14	\$	15,261,921.18	458.63
Mar-18	\$	14,063,897.88	0.9968	\$ 14,065,147.35	33,965	\$	415.77	\$	16,478,723.11	505.20
Apr-18	\$	13,201,472.36	0.9941	\$ 13,279,568.12	33,899	\$	399.78	\$	16,441,865.98	478.92
May-18	\$	14,248,873.32	0.9930	\$ 14,466,242.77	33,284	\$	420.06	\$	16,562,502.79	510.71
Jun-18	\$	13,749,643.75	0.9864	\$ 13,939,364.91	33,685	\$	410.82	\$	16,084,226.21	495.30
Jul-18	\$	14,924,236.56	0.9841	\$ 15,165,629.31	33,618	\$	451.32	\$	16,210,618.05	521.17
Aug-18	\$	15,080,148.51	0.9793	\$ 15,453,100.14	33,541	\$	459.18	\$	16,111,008.10	540.55
Sep-18	\$	13,867,238.56	0.9712	\$ 13,988,859.71	33,617	\$	394.11	\$	15,311,984.56	456.08
Oct-18	\$	14,910,971.35	0.9592	\$ 15,555,095.84	33,612	\$	462.78	\$	16,099,291.25	538.60
Nov-18	\$	13,147,497.46	0.9511	\$ 14,487,195.93	33,500	\$	431.81	\$	16,000,215.30	506.99
Dec-18	\$	13,821,120.69	0.8984	\$ 15,496,942.93	33,516	\$	460.24	\$	16,074,486.01	536.22

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: First Priority Life Insurance Co.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 3/1/2020

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
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$
Loss Ratio										0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weights*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Chiropractic					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				12	
Total Applied Trend Projection Factor				1.000	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-12				#DIV/0!		#DIV/0!				#DIV/0!
Feb-12				#DIV/0!		#DIV/0!				#DIV/0!
Mar-12				#DIV/0!		#DIV/0!				#DIV/0!
Apr-12				#DIV/0!		#DIV/0!				#DIV/0!
May-12				#DIV/0!		#DIV/0!				#DIV/0!
Jun-12				#DIV/0!		#DIV/0!				#DIV/0!
Jul-12				#DIV/0!		#DIV/0!				#DIV/0!
Aug-12				#DIV/0!		#DIV/0!				#DIV/0!
Sep-12				#DIV/0!		#DIV/0!				#DIV/0!
Oct-12				#DIV/0!		#DIV/0!				#DIV/0!
Nov-12				#DIV/0!		#DIV/0!				#DIV/0!
Dec-12				#DIV/0!		#DIV/0!				#DIV/0!
Jan-13				#DIV/0!		#DIV/0!				#DIV/0!
Feb-13				#DIV/0!		#DIV/0!				#DIV/0!
Mar-13				#DIV/0!		#DIV/0!				#DIV/0!
Apr-13				#DIV/0!		#DIV/0!				#DIV/0!
May-13				#DIV/0!		#DIV/0!				#DIV/0!
Jun-13				#DIV/0!		#DIV/0!				#DIV/0!
Jul-13				#DIV/0!		#DIV/0!				#DIV/0!
Aug-13				#DIV/0!		#DIV/0!				#DIV/0!
Sep-13				#DIV/0!		#DIV/0!				#DIV/0!
Oct-13				#DIV/0!		#DIV/0!				#DIV/0!
Nov-13				#DIV/0!		#DIV/0!				#DIV/0!
Dec-13				#DIV/0!		#DIV/0!				#DIV/0!
Jan-14				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name: HealthLife Life Insurance Co.
Product(s): PPO
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 Cancellation PMPM (net of prescription drug rebates) PMPM	\$ 361.64	\$ -
Two year trend-adjusted factor	1.00	1.00
Unadjusted Projected Allowed EHB Claims PMPM	\$ 612.32	\$ -
Index Risk Pool Adjustment Factors		
Chosen Volatility	1.258	0.000
Chosen in Other	0.958	0.000
Chosen in Demographics	1.021	-
Chosen in Network	0.992	-
Chosen in Benefits	0.975	-
Chosen in Other	1.000	-
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 753.17	\$ -
Credibility Factor	100%	95%
Weighted Projected EHB Claims PMPM	\$ 753.17	\$ 753.17
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 758.57	- Index Rate for Projection Period on UBRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM (cell only populate for small group filings)	\$ 752.89	
Projected Paid to Allowed Ratio	0.838	
Projected Paid EHB Claims PMPM	\$ 633.86	
Market-wide Adjustments		
Projected Risk Adjustment PMPM	\$ 47.87	
Projected Paid Exchange User Fee PMPM	\$ -	
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 575.61	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 698.72	Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 575.61	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 698.72	

Table 6. Retention

Retention Items - Expense in percentages	Percentage	PMPM Amounts
Administrative Expenses	5.38%	554.00
General and Claims	5.48%	536.38
Agent/Broker Fees and Commissions	2.38%	515.00
Quality Improvement Initiatives	6.45%	52.79
Taxes and Fees	6.83%	511.94
RA User Fee	6.28%	50.38
PA Premium Tax (if applicable)	2.00%	513.22
Federal Income Tax	0.00%	50.00
Health Insurance Provider Fee (Provided for Small Groups only)	2.80%	518.52
Profit/Contingency (after tax)	0.00%	50.00
Total Retention	32.90%	585.96
Projected Required Revenue PMPM	\$ 682.94	

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 426.23	\$ 426.09	\$ -0.14	-0.03%
B. Base period allowed claims before normalization	\$ 486.38	\$ 507.81	\$ 22.43	5.3%
C. Normalization factor component of change	\$ (187.86)	\$ (156.93)	\$ 30.93	2.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. UBRT Trend	\$ 317.34	\$ 310.88	\$ -6.46	-2.0%
D2. UBRT Volatility	\$ 66.55	\$ 72.14	\$ 5.59	8.4%
D3. UBRT Morbidity	\$ 121.36	\$ 127.56	\$ 6.20	5.1%
D4. UBRT Other	\$ (11.84)	\$ (13.11)	\$ -1.27	-10.7%
D5. Normalized UBRT RA/RN on an allowed basis	\$ (18.88)	\$ (19.34)	\$ -0.46	-2.4%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ 0.00	0.0%
D7. Subtotal - Sum(D1-D6)	\$ 466.40	\$ 467.56	\$ 1.16	0.2%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (48.98)	\$ (73.42)	\$ -24.44	-5.0%
E2. Pricing AY	\$ -58.88	\$ (68.51)	\$ -9.63	-1.6%
E3. Benefit Robustness	\$ 31.45	\$ 32.22	\$ 0.77	2.4%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (76.40)	\$ (109.81)	\$ -33.41	-4.3%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 38.13	\$ 34.79	\$ -3.34	-8.8%
F2. Taxes and Fees	\$ 13.02	\$ 20.17	\$ 7.15	5.5%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 51.15	\$ 54.96	\$ 3.81	7.5%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 424.36	\$ 413.11	\$ -11.24	-2.6%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 107.81	- Index Rate of Experience Period on UBRT
Blended Earned Premium	\$ 206,104,181.33	
Blended Loss Ratio	89.25%	

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 Remaining in Quarter	29,413	19,622	8,515	12,786	68,336
Adjusted Projected Allowed EHB Claims PMPM (Q)	\$ 754.57	\$ 754.57	\$ 754.57	\$ 754.57	\$ 754.57
Monthly Trend	\$ -	\$ -	\$ -	\$ -	\$ -
Quarterly Trend	\$ 9,545	\$ 9,545	\$ 9,545	\$ 9,545	\$ 38,180
Single Risk Pool Projected Allowed Claims	\$ 764.12	\$ 764.12	\$ 764.12	\$ 764.12	\$ 764.12
Quarterly Trend Factor	1.0000	1.0000	1.0000	1.0000	1.0000
2020 Trend Factors by Quarter	0.9762	0.9885	1.0015	1.0145	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.00	1.00
Average Geographic Factor	1.00	1.00
Average Tobacco Factor	1.00	1.00
Average Benefit Robustness (Indicated demand)	1.00	1.00
Average Network Factor	0.988	0.988
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 686.92	\$ 686.72
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 657.18	\$ 676.94

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

	2019	2020
Paid to Allowed	0.838	0.838
UBRT Trend (Total Allowed Trend Factor)	1.264	1.264
UBRT Morbidity	1.264	1.264
UBRT Other	0.958	0.958
Risk Adjustment	0.958	0.958
Exchange User Fee	0.958	0.958
Combination	0.958	0.958
Network	0.888	0.888
Price AY	0.958	0.958
Benefit Robustness	1.000	1.000
Catastrophic Eligibility	0.958	0.958
Administrative Expenses	0.958	0.958
Taxes and Fees	0.958	0.958
Profit and/or Contingency	0.958	0.958

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: First Priority Life Insurance Co.
Product(s): PPO
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: 8 694.72

Calibration	
Age Calibration Factor	1.150
Geographic Calibration Factor	1.000
Industry Calibration Factor	1.000
Weightage Calibration Factor	1.150

45 CFR Part 156.8 (d) (2) Allowable Factors																			
Plan Number	HDS 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.A.N.C.M.) (NMM) for 2020	1/1/2020 Plan HDS Plan ID 1/1/2019 Plan Discontinued & Mapped	Metallic Tier	Metallic Tier Actual Value	Standard AG Approach (D), Approach (2)	Exchange On/Off or Off	Pricing AV (Company Determined) AV1	Benefit Richness (Indicated demand)	Benefit In addition to EM	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange Fees)	Profit or Contingency
Totals						0.832		0.826	1.001	1.000	1.000	1.000	1.000	1.000	5	576.95	8.2%	4.8%	0.0%
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
Plan 1	15937PA0270007	PPO	BlueCare PPO Platinum 12	M	15937PA0270007	Platinum	0.8135028	Standard	OFF	0.819	1.047	1.000	1.188	1.000	1.000	5793.09	8.2%	4.8%	0.0%
Plan 2	15937PA0270016	PPO	BlueCare PPO Platinum 13	M	15937PA0270016	Platinum	0.8135028	Standard	OFF	0.809	1.047	1.000	1.186	1.000	1.000	5784.20	8.2%	4.8%	0.0%
Plan 3	15937PA0270002	PPO	BlueCare PPO Platinum 2	M	15937PA0270002	Platinum	0.8118878	Standard	OFF	0.804	1.047	1.000	1.186	1.000	1.000	5779.85	8.2%	4.8%	0.0%
Plan 4	15937PA0270006	PPO	BlueCare PPO Platinum 11	M	15937PA0270006	Platinum	0.8094911	Standard	OFF	0.852	1.047	1.000	1.188	1.000	1.000	5761.00	8.2%	4.8%	0.0%
Plan 5	15937PA0270017	PPO	BlueCare PPO Gold 27	M	15937PA0270017	Gold	0.8137045	Standard	OFF	0.816	0.984	1.000	1.186	1.000	1.000	5689.31	8.2%	4.8%	0.0%
Plan 6	15937PA0270018	PPO	BlueCare PPO Gold 15	M	15937PA0270018	Gold	0.8137793	Standard	OFF	0.786	0.984	1.000	1.188	1.000	1.000	5637.43	8.2%	4.8%	0.0%
Plan 7	15937PA0270008	PPO	BlueCare PPO Gold 12	M	15937PA0270008	Gold	0.8138974	Standard	OFF	0.814	0.984	1.000	1.186	1.000	1.000	5559.87	8.2%	4.8%	0.0%
Plan 8	15937PA0270009	PPO	BlueCare PPO Gold 18	M	15937PA0270009	Gold	0.8139268	Standard	OFF	0.811	0.984	1.000	1.186	1.000	1.000	5558.53	8.2%	4.8%	0.0%
Plan 9	15937PA0270010	PPO	BlueCare PPO Gold 19	M	15937PA0270010	Gold	0.8139439	Standard	OFF	0.789	0.984	1.000	1.188	1.000	1.000	5539.88	8.2%	4.8%	0.0%
Plan 10	15937PA0270011	PPO	BlueCare PPO Gold 24	M	15937PA0270011	Gold	0.8139145	Standard	OFF	0.802	0.984	1.000	1.186	1.000	1.000	5488.51	8.2%	4.8%	0.0%
Plan 11	15937PA0270010	PPO	BlueCare PPO Gold 10	M	15937PA0270010	Gold	0.77214822	Standard	OFF	0.784	0.984	1.000	1.188	1.000	1.000	5643.61	8.2%	4.8%	0.0%
Plan 12	15937PA0270011	PPO	BlueCare PPO Gold 3	M	15937PA0270011	Gold	0.7801872	Standard	OFF	0.793	0.984	1.000	1.186	1.000	1.000	5518.49	8.2%	4.8%	0.0%
Plan 13	15937PA0270012	PPO	BlueCare PPO Gold 29	M	15937PA0270012	Gold	0.770581	Standard	OFF	0.751	0.984	1.000	1.186	1.000	1.000	5508.55	8.2%	4.8%	0.0%
Plan 14	15937PA0270018	PPO	BlueCare PPO Gold 5	M	15937PA0270018	Gold	0.7811221	Standard	OFF	0.752	0.984	1.000	1.188	1.000	1.000	5509.64	8.2%	4.8%	0.0%
Plan 15	15937PA0270019	PPO	BlueCare PPO Gold 8	M	15937PA0270019	Gold	0.7811887	Standard	OFF	0.744	0.984	1.000	1.186	1.000	1.000	5492.58	8.2%	4.8%	0.0%
Plan 16	15937PA0270013	PPO	BlueCare PPO Bronze 4	M	15937PA0270013	Bronze	0.6487725	Standard	OFF	0.663	0.911	1.000	1.188	1.000	1.000	5487.25	8.2%	4.8%	0.0%
Plan 17	15937PA0270007	PPO	BlueCare Custom PPO Platinum 12	M	15937PA0270007	Platinum	0.8135208	Standard	OFF	0.810	1.047	1.000	0.913	1.000	1.000	5530.48	8.2%	4.8%	0.0%
Plan 18	15937PA0270008	PPO	BlueCare Custom PPO Platinum 13	M	15937PA0270008	Platinum	0.8132102	Standard	OFF	0.809	1.047	1.000	0.913	1.000	1.000	5503.84	8.2%	4.8%	0.0%
Plan 19	15937PA0270002	PPO	BlueCare Custom PPO Platinum 2	M	15937PA0270002	Platinum	0.8118798	Standard	OFF	0.804	1.047	1.000	0.913	1.000	1.000	5500.49	8.2%	4.8%	0.0%
Plan 20	15937PA0270006	PPO	BlueCare Custom PPO Platinum 11	M	15937PA0270006	Platinum	0.8094911	Standard	OFF	0.852	1.047	1.000	0.913	1.000	1.000	5485.87	8.2%	4.8%	0.0%
Plan 21	15937PA0270010	PPO	BlueCare Custom PPO Gold 27	M	15937PA0270010	Gold	0.8137945	Standard	OFF	0.850	0.984	1.000	0.913	1.000	1.000	5530.70	8.2%	4.8%	0.0%
Plan 22	15937PA0270011	PPO	BlueCare Custom PPO Gold 15	M	15937PA0270011	Gold	0.8137793	Standard	OFF	0.786	0.984	1.000	0.913	1.000	1.000	5493.81	8.2%	4.8%	0.0%
Plan 23	15937PA0270011	PPO	BlueCare Custom PPO Gold 12	M	15937PA0270011	Gold	0.8138974	Standard	OFF	0.814	0.984	1.000	0.913	1.000	1.000	5508.10	8.2%	4.8%	0.0%
Plan 24	15937PA0270011	PPO	BlueCare Custom PPO Gold 18	M	15937PA0270011	Gold	0.8139268	Standard	OFF	0.811	0.984	1.000	0.913	1.000	1.000	5507.48	8.2%	4.8%	0.0%
Plan 25	15937PA0270014	PPO	BlueCare Custom PPO Gold 19	M	15937PA0270014	Gold	0.8139439	Standard	OFF	0.786	0.984	1.000	0.913	1.000	1.000	5492.58	8.2%	4.8%	0.0%
Plan 26	15937PA0270016	PPO	BlueCare Custom PPO Gold 24	M	15937PA0270016	Gold	0.8139145	Standard	OFF	0.800	0.984	1.000	0.913	1.000	1.000	5499.40	8.2%	4.8%	0.0%
Plan 27	15937PA0270019	PPO	BlueCare Custom PPO Gold 10	M	15937PA0270019	Gold	0.77214822	Standard	OFF	0.794	0.984	1.000	0.913	1.000	1.000	5495.58	8.2%	4.8%	0.0%
Plan 28	15937PA0270010	PPO	BlueCare Custom PPO Gold 3	M	15937PA0270010	Gold	0.7801872	Standard	OFF	0.783	0.984	1.000	0.913	1.000	1.000	5476.33	8.2%	4.8%	0.0%
Plan 29	15937PA0270011	PPO	BlueCare Custom PPO Gold 8	M	15937PA0270011	Gold	0.7811221	Standard	OFF	0.752	0.984	1.000	0.913	1.000	1.000	5489.44	8.2%	4.8%	0.0%
Plan 30	15937PA0270012	PPO	BlueCare Custom PPO Gold 9	M	15937PA0270012	Gold	0.7811887	Standard	OFF	0.744	0.984	1.000	0.913	1.000	1.000	5484.56	8.2%	4.8%	0.0%
Plan 31	15937PA0270013	PPO	BlueCare Custom PPO Gold 29	M	15937PA0270013	Gold	0.770581	Standard	OFF	0.751	0.984	1.000	0.913	1.000	1.000	5488.59	8.2%	4.8%	0.0%
Plan 32	15937PA0270011	PPO	BlueCare Custom PPO Bronze 4	M	15937PA0270011	Bronze	0.6487725	Standard	OFF	0.663	0.911	1.000	0.913	1.000	1.000	5482.26	8.2%	4.8%	0.0%
Plan 33	15937PA0280001	PPO	BlueCare QHD PPO Bronze 3	M	15937PA0280001	Bronze	0.6372838	Standard	OFF	0.666	0.911	1.000	1.186	1.000	1.000	5489.05	8.2%	4.8%	0.0%
Plan 34	15937PA0280002	PPO	BlueCare QHD PPO Bronze 4	M	15937PA0280002	Bronze	0.6362833	Standard	OFF	0.664	0.911	1.000	1.188	1.000	1.000	5486.21	8.2%	4.8%	0.0%
Plan 35	15937PA0280003	PPO	BlueCare QHD PPO Silver 1	M	15937PA0280003	Silver	0.7131885	Standard	OFF	0.746	0.935	1.000	1.186	1.000	1.000	5572.58	8.2%	4.8%	0.0%
Plan 36	15937PA0280004	PPO	BlueCare QHD PPO Gold 1	M	15937PA0280004	Gold	0.8089739	Standard	OFF	0.823	0.984	1.000	1.188	1.000	1.000	5666.94	8.2%	4.8%	0.0%
Plan 37	15937PA0290001	PPO	Afflu-Bella Platinum	M	15937PA0290001	Platinum	0.8002641	Standard	OFF	0.862	1.047	1.000	0.854	1.000	1.000	5548.26	8.2%	4.8%	0.0%
Plan 38	15937PA0290002	PPO	Afflu-Bella Gold Option 1	M	15937PA0290002	Gold	0.8151328	Standard	OFF	0.798	0.984	1.000	0.854	1.000	1.000	5465.03	8.2%	4.8%	0.0%
Plan 39	15937PA0270001	PPO	Carlini Valley Fox Blue PPO Silver	M	15937PA0270001	Gold	0.8137109	Standard	OFF	0.825	0.984	1.000	1.113	1.000	1.000	5638.35	8.2%	4.8%	0.0%
Plan 40	15937PA0270002	PPO	Carlini Valley Fox Blue PPO Silver	M	15937PA0270002	Gold	0.8103119	Standard	OFF	0.850	0.984	1.000	1.113	1.000	1.000	5631.10	8.2%	4.8%	0.0%
Plan 41	15937PA0280001	PPO	Upligh Valley Fox Blue PPO HDHP	M	15937PA0280001	Silver	0.7135825	Standard	OFF	0.723	0.935	1.000	1.115	1.000	1.000	5525.48	8.2%	4.8%	0.0%
Plan 42	15937PA0270013	PPO	BlueCare PPO Gold 28	M	15937PA0270013	Gold	0.7777944	Standard	OFF	0.844	0.984	1.000	1.186	1.000	1.000	5684.08	8.2%	4.8%	0.0%
Plan 43	15937PA0270017	PPO	BlueCare PPO Silver 14	M	15937PA0270017	Silver	0.7199241	Standard	OFF	0.705	0.935	1.000	1.186	1.000	1.000	5545.17	8.2%	4.8%	0.0%
Plan 44	15937PA0270014	PPO	BlueCare PPO Silver 11	M	15937PA0270014	Silver	0.7194754	Standard	OFF	0.711	0.935	1.000	1.186	1.000	1.000	5489.18	8.2%	4.8%	0.0%
Plan 45	15937PA0270015	PPO	BlueCare PPO Silver 12	M	15937PA0270015	Silver	0.71891482	Standard	OFF	0.707	0.935	1.000	1.186	1.000	1.000	5546.39	8.2%	4.8%	0.0%
Plan 46	15937PA0270016	PPO	BlueCare PPO Silver 13	M	15937PA0270016	Silver	0.71832634	Standard	OFF	0.701	0.935	1.000	1.186	1.000	1.000	5545.63	8.2%	4.8%	0.0%
Plan 47	15937PA0290014	PPO	BlueCare Custom PPO Silver 28	M	15937PA0290014	Gold	0.7777944	Standard	OFF	0.844	0.984	1.000	0.913	1.000	1.000	5526.24	8.2%	4.8%	0.0%
Plan 48	15937PA0290018	PPO	BlueCare Custom PPO Silver 14	M	15937PA0290018	Silver	0.7199241	Standard	OFF	0.705	0.935	1.000	0.913	1.000	1.000	5519.93	8.2%	4.8%	0.0%
Plan 49	15937PA0290015	PPO	BlueCare Custom PPO Silver 11	M	15937PA0290015	Silver	0.7194754	Standard	OFF	0.711	0.935	1.000	0.913	1.000	1.000	5473.18	8.2%	4.8%	0.0%
Plan 50	15937PA0290016	PPO	BlueCare Custom PPO Silver 12	M	15937PA0290016	Silver	0.71891482	Standard	OFF	0.707	0.935	1.000	0.913	1.000	1.000	5470.21	8.2%	4.8%	0.0%
Plan 51	15937PA0290017	PPO	BlueCare Custom PPO Silver 13	M	15937PA0290017	Silver	0.71832634	Standard	OFF	0.701	0.935	1.000	0.913	1.000	1.000	5471.21	8.2%	4.8%	0.0%
Plan 52	15937PA0290063	PPO	Afflu-Bella Gold 2	N	15937PA0290063	Gold	0.8150586	Standard	OFF	0.811	0.984	1.000	0.854	1.000	1.000	5478.12	8.2%	4.8%	0.0%
Plan 53	15937PA0290004	PPO	Afflu-Bella Gold 3	N	15937PA0290004	Gold	0.8150586	Standard	OFF	0.818	0.984	1.000	0.854	1.000	1.000	5482.90	8.2%	4.8%	0.0%
Plan 54	15937PA0290005	PPO	Afflu-Bella Silver 1	N	15937PA0290005	Silver	0.7198180	Standard	OFF	0.710	0.935	1.000	0.854	1.000	1.000	5506.11	8.2%	4.8%	0.0%

Table 10. Plan Rates

Total Covered Lives @ 02-01-2019	30,878
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[illegible]

	30.876		30.876	30.876
23.594			73.584	0
230			230	1
130			120	1
187			587	1
104			104	1
128			128	1
30			30	1
115			115	1
81			81	1
1			1	1
101			101	1
167			167	1
17			17	1
11			11	1
11			11	1
25			25	1
16			16	1
296			296	1
180			180	1
584			584	1
101			101	1
101			101	1
329			329	1
101			101	1
201			201	1
302			302	1
36			36	1
775			775	1
575			575	1
98			98	1
98			98	1
110			110	1
110			110	1
4			4	1
4			4	1
6			6	1
21			21	1
221			221	1
191			191	1
-			-	1
-			-	1
12			12	1
61			61	1
12			12	1
30			30	1
29			29	1
51			51	1
22			22	1
98			98	1
68			68	1
92			92	1
-			-	1
-			-	1

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: First Priority Life Insurance Co.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2020

			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
Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name				

Totals These cells auto-fill using the data entered in Table 16.

Plan 1	55957PA0270007	BlueCare PPO Platinum 3	M	55957PA0270007	Platinum	Off
Plan 2	55957PA0270016	BlueCare PPO Platinum 3	M	55957PA0270016	Platinum	Off
Plan 3	55957PA0270002	BlueCare PPO Platinum 3	M	55957PA0270002	Platinum	Off
Plan 4	55957PA0270006	BlueCare PPO Platinum 3	M	55957PA0270006	Platinum	Off
Plan 5	55957PA0270017	BlueCare PPO Gold 17	M	55957PA0270017	Gold	Off
Plan 6	55957PA0270018	BlueCare PPO Gold 13	M	55957PA0270018	Gold	Off
Plan 7	55957PA0270008	BlueCare PPO Gold 12	M	55957PA0270008	Gold	Off
Plan 8	55957PA0270009	BlueCare PPO Gold 18	M	55957PA0270009	Gold	Off
Plan 9	55957PA0270010	BlueCare PPO Gold 19	M	55957PA0270010	Gold	Off
Plan 10	55957PA0270011	BlueCare PPO Gold 24	M	55957PA0270011	Gold	Off
Plan 11	55957PA0270030	ix PPO Gold 10	M	55957PA0270030	Gold	Off
Plan 12	55957PA0270031	ix PPO Gold 7	M	55957PA0270031	Gold	Off
Plan 13	55957PA0270032	BlueCare PPO Gold 29	M	55957PA0270032	Gold	Off
Plan 14	55957PA0270028	BlueCare PPO Gold 6	M	55957PA0270028	Gold	Off
Plan 15	55957PA0270029	BlueCare PPO Gold 9	M	55957PA0270029	Gold	Off
Plan 16	55957PA0270013	BlueCare PPO Bronze 4	M	55957PA0270013	Bronze	Off
Plan 17	55957PA0270007	Care Custom PPO Platinum	M	55957PA0270007	Platinum	Off
Plan 18	55957PA0270008	Care Custom PPO Platinum	M	55957PA0270008	Platinum	Off
Plan 19	55957PA0270002	Care Custom PPO Platinum	M	55957PA0270002	Platinum	Off
Plan 20	55957PA0270006	Care Custom PPO Platinum	M	55957PA0270006	Platinum	Off
Plan 21	55957PA0270012	ixCare Custom PPO Gold	M	55957PA0270012	Gold	Off
Plan 22	55957PA0270012	ixCare Custom PPO Gold	M	55957PA0270012	Gold	Off
Plan 23	55957PA0270011	ixCare Custom PPO Gold	M	55957PA0270011	Gold	Off
Plan 24	55957PA0270013	ixCare Custom PPO Gold	M	55957PA0270013	Gold	Off
Plan 25	55957PA0270014	ixCare Custom PPO Gold	M	55957PA0270014	Gold	Off
Plan 26	55957PA0270016	ixCare Custom PPO Gold	M	55957PA0270016	Gold	Off
Plan 27	55957PA0270018	ixCare Custom PPO Gold	M	55957PA0270018	Gold	Off
Plan 28	55957PA0270030	ixCare Custom PPO Gold	M	55957PA0270030	Gold	Off
Plan 29	55957PA0270031	ixCare Custom PPO Gold	M	55957PA0270031	Gold	Off
Plan 30	55957PA0270032	ixCare Custom PPO Gold	M	55957PA0270032	Gold	Off
Plan 31	55957PA0270033	ixCare Custom PPO Gold	M	55957PA0270033	Gold	Off
Plan 32	55957PA0270031	ixCare Custom PPO Bronze	M	55957PA0270031	Bronze	Off
Plan 33	55957PA0270001	BlueCare QHD PPO Bronze	M	55957PA0270001	Bronze	Off
Plan 34	55957PA0270002	ixCare QHD PPO Bronze	M	55957PA0270002	Bronze	Off
Plan 35	55957PA0270003	BlueCare QHD PPO Silver	M	55957PA0270003	Silver	Off
Plan 36	55957PA0270004	BlueCare QHD PPO Gold	M	55957PA0270004	Gold	Off
Plan 37	55957PA0270001	AffordableBlue Platinum	M	55957PA0270001	Platinum	Off
Plan 38	55957PA0270002	AffordableBlue Gold Option	M	55957PA0270002	Gold	Off
Plan 39	55957PA0270001	ix Valley Flex Blue PPO	M	55957PA0270001	Gold	Off
Plan 40	55957PA0270002	ix Valley Flex Blue PPO	M	55957PA0270002	Gold	Off
Plan 41	55957PA0270001	ix Valley Flex Blue PPO HMO	M	55957PA0270001	Silver	Off
Plan 42	55957PA0270023	BlueCare PPO Gold 28	M	55957PA0270023	Gold	Off
Plan 43	55957PA0270027	BlueCare PPO Silver 14	M	55957PA0270027	Silver	Off
Plan 44	55957PA0270024	BlueCare PPO Silver 11	M	55957PA0270024	Silver	Off
Plan 45	55957PA0270025	BlueCare PPO Silver 12	M	55957PA0270025	Silver	Off
Plan 46	55957PA0270026	BlueCare PPO Silver 13	M	55957PA0270026	Silver	Off
Plan 47	55957PA0270024	ixCare Custom PPO Gold	M	55957PA0270024	Gold	Off
Plan 48	55957PA0270028	ixCare Custom PPO Silver	M	55957PA0270028	Silver	Off
Plan 49	55957PA0270025	ixCare Custom PPO Silver	M	55957PA0270025	Silver	Off
Plan 50	55957PA0270026	ixCare Custom PPO Silver	M	55957PA0270026	Silver	Off
Plan 51	55957PA0270027	ixCare Custom PPO Silver	M	55957PA0270027	Silver	Off
Plan 52	55957PA0270003	AffordableBlue Gold 2	N	55957PA0270003	Gold	Off
Plan 53	55957PA0270004	AffordableBlue Gold 3	N	55957PA0270004	Gold	Off
Plan 54	55957PA0270005	AffordableBlue Silver 1	N	55957PA0270005	Silver	Off

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		

5	5	5	5	416.26	5	5	5	5	5	5	416.26
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5	5	5	5	535.54	5	5	5	5	5	5	535.54
5	5	5	5	531.05	5	5	5	5	5	5	531.05
5	5	5	5	537.66	5	5	5	5	5	5	537.66
5	5	5	5	516.79	5	5	5	5	5	5	516.79
5	5	5	5	471.13	5	5	5	5	5	5	471.13
5	5	5	5	436.97	5	5	5	5	5	5	436.97
5	5	5	5	453.68	5	5	5	5	5	5	453.68
5	5	5	5	451.11	5	5	5	5	5	5	451.11
5	5	5	5	438.17	5	5	5	5	5	5	438.17
5	5	5	5	446.25	5	5	5	5	5	5	446.25
5	5	5	5	440.80	5	5	5	5	5	5	440.80
5	5	5	5	425.09	5	5	5	5	5	5	425.09
5	5	5	5	420.54	5	5	5	5	5	5	420.54
5	5	5	5	419.82	5	5	5	5	5	5	419.82
5	5	5	5	416.66	5	5	5	5	5	5	416.66
5	5	5	5	354.68	5	5	5	5	5	5	354.68
5	5	5	5	449.86	5	5	5	5	5	5	449.86
5	5	5	5	446.09	5	5	5	5	5	5	446.09
5	5	5	5	443.23	5	5	5	5	5	5	443.23
5	5	5	5	434.10	5	5	5	5	5	5	434.10
5	5	5	5	395.81	5	5	5	5	5	5	395.81
5	5	5	5	367.05	5	5	5	5	5	5	367.05
5	5	5	5	381.09	5	5	5	5	5	5	381.09
5	5	5	5	378.91	5	5	5	5	5	5	378.91
5	5	5	5	368.23	5	5	5	5	5	5	368.23
5	5	5	5	374.85	5	5	5	5	5	5	374.85
5	5	5	5	370.36	5	5	5	5	5	5	370.36
5	5	5	5	357.07	5	5	5	5	5	5	357.07
5	5	5	5	352.84	5	5	5	5	5	5	352.84
5	5	5	5	349.99	5	5	5	5	5	5	349.99
5	5	5	5	420.54	5	5	5	5	5	5	420.54
5	5	5	5	397.63	5	5	5	5	5	5	397.63
5	5	5	5	349.11	5	5	5	5	5	5	349.11
5	5	5	5	348.42	5	5	5	5	5	5	348.42
5	5	5	5	395.86	5	5	5	5	5	5	395.86
5	5	5	5	451.71	5	5	5	5	5	5	451.71
5	5	5	5	408.42	5	5	5	5	5	5	408.42
5	5	5	5	353.63	5	5	5	5	5	5	353.63
5	5	5	5	431.61	5	5	5	5	5	5	431.61
5	5	5	5	419.06	5	5	5	5	5	5	419.06
5	5	5	5	380.13	5	5	5	5	5	5	380.13
5	5	5	5	469.79	5	5	5	5	5	5	469.79
5	5	5	5	381.06	5	5	5	5	5	5	381.06
5	5	5	5	383.85	5	5	5	5	5	5	383.85
5	5	5	5	382.11	5	5	5	5	5	5	382.11
5	5	5	5	379.72	5	5	5	5	5	5	379.72
5	5	5	5	394.63	5	5	5	5	5	5	394.63
5	5	5	5	320.09	5	5	5	5	5	5	320.09
5	5	5	5	322.52	5	5	5	5	5	5	322.52
5	5	5	5	320.97	5	5	5	5	5	5	320.97
5	5	5	5	318.96	5	5	5	5	5	5	318.96
5	5	5	5	-	5	5	5	5	5	5	-
5	5	5	5	-	5	5	5	5	5	5	-
5	5	5	5	-	5	5	5	5	5	5	-

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

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

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)
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Totals	These cells auto-fill using the data entered in Table 10.									
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Part 2	1959/75A50/2007	BuCarac PPO Platform	M	1959/75A0/2007
Part 3	1959/75A50/2008	BuCarac PPO Platform	M	1959/75A0/2008
Part 4	1959/75A50/2009	BuCarac PPO Platform	M	1959/75A0/2009
Part 5	1959/75A50/2010	BuCarac PPO Platform	M	1959/75A0/2010
Part 6	1959/75A50/2011	BuCarac PPO Gold 22	M	1959/75A0/2011
Part 7	1959/75A50/2012	BuCarac PPO Gold 22	M	1959/75A0/2012
Part 8	1959/75A50/2008	BuCarac PPO Gold 12	M	1959/75A0/2008
Part 9	1959/75A50/2009	BuCarac PPO Gold 18	M	1959/75A0/2009
Part 10	1959/75A50/2010	BuCarac PPO Gold 18	M	1959/75A0/2010
Part 11	1959/75A50/2011	BuCarac PPO Gold 24	M	1959/75A0/2011
Part 12	1959/75A50/2012	bu PPO Gold 18	M	1959/75A0/2012
Part 13	1959/75A50/2011	bu PPO Gold 18	M	1959/75A0/2011
Part 14	1959/75A50/2012	BuCarac PPO Gold 29	M	1959/75A0/2012
Part 15	1959/75A50/2008	BuCarac PPO Gold 6	M	1959/75A0/2008
Part 16	1959/75A50/2009	BuCarac PPO Gold 6	M	1959/75A0/2009
Part 17	1959/75A50/2010	BuCarac PPO Bronze 4	M	1959/75A0/2010
Part 18	1959/75A50/2007	BuCarac PPO Platform	M	1959/75A0/2007
Part 19	1959/75A50/2008	Carti Custom PPO Platform	M	1959/75A0/2008
Part 20	1959/75A50/2009	Carti Custom PPO Platform	M	1959/75A0/2009
Part 21	1959/75A50/2010	Carti Custom PPO Platform	M	1959/75A0/2010
Part 22	1959/75A50/2011	seCarac Custom PPO Gold	M	1959/75A0/2011
Part 23	1959/75A50/2012	seCarac Custom PPO Gold	M	1959/75A0/2012
Part 24	1959/75A50/2001	seCarac Custom PPO Gold	M	1959/75A0/2001
Part 25	1959/75A50/2003	seCarac Custom PPO Gold	M	1959/75A0/2003
Part 26	1959/75A50/2004	seCarac Custom PPO Gold	M	1959/75A0/2004
Part 27	1959/75A50/2009	seCarac Custom PPO Gold	M	1959/75A0/2009
Part 28	1959/75A50/2010	seCarac Custom PPO Gold	M	1959/75A0/2010
Part 29	1959/75A50/2011	seCarac Custom PPO Gold	M	1959/75A0/2011
Part 30	1959/75A50/2012	seCarac Custom PPO Gold	M	1959/75A0/2012
Part 31	1959/75A50/2003	seCarac Custom PPO Gold	M	1959/75A0/2003
Part 32	1959/75A50/2001	seCarac Custom PPO Bronze	M	1959/75A0/2001
Part 33	1959/75A50/2003	seCarac Custom PPO Bronze	M	1959/75A0/2003
Part 34	1959/75A50/2002	seCarac QHD PPO Bronze	M	1959/75A0/2002
Part 35	1959/75A50/2003	seCarac QHD PPO Silver	M	1959/75A0/2003
Part 36	1959/75A50/2004	seCarac QHD PPO Silver	M	1959/75A0/2004
Part 37	1959/75A50/2009	AffordBlue Gold Custom	M	1959/75A0/2009
Part 38	1959/75A50/2010	AffordBlue Gold Custom	M	1959/75A0/2010
Part 39	1959/75A50/2011	AffordBlue Gold Custom	M	1959/75A0/2011
Part 40	1959/75A50/2012	bu Valley Blue Blue PPO 1	M	1959/75A0/2012
Part 41	1959/75A50/2001	bu Valley Blue Blue PPO 1	M	1959/75A0/2001
Part 42	1959/75A50/2003	bu Valley Blue Blue PPO 1	M	1959/75A0/2003
Part 43	1959/75A50/2004	BuCarac PPO Silver 14	M	1959/75A0/2004
Part 44	1959/75A50/2007	BuCarac PPO Silver 14	M	1959/75A0/2007
Part 45	1959/75A50/2012	BuCarac PPO Silver 14	M	1959/75A0/2012
Part 46	1959/75A50/2008	BuCarac PPO Silver 12	M	1959/75A0/2008
Part 47	1959/75A50/2010	BuCarac PPO Silver 13	M	1959/75A0/2010
Part 48	1959/75A50/2004	seCarac Custom PPO Gold	M	1959/75A0/2004
Part 49	1959/75A50/2008	seCarac Custom PPO Gold	M	1959/75A0/2008
Part 50	1959/75A50/2009	seCarac Custom PPO Silver	M	1959/75A0/2009
Part 51	1959/75A50/2010	seCarac Custom PPO Silver	M	1959/75A0/2010
Part 52	1959/75A50/2011	AffordBlue Gold 2	N	1959/75A0/2011
Part 53	1959/75A50/2004	AffordBlue Gold 2	N	1959/75A0/2004
Part 54	1959/75A50/2008	AffordBlue Gold 2	N	1959/75A0/2008

Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

\$.	\$.	\$ 415.94	\$.	\$.	\$.	\$.	\$.	\$.	\$ 415.9
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[illegible]

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	

0.0%	0.0%	-0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.6%
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[illegible]

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

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)
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Totals	These cells auto-fill using the data entered in Table 10.
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Pin 1	1557F76A200007	BuECard PPO Platform 1	M	1557F76A200007
Pin 2	1557F76A200008	BuECard PPO Platform 1	M	1557F76A200008
Pin 3	1557F76A200009	BuECard PPO Platform 1	M	1557F76A200009
Pin 4	1557F76A200006	BuECard PPO Platform 1	M	1557F76A200006
Pin 5	1557F76A200007	BuECard PPO Gold 27	M	1557F76A200007
Pin 6	1557F76A200008	BuECard PPO Gold 27	M	1557F76A200008
Pin 7	1557F76A200008	BuECard PPO Gold 12	M	1557F76A200008
Pin 8	1557F76A200009	BuECard PPO Gold 18	M	1557F76A200009
Pin 9	1557F76A200009	BuECard PPO Gold 27	M	1557F76A200009
Pin 10	1557F76A200010	BuECard PPO Gold 24	M	1557F76A200010
Pin 11	1557F76A200006	1x PPO Gold 10	M	1557F76A200006
Pin 12	1557F76A200011	1x PPO Gold 10	M	1557F76A200011
Pin 13	1557F76A200020	BuECard PPO Gold 29	M	1557F76A200020
Pin 14	1557F76A200028	BuECard PPO Gold 6	M	1557F76A200028
Pin 15	1557F76A200029	BuECard PPO Gold 6	M	1557F76A200029
Pin 16	1557F76A200013	BuECard PPO Bronze 4	M	1557F76A200013
Pin 17	1557F76A200007	BuECard PPO Platform	M	1557F76A200007
Pin 18	1557F76A200008	Cart Custom PPO Platform	M	1557F76A200008
Pin 19	1557F76A200002	Cart Custom PPO Platform	M	1557F76A200002
Pin 20	1557F76A200006	Cart Custom PPO Platform	M	1557F76A200006
Pin 21	1557F76A200002	1x eCard Custom PPO Gold	M	1557F76A200002
Pin 22	1557F76A200003	1x eCard Custom PPO Gold	M	1557F76A200003
Pin 23	1557F76A200001	1x eCard Custom PPO Gold	M	1557F76A200001
Pin 24	1557F76A200003	1x eCard Custom PPO Gold	M	1557F76A200003
Pin 25	1557F76A200004	1x eCard Custom PPO Gold	M	1557F76A200004
Pin 26	1557F76A200006	1x eCard Custom PPO Gold	M	1557F76A200006
Pin 27	1557F76A200029	1x eCard Custom PPO Gold	M	1557F76A200029
Pin 28	1557F76A200030	1x eCard Custom PPO Gold	M	1557F76A200030
Pin 29	1557F76A200031	1x eCard Custom PPO Gold	M	1557F76A200031
Pin 30	1557F76A200032	1x eCard Custom PPO Gold	M	1557F76A200032
Pin 31	1557F76A200033	1x eCard Custom PPO Gold	M	1557F76A200033
Pin 32	1557F76A200001	1x eCard Custom PPO Bronze	M	1557F76A200001
Pin 33	1557F76A200002	1x eCard Custom PPO Bronze	M	1557F76A200002
Pin 34	1557F76A200002	1x eCard QHD PPO Bronze	M	1557F76A200002
Pin 35	1557F76A200003	1x eCard QHD PPO Silver	M	1557F76A200003
Pin 36	1557F76A200004	1x eCard QHD PPO Silver	M	1557F76A200004
Pin 37	1557F76A200005	AffordBlue Platform	M	1557F76A200005
Pin 38	1557F76A200006	1x AffordBlue Custom Platform	M	1557F76A200006
Pin 39	1557F76A200007	1x AffordBlue Custom Platform	M	1557F76A200007
Pin 40	1557F76A200007	1x AffordBlue Custom Platform	M	1557F76A200007
Pin 41	1557F76A200007	1x AffordBlue Custom Platform	M	1557F76A200007
Pin 42	1557F76A200027	BuECard PPO Silver 14	M	1557F76A200027
Pin 43	1557F76A200027	BuECard PPO Silver 14	M	1557F76A200027
Pin 44	1557F76A200027	BuECard PPO Silver 28	M	1557F76A200027
Pin 45	1557F76A200027	BuECard PPO Silver 28	M	1557F76A200027
Pin 46	1557F76A200026	BuECard PPO Silver 13	M	1557F76A200026
Pin 47	1557F76A200004	1x eCard Custom PPO Gold	M	1557F76A200004
Pin 48	1557F76A200008	1x eCard Custom PPO Gold	M	1557F76A200008
Pin 49	1557F76A200025	1x eCard Custom PPO Silver	M	1557F76A200025
Pin 50	1557F76A200026	1x eCard Custom PPO Silver	M	1557F76A200026
Pin 51	1557F76A200027	1x eCard Custom PPO Silver	M	1557F76A200027
Pin 52	1557F76A200003	AffordBlue Gold 2	N	1557F76A200003
Pin 53	1557F76A200004	AffordBlue Gold 2	N	1557F76A200004

Quarter 2 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

\$ -	\$ -	\$ 425.49	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 425.49
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[illegible]

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	

[illegible][illegible]

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

Carrier Name: First Priority Life Insurance Co.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2020

			Discontinued, New, Modified, Existing (O,N,M,E) for 2020	1/1/2020 Plan HCOS Plan ID (if 1/1/2019 Plan Discontinued & Mapped)
Plan Number	HCOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name		

Totals These cells auto-fill using the data entered in Table 10.

Plan 1	55957PA0270007	BlueCare PPO Platinum 3	M	55957PA0270007
Plan 2	55957PA0270016	BlueCare PPO Platinum 3	M	55957PA0270016
Plan 3	55957PA0270002	BlueCare PPO Platinum 5	M	55957PA0270002
Plan 4	55957PA0270006	BlueCare PPO Platinum 3	M	55957PA0270006
Plan 5	55957PA0270017	BlueCare PPO Gold 27	M	55957PA0270017
Plan 6	55957PA0270018	BlueCare PPO Gold 13	M	55957PA0270018
Plan 7	55957PA0270008	BlueCare PPO Gold 12	M	55957PA0270008
Plan 8	55957PA0270009	BlueCare PPO Gold 18	M	55957PA0270009
Plan 9	55957PA0270010	BlueCare PPO Gold 19	M	55957PA0270010
Plan 10	55957PA0270011	BlueCare PPO Gold 24	M	55957PA0270011
Plan 11	55957PA0270030	ix PPO Gold 10	M	55957PA0270030
Plan 12	55957PA0270031	ix PPO Gold 7	M	55957PA0270031
Plan 13	55957PA0270032	BlueCare PPO Gold 29	M	55957PA0270032
Plan 14	55957PA0270028	BlueCare PPO Gold 6	M	55957PA0270028
Plan 15	55957PA0270029	BlueCare PPO Gold 9	M	55957PA0270029
Plan 16	55957PA0270013	BlueCare PPO Bronze 4	M	55957PA0270013
Plan 17	55957PA0290007	Caro Custom PPO Platinum	M	55957PA0290007
Plan 18	55957PA0290008	Caro Custom PPO Platinum	M	55957PA0290008
Plan 19	55957PA0290002	Caro Custom PPO Platinum	M	55957PA0290002
Plan 20	55957PA0290006	Caro Custom PPO Platinum	M	55957PA0290006
Plan 21	55957PA0290007	ixCare Custom PPO Gold	M	55957PA0290007
Plan 22	55957PA0290012	ixCare Custom PPO Gold	M	55957PA0290012
Plan 23	55957PA0290011	ixCare Custom PPO Gold	M	55957PA0290011
Plan 24	55957PA0290013	ixCare Custom PPO Gold	M	55957PA0290013
Plan 25	55957PA0290014	ixCare Custom PPO Gold	M	55957PA0290014
Plan 26	55957PA0290016	ixCare Custom PPO Gold	M	55957PA0290016
Plan 27	55957PA0290019	ixCare Custom PPO Gold	M	55957PA0290019
Plan 28	55957PA0290030	ixCare Custom PPO Gold	M	55957PA0290030
Plan 29	55957PA0290031	ixCare Custom PPO Gold	M	55957PA0290031
Plan 30	55957PA0290032	ixCare Custom PPO Gold	M	55957PA0290032
Plan 31	55957PA0290033	ixCare Custom PPO Gold	M	55957PA0290033
Plan 32	55957PA0290034	ixCare Custom PPO Bronze	M	55957PA0290034
Plan 33	55957PA0280001	BlueCare QHD PPO Bronze	M	55957PA0280001
Plan 34	55957PA0280002	ixCare QHD PPO Bronze	M	55957PA0280002
Plan 35	55957PA0280003	BlueCare QHD PPO Silver	M	55957PA0280003
Plan 36	55957PA0280004	BlueCare QHD PPO Gold	M	55957PA0280004
Plan 37	55957PA0300001	AffordBlue Platinum	M	55957PA0300001
Plan 38	55957PA0300002	AffordBlue Gold Option	M	55957PA0300002
Plan 39	55957PA0370001	ix Valley Flex Blue PPO 2	M	55957PA0370001
Plan 40	55957PA0370002	ix Valley Flex Blue PPO 5	M	55957PA0370002
Plan 41	55957PA0380001	ix Valley Flex Blue PPO HCN	M	55957PA0380001
Plan 42	55957PA0270023	BlueCare PPO Gold 28	M	55957PA0270023
Plan 43	55957PA0270027	BlueCare PPO Silver 14	M	55957PA0270027
Plan 44	55957PA0270024	BlueCare PPO Silver 11	M	55957PA0270024
Plan 45	55957PA0270025	BlueCare PPO Silver 12	M	55957PA0270025
Plan 46	55957PA0270026	BlueCare PPO Silver 13	M	55957PA0270026
Plan 47	55957PA0290014	ixCare Custom PPO Gold	M	55957PA0290014
Plan 48	55957PA0290028	ixCare Custom PPO Silver	M	55957PA0290028
Plan 49	55957PA0290025	ixCare Custom PPO Silver	M	55957PA0290025
Plan 50	55957PA0290026	ixCare Custom PPO Silver	M	55957PA0290026
Plan 51	55957PA0290027	ixCare Custom PPO Silver	M	55957PA0290027
Plan 52	55957PA0300003	AffordBlue Gold 2	N	55957PA0300003
Plan 53	55957PA0300004	AffordBlue Gold 3	N	55957PA0300004
Plan 54	55957PA0300005	AffordBlue Silver 1	N	55957PA0300005

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	

\$ - \$ - \$ 445.24 \$ - \$ - \$ - \$ - \$ - \$ 445.24

\$ -	\$ -	\$ 612.04	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 612.04
\$ -	\$ -	\$ 605.19	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 605.19
\$ -	\$ -	\$ 603.82	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 603.82
\$ -	\$ -	\$ 587.28	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 587.28
\$ -	\$ -	\$ 531.96	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 531.96
\$ -	\$ -	\$ 491.92	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 491.92
\$ -	\$ -	\$ 509.24	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 509.24
\$ -	\$ -	\$ 508.51	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 508.51
\$ -	\$ -	\$ 491.80	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 491.80
\$ -	\$ -	\$ 500.52	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 500.52
\$ -	\$ -	\$ 496.69	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 496.69
\$ -	\$ -	\$ 477.20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 477.20
\$ -	\$ -	\$ 469.63	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 469.63
\$ -	\$ -	\$ 470.49	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 470.49
\$ -	\$ -	\$ 465.24	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 465.24
\$ -	\$ -	\$ 383.81	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 383.81
\$ -	\$ -	\$ 471.27	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 471.27
\$ -	\$ -	\$ 464.99	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 464.99
\$ -	\$ -	\$ 463.40	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 463.40
\$ -	\$ -	\$ 452.20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 452.20
\$ -	\$ -	\$ 409.61	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 409.61
\$ -	\$ -	\$ 378.78	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 378.78
\$ -	\$ -	\$ 392.11	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 392.11
\$ -	\$ -	\$ 391.55	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 391.55
\$ -	\$ -	\$ 380.22	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 380.22
\$ -	\$ -	\$ 385.46	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 385.46
\$ -	\$ -	\$ 383.45	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 383.45
\$ -	\$ -	\$ 367.52	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 367.52
\$ -	\$ -	\$ 362.38	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 362.38
\$ -	\$ -	\$ 358.23	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 358.23
\$ -	\$ -	\$ 361.62	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 361.62
\$ -	\$ -	\$ 295.52	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 295.52
\$ -	\$ -	\$ 385.59	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 385.59
\$ -	\$ -	\$ 384.71	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 384.71
\$ -	\$ -	\$ 441.18	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 441.18
\$ -	\$ -	\$ 514.72	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 514.72
\$ -	\$ -	\$ 421.18	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 421.18
\$ -	\$ -	\$ 319.49	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 319.49
\$ -	\$ -	\$ 485.22	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 485.22
\$ -	\$ -	\$ 471.60	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 471.60
\$ -	\$ -	\$ 405.68	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 405.68
\$ -	\$ -	\$ 527.92	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 527.92
\$ -	\$ -	\$ 420.87	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 420.87
\$ -	\$ -	\$ 424.13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 424.13
\$ -	\$ -	\$ 421.66	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 421.66
\$ -	\$ -	\$ 418.14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 418.14
\$ -	\$ -	\$ 405.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 405.50
\$ -	\$ -	\$ 324.07	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 324.07
\$ -	\$ -	\$ 326.58	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 326.58
\$ -	\$ -	\$ 324.68	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 324.68
\$ -	\$ -	\$ 321.97	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 321.97
\$ -	\$ -	\$ 365.11	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 365.11
\$ -	\$ -	\$ 322.71	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 322.71
\$ -	\$ -	\$ 305.86	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 305.86

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	First Priority Life Insurance Co.
Product(s):	PPO
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	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.000	1.000
Rating Area 4			
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors[illegible]

Company Name: **First Priority Life Insurance Co.**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **January 1, 2020**

Ending date of Rates: **March 31, 2020**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270007		55957PA0270016		55957PA0270002		55957PA0270006		55957PA0270017	
Plan Marketing Name =>	BlueCare PPO Platinum 12		BlueCare PPO Platinum 13		BlueCare PPO Platinum 2		BlueCare PPO Platinum 11		BlueCare PPO Gold 27	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$10		\$10		\$10		\$30	
OOP Maximum =>	\$3,500		\$5,000		\$3,000		\$2,500		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$437.40	\$437.40	\$432.50	\$432.50	\$430.10	\$430.10	\$419.70	\$419.70	\$380.17	\$380.17
15	\$476.28	\$476.28	\$470.94	\$470.94	\$468.33	\$468.33	\$457.01	\$457.01	\$413.97	\$413.97
16	\$491.15	\$491.15	\$485.64	\$485.64	\$482.95	\$482.95	\$471.27	\$471.27	\$426.89	\$426.89
17	\$506.02	\$506.02	\$500.34	\$500.34	\$497.56	\$497.56	\$485.54	\$485.54	\$439.81	\$439.81
18	\$522.03	\$522.03	\$516.17	\$516.17	\$513.31	\$513.31	\$500.90	\$500.90	\$453.72	\$453.72
19	\$538.04	\$538.04	\$532.00	\$532.00	\$529.05	\$529.05	\$516.26	\$516.26	\$467.64	\$467.64
20	\$554.62	\$554.62	\$548.40	\$548.40	\$545.35	\$545.35	\$532.17	\$532.17	\$482.05	\$482.05
21	\$571.77	\$571.77	\$565.36	\$565.36	\$562.22	\$562.22	\$548.63	\$548.63	\$496.96	\$496.96
22	\$571.77	\$571.77	\$565.36	\$565.36	\$562.22	\$562.22	\$548.63	\$548.63	\$496.96	\$496.96
23	\$571.77	\$571.77	\$565.36	\$565.36	\$562.22	\$562.22	\$548.63	\$548.63	\$496.96	\$496.96
24	\$571.77	\$571.77	\$565.36	\$565.36	\$562.22	\$562.22	\$548.63	\$548.63	\$496.96	\$496.96
25	\$574.06	\$574.06	\$567.62	\$567.62	\$564.47	\$564.47	\$550.82	\$550.82	\$498.95	\$498.95
26	\$585.49	\$585.49	\$578.93	\$578.93	\$575.71	\$575.71	\$561.80	\$561.80	\$508.89	\$508.89
27	\$599.21	\$599.21	\$592.50	\$592.50	\$589.21	\$589.21	\$574.96	\$574.96	\$520.81	\$520.81
28	\$621.51	\$621.51	\$614.55	\$614.55	\$611.13	\$611.13	\$596.36	\$596.36	\$540.20	\$540.20
29	\$639.81	\$639.81	\$632.64	\$632.64	\$629.12	\$629.12	\$613.92	\$613.92	\$556.10	\$556.10
30	\$648.96	\$648.96	\$641.68	\$641.68	\$638.12	\$638.12	\$622.70	\$622.70	\$564.05	\$564.05
31	\$662.68	\$662.68	\$655.25	\$655.25	\$651.61	\$651.61	\$635.86	\$635.86	\$575.98	\$575.98
32	\$676.40	\$676.40	\$668.82	\$668.82	\$665.11	\$665.11	\$649.03	\$649.03	\$587.90	\$587.90
33	\$684.98	\$684.98	\$677.30	\$677.30	\$673.54	\$673.54	\$657.26	\$657.26	\$595.36	\$595.36
34	\$694.13	\$694.13	\$686.35	\$686.35	\$682.54	\$682.54	\$666.04	\$666.04	\$603.31	\$603.31
35	\$698.70	\$698.70	\$690.87	\$690.87	\$687.03	\$687.03	\$670.43	\$670.43	\$607.29	\$607.29
36	\$703.28	\$703.28	\$695.39	\$695.39	\$691.53	\$691.53	\$674.81	\$674.81	\$611.26	\$611.26
37	\$707.85	\$707.85	\$699.92	\$699.92	\$696.03	\$696.03	\$679.20	\$679.20	\$615.24	\$615.24
38	\$712.43	\$712.43	\$704.44	\$704.44	\$700.53	\$700.53	\$683.59	\$683.59	\$619.21	\$619.21
39	\$721.57	\$721.57	\$713.48	\$713.48	\$709.52	\$709.52	\$692.37	\$692.37	\$627.16	\$627.16
40	\$730.72	\$730.72	\$722.53	\$722.53	\$718.52	\$718.52	\$701.15	\$701.15	\$635.11	\$635.11
41	\$744.44	\$744.44	\$736.10	\$736.10	\$732.01	\$732.01	\$714.32	\$714.32	\$647.04	\$647.04
42	\$757.60	\$757.60	\$749.10	\$749.10	\$744.94	\$744.94	\$726.93	\$726.93	\$658.47	\$658.47
43	\$775.89	\$775.89	\$767.19	\$767.19	\$762.93	\$762.93	\$744.49	\$744.49	\$674.37	\$674.37
44	\$798.76	\$798.76	\$789.81	\$789.81	\$785.42	\$785.42	\$766.44	\$766.44	\$694.25	\$694.25
45	\$825.64	\$825.64	\$816.38	\$816.38	\$811.85	\$811.85	\$792.22	\$792.22	\$717.61	\$717.61
46	\$857.66	\$857.66	\$848.04	\$848.04	\$843.33	\$843.33	\$822.95	\$822.95	\$745.44	\$745.44
47	\$893.68	\$893.68	\$883.66	\$883.66	\$878.75	\$878.75	\$857.51	\$857.51	\$776.75	\$776.75
48	\$934.84	\$934.84	\$924.36	\$924.36	\$919.23	\$919.23	\$897.01	\$897.01	\$812.53	\$812.53
49	\$975.44	\$975.44	\$964.50	\$964.50	\$959.15	\$959.15	\$935.96	\$935.96	\$847.81	\$847.81
50	\$1,021.18	\$1,021.18	\$1,009.73	\$1,009.73	\$1,004.12	\$1,004.12	\$979.85	\$979.85	\$887.57	\$887.57
51	\$1,066.35	\$1,066.35	\$1,054.40	\$1,054.40	\$1,048.54	\$1,048.54	\$1,023.19	\$1,023.19	\$926.83	\$926.83
52	\$1,116.10	\$1,116.10	\$1,103.58	\$1,103.58	\$1,097.45	\$1,097.45	\$1,070.93	\$1,070.93	\$970.07	\$970.07
53	\$1,166.41	\$1,166.41	\$1,153.33	\$1,153.33	\$1,146.93	\$1,146.93	\$1,119.21	\$1,119.21	\$1,013.80	\$1,013.80
54	\$1,220.73	\$1,220.73	\$1,207.04	\$1,207.04	\$1,200.34	\$1,200.34	\$1,171.33	\$1,171.33	\$1,061.01	\$1,061.01
55	\$1,275.05	\$1,275.05	\$1,260.75	\$1,260.75	\$1,253.75	\$1,253.75	\$1,223.44	\$1,223.44	\$1,108.22	\$1,108.22
56	\$1,333.94	\$1,333.94	\$1,318.98	\$1,318.98	\$1,311.66	\$1,311.66	\$1,279.95	\$1,279.95	\$1,159.41	\$1,159.41
57	\$1,393.40	\$1,393.40	\$1,377.78	\$1,377.78	\$1,370.13	\$1,370.13	\$1,337.01	\$1,337.01	\$1,211.09	\$1,211.09
58	\$1,456.87	\$1,456.87	\$1,440.54	\$1,440.54	\$1,432.54	\$1,432.54	\$1,397.91	\$1,397.91	\$1,266.25	\$1,266.25
59	\$1,488.32	\$1,488.32	\$1,471.63	\$1,471.63	\$1,463.46	\$1,463.46	\$1,428.08	\$1,428.08	\$1,293.59	\$1,293.59
60	\$1,551.78	\$1,551.78	\$1,534.39	\$1,534.39	\$1,525.87	\$1,525.87	\$1,488.98	\$1,488.98	\$1,348.75	\$1,348.75
61	\$1,606.67	\$1,606.67	\$1,588.66	\$1,588.66	\$1,579.84	\$1,579.84	\$1,541.65	\$1,541.65	\$1,396.46	\$1,396.46
62	\$1,642.70	\$1,642.70	\$1,624.28	\$1,624.28	\$1,615.26	\$1,615.26	\$1,576.21	\$1,576.21	\$1,427.77	\$1,427.77
63	\$1,687.87	\$1,687.87	\$1,668.94	\$1,668.94	\$1,659.67	\$1,659.67	\$1,619.56	\$1,619.56	\$1,467.03	\$1,467.03
64+	\$1,715.31	\$1,715.31	\$1,696.08	\$1,696.08	\$1,686.66	\$1,686.66	\$1,645.89	\$1,645.89	\$1,490.88	\$1,490.88

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270018		55957PA0270008		55957PA0270009		55957PA0270010		55957PA0270011	
Plan Marketing Name =>	BlueCare PPO Gold 15		BlueCare PPO Gold 12		BlueCare PPO Gold 18		BlueCare PPO Gold 19		BlueCare PPO Gold 24	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500		\$1,500		\$2,000	
Coinurance =>	80%		100%		100%		90%		100%	
Copays =>	\$20		\$35		\$20		\$25		\$20	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$351.56	\$351.56	\$363.93	\$363.93	\$363.41	\$363.41	\$352.89	\$352.89	\$357.71	\$357.71
15	\$382.81	\$382.81	\$396.28	\$396.28	\$395.72	\$395.72	\$384.26	\$384.26	\$389.50	\$389.50
16	\$394.75	\$394.75	\$408.65	\$408.65	\$408.07	\$408.07	\$396.26	\$396.26	\$401.66	\$401.66
17	\$406.70	\$406.70	\$421.02	\$421.02	\$420.42	\$420.42	\$408.25	\$408.25	\$413.82	\$413.82
18	\$419.57	\$419.57	\$434.34	\$434.34	\$433.72	\$433.72	\$421.17	\$421.17	\$426.91	\$426.91
19	\$432.44	\$432.44	\$447.66	\$447.66	\$447.02	\$447.02	\$434.08	\$434.08	\$440.00	\$440.00
20	\$445.76	\$445.76	\$461.46	\$461.46	\$460.80	\$460.80	\$447.46	\$447.46	\$453.56	\$453.56
21	\$459.55	\$459.55	\$475.73	\$475.73	\$475.05	\$475.05	\$461.30	\$461.30	\$467.59	\$467.59
22	\$459.55	\$459.55	\$475.73	\$475.73	\$475.05	\$475.05	\$461.30	\$461.30	\$467.59	\$467.59
23	\$459.55	\$459.55	\$475.73	\$475.73	\$475.05	\$475.05	\$461.30	\$461.30	\$467.59	\$467.59
24	\$459.55	\$459.55	\$475.73	\$475.73	\$475.05	\$475.05	\$461.30	\$461.30	\$467.59	\$467.59
25	\$461.39	\$461.39	\$477.63	\$477.63	\$476.95	\$476.95	\$463.15	\$463.15	\$469.46	\$469.46
26	\$470.58	\$470.58	\$487.15	\$487.15	\$486.45	\$486.45	\$472.37	\$472.37	\$478.81	\$478.81
27	\$481.61	\$481.61	\$498.57	\$498.57	\$497.85	\$497.85	\$483.44	\$483.44	\$490.03	\$490.03
28	\$499.53	\$499.53	\$517.12	\$517.12	\$516.38	\$516.38	\$501.43	\$501.43	\$508.27	\$508.27
29	\$514.24	\$514.24	\$532.34	\$532.34	\$531.58	\$531.58	\$516.19	\$516.19	\$523.23	\$523.23
30	\$521.59	\$521.59	\$539.95	\$539.95	\$539.18	\$539.18	\$523.58	\$523.58	\$530.71	\$530.71
31	\$532.62	\$532.62	\$551.37	\$551.37	\$550.58	\$550.58	\$534.65	\$534.65	\$541.94	\$541.94
32	\$543.65	\$543.65	\$562.79	\$562.79	\$561.98	\$561.98	\$545.72	\$545.72	\$553.16	\$553.16
33	\$550.54	\$550.54	\$569.92	\$569.92	\$569.11	\$569.11	\$552.64	\$552.64	\$560.17	\$560.17
34	\$557.89	\$557.89	\$577.54	\$577.54	\$576.71	\$576.71	\$560.02	\$560.02	\$567.65	\$567.65
35	\$561.57	\$561.57	\$581.34	\$581.34	\$580.51	\$580.51	\$563.71	\$563.71	\$571.39	\$571.39
36	\$565.25	\$565.25	\$585.15	\$585.15	\$584.31	\$584.31	\$567.40	\$567.40	\$575.14	\$575.14
37	\$568.92	\$568.92	\$588.95	\$588.95	\$588.11	\$588.11	\$571.09	\$571.09	\$578.88	\$578.88
38	\$572.60	\$572.60	\$592.76	\$592.76	\$591.91	\$591.91	\$574.78	\$574.78	\$582.62	\$582.62
39	\$579.95	\$579.95	\$600.37	\$600.37	\$599.51	\$599.51	\$582.16	\$582.16	\$590.10	\$590.10
40	\$587.30	\$587.30	\$607.98	\$607.98	\$607.11	\$607.11	\$589.54	\$589.54	\$597.58	\$597.58
41	\$598.33	\$598.33	\$619.40	\$619.40	\$618.52	\$618.52	\$600.61	\$600.61	\$608.80	\$608.80
42	\$608.90	\$608.90	\$630.34	\$630.34	\$629.44	\$629.44	\$611.22	\$611.22	\$619.56	\$619.56
43	\$623.61	\$623.61	\$645.57	\$645.57	\$644.64	\$644.64	\$625.98	\$625.98	\$634.52	\$634.52
44	\$641.99	\$641.99	\$664.59	\$664.59	\$663.64	\$663.64	\$644.44	\$644.44	\$653.22	\$653.22
45	\$663.59	\$663.59	\$686.95	\$686.95	\$685.97	\$685.97	\$666.12	\$666.12	\$675.20	\$675.20
46	\$689.33	\$689.33	\$713.60	\$713.60	\$712.58	\$712.58	\$691.95	\$691.95	\$701.39	\$701.39
47	\$718.28	\$718.28	\$743.57	\$743.57	\$742.50	\$742.50	\$721.01	\$721.01	\$730.84	\$730.84
48	\$751.36	\$751.36	\$777.82	\$777.82	\$776.71	\$776.71	\$754.23	\$754.23	\$764.51	\$764.51
49	\$783.99	\$783.99	\$811.60	\$811.60	\$810.44	\$810.44	\$786.98	\$786.98	\$797.71	\$797.71
50	\$820.76	\$820.76	\$849.65	\$849.65	\$848.44	\$848.44	\$823.88	\$823.88	\$835.12	\$835.12
51	\$857.06	\$857.06	\$887.24	\$887.24	\$885.97	\$885.97	\$860.32	\$860.32	\$872.06	\$872.06
52	\$897.04	\$897.04	\$928.62	\$928.62	\$927.30	\$927.30	\$900.46	\$900.46	\$912.74	\$912.74
53	\$937.48	\$937.48	\$970.49	\$970.49	\$969.10	\$969.10	\$941.05	\$941.05	\$953.88	\$953.88
54	\$981.14	\$981.14	\$1,015.68	\$1,015.68	\$1,014.23	\$1,014.23	\$984.88	\$984.88	\$998.30	\$998.30
55	\$1,024.80	\$1,024.80	\$1,060.88	\$1,060.88	\$1,059.36	\$1,059.36	\$1,028.70	\$1,028.70	\$1,042.73	\$1,042.73
56	\$1,072.13	\$1,072.13	\$1,109.88	\$1,109.88	\$1,108.29	\$1,108.29	\$1,076.21	\$1,076.21	\$1,090.89	\$1,090.89
57	\$1,119.92	\$1,119.92	\$1,159.35	\$1,159.35	\$1,157.70	\$1,157.70	\$1,124.19	\$1,124.19	\$1,139.52	\$1,139.52
58	\$1,170.93	\$1,170.93	\$1,212.16	\$1,212.16	\$1,210.43	\$1,210.43	\$1,175.39	\$1,175.39	\$1,191.42	\$1,191.42
59	\$1,196.21	\$1,196.21	\$1,238.33	\$1,238.33	\$1,236.56	\$1,236.56	\$1,200.76	\$1,200.76	\$1,217.14	\$1,217.14
60	\$1,247.22	\$1,247.22	\$1,291.13	\$1,291.13	\$1,289.29	\$1,289.29	\$1,251.97	\$1,251.97	\$1,269.04	\$1,269.04
61	\$1,291.34	\$1,291.34	\$1,336.80	\$1,336.80	\$1,334.89	\$1,334.89	\$1,296.25	\$1,296.25	\$1,313.93	\$1,313.93
62	\$1,320.29	\$1,320.29	\$1,366.77	\$1,366.77	\$1,364.82	\$1,364.82	\$1,325.31	\$1,325.31	\$1,343.39	\$1,343.39
63	\$1,356.59	\$1,356.59	\$1,404.35	\$1,404.35	\$1,402.35	\$1,402.35	\$1,361.76	\$1,361.76	\$1,380.33	\$1,380.33
64+	\$1,378.65	\$1,378.65	\$1,427.19	\$1,427.19	\$1,425.15	\$1,425.15	\$1,383.90	\$1,383.90	\$1,402.77	\$1,402.77

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270030		55957PA0270031		55957PA0270032		55957PA0270028		55957PA0270029	
Plan Marketing Name =>	BlueCare PPO Gold 10		BlueCare PPO Gold 2		BlueCare PPO Gold 29		BlueCare PPO Gold 6		BlueCare PPO Gold 9	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$2,000		\$5,000		\$2,500		\$4,000	
Coinurance =>	100%		90%		100%		90%		100%	
Copays =>	\$45		\$45		\$30		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,100		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$354.97	\$354.97	\$341.11	\$341.11	\$335.63	\$335.63	\$336.24	\$336.24	\$332.48	\$332.48
15	\$386.52	\$386.52	\$371.43	\$371.43	\$365.46	\$365.46	\$366.13	\$366.13	\$362.04	\$362.04
16	\$398.58	\$398.58	\$383.02	\$383.02	\$376.87	\$376.87	\$377.56	\$377.56	\$373.34	\$373.34
17	\$410.65	\$410.65	\$394.61	\$394.61	\$388.28	\$388.28	\$388.98	\$388.98	\$384.64	\$384.64
18	\$423.64	\$423.64	\$407.10	\$407.10	\$400.56	\$400.56	\$401.29	\$401.29	\$396.81	\$396.81
19	\$436.63	\$436.63	\$419.58	\$419.58	\$412.84	\$412.84	\$413.60	\$413.60	\$408.98	\$408.98
20	\$450.09	\$450.09	\$432.51	\$432.51	\$425.57	\$425.57	\$426.34	\$426.34	\$421.58	\$421.58
21	\$464.01	\$464.01	\$445.89	\$445.89	\$438.73	\$438.73	\$439.53	\$439.53	\$434.62	\$434.62
22	\$464.01	\$464.01	\$445.89	\$445.89	\$438.73	\$438.73	\$439.53	\$439.53	\$434.62	\$434.62
23	\$464.01	\$464.01	\$445.89	\$445.89	\$438.73	\$438.73	\$439.53	\$439.53	\$434.62	\$434.62
24	\$464.01	\$464.01	\$445.89	\$445.89	\$438.73	\$438.73	\$439.53	\$439.53	\$434.62	\$434.62
25	\$465.87	\$465.87	\$447.67	\$447.67	\$440.48	\$440.48	\$441.29	\$441.29	\$436.36	\$436.36
26	\$475.15	\$475.15	\$456.59	\$456.59	\$449.26	\$449.26	\$450.08	\$450.08	\$445.05	\$445.05
27	\$486.28	\$486.28	\$467.29	\$467.29	\$459.79	\$459.79	\$460.63	\$460.63	\$455.48	\$455.48
28	\$504.38	\$504.38	\$484.68	\$484.68	\$476.90	\$476.90	\$477.77	\$477.77	\$472.43	\$472.43
29	\$519.23	\$519.23	\$498.95	\$498.95	\$490.94	\$490.94	\$491.83	\$491.83	\$486.34	\$486.34
30	\$526.65	\$526.65	\$506.09	\$506.09	\$497.96	\$497.96	\$498.87	\$498.87	\$493.29	\$493.29
31	\$537.79	\$537.79	\$516.79	\$516.79	\$508.49	\$508.49	\$509.42	\$509.42	\$503.72	\$503.72
32	\$548.92	\$548.92	\$527.49	\$527.49	\$519.02	\$519.02	\$519.96	\$519.96	\$514.16	\$514.16
33	\$555.88	\$555.88	\$534.18	\$534.18	\$525.60	\$525.60	\$526.56	\$526.56	\$520.67	\$520.67
34	\$563.31	\$563.31	\$541.31	\$541.31	\$532.62	\$532.62	\$533.59	\$533.59	\$527.63	\$527.63
35	\$567.02	\$567.02	\$544.88	\$544.88	\$536.13	\$536.13	\$537.11	\$537.11	\$531.11	\$531.11
36	\$570.73	\$570.73	\$548.44	\$548.44	\$539.64	\$539.64	\$540.62	\$540.62	\$534.58	\$534.58
37	\$574.44	\$574.44	\$552.01	\$552.01	\$543.15	\$543.15	\$544.14	\$544.14	\$538.06	\$538.06
38	\$578.16	\$578.16	\$555.58	\$555.58	\$546.66	\$546.66	\$547.65	\$547.65	\$541.54	\$541.54
39	\$585.58	\$585.58	\$562.71	\$562.71	\$553.68	\$553.68	\$554.69	\$554.69	\$548.49	\$548.49
40	\$593.00	\$593.00	\$569.85	\$569.85	\$560.70	\$560.70	\$561.72	\$561.72	\$555.44	\$555.44
41	\$604.14	\$604.14	\$580.55	\$580.55	\$571.23	\$571.23	\$572.27	\$572.27	\$565.88	\$565.88
42	\$614.81	\$614.81	\$590.80	\$590.80	\$581.32	\$581.32	\$582.38	\$582.38	\$575.87	\$575.87
43	\$629.66	\$629.66	\$605.07	\$605.07	\$595.36	\$595.36	\$596.44	\$596.44	\$589.78	\$589.78
44	\$648.22	\$648.22	\$622.91	\$622.91	\$612.91	\$612.91	\$614.02	\$614.02	\$607.16	\$607.16
45	\$670.03	\$670.03	\$643.87	\$643.87	\$633.53	\$633.53	\$634.68	\$634.68	\$627.59	\$627.59
46	\$696.02	\$696.02	\$668.84	\$668.84	\$658.10	\$658.10	\$659.30	\$659.30	\$651.93	\$651.93
47	\$725.25	\$725.25	\$696.93	\$696.93	\$685.73	\$685.73	\$686.99	\$686.99	\$679.31	\$679.31
48	\$758.66	\$758.66	\$729.03	\$729.03	\$717.32	\$717.32	\$718.63	\$718.63	\$710.60	\$710.60
49	\$791.60	\$791.60	\$760.69	\$760.69	\$748.47	\$748.47	\$749.84	\$749.84	\$741.46	\$741.46
50	\$828.72	\$828.72	\$796.36	\$796.36	\$783.57	\$783.57	\$785.00	\$785.00	\$776.23	\$776.23
51	\$865.38	\$865.38	\$831.58	\$831.58	\$818.23	\$818.23	\$819.72	\$819.72	\$810.57	\$810.57
52	\$905.75	\$905.75	\$870.38	\$870.38	\$856.40	\$856.40	\$857.96	\$857.96	\$848.38	\$848.38
53	\$946.58	\$946.58	\$909.62	\$909.62	\$895.01	\$895.01	\$896.64	\$896.64	\$886.62	\$886.62
54	\$990.66	\$990.66	\$951.98	\$951.98	\$936.69	\$936.69	\$938.40	\$938.40	\$927.91	\$927.91
55	\$1,034.74	\$1,034.74	\$994.33	\$994.33	\$978.37	\$978.37	\$980.15	\$980.15	\$969.20	\$969.20
56	\$1,082.54	\$1,082.54	\$1,040.26	\$1,040.26	\$1,023.56	\$1,023.56	\$1,025.42	\$1,025.42	\$1,013.97	\$1,013.97
57	\$1,130.79	\$1,130.79	\$1,086.63	\$1,086.63	\$1,069.19	\$1,069.19	\$1,071.13	\$1,071.13	\$1,059.17	\$1,059.17
58	\$1,182.30	\$1,182.30	\$1,136.13	\$1,136.13	\$1,117.88	\$1,117.88	\$1,119.92	\$1,119.92	\$1,107.41	\$1,107.41
59	\$1,207.82	\$1,207.82	\$1,160.65	\$1,160.65	\$1,142.01	\$1,142.01	\$1,144.10	\$1,144.10	\$1,131.32	\$1,131.32
60	\$1,259.32	\$1,259.32	\$1,210.15	\$1,210.15	\$1,190.71	\$1,190.71	\$1,192.88	\$1,192.88	\$1,179.56	\$1,179.56
61	\$1,303.87	\$1,303.87	\$1,252.95	\$1,252.95	\$1,232.83	\$1,232.83	\$1,235.08	\$1,235.08	\$1,221.28	\$1,221.28
62	\$1,333.10	\$1,333.10	\$1,281.04	\$1,281.04	\$1,260.47	\$1,260.47	\$1,262.77	\$1,262.77	\$1,248.66	\$1,248.66
63	\$1,369.76	\$1,369.76	\$1,316.27	\$1,316.27	\$1,295.13	\$1,295.13	\$1,297.49	\$1,297.49	\$1,283.00	\$1,283.00
64+	\$1,392.03	\$1,392.03	\$1,337.67	\$1,337.67	\$1,316.19	\$1,316.19	\$1,318.59	\$1,318.59	\$1,303.86	\$1,303.86

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290007		55957PA0290008		55957PA0290002		55957PA0290006		55957PA0290022	
Plan Marketing Name =>	BlueCare Custom PPO Platinum 12		BlueCare Custom PPO Platinum 13		BlueCare Custom PPO Platinum 2		BlueCare Custom PPO Platinum 11		BlueCare Custom PPO Gold 27	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$10		\$10		\$10		\$30	
OOP Maximum =>	\$3,500		\$5,000		\$3,000		\$2,500		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$336.80	\$336.80	\$333.03	\$333.03	\$331.18	\$331.18	\$323.17	\$323.17	\$292.73	\$292.73
15	\$366.74	\$366.74	\$362.63	\$362.63	\$360.61	\$360.61	\$351.90	\$351.90	\$318.76	\$318.76
16	\$378.18	\$378.18	\$373.95	\$373.95	\$371.87	\$371.87	\$362.88	\$362.88	\$328.70	\$328.70
17	\$389.63	\$389.63	\$385.27	\$385.27	\$383.13	\$383.13	\$373.87	\$373.87	\$338.65	\$338.65
18	\$401.96	\$401.96	\$397.46	\$397.46	\$395.25	\$395.25	\$385.70	\$385.70	\$349.37	\$349.37
19	\$414.28	\$414.28	\$409.65	\$409.65	\$407.37	\$407.37	\$397.53	\$397.53	\$360.08	\$360.08
20	\$427.05	\$427.05	\$422.27	\$422.27	\$419.92	\$419.92	\$409.78	\$409.78	\$371.18	\$371.18
21	\$440.26	\$440.26	\$435.33	\$435.33	\$432.91	\$432.91	\$422.45	\$422.45	\$382.66	\$382.66
22	\$440.26	\$440.26	\$435.33	\$435.33	\$432.91	\$432.91	\$422.45	\$422.45	\$382.66	\$382.66
23	\$440.26	\$440.26	\$435.33	\$435.33	\$432.91	\$432.91	\$422.45	\$422.45	\$382.66	\$382.66
24	\$440.26	\$440.26	\$435.33	\$435.33	\$432.91	\$432.91	\$422.45	\$422.45	\$382.66	\$382.66
25	\$442.02	\$442.02	\$437.07	\$437.07	\$434.64	\$434.64	\$424.14	\$424.14	\$384.19	\$384.19
26	\$450.83	\$450.83	\$445.78	\$445.78	\$443.30	\$443.30	\$432.59	\$432.59	\$391.84	\$391.84
27	\$461.39	\$461.39	\$456.23	\$456.23	\$453.69	\$453.69	\$442.73	\$442.73	\$401.03	\$401.03
28	\$478.56	\$478.56	\$473.20	\$473.20	\$470.57	\$470.57	\$459.20	\$459.20	\$415.95	\$415.95
29	\$492.65	\$492.65	\$487.13	\$487.13	\$484.43	\$484.43	\$472.72	\$472.72	\$428.20	\$428.20
30	\$499.70	\$499.70	\$494.10	\$494.10	\$491.35	\$491.35	\$479.48	\$479.48	\$434.32	\$434.32
31	\$510.26	\$510.26	\$504.55	\$504.55	\$501.74	\$501.74	\$489.62	\$489.62	\$443.50	\$443.50
32	\$520.83	\$520.83	\$515.00	\$515.00	\$512.13	\$512.13	\$499.76	\$499.76	\$452.69	\$452.69
33	\$527.43	\$527.43	\$521.53	\$521.53	\$518.63	\$518.63	\$506.10	\$506.10	\$458.43	\$458.43
34	\$534.48	\$534.48	\$528.49	\$528.49	\$525.55	\$525.55	\$512.85	\$512.85	\$464.55	\$464.55
35	\$538.00	\$538.00	\$531.97	\$531.97	\$529.02	\$529.02	\$516.23	\$516.23	\$467.61	\$467.61
36	\$541.52	\$541.52	\$535.46	\$535.46	\$532.48	\$532.48	\$519.61	\$519.61	\$470.67	\$470.67
37	\$545.04	\$545.04	\$538.94	\$538.94	\$535.94	\$535.94	\$522.99	\$522.99	\$473.73	\$473.73
38	\$548.56	\$548.56	\$542.42	\$542.42	\$539.41	\$539.41	\$526.37	\$526.37	\$476.79	\$476.79
39	\$555.61	\$555.61	\$549.39	\$549.39	\$546.33	\$546.33	\$533.13	\$533.13	\$482.92	\$482.92
40	\$562.65	\$562.65	\$556.35	\$556.35	\$553.26	\$553.26	\$539.89	\$539.89	\$489.04	\$489.04
41	\$573.22	\$573.22	\$566.80	\$566.80	\$563.65	\$563.65	\$550.03	\$550.03	\$498.22	\$498.22
42	\$583.34	\$583.34	\$576.81	\$576.81	\$573.61	\$573.61	\$559.75	\$559.75	\$507.02	\$507.02
43	\$597.43	\$597.43	\$590.74	\$590.74	\$587.46	\$587.46	\$573.26	\$573.26	\$519.27	\$519.27
44	\$615.04	\$615.04	\$608.16	\$608.16	\$604.78	\$604.78	\$590.16	\$590.16	\$534.58	\$534.58
45	\$635.74	\$635.74	\$628.62	\$628.62	\$625.12	\$625.12	\$610.02	\$610.02	\$552.56	\$552.56
46	\$660.39	\$660.39	\$653.00	\$653.00	\$649.37	\$649.37	\$633.68	\$633.68	\$573.99	\$573.99
47	\$688.13	\$688.13	\$680.42	\$680.42	\$676.64	\$676.64	\$660.29	\$660.29	\$598.10	\$598.10
48	\$719.83	\$719.83	\$711.76	\$711.76	\$707.81	\$707.81	\$690.71	\$690.71	\$625.65	\$625.65
49	\$751.08	\$751.08	\$742.67	\$742.67	\$738.54	\$738.54	\$720.70	\$720.70	\$652.82	\$652.82
50	\$786.30	\$786.30	\$777.50	\$777.50	\$773.18	\$773.18	\$754.50	\$754.50	\$683.43	\$683.43
51	\$821.08	\$821.08	\$811.89	\$811.89	\$807.38	\$807.38	\$787.87	\$787.87	\$713.66	\$713.66
52	\$859.39	\$859.39	\$849.76	\$849.76	\$845.04	\$845.04	\$824.62	\$824.62	\$746.95	\$746.95
53	\$898.13	\$898.13	\$888.07	\$888.07	\$883.14	\$883.14	\$861.80	\$861.80	\$780.63	\$780.63
54	\$939.96	\$939.96	\$929.43	\$929.43	\$924.26	\$924.26	\$901.93	\$901.93	\$816.98	\$816.98
55	\$981.78	\$981.78	\$970.79	\$970.79	\$965.39	\$965.39	\$942.06	\$942.06	\$853.33	\$853.33
56	\$1,027.13	\$1,027.13	\$1,015.62	\$1,015.62	\$1,009.98	\$1,009.98	\$985.58	\$985.58	\$892.75	\$892.75
57	\$1,072.91	\$1,072.91	\$1,060.90	\$1,060.90	\$1,055.00	\$1,055.00	\$1,029.51	\$1,029.51	\$932.54	\$932.54
58	\$1,121.78	\$1,121.78	\$1,109.22	\$1,109.22	\$1,103.05	\$1,103.05	\$1,076.40	\$1,076.40	\$975.02	\$975.02
59	\$1,146.00	\$1,146.00	\$1,133.16	\$1,133.16	\$1,126.86	\$1,126.86	\$1,099.64	\$1,099.64	\$996.06	\$996.06
60	\$1,194.87	\$1,194.87	\$1,181.49	\$1,181.49	\$1,174.92	\$1,174.92	\$1,146.53	\$1,146.53	\$1,038.54	\$1,038.54
61	\$1,237.13	\$1,237.13	\$1,223.28	\$1,223.28	\$1,216.48	\$1,216.48	\$1,187.08	\$1,187.08	\$1,075.27	\$1,075.27
62	\$1,264.87	\$1,264.87	\$1,250.70	\$1,250.70	\$1,243.75	\$1,243.75	\$1,213.70	\$1,213.70	\$1,099.38	\$1,099.38
63	\$1,299.65	\$1,299.65	\$1,285.09	\$1,285.09	\$1,277.95	\$1,277.95	\$1,247.07	\$1,247.07	\$1,129.61	\$1,129.61
64+	\$1,320.78	\$1,320.78	\$1,305.99	\$1,305.99	\$1,298.73	\$1,298.73	\$1,267.35	\$1,267.35	\$1,147.98	\$1,147.98

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290012		55957PA0290011		55957PA0290013		55957PA0290014		55957PA0290016	
Plan Marketing Name =>	BlueCare Custom PPO Gold 15		BlueCare Custom PPO Gold 12		BlueCare Custom PPO Gold 18		BlueCare Custom PPO Gold 19		BlueCare Custom PPO Gold 24	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500		\$1,500		\$2,000	
Coinurance =>	80%		100%		100%		90%		100%	
Copays =>	\$20		\$35		\$20		\$25		\$20	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$270.70	\$270.70	\$280.23	\$280.23	\$279.83	\$279.83	\$271.73	\$271.73	\$275.43	\$275.43
15	\$294.76	\$294.76	\$305.14	\$305.14	\$304.70	\$304.70	\$295.88	\$295.88	\$299.91	\$299.91
16	\$303.96	\$303.96	\$314.66	\$314.66	\$314.21	\$314.21	\$305.12	\$305.12	\$309.27	\$309.27
17	\$313.16	\$313.16	\$324.18	\$324.18	\$323.72	\$323.72	\$314.35	\$314.35	\$318.64	\$318.64
18	\$323.07	\$323.07	\$334.44	\$334.44	\$333.97	\$333.97	\$324.30	\$324.30	\$328.72	\$328.72
19	\$332.97	\$332.97	\$344.70	\$344.70	\$344.21	\$344.21	\$334.24	\$334.24	\$338.80	\$338.80
20	\$343.23	\$343.23	\$355.32	\$355.32	\$354.82	\$354.82	\$344.54	\$344.54	\$349.24	\$349.24
21	\$353.85	\$353.85	\$366.31	\$366.31	\$365.79	\$365.79	\$355.20	\$355.20	\$360.04	\$360.04
22	\$353.85	\$353.85	\$366.31	\$366.31	\$365.79	\$365.79	\$355.20	\$355.20	\$360.04	\$360.04
23	\$353.85	\$353.85	\$366.31	\$366.31	\$365.79	\$365.79	\$355.20	\$355.20	\$360.04	\$360.04
24	\$353.85	\$353.85	\$366.31	\$366.31	\$365.79	\$365.79	\$355.20	\$355.20	\$360.04	\$360.04
25	\$355.27	\$355.27	\$367.78	\$367.78	\$367.25	\$367.25	\$356.62	\$356.62	\$361.48	\$361.48
26	\$362.34	\$362.34	\$375.10	\$375.10	\$374.57	\$374.57	\$363.72	\$363.72	\$368.68	\$368.68
27	\$370.83	\$370.83	\$383.89	\$383.89	\$383.35	\$383.35	\$372.25	\$372.25	\$377.32	\$377.32
28	\$384.63	\$384.63	\$398.18	\$398.18	\$397.61	\$397.61	\$386.10	\$386.10	\$391.36	\$391.36
29	\$395.96	\$395.96	\$409.90	\$409.90	\$409.32	\$409.32	\$397.47	\$397.47	\$402.88	\$402.88
30	\$401.62	\$401.62	\$415.76	\$415.76	\$415.17	\$415.17	\$403.15	\$403.15	\$408.65	\$408.65
31	\$410.11	\$410.11	\$424.55	\$424.55	\$423.95	\$423.95	\$411.68	\$411.68	\$417.29	\$417.29
32	\$418.60	\$418.60	\$433.34	\$433.34	\$432.73	\$432.73	\$420.20	\$420.20	\$425.93	\$425.93
33	\$423.91	\$423.91	\$438.84	\$438.84	\$438.22	\$438.22	\$425.53	\$425.53	\$431.33	\$431.33
34	\$429.57	\$429.57	\$444.70	\$444.70	\$444.07	\$444.07	\$431.21	\$431.21	\$437.09	\$437.09
35	\$432.40	\$432.40	\$447.63	\$447.63	\$447.00	\$447.00	\$434.05	\$434.05	\$439.97	\$439.97
36	\$435.24	\$435.24	\$450.56	\$450.56	\$449.92	\$449.92	\$436.90	\$436.90	\$442.85	\$442.85
37	\$438.07	\$438.07	\$453.49	\$453.49	\$452.85	\$452.85	\$439.74	\$439.74	\$445.73	\$445.73
38	\$440.90	\$440.90	\$456.42	\$456.42	\$455.77	\$455.77	\$442.58	\$442.58	\$448.61	\$448.61
39	\$446.56	\$446.56	\$462.28	\$462.28	\$461.63	\$461.63	\$448.26	\$448.26	\$454.37	\$454.37
40	\$452.22	\$452.22	\$468.14	\$468.14	\$467.48	\$467.48	\$453.95	\$453.95	\$460.13	\$460.13
41	\$460.71	\$460.71	\$476.94	\$476.94	\$476.26	\$476.26	\$462.47	\$462.47	\$468.77	\$468.77
42	\$468.85	\$468.85	\$485.36	\$485.36	\$484.67	\$484.67	\$470.64	\$470.64	\$477.05	\$477.05
43	\$480.17	\$480.17	\$497.08	\$497.08	\$496.38	\$496.38	\$482.01	\$482.01	\$488.57	\$488.57
44	\$494.33	\$494.33	\$511.74	\$511.74	\$511.01	\$511.01	\$496.21	\$496.21	\$502.98	\$502.98
45	\$510.96	\$510.96	\$528.95	\$528.95	\$528.20	\$528.20	\$512.91	\$512.91	\$519.90	\$519.90
46	\$530.78	\$530.78	\$549.47	\$549.47	\$548.69	\$548.69	\$532.80	\$532.80	\$540.06	\$540.06
47	\$553.07	\$553.07	\$572.54	\$572.54	\$571.73	\$571.73	\$555.18	\$555.18	\$562.74	\$562.74
48	\$578.54	\$578.54	\$598.92	\$598.92	\$598.07	\$598.07	\$580.75	\$580.75	\$588.67	\$588.67
49	\$603.67	\$603.67	\$624.92	\$624.92	\$624.04	\$624.04	\$605.97	\$605.97	\$614.23	\$614.23
50	\$631.98	\$631.98	\$654.23	\$654.23	\$653.30	\$653.30	\$634.39	\$634.39	\$643.03	\$643.03
51	\$659.93	\$659.93	\$683.17	\$683.17	\$682.20	\$682.20	\$662.45	\$662.45	\$671.47	\$671.47
52	\$690.72	\$690.72	\$715.04	\$715.04	\$714.02	\$714.02	\$693.35	\$693.35	\$702.80	\$702.80
53	\$721.85	\$721.85	\$747.27	\$747.27	\$746.21	\$746.21	\$724.61	\$724.61	\$734.48	\$734.48
54	\$755.47	\$755.47	\$782.07	\$782.07	\$780.96	\$780.96	\$758.35	\$758.35	\$768.69	\$768.69
55	\$789.09	\$789.09	\$816.87	\$816.87	\$815.71	\$815.71	\$792.10	\$792.10	\$802.89	\$802.89
56	\$825.53	\$825.53	\$854.60	\$854.60	\$853.39	\$853.39	\$828.68	\$828.68	\$839.97	\$839.97
57	\$862.33	\$862.33	\$892.70	\$892.70	\$891.43	\$891.43	\$865.62	\$865.62	\$877.42	\$877.42
58	\$901.61	\$901.61	\$933.36	\$933.36	\$932.03	\$932.03	\$905.05	\$905.05	\$917.38	\$917.38
59	\$921.07	\$921.07	\$953.50	\$953.50	\$952.15	\$952.15	\$924.59	\$924.59	\$937.18	\$937.18
60	\$960.35	\$960.35	\$994.17	\$994.17	\$992.75	\$992.75	\$964.01	\$964.01	\$977.15	\$977.15
61	\$994.32	\$994.32	\$1,029.33	\$1,029.33	\$1,027.87	\$1,027.87	\$998.11	\$998.11	\$1,011.71	\$1,011.71
62	\$1,016.61	\$1,016.61	\$1,052.41	\$1,052.41	\$1,050.91	\$1,050.91	\$1,020.49	\$1,020.49	\$1,034.39	\$1,034.39
63	\$1,044.57	\$1,044.57	\$1,081.35	\$1,081.35	\$1,079.81	\$1,079.81	\$1,048.55	\$1,048.55	\$1,062.84	\$1,062.84
64+	\$1,061.55	\$1,061.55	\$1,098.93	\$1,098.93	\$1,097.37	\$1,097.37	\$1,065.60	\$1,065.60	\$1,080.12	\$1,080.12

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290029		55957PA0290030		55957PA0290031		55957PA0290032		55957PA0290033	
Plan Marketing Name =>	BlueCare Custom PPO Gold 10		BlueCare Custom PPO Gold 2		BlueCare Custom PPO Gold 6		BlueCare Custom PPO Gold 9		BlueCare Custom PPO Gold 29	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$2,000		\$2,500		\$4,000		\$5,000	
Coinurance =>	100%		90%		90%		100%		100%	
Copays =>	\$45		\$45		\$25		\$25		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$273.33	\$273.33	\$262.66	\$262.66	\$258.91	\$258.91	\$256.01	\$256.01	\$258.43	\$258.43
15	\$297.62	\$297.62	\$286.00	\$286.00	\$281.92	\$281.92	\$278.77	\$278.77	\$281.40	\$281.40
16	\$306.91	\$306.91	\$294.93	\$294.93	\$290.72	\$290.72	\$287.47	\$287.47	\$290.19	\$290.19
17	\$316.20	\$316.20	\$303.86	\$303.86	\$299.52	\$299.52	\$296.17	\$296.17	\$298.97	\$298.97
18	\$326.21	\$326.21	\$313.47	\$313.47	\$309.00	\$309.00	\$305.54	\$305.54	\$308.43	\$308.43
19	\$336.21	\$336.21	\$323.08	\$323.08	\$318.47	\$318.47	\$314.92	\$314.92	\$317.89	\$317.89
20	\$346.57	\$346.57	\$333.04	\$333.04	\$328.29	\$328.29	\$324.62	\$324.62	\$327.69	\$327.69
21	\$357.29	\$357.29	\$343.34	\$343.34	\$338.44	\$338.44	\$334.66	\$334.66	\$337.82	\$337.82
22	\$357.29	\$357.29	\$343.34	\$343.34	\$338.44	\$338.44	\$334.66	\$334.66	\$337.82	\$337.82
23	\$357.29	\$357.29	\$343.34	\$343.34	\$338.44	\$338.44	\$334.66	\$334.66	\$337.82	\$337.82
24	\$357.29	\$357.29	\$343.34	\$343.34	\$338.44	\$338.44	\$334.66	\$334.66	\$337.82	\$337.82
25	\$358.72	\$358.72	\$344.71	\$344.71	\$339.79	\$339.79	\$336.00	\$336.00	\$339.17	\$339.17
26	\$365.86	\$365.86	\$351.58	\$351.58	\$346.56	\$346.56	\$342.69	\$342.69	\$345.93	\$345.93
27	\$374.44	\$374.44	\$359.82	\$359.82	\$354.69	\$354.69	\$350.72	\$350.72	\$354.04	\$354.04
28	\$388.37	\$388.37	\$373.21	\$373.21	\$367.88	\$367.88	\$363.78	\$363.78	\$367.21	\$367.21
29	\$399.81	\$399.81	\$384.20	\$384.20	\$378.71	\$378.71	\$374.48	\$374.48	\$378.02	\$378.02
30	\$405.52	\$405.52	\$389.69	\$389.69	\$384.13	\$384.13	\$379.84	\$379.84	\$383.43	\$383.43
31	\$414.10	\$414.10	\$397.93	\$397.93	\$392.25	\$392.25	\$387.87	\$387.87	\$391.53	\$391.53
32	\$422.67	\$422.67	\$406.17	\$406.17	\$400.37	\$400.37	\$395.90	\$395.90	\$399.64	\$399.64
33	\$428.03	\$428.03	\$411.32	\$411.32	\$405.45	\$405.45	\$400.92	\$400.92	\$404.71	\$404.71
34	\$433.75	\$433.75	\$416.81	\$416.81	\$410.87	\$410.87	\$406.28	\$406.28	\$410.11	\$410.11
35	\$436.61	\$436.61	\$419.56	\$419.56	\$413.57	\$413.57	\$408.95	\$408.95	\$412.82	\$412.82
36	\$439.47	\$439.47	\$422.31	\$422.31	\$416.28	\$416.28	\$411.63	\$411.63	\$415.52	\$415.52
37	\$442.33	\$442.33	\$425.05	\$425.05	\$418.99	\$418.99	\$414.31	\$414.31	\$418.22	\$418.22
38	\$445.18	\$445.18	\$427.80	\$427.80	\$421.70	\$421.70	\$416.99	\$416.99	\$420.92	\$420.92
39	\$450.90	\$450.90	\$433.30	\$433.30	\$427.11	\$427.11	\$422.34	\$422.34	\$426.33	\$426.33
40	\$456.62	\$456.62	\$438.79	\$438.79	\$432.53	\$432.53	\$427.70	\$427.70	\$431.73	\$431.73
41	\$465.19	\$465.19	\$447.03	\$447.03	\$440.65	\$440.65	\$435.73	\$435.73	\$439.84	\$439.84
42	\$473.41	\$473.41	\$454.93	\$454.93	\$448.43	\$448.43	\$443.42	\$443.42	\$447.61	\$447.61
43	\$484.84	\$484.84	\$465.91	\$465.91	\$459.26	\$459.26	\$454.13	\$454.13	\$458.42	\$458.42
44	\$499.13	\$499.13	\$479.65	\$479.65	\$472.80	\$472.80	\$467.52	\$467.52	\$471.93	\$471.93
45	\$515.93	\$515.93	\$495.78	\$495.78	\$488.71	\$488.71	\$483.25	\$483.25	\$487.81	\$487.81
46	\$535.94	\$535.94	\$515.01	\$515.01	\$507.66	\$507.66	\$501.99	\$501.99	\$506.73	\$506.73
47	\$558.44	\$558.44	\$536.64	\$536.64	\$528.98	\$528.98	\$523.07	\$523.07	\$528.01	\$528.01
48	\$584.17	\$584.17	\$561.36	\$561.36	\$553.35	\$553.35	\$547.17	\$547.17	\$552.34	\$552.34
49	\$609.54	\$609.54	\$585.74	\$585.74	\$577.38	\$577.38	\$570.93	\$570.93	\$576.32	\$576.32
50	\$638.12	\$638.12	\$613.21	\$613.21	\$604.45	\$604.45	\$597.70	\$597.70	\$603.35	\$603.35
51	\$666.35	\$666.35	\$640.33	\$640.33	\$631.19	\$631.19	\$624.14	\$624.14	\$630.03	\$630.03
52	\$697.43	\$697.43	\$670.20	\$670.20	\$660.63	\$660.63	\$653.26	\$653.26	\$659.42	\$659.42
53	\$728.87	\$728.87	\$700.41	\$700.41	\$690.42	\$690.42	\$682.71	\$682.71	\$689.15	\$689.15
54	\$762.81	\$762.81	\$733.03	\$733.03	\$722.57	\$722.57	\$714.50	\$714.50	\$721.25	\$721.25
55	\$796.76	\$796.76	\$765.65	\$765.65	\$754.72	\$754.72	\$746.29	\$746.29	\$753.34	\$753.34
56	\$833.56	\$833.56	\$801.01	\$801.01	\$789.58	\$789.58	\$780.76	\$780.76	\$788.13	\$788.13
57	\$870.72	\$870.72	\$836.72	\$836.72	\$824.78	\$824.78	\$815.57	\$815.57	\$823.27	\$823.27
58	\$910.37	\$910.37	\$874.83	\$874.83	\$862.35	\$862.35	\$852.71	\$852.71	\$860.77	\$860.77
59	\$930.03	\$930.03	\$893.71	\$893.71	\$880.96	\$880.96	\$871.12	\$871.12	\$879.35	\$879.35
60	\$969.69	\$969.69	\$931.82	\$931.82	\$918.53	\$918.53	\$908.27	\$908.27	\$916.84	\$916.84
61	\$1,003.98	\$1,003.98	\$964.79	\$964.79	\$951.02	\$951.02	\$940.39	\$940.39	\$949.27	\$949.27
62	\$1,026.49	\$1,026.49	\$986.42	\$986.42	\$972.34	\$972.34	\$961.48	\$961.48	\$970.56	\$970.56
63	\$1,054.72	\$1,054.72	\$1,013.54	\$1,013.54	\$999.07	\$999.07	\$987.92	\$987.92	\$997.24	\$997.24
64+	\$1,071.87	\$1,071.87	\$1,030.02	\$1,030.02	\$1,015.32	\$1,015.32	\$1,003.98	\$1,003.98	\$1,013.46	\$1,013.46

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0280001		55957PA0280002		55957PA0280003		55957PA0280004		55957PA0300001	
Plan Marketing Name =>	BlueCare QHD PPO Bronze 3		BlueCare QHD PPO Bronze 4		BlueCare QHD PPO Silver 1		BlueCare QHD PPO Gold 1		AffordaBlue Platinum1	
Form # =>	FPLIC-BC/HDHP/SM-1		FPLIC-BC/HDHP/SM-1		FPLIC-BC/HDHP/SM-1		FPLIC-BC/HDHP/SM-1		FPLIC-AB/COMP/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Bronze		Bronze		Silver		Gold		Platinum	
Deductible =>	\$4,750		\$5,500		\$2,100		\$1,500		\$250/\$750	
Coinsurance =>	60%		80%		80%		100%		100%/70%	
Copays =>	60%		80%		80%		\$20		\$20/70%	
OOP Maximum =>	\$6,650		\$6,650		\$6,700		\$3,000		\$2,000/\$6,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$275.57	\$275.57	\$274.93	\$274.93	\$315.29	\$315.29	\$367.85	\$367.85	\$302.44	\$302.44
15	\$300.06	\$300.06	\$299.37	\$299.37	\$343.32	\$343.32	\$400.55	\$400.55	\$329.32	\$329.32
16	\$309.43	\$309.43	\$308.72	\$308.72	\$354.04	\$354.04	\$413.05	\$413.05	\$339.60	\$339.60
17	\$318.79	\$318.79	\$318.06	\$318.06	\$364.75	\$364.75	\$425.55	\$425.55	\$349.88	\$349.88
18	\$328.88	\$328.88	\$328.12	\$328.12	\$376.29	\$376.29	\$439.02	\$439.02	\$360.95	\$360.95
19	\$338.97	\$338.97	\$338.19	\$338.19	\$387.83	\$387.83	\$452.48	\$452.48	\$372.01	\$372.01
20	\$349.41	\$349.41	\$348.61	\$348.61	\$399.79	\$399.79	\$466.42	\$466.42	\$383.48	\$383.48
21	\$360.22	\$360.22	\$359.39	\$359.39	\$412.15	\$412.15	\$480.85	\$480.85	\$395.34	\$395.34
22	\$360.22	\$360.22	\$359.39	\$359.39	\$412.15	\$412.15	\$480.85	\$480.85	\$395.34	\$395.34
23	\$360.22	\$360.22	\$359.39	\$359.39	\$412.15	\$412.15	\$480.85	\$480.85	\$395.34	\$395.34
24	\$360.22	\$360.22	\$359.39	\$359.39	\$412.15	\$412.15	\$480.85	\$480.85	\$395.34	\$395.34
25	\$361.66	\$361.66	\$360.83	\$360.83	\$413.80	\$413.80	\$482.77	\$482.77	\$396.92	\$396.92
26	\$368.87	\$368.87	\$368.02	\$368.02	\$422.04	\$422.04	\$492.39	\$492.39	\$404.83	\$404.83
27	\$377.51	\$377.51	\$376.64	\$376.64	\$431.93	\$431.93	\$503.93	\$503.93	\$414.32	\$414.32
28	\$391.56	\$391.56	\$390.66	\$390.66	\$448.01	\$448.01	\$522.68	\$522.68	\$429.73	\$429.73
29	\$403.09	\$403.09	\$402.16	\$402.16	\$461.20	\$461.20	\$538.07	\$538.07	\$442.39	\$442.39
30	\$408.85	\$408.85	\$407.91	\$407.91	\$467.79	\$467.79	\$545.76	\$545.76	\$448.71	\$448.71
31	\$417.49	\$417.49	\$416.53	\$416.53	\$477.68	\$477.68	\$557.31	\$557.31	\$458.20	\$458.20
32	\$426.14	\$426.14	\$425.16	\$425.16	\$487.57	\$487.57	\$568.85	\$568.85	\$467.69	\$467.69
33	\$431.54	\$431.54	\$430.55	\$430.55	\$493.76	\$493.76	\$576.06	\$576.06	\$473.62	\$473.62
34	\$437.31	\$437.31	\$436.30	\$436.30	\$500.35	\$500.35	\$583.75	\$583.75	\$479.94	\$479.94
35	\$440.19	\$440.19	\$439.17	\$439.17	\$503.65	\$503.65	\$587.60	\$587.60	\$483.11	\$483.11
36	\$443.07	\$443.07	\$442.05	\$442.05	\$506.94	\$506.94	\$591.45	\$591.45	\$486.27	\$486.27
37	\$445.95	\$445.95	\$444.92	\$444.92	\$510.24	\$510.24	\$595.29	\$595.29	\$489.43	\$489.43
38	\$448.83	\$448.83	\$447.80	\$447.80	\$513.54	\$513.54	\$599.14	\$599.14	\$492.59	\$492.59
39	\$454.60	\$454.60	\$453.55	\$453.55	\$520.13	\$520.13	\$606.83	\$606.83	\$498.92	\$498.92
40	\$460.36	\$460.36	\$459.30	\$459.30	\$526.73	\$526.73	\$614.53	\$614.53	\$505.24	\$505.24
41	\$469.01	\$469.01	\$467.93	\$467.93	\$536.62	\$536.62	\$626.07	\$626.07	\$514.73	\$514.73
42	\$477.29	\$477.29	\$476.19	\$476.19	\$546.10	\$546.10	\$637.13	\$637.13	\$523.83	\$523.83
43	\$488.82	\$488.82	\$487.69	\$487.69	\$559.29	\$559.29	\$652.51	\$652.51	\$536.48	\$536.48
44	\$503.23	\$503.23	\$502.07	\$502.07	\$575.77	\$575.77	\$671.75	\$671.75	\$552.29	\$552.29
45	\$520.16	\$520.16	\$518.96	\$518.96	\$595.14	\$595.14	\$694.35	\$694.35	\$570.87	\$570.87
46	\$540.33	\$540.33	\$539.09	\$539.09	\$618.23	\$618.23	\$721.28	\$721.28	\$593.01	\$593.01
47	\$563.02	\$563.02	\$561.73	\$561.73	\$644.19	\$644.19	\$751.57	\$751.57	\$617.92	\$617.92
48	\$588.96	\$588.96	\$587.60	\$587.60	\$673.87	\$673.87	\$786.19	\$786.19	\$646.38	\$646.38
49	\$614.54	\$614.54	\$613.12	\$613.12	\$703.13	\$703.13	\$820.33	\$820.33	\$674.45	\$674.45
50	\$643.35	\$643.35	\$641.87	\$641.87	\$736.10	\$736.10	\$858.80	\$858.80	\$706.08	\$706.08
51	\$671.81	\$671.81	\$670.26	\$670.26	\$768.66	\$768.66	\$896.79	\$896.79	\$737.31	\$737.31
52	\$703.15	\$703.15	\$701.53	\$701.53	\$804.52	\$804.52	\$938.62	\$938.62	\$771.70	\$771.70
53	\$734.85	\$734.85	\$733.16	\$733.16	\$840.79	\$840.79	\$980.93	\$980.93	\$806.49	\$806.49
54	\$769.07	\$769.07	\$767.30	\$767.30	\$879.94	\$879.94	\$1,026.61	\$1,026.61	\$844.05	\$844.05
55	\$803.29	\$803.29	\$801.44	\$801.44	\$919.09	\$919.09	\$1,072.30	\$1,072.30	\$881.61	\$881.61
56	\$840.39	\$840.39	\$838.46	\$838.46	\$961.55	\$961.55	\$1,121.82	\$1,121.82	\$922.33	\$922.33
57	\$877.86	\$877.86	\$875.83	\$875.83	\$1,004.41	\$1,004.41	\$1,171.83	\$1,171.83	\$963.44	\$963.44
58	\$917.84	\$917.84	\$915.73	\$915.73	\$1,050.16	\$1,050.16	\$1,225.21	\$1,225.21	\$1,007.33	\$1,007.33
59	\$937.65	\$937.65	\$935.49	\$935.49	\$1,072.83	\$1,072.83	\$1,251.65	\$1,251.65	\$1,029.07	\$1,029.07
60	\$977.64	\$977.64	\$975.38	\$975.38	\$1,118.58	\$1,118.58	\$1,305.03	\$1,305.03	\$1,072.95	\$1,072.95
61	\$1,012.22	\$1,012.22	\$1,009.89	\$1,009.89	\$1,158.14	\$1,158.14	\$1,351.19	\$1,351.19	\$1,110.91	\$1,110.91
62	\$1,034.91	\$1,034.91	\$1,032.53	\$1,032.53	\$1,184.11	\$1,184.11	\$1,381.48	\$1,381.48	\$1,135.81	\$1,135.81
63	\$1,063.37	\$1,063.37	\$1,060.92	\$1,060.92	\$1,216.67	\$1,216.67	\$1,419.47	\$1,419.47	\$1,167.04	\$1,167.04
64+	\$1,080.66	\$1,080.66	\$1,078.17	\$1,078.17	\$1,236.45	\$1,236.45	\$1,442.55	\$1,442.55	\$1,186.02	\$1,186.02

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300002		55957PA0370001		55957PA0370002		55957PA0380001		55957PA0270023	
Plan Marketing Name =>	AffordaBlue Gold Option 1		Lehigh Valley Flex Blue PPO \$500		Lehigh Valley Flex Blue PPO \$1250		Lehigh Valley Flex Blue PPO HDHP \$3000		BlueCare PPO Gold 28	
Form # =>	FPLIC-AB/COMP/SM-1		FPLIC-LV/PPO/SM-1		FPLIC-LV/PPO/SM-1		FPLIC-LV/HDHP/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		Q		Q		Q		U	
Metal =>	Gold		Gold		Gold		Silver		Gold	
Deductible =>	\$1,500/\$3,000		\$500/\$1,500		\$1,250/\$3,750		\$3,000/\$3,000		\$0	
Coinsurance =>	100%/70%		100%/70%		100%/70%		90%/70%		100%	
Copays =>	\$25/70%		\$30/\$65		\$25/\$60		90%/70%		\$40	
OOP Maximum =>	\$6,500/\$7,900		\$8,150/\$8,150		\$7,900/\$7,900		\$6,650/\$6,650		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$256.91	\$256.91	\$346.77	\$346.77	\$337.04	\$337.04	\$289.93	\$289.93	\$377.28	\$377.28
15	\$279.75	\$279.75	\$377.60	\$377.60	\$366.99	\$366.99	\$315.70	\$315.70	\$410.82	\$410.82
16	\$288.48	\$288.48	\$389.38	\$389.38	\$378.45	\$378.45	\$325.55	\$325.55	\$423.64	\$423.64
17	\$297.21	\$297.21	\$401.17	\$401.17	\$389.90	\$389.90	\$335.41	\$335.41	\$436.46	\$436.46
18	\$306.61	\$306.61	\$413.86	\$413.86	\$402.24	\$402.24	\$346.02	\$346.02	\$450.27	\$450.27
19	\$316.02	\$316.02	\$426.56	\$426.56	\$414.58	\$414.58	\$356.63	\$356.63	\$464.08	\$464.08
20	\$325.76	\$325.76	\$439.70	\$439.70	\$427.35	\$427.35	\$367.62	\$367.62	\$478.38	\$478.38
21	\$335.83	\$335.83	\$453.30	\$453.30	\$440.57	\$440.57	\$378.99	\$378.99	\$493.18	\$493.18
22	\$335.83	\$335.83	\$453.30	\$453.30	\$440.57	\$440.57	\$378.99	\$378.99	\$493.18	\$493.18
23	\$335.83	\$335.83	\$453.30	\$453.30	\$440.57	\$440.57	\$378.99	\$378.99	\$493.18	\$493.18
24	\$335.83	\$335.83	\$453.30	\$453.30	\$440.57	\$440.57	\$378.99	\$378.99	\$493.18	\$493.18
25	\$337.17	\$337.17	\$455.11	\$455.11	\$442.33	\$442.33	\$380.51	\$380.51	\$495.15	\$495.15
26	\$343.89	\$343.89	\$464.18	\$464.18	\$451.14	\$451.14	\$388.09	\$388.09	\$505.02	\$505.02
27	\$351.95	\$351.95	\$475.06	\$475.06	\$461.72	\$461.72	\$397.18	\$397.18	\$516.85	\$516.85
28	\$365.05	\$365.05	\$492.74	\$492.74	\$478.90	\$478.90	\$411.96	\$411.96	\$536.09	\$536.09
29	\$375.79	\$375.79	\$507.24	\$507.24	\$493.00	\$493.00	\$424.09	\$424.09	\$551.87	\$551.87
30	\$381.17	\$381.17	\$514.50	\$514.50	\$500.05	\$500.05	\$430.15	\$430.15	\$559.76	\$559.76
31	\$389.23	\$389.23	\$525.37	\$525.37	\$510.62	\$510.62	\$439.25	\$439.25	\$571.60	\$571.60
32	\$397.29	\$397.29	\$536.25	\$536.25	\$521.19	\$521.19	\$448.35	\$448.35	\$583.43	\$583.43
33	\$402.32	\$402.32	\$543.05	\$543.05	\$527.80	\$527.80	\$454.03	\$454.03	\$590.83	\$590.83
34	\$407.70	\$407.70	\$550.31	\$550.31	\$534.85	\$534.85	\$460.09	\$460.09	\$598.72	\$598.72
35	\$410.38	\$410.38	\$553.93	\$553.93	\$538.38	\$538.38	\$463.13	\$463.13	\$602.67	\$602.67
36	\$413.07	\$413.07	\$557.56	\$557.56	\$541.90	\$541.90	\$466.16	\$466.16	\$606.61	\$606.61
37	\$415.76	\$415.76	\$561.19	\$561.19	\$545.43	\$545.43	\$469.19	\$469.19	\$610.56	\$610.56
38	\$418.44	\$418.44	\$564.81	\$564.81	\$548.95	\$548.95	\$472.22	\$472.22	\$614.50	\$614.50
39	\$423.82	\$423.82	\$572.06	\$572.06	\$556.00	\$556.00	\$478.29	\$478.29	\$622.39	\$622.39
40	\$429.19	\$429.19	\$579.32	\$579.32	\$563.05	\$563.05	\$484.35	\$484.35	\$630.28	\$630.28
41	\$437.25	\$437.25	\$590.20	\$590.20	\$573.62	\$573.62	\$493.44	\$493.44	\$642.12	\$642.12
42	\$444.97	\$444.97	\$600.62	\$600.62	\$583.76	\$583.76	\$502.16	\$502.16	\$653.46	\$653.46
43	\$455.72	\$455.72	\$615.13	\$615.13	\$597.85	\$597.85	\$514.29	\$514.29	\$669.25	\$669.25
44	\$469.15	\$469.15	\$633.26	\$633.26	\$615.48	\$615.48	\$529.45	\$529.45	\$688.97	\$688.97
45	\$484.94	\$484.94	\$654.57	\$654.57	\$636.18	\$636.18	\$547.26	\$547.26	\$712.15	\$712.15
46	\$503.75	\$503.75	\$679.95	\$679.95	\$660.86	\$660.86	\$568.49	\$568.49	\$739.77	\$739.77
47	\$524.90	\$524.90	\$708.51	\$708.51	\$688.61	\$688.61	\$592.36	\$592.36	\$770.84	\$770.84
48	\$549.08	\$549.08	\$741.15	\$741.15	\$720.33	\$720.33	\$619.65	\$619.65	\$806.35	\$806.35
49	\$572.93	\$572.93	\$773.33	\$773.33	\$751.61	\$751.61	\$646.56	\$646.56	\$841.37	\$841.37
50	\$599.79	\$599.79	\$809.59	\$809.59	\$786.86	\$786.86	\$676.88	\$676.88	\$880.82	\$880.82
51	\$626.32	\$626.32	\$845.40	\$845.40	\$821.66	\$821.66	\$706.82	\$706.82	\$919.78	\$919.78
52	\$655.54	\$655.54	\$884.84	\$884.84	\$859.99	\$859.99	\$739.79	\$739.79	\$962.69	\$962.69
53	\$685.09	\$685.09	\$924.73	\$924.73	\$898.76	\$898.76	\$773.14	\$773.14	\$1,006.09	\$1,006.09
54	\$717.00	\$717.00	\$967.80	\$967.80	\$940.62	\$940.62	\$809.14	\$809.14	\$1,052.94	\$1,052.94
55	\$748.90	\$748.90	\$1,010.86	\$1,010.86	\$982.47	\$982.47	\$845.15	\$845.15	\$1,099.79	\$1,099.79
56	\$783.49	\$783.49	\$1,057.55	\$1,057.55	\$1,027.85	\$1,027.85	\$884.18	\$884.18	\$1,150.59	\$1,150.59
57	\$818.42	\$818.42	\$1,104.69	\$1,104.69	\$1,073.67	\$1,073.67	\$923.60	\$923.60	\$1,201.88	\$1,201.88
58	\$855.69	\$855.69	\$1,155.01	\$1,155.01	\$1,122.57	\$1,122.57	\$965.67	\$965.67	\$1,256.62	\$1,256.62
59	\$874.17	\$874.17	\$1,179.94	\$1,179.94	\$1,146.80	\$1,146.80	\$986.51	\$986.51	\$1,283.75	\$1,283.75
60	\$911.44	\$911.44	\$1,230.26	\$1,230.26	\$1,195.71	\$1,195.71	\$1,028.58	\$1,028.58	\$1,338.49	\$1,338.49
61	\$943.68	\$943.68	\$1,273.77	\$1,273.77	\$1,238.00	\$1,238.00	\$1,064.96	\$1,064.96	\$1,385.84	\$1,385.84
62	\$964.84	\$964.84	\$1,302.33	\$1,302.33	\$1,265.76	\$1,265.76	\$1,088.84	\$1,088.84	\$1,416.91	\$1,416.91
63	\$991.37	\$991.37	\$1,338.14	\$1,338.14	\$1,300.56	\$1,300.56	\$1,118.78	\$1,118.78	\$1,455.87	\$1,455.87
64+	\$1,007.49	\$1,007.49	\$1,359.90	\$1,359.90	\$1,321.71	\$1,321.71	\$1,136.97	\$1,136.97	\$1,479.54	\$1,479.54

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270024		55957PA0270026		55957PA0290024		55957PA0290025		55957PA0290027	
Plan Marketing Name =>	BlueCare PPO Silver 11		BlueCare PPO Silver 13		BlueCare Custom PPO Gold 28		BlueCare Custom PPO Silver 11		BlueCare Custom PPO Silver 13	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Silver		Gold		Silver		Silver	
Deductible =>	\$1,400		\$3,000		\$0		\$1,400		\$3,000	
Coinurance =>	50%		70%		100%		50%		70%	
Copays =>	\$60		\$60		\$40		\$60		\$60	
OOP Maximum =>	\$8,150		\$8,150		\$7,900		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$303.11	\$303.11	\$298.82	\$298.82	\$290.51	\$290.51	\$233.39	\$233.39	\$230.10	\$230.10
15	\$330.05	\$330.05	\$325.39	\$325.39	\$316.33	\$316.33	\$254.14	\$254.14	\$250.55	\$250.55
16	\$340.35	\$340.35	\$335.54	\$335.54	\$326.21	\$326.21	\$262.07	\$262.07	\$258.37	\$258.37
17	\$350.65	\$350.65	\$345.70	\$345.70	\$336.08	\$336.08	\$270.00	\$270.00	\$266.19	\$266.19
18	\$361.75	\$361.75	\$356.64	\$356.64	\$346.71	\$346.71	\$278.55	\$278.55	\$274.61	\$274.61
19	\$372.84	\$372.84	\$367.57	\$367.57	\$357.34	\$357.34	\$287.09	\$287.09	\$283.03	\$283.03
20	\$384.33	\$384.33	\$378.90	\$378.90	\$368.36	\$368.36	\$295.94	\$295.94	\$291.76	\$291.76
21	\$396.22	\$396.22	\$390.62	\$390.62	\$379.75	\$379.75	\$305.09	\$305.09	\$300.78	\$300.78
22	\$396.22	\$396.22	\$390.62	\$390.62	\$379.75	\$379.75	\$305.09	\$305.09	\$300.78	\$300.78
23	\$396.22	\$396.22	\$390.62	\$390.62	\$379.75	\$379.75	\$305.09	\$305.09	\$300.78	\$300.78
24	\$396.22	\$396.22	\$390.62	\$390.62	\$379.75	\$379.75	\$305.09	\$305.09	\$300.78	\$300.78
25	\$397.80	\$397.80	\$392.18	\$392.18	\$381.27	\$381.27	\$306.31	\$306.31	\$301.98	\$301.98
26	\$405.73	\$405.73	\$399.99	\$399.99	\$388.86	\$388.86	\$312.41	\$312.41	\$308.00	\$308.00
27	\$415.24	\$415.24	\$409.37	\$409.37	\$397.98	\$397.98	\$319.73	\$319.73	\$315.22	\$315.22
28	\$430.69	\$430.69	\$424.60	\$424.60	\$412.79	\$412.79	\$331.63	\$331.63	\$326.95	\$326.95
29	\$443.37	\$443.37	\$437.10	\$437.10	\$424.94	\$424.94	\$341.40	\$341.40	\$336.57	\$336.57
30	\$449.71	\$449.71	\$443.35	\$443.35	\$431.02	\$431.02	\$346.28	\$346.28	\$341.39	\$341.39
31	\$459.22	\$459.22	\$452.73	\$452.73	\$440.13	\$440.13	\$353.60	\$353.60	\$348.60	\$348.60
32	\$468.73	\$468.73	\$462.10	\$462.10	\$449.24	\$449.24	\$360.92	\$360.92	\$355.82	\$355.82
33	\$474.67	\$474.67	\$467.96	\$467.96	\$454.94	\$454.94	\$365.50	\$365.50	\$360.33	\$360.33
34	\$481.01	\$481.01	\$474.21	\$474.21	\$461.02	\$461.02	\$370.38	\$370.38	\$365.15	\$365.15
35	\$484.18	\$484.18	\$477.34	\$477.34	\$464.05	\$464.05	\$372.82	\$372.82	\$367.55	\$367.55
36	\$487.35	\$487.35	\$480.46	\$480.46	\$467.09	\$467.09	\$375.26	\$375.26	\$369.96	\$369.96
37	\$490.52	\$490.52	\$483.59	\$483.59	\$470.13	\$470.13	\$377.70	\$377.70	\$372.37	\$372.37
38	\$493.69	\$493.69	\$486.71	\$486.71	\$473.17	\$473.17	\$380.14	\$380.14	\$374.77	\$374.77
39	\$500.03	\$500.03	\$492.96	\$492.96	\$479.24	\$479.24	\$385.02	\$385.02	\$379.58	\$379.58
40	\$506.37	\$506.37	\$499.21	\$499.21	\$485.32	\$485.32	\$389.91	\$389.91	\$384.40	\$384.40
41	\$515.88	\$515.88	\$508.59	\$508.59	\$494.43	\$494.43	\$397.23	\$397.23	\$391.62	\$391.62
42	\$524.99	\$524.99	\$517.57	\$517.57	\$503.17	\$503.17	\$404.24	\$404.24	\$398.53	\$398.53
43	\$537.67	\$537.67	\$530.07	\$530.07	\$515.32	\$515.32	\$414.01	\$414.01	\$408.16	\$408.16
44	\$553.52	\$553.52	\$545.70	\$545.70	\$530.51	\$530.51	\$426.21	\$426.21	\$420.19	\$420.19
45	\$572.14	\$572.14	\$564.06	\$564.06	\$548.36	\$548.36	\$440.55	\$440.55	\$434.33	\$434.33
46	\$594.33	\$594.33	\$585.93	\$585.93	\$569.63	\$569.63	\$457.64	\$457.64	\$451.17	\$451.17
47	\$619.29	\$619.29	\$610.54	\$610.54	\$593.55	\$593.55	\$476.86	\$476.86	\$470.12	\$470.12
48	\$647.82	\$647.82	\$638.66	\$638.66	\$620.89	\$620.89	\$498.82	\$498.82	\$491.78	\$491.78
49	\$675.95	\$675.95	\$666.40	\$666.40	\$647.85	\$647.85	\$520.48	\$520.48	\$513.13	\$513.13
50	\$707.65	\$707.65	\$697.65	\$697.65	\$678.23	\$678.23	\$544.89	\$544.89	\$537.19	\$537.19
51	\$738.95	\$738.95	\$728.51	\$728.51	\$708.23	\$708.23	\$568.99	\$568.99	\$560.95	\$560.95
52	\$773.42	\$773.42	\$762.49	\$762.49	\$741.27	\$741.27	\$595.54	\$595.54	\$587.12	\$587.12
53	\$808.29	\$808.29	\$796.86	\$796.86	\$774.69	\$774.69	\$622.38	\$622.38	\$613.59	\$613.59
54	\$845.93	\$845.93	\$833.97	\$833.97	\$810.77	\$810.77	\$651.37	\$651.37	\$642.17	\$642.17
55	\$883.57	\$883.57	\$871.08	\$871.08	\$846.84	\$846.84	\$680.35	\$680.35	\$670.74	\$670.74
56	\$924.38	\$924.38	\$911.32	\$911.32	\$885.96	\$885.96	\$711.77	\$711.77	\$701.72	\$701.72
57	\$965.59	\$965.59	\$951.94	\$951.94	\$925.45	\$925.45	\$743.50	\$743.50	\$733.00	\$733.00
58	\$1,009.57	\$1,009.57	\$995.30	\$995.30	\$967.60	\$967.60	\$777.37	\$777.37	\$766.39	\$766.39
59	\$1,031.36	\$1,031.36	\$1,016.78	\$1,016.78	\$988.49	\$988.49	\$794.15	\$794.15	\$782.93	\$782.93
60	\$1,075.34	\$1,075.34	\$1,060.14	\$1,060.14	\$1,030.64	\$1,030.64	\$828.01	\$828.01	\$816.32	\$816.32
61	\$1,113.38	\$1,113.38	\$1,097.64	\$1,097.64	\$1,067.10	\$1,067.10	\$857.30	\$857.30	\$845.19	\$845.19
62	\$1,138.34	\$1,138.34	\$1,122.25	\$1,122.25	\$1,091.02	\$1,091.02	\$876.52	\$876.52	\$864.14	\$864.14
63	\$1,169.64	\$1,169.64	\$1,153.11	\$1,153.11	\$1,121.02	\$1,121.02	\$900.63	\$900.63	\$887.90	\$887.90
64+	\$1,188.66	\$1,188.66	\$1,171.86	\$1,171.86	\$1,139.25	\$1,139.25	\$915.27	\$915.27	\$902.34	\$902.34

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270013		55957PA0290021		55957PA0270027		55957PA0270025		55957PA0290028	
Plan Marketing Name =>	BlueCare PPO Bronze 4		BlueCare Custom PPO Bronze 4		BlueCare PPO Silver 14		BlueCare PPO Silver 12		BlueCare Custom PPO Silver 14	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Bronze		Bronze		Silver		Silver		Silver	
Deductible =>	\$5,400		\$5,400		\$3,000		\$2,600		\$3,000	
Coinurance =>	50%		50%		80%		70%		80%	
Copays =>	\$85		\$85		\$55		\$50		\$55	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$274.30	\$274.30	\$211.21	\$211.21	\$300.78	\$300.78	\$301.34	\$301.34	\$231.60	\$231.60
15	\$298.68	\$298.68	\$229.98	\$229.98	\$327.52	\$327.52	\$328.13	\$328.13	\$252.19	\$252.19
16	\$308.00	\$308.00	\$237.16	\$237.16	\$337.74	\$337.74	\$338.37	\$338.37	\$260.06	\$260.06
17	\$317.33	\$317.33	\$244.34	\$244.34	\$347.96	\$347.96	\$348.61	\$348.61	\$267.93	\$267.93
18	\$327.37	\$327.37	\$252.07	\$252.07	\$358.97	\$358.97	\$359.64	\$359.64	\$276.41	\$276.41
19	\$337.40	\$337.40	\$259.80	\$259.80	\$369.98	\$369.98	\$370.67	\$370.67	\$284.89	\$284.89
20	\$347.80	\$347.80	\$267.81	\$267.81	\$381.38	\$381.38	\$382.09	\$382.09	\$293.67	\$293.67
21	\$358.56	\$358.56	\$276.09	\$276.09	\$393.18	\$393.18	\$393.91	\$393.91	\$302.75	\$302.75
22	\$358.56	\$358.56	\$276.09	\$276.09	\$393.18	\$393.18	\$393.91	\$393.91	\$302.75	\$302.75
23	\$358.56	\$358.56	\$276.09	\$276.09	\$393.18	\$393.18	\$393.91	\$393.91	\$302.75	\$302.75
24	\$358.56	\$358.56	\$276.09	\$276.09	\$393.18	\$393.18	\$393.91	\$393.91	\$302.75	\$302.75
25	\$359.99	\$359.99	\$277.19	\$277.19	\$394.75	\$394.75	\$395.49	\$395.49	\$303.96	\$303.96
26	\$367.17	\$367.17	\$282.72	\$282.72	\$402.62	\$402.62	\$403.36	\$403.36	\$310.02	\$310.02
27	\$375.77	\$375.77	\$289.34	\$289.34	\$412.05	\$412.05	\$412.82	\$412.82	\$317.28	\$317.28
28	\$389.75	\$389.75	\$300.11	\$300.11	\$427.39	\$427.39	\$428.18	\$428.18	\$329.09	\$329.09
29	\$401.23	\$401.23	\$308.94	\$308.94	\$439.97	\$439.97	\$440.79	\$440.79	\$338.78	\$338.78
30	\$406.97	\$406.97	\$313.36	\$313.36	\$446.26	\$446.26	\$447.09	\$447.09	\$343.62	\$343.62
31	\$415.57	\$415.57	\$319.99	\$319.99	\$455.70	\$455.70	\$456.54	\$456.54	\$350.89	\$350.89
32	\$424.18	\$424.18	\$326.61	\$326.61	\$465.13	\$465.13	\$466.00	\$466.00	\$358.15	\$358.15
33	\$429.55	\$429.55	\$330.76	\$330.76	\$471.03	\$471.03	\$471.90	\$471.90	\$362.69	\$362.69
34	\$435.29	\$435.29	\$335.17	\$335.17	\$477.32	\$477.32	\$478.21	\$478.21	\$367.54	\$367.54
35	\$438.16	\$438.16	\$337.38	\$337.38	\$480.47	\$480.47	\$481.36	\$481.36	\$369.96	\$369.96
36	\$441.03	\$441.03	\$339.59	\$339.59	\$483.61	\$483.61	\$484.51	\$484.51	\$372.38	\$372.38
37	\$443.90	\$443.90	\$341.80	\$341.80	\$486.76	\$486.76	\$487.66	\$487.66	\$374.80	\$374.80
38	\$446.77	\$446.77	\$344.01	\$344.01	\$489.90	\$489.90	\$490.81	\$490.81	\$377.23	\$377.23
39	\$452.50	\$452.50	\$348.43	\$348.43	\$496.19	\$496.19	\$497.11	\$497.11	\$382.07	\$382.07
40	\$458.24	\$458.24	\$352.84	\$352.84	\$502.48	\$502.48	\$503.42	\$503.42	\$386.91	\$386.91
41	\$466.85	\$466.85	\$359.47	\$359.47	\$511.92	\$511.92	\$512.87	\$512.87	\$394.18	\$394.18
42	\$475.09	\$475.09	\$365.82	\$365.82	\$520.96	\$520.96	\$521.93	\$521.93	\$401.14	\$401.14
43	\$486.57	\$486.57	\$374.65	\$374.65	\$533.55	\$533.55	\$534.54	\$534.54	\$410.83	\$410.83
44	\$500.91	\$500.91	\$385.70	\$385.70	\$549.27	\$549.27	\$550.29	\$550.29	\$422.94	\$422.94
45	\$517.76	\$517.76	\$398.67	\$398.67	\$567.75	\$567.75	\$568.81	\$568.81	\$437.17	\$437.17
46	\$537.84	\$537.84	\$414.14	\$414.14	\$589.77	\$589.77	\$590.87	\$590.87	\$454.13	\$454.13
47	\$560.43	\$560.43	\$431.53	\$431.53	\$614.54	\$614.54	\$615.68	\$615.68	\$473.20	\$473.20
48	\$586.25	\$586.25	\$451.41	\$451.41	\$642.85	\$642.85	\$644.04	\$644.04	\$495.00	\$495.00
49	\$611.70	\$611.70	\$471.01	\$471.01	\$670.77	\$670.77	\$672.01	\$672.01	\$516.49	\$516.49
50	\$640.39	\$640.39	\$493.10	\$493.10	\$702.22	\$702.22	\$703.52	\$703.52	\$540.71	\$540.71
51	\$668.71	\$668.71	\$514.91	\$514.91	\$733.28	\$733.28	\$734.64	\$734.64	\$564.63	\$564.63
52	\$699.91	\$699.91	\$538.93	\$538.93	\$767.49	\$767.49	\$768.91	\$768.91	\$590.97	\$590.97
53	\$731.46	\$731.46	\$563.22	\$563.22	\$802.09	\$802.09	\$803.58	\$803.58	\$617.61	\$617.61
54	\$765.53	\$765.53	\$589.45	\$589.45	\$839.44	\$839.44	\$841.00	\$841.00	\$646.37	\$646.37
55	\$799.59	\$799.59	\$615.68	\$615.68	\$876.79	\$876.79	\$878.42	\$878.42	\$675.13	\$675.13
56	\$836.52	\$836.52	\$644.12	\$644.12	\$917.29	\$917.29	\$918.99	\$918.99	\$706.32	\$706.32
57	\$873.81	\$873.81	\$672.83	\$672.83	\$958.18	\$958.18	\$959.96	\$959.96	\$737.80	\$737.80
58	\$913.61	\$913.61	\$703.48	\$703.48	\$1,001.82	\$1,001.82	\$1,003.68	\$1,003.68	\$771.41	\$771.41
59	\$933.33	\$933.33	\$718.66	\$718.66	\$1,023.45	\$1,023.45	\$1,025.35	\$1,025.35	\$788.06	\$788.06
60	\$973.13	\$973.13	\$749.31	\$749.31	\$1,067.09	\$1,067.09	\$1,069.07	\$1,069.07	\$821.66	\$821.66
61	\$1,007.55	\$1,007.55	\$775.81	\$775.81	\$1,104.84	\$1,104.84	\$1,106.89	\$1,106.89	\$850.73	\$850.73
62	\$1,030.14	\$1,030.14	\$793.21	\$793.21	\$1,129.61	\$1,129.61	\$1,131.70	\$1,131.70	\$869.80	\$869.80
63	\$1,058.47	\$1,058.47	\$815.02	\$815.02	\$1,160.67	\$1,160.67	\$1,162.82	\$1,162.82	\$893.72	\$893.72
64+	\$1,075.68	\$1,075.68	\$828.27	\$828.27	\$1,179.54	\$1,179.54	\$1,181.73	\$1,181.73	\$908.25	\$908.25

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290026		55957PA0300003		55957PA0300004		55957PA0300005	
Plan Marketing Name =>	BlueCare Custom PPO Silver 12		AffordaBlue Gold 2		AffordaBlue Gold 3		AffordaBlue Silver 1	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-AB/COMP/SM-1		FPLIC-AB/COMP/SM-1		FPLIC-AB/COMP/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U	
Metal =>	Silver		Gold		Gold		Silver	
Deductible =>	\$2,600		\$1,000/\$3,000		\$500/\$3,000		\$3,000/\$7,000	
Coinsurance =>	70%		100%/70%		100%/70%		100%/60%	
Copays =>	\$50		\$45/70%		\$30/70%		\$60/60%	
OOP Maximum =>	\$8,150		\$6,500/\$7,900		\$6,500/\$7,900		\$7,000/\$8,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$232.03	\$232.03	\$260.93	\$260.93	\$266.37	\$266.37	\$218.58	\$218.58
15	\$252.66	\$252.66	\$284.13	\$284.13	\$290.04	\$290.04	\$238.01	\$238.01
16	\$260.54	\$260.54	\$293.00	\$293.00	\$299.10	\$299.10	\$245.44	\$245.44
17	\$268.43	\$268.43	\$301.86	\$301.86	\$308.15	\$308.15	\$252.87	\$252.87
18	\$276.92	\$276.92	\$311.42	\$311.42	\$317.90	\$317.90	\$260.87	\$260.87
19	\$285.41	\$285.41	\$320.97	\$320.97	\$327.65	\$327.65	\$268.87	\$268.87
20	\$294.21	\$294.21	\$330.86	\$330.86	\$337.74	\$337.74	\$277.16	\$277.16
21	\$303.31	\$303.31	\$341.09	\$341.09	\$348.19	\$348.19	\$285.73	\$285.73
22	\$303.31	\$303.31	\$341.09	\$341.09	\$348.19	\$348.19	\$285.73	\$285.73
23	\$303.31	\$303.31	\$341.09	\$341.09	\$348.19	\$348.19	\$285.73	\$285.73
24	\$303.31	\$303.31	\$341.09	\$341.09	\$348.19	\$348.19	\$285.73	\$285.73
25	\$304.52	\$304.52	\$342.45	\$342.45	\$349.58	\$349.58	\$286.87	\$286.87
26	\$310.59	\$310.59	\$349.28	\$349.28	\$356.55	\$356.55	\$292.59	\$292.59
27	\$317.87	\$317.87	\$357.46	\$357.46	\$364.90	\$364.90	\$299.45	\$299.45
28	\$329.70	\$329.70	\$370.76	\$370.76	\$378.48	\$378.48	\$310.59	\$310.59
29	\$339.40	\$339.40	\$381.68	\$381.68	\$389.62	\$389.62	\$319.73	\$319.73
30	\$344.26	\$344.26	\$387.14	\$387.14	\$395.20	\$395.20	\$324.30	\$324.30
31	\$351.54	\$351.54	\$395.32	\$395.32	\$403.55	\$403.55	\$331.16	\$331.16
32	\$358.82	\$358.82	\$403.51	\$403.51	\$411.91	\$411.91	\$338.02	\$338.02
33	\$363.37	\$363.37	\$408.63	\$408.63	\$417.13	\$417.13	\$342.30	\$342.30
34	\$368.22	\$368.22	\$414.08	\$414.08	\$422.70	\$422.70	\$346.88	\$346.88
35	\$370.64	\$370.64	\$416.81	\$416.81	\$425.49	\$425.49	\$349.16	\$349.16
36	\$373.07	\$373.07	\$419.54	\$419.54	\$428.27	\$428.27	\$351.45	\$351.45
37	\$375.50	\$375.50	\$422.27	\$422.27	\$431.06	\$431.06	\$353.73	\$353.73
38	\$377.92	\$377.92	\$425.00	\$425.00	\$433.84	\$433.84	\$356.02	\$356.02
39	\$382.78	\$382.78	\$430.46	\$430.46	\$439.42	\$439.42	\$360.59	\$360.59
40	\$387.63	\$387.63	\$435.91	\$435.91	\$444.99	\$444.99	\$365.16	\$365.16
41	\$394.91	\$394.91	\$444.10	\$444.10	\$453.34	\$453.34	\$372.02	\$372.02
42	\$401.89	\$401.89	\$451.94	\$451.94	\$461.35	\$461.35	\$378.59	\$378.59
43	\$411.59	\$411.59	\$462.86	\$462.86	\$472.49	\$472.49	\$387.74	\$387.74
44	\$423.72	\$423.72	\$476.50	\$476.50	\$486.42	\$486.42	\$399.16	\$399.16
45	\$437.98	\$437.98	\$492.53	\$492.53	\$502.79	\$502.79	\$412.59	\$412.59
46	\$454.97	\$454.97	\$511.64	\$511.64	\$522.29	\$522.29	\$428.60	\$428.60
47	\$474.07	\$474.07	\$533.12	\$533.12	\$544.22	\$544.22	\$446.60	\$446.60
48	\$495.91	\$495.91	\$557.68	\$557.68	\$569.29	\$569.29	\$467.17	\$467.17
49	\$517.45	\$517.45	\$581.90	\$581.90	\$594.01	\$594.01	\$487.46	\$487.46
50	\$541.71	\$541.71	\$609.19	\$609.19	\$621.87	\$621.87	\$510.31	\$510.31
51	\$565.67	\$565.67	\$636.13	\$636.13	\$649.37	\$649.37	\$532.89	\$532.89
52	\$592.06	\$592.06	\$665.81	\$665.81	\$679.67	\$679.67	\$557.74	\$557.74
53	\$618.75	\$618.75	\$695.82	\$695.82	\$710.31	\$710.31	\$582.89	\$582.89
54	\$647.57	\$647.57	\$728.23	\$728.23	\$743.39	\$743.39	\$610.03	\$610.03
55	\$676.38	\$676.38	\$760.63	\$760.63	\$776.46	\$776.46	\$637.18	\$637.18
56	\$707.62	\$707.62	\$795.76	\$795.76	\$812.33	\$812.33	\$666.61	\$666.61
57	\$739.17	\$739.17	\$831.24	\$831.24	\$848.54	\$848.54	\$696.32	\$696.32
58	\$772.83	\$772.83	\$869.10	\$869.10	\$887.19	\$887.19	\$728.04	\$728.04
59	\$789.52	\$789.52	\$887.86	\$887.86	\$906.34	\$906.34	\$743.76	\$743.76
60	\$823.18	\$823.18	\$925.72	\$925.72	\$944.99	\$944.99	\$775.47	\$775.47
61	\$852.30	\$852.30	\$958.46	\$958.46	\$978.41	\$978.41	\$802.90	\$802.90
62	\$871.41	\$871.41	\$979.95	\$979.95	\$1,000.35	\$1,000.35	\$820.90	\$820.90
63	\$895.37	\$895.37	\$1,006.90	\$1,006.90	\$1,027.86	\$1,027.86	\$843.47	\$843.47
64+	\$909.93	\$909.93	\$1,023.27	\$1,023.27	\$1,044.57	\$1,044.57	\$857.19	\$857.19

Company Name: First Priority Life Insurance Co.

Market: Small Group

Product: PPO

Effective Date of Rates: April 1, 2020

Ending date of Rates:

June 30, 2020

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270007		55957PA0270016		55957PA0270002		55957PA0270006		55957PA0270017	
Plan Marketing Name =>	BlueCare PPO Platinum 12		BlueCare PPO Platinum 13		BlueCare PPO Platinum 2		BlueCare PPO Platinum 11		BlueCare PPO Gold 27	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$10		\$10		\$10		\$30	
OOP Maximum =>	\$3,500		\$5,000		\$3,000		\$2,500		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$447.44	\$447.44	\$442.43	\$442.43	\$439.97	\$439.97	\$429.34	\$429.34	\$388.90	\$388.90
15	\$487.21	\$487.21	\$481.76	\$481.76	\$479.08	\$479.08	\$467.50	\$467.50	\$423.46	\$423.46
16	\$502.42	\$502.42	\$496.79	\$496.79	\$494.04	\$494.04	\$482.10	\$482.10	\$436.68	\$436.68
17	\$517.63	\$517.63	\$511.83	\$511.83	\$508.99	\$508.99	\$496.69	\$496.69	\$449.90	\$449.90
18	\$534.00	\$534.00	\$528.02	\$528.02	\$525.09	\$525.09	\$512.40	\$512.40	\$464.13	\$464.13
19	\$550.38	\$550.38	\$544.22	\$544.22	\$541.20	\$541.20	\$528.12	\$528.12	\$478.37	\$478.37
20	\$567.34	\$567.34	\$560.99	\$560.99	\$557.88	\$557.88	\$544.39	\$544.39	\$493.11	\$493.11
21	\$584.89	\$584.89	\$578.34	\$578.34	\$575.13	\$575.13	\$561.23	\$561.23	\$508.36	\$508.36
22	\$584.89	\$584.89	\$578.34	\$578.34	\$575.13	\$575.13	\$561.23	\$561.23	\$508.36	\$508.36
23	\$584.89	\$584.89	\$578.34	\$578.34	\$575.13	\$575.13	\$561.23	\$561.23	\$508.36	\$508.36
24	\$584.89	\$584.89	\$578.34	\$578.34	\$575.13	\$575.13	\$561.23	\$561.23	\$508.36	\$508.36
25	\$587.23	\$587.23	\$580.65	\$580.65	\$577.43	\$577.43	\$563.47	\$563.47	\$510.39	\$510.39
26	\$598.93	\$598.93	\$592.22	\$592.22	\$588.93	\$588.93	\$574.70	\$574.70	\$520.56	\$520.56
27	\$612.96	\$612.96	\$606.10	\$606.10	\$602.74	\$602.74	\$588.17	\$588.17	\$532.76	\$532.76
28	\$635.78	\$635.78	\$628.66	\$628.66	\$625.17	\$625.17	\$610.06	\$610.06	\$552.59	\$552.59
29	\$654.49	\$654.49	\$647.16	\$647.16	\$643.57	\$643.57	\$628.02	\$628.02	\$568.85	\$568.85
30	\$663.85	\$663.85	\$656.42	\$656.42	\$652.77	\$652.77	\$637.00	\$637.00	\$576.99	\$576.99
31	\$677.89	\$677.89	\$670.30	\$670.30	\$666.58	\$666.58	\$650.47	\$650.47	\$589.19	\$589.19
32	\$691.92	\$691.92	\$684.18	\$684.18	\$680.38	\$680.38	\$663.94	\$663.94	\$601.39	\$601.39
33	\$700.70	\$700.70	\$692.85	\$692.85	\$689.01	\$689.01	\$672.35	\$672.35	\$609.02	\$609.02
34	\$710.06	\$710.06	\$702.10	\$702.10	\$698.21	\$698.21	\$681.33	\$681.33	\$617.15	\$617.15
35	\$714.74	\$714.74	\$706.73	\$706.73	\$702.81	\$702.81	\$685.82	\$685.82	\$621.22	\$621.22
36	\$719.41	\$719.41	\$711.36	\$711.36	\$707.41	\$707.41	\$690.31	\$690.31	\$625.28	\$625.28
37	\$724.09	\$724.09	\$715.98	\$715.98	\$712.01	\$712.01	\$694.80	\$694.80	\$629.35	\$629.35
38	\$728.77	\$728.77	\$720.61	\$720.61	\$716.61	\$716.61	\$699.29	\$699.29	\$633.42	\$633.42
39	\$738.13	\$738.13	\$729.87	\$729.87	\$725.81	\$725.81	\$708.27	\$708.27	\$641.55	\$641.55
40	\$747.49	\$747.49	\$739.12	\$739.12	\$735.02	\$735.02	\$717.25	\$717.25	\$649.68	\$649.68
41	\$761.53	\$761.53	\$753.00	\$753.00	\$748.82	\$748.82	\$730.72	\$730.72	\$661.88	\$661.88
42	\$774.98	\$774.98	\$766.30	\$766.30	\$762.05	\$762.05	\$743.63	\$743.63	\$673.58	\$673.58
43	\$793.70	\$793.70	\$784.81	\$784.81	\$780.45	\$780.45	\$761.59	\$761.59	\$689.84	\$689.84
44	\$817.09	\$817.09	\$807.94	\$807.94	\$803.46	\$803.46	\$784.04	\$784.04	\$710.18	\$710.18
45	\$844.58	\$844.58	\$835.12	\$835.12	\$830.49	\$830.49	\$810.42	\$810.42	\$734.07	\$734.07
46	\$877.34	\$877.34	\$867.51	\$867.51	\$862.70	\$862.70	\$841.85	\$841.85	\$762.54	\$762.54
47	\$914.18	\$914.18	\$903.95	\$903.95	\$898.93	\$898.93	\$877.20	\$877.20	\$794.57	\$794.57
48	\$956.30	\$956.30	\$945.59	\$945.59	\$940.34	\$940.34	\$917.61	\$917.61	\$831.17	\$831.17
49	\$997.82	\$997.82	\$986.65	\$986.65	\$981.17	\$981.17	\$957.46	\$957.46	\$867.26	\$867.26
50	\$1,044.61	\$1,044.61	\$1,032.92	\$1,032.92	\$1,027.18	\$1,027.18	\$1,002.36	\$1,002.36	\$907.93	\$907.93
51	\$1,090.82	\$1,090.82	\$1,078.60	\$1,078.60	\$1,072.62	\$1,072.62	\$1,046.69	\$1,046.69	\$948.09	\$948.09
52	\$1,141.71	\$1,141.71	\$1,128.92	\$1,128.92	\$1,122.65	\$1,122.65	\$1,095.52	\$1,095.52	\$992.32	\$992.32
53	\$1,193.18	\$1,193.18	\$1,179.81	\$1,179.81	\$1,173.27	\$1,173.27	\$1,144.91	\$1,144.91	\$1,037.05	\$1,037.05
54	\$1,248.74	\$1,248.74	\$1,234.76	\$1,234.76	\$1,227.90	\$1,227.90	\$1,198.23	\$1,198.23	\$1,085.35	\$1,085.35
55	\$1,304.30	\$1,304.30	\$1,289.70	\$1,289.70	\$1,282.54	\$1,282.54	\$1,251.54	\$1,251.54	\$1,133.64	\$1,133.64
56	\$1,364.55	\$1,364.55	\$1,349.27	\$1,349.27	\$1,341.78	\$1,341.78	\$1,309.35	\$1,309.35	\$1,186.00	\$1,186.00
57	\$1,425.38	\$1,425.38	\$1,409.41	\$1,409.41	\$1,401.59	\$1,401.59	\$1,367.72	\$1,367.72	\$1,238.87	\$1,238.87
58	\$1,490.30	\$1,490.30	\$1,473.61	\$1,473.61	\$1,465.43	\$1,465.43	\$1,430.01	\$1,430.01	\$1,295.30	\$1,295.30
59	\$1,522.47	\$1,522.47	\$1,505.42	\$1,505.42	\$1,497.06	\$1,497.06	\$1,460.88	\$1,460.88	\$1,323.26	\$1,323.26
60	\$1,587.39	\$1,587.39	\$1,569.61	\$1,569.61	\$1,560.90	\$1,560.90	\$1,523.18	\$1,523.18	\$1,379.69	\$1,379.69
61	\$1,643.54	\$1,643.54	\$1,625.14	\$1,625.14	\$1,616.12	\$1,616.12	\$1,577.06	\$1,577.06	\$1,428.49	\$1,428.49
62	\$1,680.39	\$1,680.39	\$1,661.57	\$1,661.57	\$1,652.35	\$1,652.35	\$1,612.41	\$1,612.41	\$1,460.52	\$1,460.52
63	\$1,726.60	\$1,726.60	\$1,707.26	\$1,707.26	\$1,697.78	\$1,697.78	\$1,656.75	\$1,656.75	\$1,500.68	\$1,500.68
64+	\$1,754.67	\$1,754.67	\$1,735.02	\$1,735.02	\$1,725.39	\$1,725.39	\$1,683.69	\$1,683.69	\$1,525.08	\$1,525.08

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270018		55957PA0270008		55957PA0270009		55957PA0270010		55957PA0270011	
Plan Marketing Name =>	BlueCare PPO Gold 15		BlueCare PPO Gold 12		BlueCare PPO Gold 18		BlueCare PPO Gold 19		BlueCare PPO Gold 24	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500		\$1,500		\$2,000	
Coinurance =>	80%		100%		100%		90%		100%	
Copays =>	\$20		\$35		\$20		\$25		\$20	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$359.63	\$359.63	\$372.29	\$372.29	\$371.75	\$371.75	\$361.00	\$361.00	\$365.91	\$365.91
15	\$391.59	\$391.59	\$405.38	\$405.38	\$404.80	\$404.80	\$393.08	\$393.08	\$398.44	\$398.44
16	\$403.82	\$403.82	\$418.03	\$418.03	\$417.43	\$417.43	\$405.35	\$405.35	\$410.88	\$410.88
17	\$416.04	\$416.04	\$430.69	\$430.69	\$430.07	\$430.07	\$417.62	\$417.62	\$423.31	\$423.31
18	\$429.20	\$429.20	\$444.31	\$444.31	\$443.67	\$443.67	\$430.84	\$430.84	\$436.71	\$436.71
19	\$442.36	\$442.36	\$457.94	\$457.94	\$457.28	\$457.28	\$444.05	\$444.05	\$450.10	\$450.10
20	\$456.00	\$456.00	\$472.05	\$472.05	\$471.37	\$471.37	\$457.73	\$457.73	\$463.97	\$463.97
21	\$470.10	\$470.10	\$486.65	\$486.65	\$485.95	\$485.95	\$471.89	\$471.89	\$478.32	\$478.32
22	\$470.10	\$470.10	\$486.65	\$486.65	\$485.95	\$485.95	\$471.89	\$471.89	\$478.32	\$478.32
23	\$470.10	\$470.10	\$486.65	\$486.65	\$485.95	\$485.95	\$471.89	\$471.89	\$478.32	\$478.32
24	\$470.10	\$470.10	\$486.65	\$486.65	\$485.95	\$485.95	\$471.89	\$471.89	\$478.32	\$478.32
25	\$471.98	\$471.98	\$488.60	\$488.60	\$487.89	\$487.89	\$473.78	\$473.78	\$480.23	\$480.23
26	\$481.38	\$481.38	\$498.33	\$498.33	\$497.61	\$497.61	\$483.22	\$483.22	\$489.80	\$489.80
27	\$492.66	\$492.66	\$510.01	\$510.01	\$509.28	\$509.28	\$494.54	\$494.54	\$501.28	\$501.28
28	\$511.00	\$511.00	\$528.99	\$528.99	\$528.23	\$528.23	\$512.94	\$512.94	\$519.93	\$519.93
29	\$526.04	\$526.04	\$544.56	\$544.56	\$543.78	\$543.78	\$528.04	\$528.04	\$535.24	\$535.24
30	\$533.56	\$533.56	\$552.35	\$552.35	\$551.55	\$551.55	\$535.60	\$535.60	\$542.89	\$542.89
31	\$544.85	\$544.85	\$564.03	\$564.03	\$563.22	\$563.22	\$546.92	\$546.92	\$554.37	\$554.37
32	\$556.13	\$556.13	\$575.71	\$575.71	\$574.88	\$574.88	\$558.25	\$558.25	\$565.85	\$565.85
33	\$563.18	\$563.18	\$583.01	\$583.01	\$582.17	\$582.17	\$565.32	\$565.32	\$573.03	\$573.03
34	\$570.70	\$570.70	\$590.79	\$590.79	\$589.94	\$589.94	\$572.87	\$572.87	\$580.68	\$580.68
35	\$574.46	\$574.46	\$594.69	\$594.69	\$593.83	\$593.83	\$576.65	\$576.65	\$584.51	\$584.51
36	\$578.22	\$578.22	\$598.58	\$598.58	\$597.72	\$597.72	\$580.42	\$580.42	\$588.33	\$588.33
37	\$581.98	\$581.98	\$602.47	\$602.47	\$601.61	\$601.61	\$584.20	\$584.20	\$592.16	\$592.16
38	\$585.74	\$585.74	\$606.37	\$606.37	\$605.49	\$605.49	\$587.97	\$587.97	\$595.99	\$595.99
39	\$593.27	\$593.27	\$614.15	\$614.15	\$613.27	\$613.27	\$595.53	\$595.53	\$603.64	\$603.64
40	\$600.79	\$600.79	\$621.94	\$621.94	\$621.04	\$621.04	\$603.08	\$603.08	\$611.29	\$611.29
41	\$612.07	\$612.07	\$633.62	\$633.62	\$632.71	\$632.71	\$614.40	\$614.40	\$622.77	\$622.77
42	\$622.88	\$622.88	\$644.81	\$644.81	\$643.88	\$643.88	\$625.25	\$625.25	\$633.77	\$633.77
43	\$637.93	\$637.93	\$660.38	\$660.38	\$659.43	\$659.43	\$640.35	\$640.35	\$649.08	\$649.08
44	\$656.73	\$656.73	\$679.85	\$679.85	\$678.87	\$678.87	\$659.23	\$659.23	\$668.21	\$668.21
45	\$678.82	\$678.82	\$702.72	\$702.72	\$701.71	\$701.71	\$681.41	\$681.41	\$690.69	\$690.69
46	\$705.15	\$705.15	\$729.98	\$729.98	\$728.93	\$728.93	\$707.84	\$707.84	\$717.48	\$717.48
47	\$734.77	\$734.77	\$760.63	\$760.63	\$759.54	\$759.54	\$737.56	\$737.56	\$747.61	\$747.61
48	\$768.61	\$768.61	\$795.67	\$795.67	\$794.53	\$794.53	\$771.54	\$771.54	\$782.05	\$782.05
49	\$801.99	\$801.99	\$830.22	\$830.22	\$829.03	\$829.03	\$805.04	\$805.04	\$816.01	\$816.01
50	\$839.60	\$839.60	\$869.16	\$869.16	\$867.91	\$867.91	\$842.80	\$842.80	\$854.28	\$854.28
51	\$876.74	\$876.74	\$907.60	\$907.60	\$906.30	\$906.30	\$880.07	\$880.07	\$892.07	\$892.07
52	\$917.64	\$917.64	\$949.94	\$949.94	\$948.57	\$948.57	\$921.13	\$921.13	\$933.68	\$933.68
53	\$959.00	\$959.00	\$992.77	\$992.77	\$991.34	\$991.34	\$962.66	\$962.66	\$975.77	\$975.77
54	\$1,003.66	\$1,003.66	\$1,039.00	\$1,039.00	\$1,037.50	\$1,037.50	\$1,007.49	\$1,007.49	\$1,021.21	\$1,021.21
55	\$1,048.32	\$1,048.32	\$1,085.23	\$1,085.23	\$1,083.67	\$1,083.67	\$1,052.31	\$1,052.31	\$1,066.65	\$1,066.65
56	\$1,096.74	\$1,096.74	\$1,135.35	\$1,135.35	\$1,133.72	\$1,133.72	\$1,100.92	\$1,100.92	\$1,115.92	\$1,115.92
57	\$1,145.63	\$1,145.63	\$1,185.97	\$1,185.97	\$1,184.26	\$1,184.26	\$1,150.00	\$1,150.00	\$1,165.67	\$1,165.67
58	\$1,197.81	\$1,197.81	\$1,239.98	\$1,239.98	\$1,238.20	\$1,238.20	\$1,202.38	\$1,202.38	\$1,218.76	\$1,218.76
59	\$1,223.67	\$1,223.67	\$1,266.75	\$1,266.75	\$1,264.93	\$1,264.93	\$1,228.33	\$1,228.33	\$1,245.07	\$1,245.07
60	\$1,275.85	\$1,275.85	\$1,320.77	\$1,320.77	\$1,318.87	\$1,318.87	\$1,280.71	\$1,280.71	\$1,298.16	\$1,298.16
61	\$1,320.98	\$1,320.98	\$1,367.49	\$1,367.49	\$1,365.52	\$1,365.52	\$1,326.01	\$1,326.01	\$1,344.08	\$1,344.08
62	\$1,350.60	\$1,350.60	\$1,398.15	\$1,398.15	\$1,396.13	\$1,396.13	\$1,355.74	\$1,355.74	\$1,374.21	\$1,374.21
63	\$1,387.74	\$1,387.74	\$1,436.59	\$1,436.59	\$1,434.52	\$1,434.52	\$1,393.02	\$1,393.02	\$1,412.00	\$1,412.00
64+	\$1,410.30	\$1,410.30	\$1,459.95	\$1,459.95	\$1,457.85	\$1,457.85	\$1,415.67	\$1,415.67	\$1,434.96	\$1,434.96

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270030		55957PA0270031		55957PA0270032		55957PA0270028		55957PA0270029	
Plan Marketing Name =>	BlueCare PPO Gold 10		BlueCare PPO Gold 2		BlueCare PPO Gold 29		BlueCare PPO Gold 6		BlueCare PPO Gold 9	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$2,000		\$5,000		\$2,500		\$4,000	
Coinurance =>	100%		90%		100%		90%		100%	
Copays =>	\$45		\$45		\$30		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,100		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$363.11	\$363.11	\$348.93	\$348.93	\$343.33	\$343.33	\$343.96	\$343.96	\$340.12	\$340.12
15	\$395.39	\$395.39	\$379.95	\$379.95	\$373.85	\$373.85	\$374.53	\$374.53	\$370.35	\$370.35
16	\$407.73	\$407.73	\$391.81	\$391.81	\$385.52	\$385.52	\$386.22	\$386.22	\$381.91	\$381.91
17	\$420.07	\$420.07	\$403.67	\$403.67	\$397.19	\$397.19	\$397.91	\$397.91	\$393.47	\$393.47
18	\$433.36	\$433.36	\$416.44	\$416.44	\$409.75	\$409.75	\$410.50	\$410.50	\$405.92	\$405.92
19	\$446.66	\$446.66	\$429.21	\$429.21	\$422.32	\$422.32	\$423.09	\$423.09	\$418.37	\$418.37
20	\$460.42	\$460.42	\$442.44	\$442.44	\$435.34	\$435.34	\$436.13	\$436.13	\$431.26	\$431.26
21	\$474.66	\$474.66	\$456.12	\$456.12	\$448.80	\$448.80	\$449.62	\$449.62	\$444.60	\$444.60
22	\$474.66	\$474.66	\$456.12	\$456.12	\$448.80	\$448.80	\$449.62	\$449.62	\$444.60	\$444.60
23	\$474.66	\$474.66	\$456.12	\$456.12	\$448.80	\$448.80	\$449.62	\$449.62	\$444.60	\$444.60
24	\$474.66	\$474.66	\$456.12	\$456.12	\$448.80	\$448.80	\$449.62	\$449.62	\$444.60	\$444.60
25	\$476.56	\$476.56	\$457.94	\$457.94	\$450.60	\$450.60	\$451.42	\$451.42	\$446.38	\$446.38
26	\$486.05	\$486.05	\$467.07	\$467.07	\$459.57	\$459.57	\$460.41	\$460.41	\$455.27	\$455.27
27	\$497.44	\$497.44	\$478.01	\$478.01	\$470.34	\$470.34	\$471.20	\$471.20	\$465.94	\$465.94
28	\$515.96	\$515.96	\$495.80	\$495.80	\$487.85	\$487.85	\$488.74	\$488.74	\$483.28	\$483.28
29	\$531.14	\$531.14	\$510.40	\$510.40	\$502.21	\$502.21	\$503.12	\$503.12	\$497.51	\$497.51
30	\$538.74	\$538.74	\$517.70	\$517.70	\$509.39	\$509.39	\$510.32	\$510.32	\$504.62	\$504.62
31	\$550.13	\$550.13	\$528.64	\$528.64	\$520.16	\$520.16	\$521.11	\$521.11	\$515.29	\$515.29
32	\$561.52	\$561.52	\$539.59	\$539.59	\$530.93	\$530.93	\$531.90	\$531.90	\$525.96	\$525.96
33	\$568.64	\$568.64	\$546.43	\$546.43	\$537.66	\$537.66	\$538.64	\$538.64	\$532.63	\$532.63
34	\$576.24	\$576.24	\$553.73	\$553.73	\$544.84	\$544.84	\$545.84	\$545.84	\$539.74	\$539.74
35	\$580.03	\$580.03	\$557.38	\$557.38	\$548.43	\$548.43	\$549.44	\$549.44	\$543.30	\$543.30
36	\$583.83	\$583.83	\$561.03	\$561.03	\$552.02	\$552.02	\$553.03	\$553.03	\$546.86	\$546.86
37	\$587.63	\$587.63	\$564.68	\$564.68	\$555.61	\$555.61	\$556.63	\$556.63	\$550.41	\$550.41
38	\$591.43	\$591.43	\$568.33	\$568.33	\$559.20	\$559.20	\$560.23	\$560.23	\$553.97	\$553.97
39	\$599.02	\$599.02	\$575.62	\$575.62	\$566.39	\$566.39	\$567.42	\$567.42	\$561.09	\$561.09
40	\$606.62	\$606.62	\$582.92	\$582.92	\$573.57	\$573.57	\$574.61	\$574.61	\$568.20	\$568.20
41	\$618.01	\$618.01	\$593.87	\$593.87	\$584.34	\$584.34	\$585.41	\$585.41	\$578.87	\$578.87
42	\$628.92	\$628.92	\$604.36	\$604.36	\$594.66	\$594.66	\$595.75	\$595.75	\$589.10	\$589.10
43	\$644.11	\$644.11	\$618.95	\$618.95	\$609.02	\$609.02	\$610.13	\$610.13	\$603.32	\$603.32
44	\$663.10	\$663.10	\$637.20	\$637.20	\$626.97	\$626.97	\$628.12	\$628.12	\$621.11	\$621.11
45	\$685.41	\$685.41	\$658.64	\$658.64	\$648.07	\$648.07	\$649.25	\$649.25	\$642.00	\$642.00
46	\$711.99	\$711.99	\$684.18	\$684.18	\$673.20	\$673.20	\$674.43	\$674.43	\$666.90	\$666.90
47	\$741.89	\$741.89	\$712.92	\$712.92	\$701.47	\$701.47	\$702.76	\$702.76	\$694.91	\$694.91
48	\$776.07	\$776.07	\$745.76	\$745.76	\$733.79	\$733.79	\$735.13	\$735.13	\$726.92	\$726.92
49	\$809.77	\$809.77	\$778.14	\$778.14	\$765.65	\$765.65	\$767.05	\$767.05	\$758.49	\$758.49
50	\$847.74	\$847.74	\$814.63	\$814.63	\$801.56	\$801.56	\$803.02	\$803.02	\$794.06	\$794.06
51	\$885.24	\$885.24	\$850.66	\$850.66	\$837.01	\$837.01	\$838.54	\$838.54	\$829.18	\$829.18
52	\$926.54	\$926.54	\$890.35	\$890.35	\$876.06	\$876.06	\$877.66	\$877.66	\$867.86	\$867.86
53	\$968.31	\$968.31	\$930.48	\$930.48	\$915.55	\$915.55	\$917.22	\$917.22	\$906.98	\$906.98
54	\$1,013.40	\$1,013.40	\$973.82	\$973.82	\$958.19	\$958.19	\$959.94	\$959.94	\$949.22	\$949.22
55	\$1,058.49	\$1,058.49	\$1,017.15	\$1,017.15	\$1,000.82	\$1,000.82	\$1,002.65	\$1,002.65	\$991.46	\$991.46
56	\$1,107.38	\$1,107.38	\$1,064.13	\$1,064.13	\$1,047.05	\$1,047.05	\$1,048.96	\$1,048.96	\$1,037.25	\$1,037.25
57	\$1,156.75	\$1,156.75	\$1,111.56	\$1,111.56	\$1,093.73	\$1,093.73	\$1,095.72	\$1,095.72	\$1,083.49	\$1,083.49
58	\$1,209.43	\$1,209.43	\$1,162.19	\$1,162.19	\$1,143.54	\$1,143.54	\$1,145.63	\$1,145.63	\$1,132.84	\$1,132.84
59	\$1,235.54	\$1,235.54	\$1,187.28	\$1,187.28	\$1,168.23	\$1,168.23	\$1,170.36	\$1,170.36	\$1,157.29	\$1,157.29
60	\$1,288.23	\$1,288.23	\$1,237.91	\$1,237.91	\$1,218.04	\$1,218.04	\$1,220.27	\$1,220.27	\$1,206.64	\$1,206.64
61	\$1,333.79	\$1,333.79	\$1,281.70	\$1,281.70	\$1,261.13	\$1,261.13	\$1,263.43	\$1,263.43	\$1,249.33	\$1,249.33
62	\$1,363.70	\$1,363.70	\$1,310.43	\$1,310.43	\$1,289.40	\$1,289.40	\$1,291.76	\$1,291.76	\$1,277.34	\$1,277.34
63	\$1,401.20	\$1,401.20	\$1,346.47	\$1,346.47	\$1,324.86	\$1,324.86	\$1,327.28	\$1,327.28	\$1,312.46	\$1,312.46
64+	\$1,423.98	\$1,423.98	\$1,368.36	\$1,368.36	\$1,346.40	\$1,346.40	\$1,348.86	\$1,348.86	\$1,333.80	\$1,333.80

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290007		55957PA0290008		55957PA0290002		55957PA0290006		55957PA0290022	
Plan Marketing Name =>	BlueCare Custom PPO Platinum 12		BlueCare Custom PPO Platinum 13		BlueCare Custom PPO Platinum 2		BlueCare Custom PPO Platinum 11		BlueCare Custom PPO Gold 27	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$10		\$10		\$10		\$30	
OOP Maximum =>	\$3,500		\$5,000		\$3,000		\$2,500		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$344.53	\$344.53	\$340.67	\$340.67	\$338.78	\$338.78	\$330.59	\$330.59	\$299.45	\$299.45
15	\$375.15	\$375.15	\$370.95	\$370.95	\$368.89	\$368.89	\$359.97	\$359.97	\$326.07	\$326.07
16	\$386.86	\$386.86	\$382.53	\$382.53	\$380.41	\$380.41	\$371.21	\$371.21	\$336.25	\$336.25
17	\$398.57	\$398.57	\$394.11	\$394.11	\$391.92	\$391.92	\$382.44	\$382.44	\$346.42	\$346.42
18	\$411.18	\$411.18	\$406.58	\$406.58	\$404.32	\$404.32	\$394.54	\$394.54	\$357.38	\$357.38
19	\$423.79	\$423.79	\$419.05	\$419.05	\$416.72	\$416.72	\$406.64	\$406.64	\$368.35	\$368.35
20	\$436.85	\$436.85	\$431.96	\$431.96	\$429.56	\$429.56	\$419.18	\$419.18	\$379.70	\$379.70
21	\$450.36	\$450.36	\$445.32	\$445.32	\$442.85	\$442.85	\$432.14	\$432.14	\$391.44	\$391.44
22	\$450.36	\$450.36	\$445.32	\$445.32	\$442.85	\$442.85	\$432.14	\$432.14	\$391.44	\$391.44
23	\$450.36	\$450.36	\$445.32	\$445.32	\$442.85	\$442.85	\$432.14	\$432.14	\$391.44	\$391.44
24	\$450.36	\$450.36	\$445.32	\$445.32	\$442.85	\$442.85	\$432.14	\$432.14	\$391.44	\$391.44
25	\$452.16	\$452.16	\$447.10	\$447.10	\$444.62	\$444.62	\$433.87	\$433.87	\$393.01	\$393.01
26	\$461.17	\$461.17	\$456.01	\$456.01	\$453.48	\$453.48	\$442.51	\$442.51	\$400.83	\$400.83
27	\$471.98	\$471.98	\$466.70	\$466.70	\$464.11	\$464.11	\$452.88	\$452.88	\$410.23	\$410.23
28	\$489.54	\$489.54	\$484.06	\$484.06	\$481.38	\$481.38	\$469.74	\$469.74	\$425.50	\$425.50
29	\$503.95	\$503.95	\$498.31	\$498.31	\$495.55	\$495.55	\$483.56	\$483.56	\$438.02	\$438.02
30	\$511.16	\$511.16	\$505.44	\$505.44	\$502.63	\$502.63	\$490.48	\$490.48	\$444.28	\$444.28
31	\$521.97	\$521.97	\$516.13	\$516.13	\$513.26	\$513.26	\$500.85	\$500.85	\$453.68	\$453.68
32	\$532.78	\$532.78	\$526.81	\$526.81	\$523.89	\$523.89	\$511.22	\$511.22	\$463.07	\$463.07
33	\$539.53	\$539.53	\$533.49	\$533.49	\$530.53	\$530.53	\$517.70	\$517.70	\$468.95	\$468.95
34	\$546.74	\$546.74	\$540.62	\$540.62	\$537.62	\$537.62	\$524.62	\$524.62	\$475.21	\$475.21
35	\$550.34	\$550.34	\$544.18	\$544.18	\$541.16	\$541.16	\$528.08	\$528.08	\$478.34	\$478.34
36	\$553.94	\$553.94	\$547.74	\$547.74	\$544.71	\$544.71	\$531.53	\$531.53	\$481.47	\$481.47
37	\$557.55	\$557.55	\$551.31	\$551.31	\$548.25	\$548.25	\$534.99	\$534.99	\$484.60	\$484.60
38	\$561.15	\$561.15	\$554.87	\$554.87	\$551.79	\$551.79	\$538.45	\$538.45	\$487.73	\$487.73
39	\$568.35	\$568.35	\$561.99	\$561.99	\$558.88	\$558.88	\$545.36	\$545.36	\$494.00	\$494.00
40	\$575.56	\$575.56	\$569.12	\$569.12	\$565.96	\$565.96	\$552.27	\$552.27	\$500.26	\$500.26
41	\$586.37	\$586.37	\$579.81	\$579.81	\$576.59	\$576.59	\$562.65	\$562.65	\$509.65	\$509.65
42	\$596.73	\$596.73	\$590.05	\$590.05	\$586.78	\$586.78	\$572.59	\$572.59	\$518.66	\$518.66
43	\$611.14	\$611.14	\$604.30	\$604.30	\$600.95	\$600.95	\$586.41	\$586.41	\$531.18	\$531.18
44	\$629.15	\$629.15	\$622.11	\$622.11	\$618.66	\$618.66	\$603.70	\$603.70	\$546.84	\$546.84
45	\$650.32	\$650.32	\$643.04	\$643.04	\$639.48	\$639.48	\$624.01	\$624.01	\$565.24	\$565.24
46	\$675.54	\$675.54	\$667.98	\$667.98	\$664.28	\$664.28	\$648.21	\$648.21	\$587.16	\$587.16
47	\$703.91	\$703.91	\$696.04	\$696.04	\$692.17	\$692.17	\$675.43	\$675.43	\$611.82	\$611.82
48	\$736.34	\$736.34	\$728.10	\$728.10	\$724.06	\$724.06	\$706.55	\$706.55	\$640.00	\$640.00
49	\$768.31	\$768.31	\$759.72	\$759.72	\$755.50	\$755.50	\$737.23	\$737.23	\$667.80	\$667.80
50	\$804.34	\$804.34	\$795.34	\$795.34	\$790.93	\$790.93	\$771.80	\$771.80	\$699.11	\$699.11
51	\$839.92	\$839.92	\$830.52	\$830.52	\$825.92	\$825.92	\$805.94	\$805.94	\$730.04	\$730.04
52	\$879.10	\$879.10	\$869.26	\$869.26	\$864.44	\$864.44	\$843.54	\$843.54	\$764.09	\$764.09
53	\$918.73	\$918.73	\$908.45	\$908.45	\$903.41	\$903.41	\$881.57	\$881.57	\$798.54	\$798.54
54	\$961.52	\$961.52	\$950.76	\$950.76	\$945.48	\$945.48	\$922.62	\$922.62	\$835.72	\$835.72
55	\$1,004.30	\$1,004.30	\$993.06	\$993.06	\$987.56	\$987.56	\$963.67	\$963.67	\$872.91	\$872.91
56	\$1,050.69	\$1,050.69	\$1,038.93	\$1,038.93	\$1,033.17	\$1,033.17	\$1,008.18	\$1,008.18	\$913.23	\$913.23
57	\$1,097.53	\$1,097.53	\$1,085.24	\$1,085.24	\$1,079.23	\$1,079.23	\$1,053.13	\$1,053.13	\$953.94	\$953.94
58	\$1,147.52	\$1,147.52	\$1,134.68	\$1,134.68	\$1,128.38	\$1,128.38	\$1,101.09	\$1,101.09	\$997.39	\$997.39
59	\$1,172.29	\$1,172.29	\$1,159.17	\$1,159.17	\$1,152.74	\$1,152.74	\$1,124.86	\$1,124.86	\$1,018.92	\$1,018.92
60	\$1,222.28	\$1,222.28	\$1,208.60	\$1,208.60	\$1,201.89	\$1,201.89	\$1,172.83	\$1,172.83	\$1,062.37	\$1,062.37
61	\$1,265.51	\$1,265.51	\$1,251.35	\$1,251.35	\$1,244.41	\$1,244.41	\$1,214.31	\$1,214.31	\$1,099.95	\$1,099.95
62	\$1,293.88	\$1,293.88	\$1,279.40	\$1,279.40	\$1,272.31	\$1,272.31	\$1,241.54	\$1,241.54	\$1,124.61	\$1,124.61
63	\$1,329.46	\$1,329.46	\$1,314.58	\$1,314.58	\$1,307.29	\$1,307.29	\$1,275.68	\$1,275.68	\$1,155.53	\$1,155.53
64+	\$1,351.08	\$1,351.08	\$1,335.96	\$1,335.96	\$1,328.55	\$1,328.55	\$1,296.42	\$1,296.42	\$1,174.32	\$1,174.32

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290012		55957PA0290011		55957PA0290013		55957PA0290014		55957PA0290016	
Plan Marketing Name =>	BlueCare Custom PPO Gold 15		BlueCare Custom PPO Gold 12		BlueCare Custom PPO Gold 18		BlueCare Custom PPO Gold 19		BlueCare Custom PPO Gold 24	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500		\$1,500		\$2,000	
Coinurance =>	80%		100%		100%		90%		100%	
Copays =>	\$20		\$35		\$20		\$25		\$20	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$276.91	\$276.91	\$286.66	\$286.66	\$286.25	\$286.25	\$277.96	\$277.96	\$281.75	\$281.75
15	\$301.52	\$301.52	\$312.14	\$312.14	\$311.69	\$311.69	\$302.67	\$302.67	\$306.79	\$306.79
16	\$310.93	\$310.93	\$321.88	\$321.88	\$321.42	\$321.42	\$312.12	\$312.12	\$316.37	\$316.37
17	\$320.34	\$320.34	\$331.63	\$331.63	\$331.15	\$331.15	\$321.56	\$321.56	\$325.95	\$325.95
18	\$330.48	\$330.48	\$342.12	\$342.12	\$341.63	\$341.63	\$331.74	\$331.74	\$336.26	\$336.26
19	\$340.61	\$340.61	\$352.61	\$352.61	\$352.10	\$352.10	\$341.91	\$341.91	\$346.57	\$346.57
20	\$351.11	\$351.11	\$363.48	\$363.48	\$362.95	\$362.95	\$352.45	\$352.45	\$357.25	\$357.25
21	\$361.97	\$361.97	\$374.72	\$374.72	\$374.18	\$374.18	\$363.35	\$363.35	\$368.30	\$368.30
22	\$361.97	\$361.97	\$374.72	\$374.72	\$374.18	\$374.18	\$363.35	\$363.35	\$368.30	\$368.30
23	\$361.97	\$361.97	\$374.72	\$374.72	\$374.18	\$374.18	\$363.35	\$363.35	\$368.30	\$368.30
24	\$361.97	\$361.97	\$374.72	\$374.72	\$374.18	\$374.18	\$363.35	\$363.35	\$368.30	\$368.30
25	\$363.42	\$363.42	\$376.22	\$376.22	\$375.68	\$375.68	\$364.80	\$364.80	\$369.77	\$369.77
26	\$370.66	\$370.66	\$383.71	\$383.71	\$383.16	\$383.16	\$372.07	\$372.07	\$377.14	\$377.14
27	\$379.34	\$379.34	\$392.71	\$392.71	\$392.14	\$392.14	\$380.79	\$380.79	\$385.98	\$385.98
28	\$393.46	\$393.46	\$407.32	\$407.32	\$406.73	\$406.73	\$394.96	\$394.96	\$400.34	\$400.34
29	\$405.04	\$405.04	\$419.31	\$419.31	\$418.71	\$418.71	\$406.59	\$406.59	\$412.13	\$412.13
30	\$410.84	\$410.84	\$425.31	\$425.31	\$424.69	\$424.69	\$412.40	\$412.40	\$418.02	\$418.02
31	\$419.52	\$419.52	\$434.30	\$434.30	\$433.67	\$433.67	\$421.12	\$421.12	\$426.86	\$426.86
32	\$428.21	\$428.21	\$443.29	\$443.29	\$442.65	\$442.65	\$429.84	\$429.84	\$435.70	\$435.70
33	\$433.64	\$433.64	\$448.91	\$448.91	\$448.27	\$448.27	\$435.29	\$435.29	\$441.22	\$441.22
34	\$439.43	\$439.43	\$454.91	\$454.91	\$454.25	\$454.25	\$441.11	\$441.11	\$447.12	\$447.12
35	\$442.33	\$442.33	\$457.91	\$457.91	\$457.25	\$457.25	\$444.01	\$444.01	\$450.06	\$450.06
36	\$445.22	\$445.22	\$460.91	\$460.91	\$460.24	\$460.24	\$446.92	\$446.92	\$453.01	\$453.01
37	\$448.12	\$448.12	\$463.90	\$463.90	\$463.23	\$463.23	\$449.83	\$449.83	\$455.96	\$455.96
38	\$451.01	\$451.01	\$466.90	\$466.90	\$466.23	\$466.23	\$452.73	\$452.73	\$458.90	\$458.90
39	\$456.81	\$456.81	\$472.90	\$472.90	\$472.22	\$472.22	\$458.55	\$458.55	\$464.79	\$464.79
40	\$462.60	\$462.60	\$478.89	\$478.89	\$478.20	\$478.20	\$464.36	\$464.36	\$470.69	\$470.69
41	\$471.28	\$471.28	\$487.89	\$487.89	\$487.18	\$487.18	\$473.08	\$473.08	\$479.53	\$479.53
42	\$479.61	\$479.61	\$496.50	\$496.50	\$495.79	\$495.79	\$481.44	\$481.44	\$488.00	\$488.00
43	\$491.19	\$491.19	\$508.50	\$508.50	\$507.76	\$507.76	\$493.07	\$493.07	\$499.78	\$499.78
44	\$505.67	\$505.67	\$523.48	\$523.48	\$522.73	\$522.73	\$507.60	\$507.60	\$514.52	\$514.52
45	\$522.68	\$522.68	\$541.10	\$541.10	\$540.32	\$540.32	\$524.68	\$524.68	\$531.83	\$531.83
46	\$542.96	\$542.96	\$562.08	\$562.08	\$561.27	\$561.27	\$545.03	\$545.03	\$552.45	\$552.45
47	\$565.76	\$565.76	\$585.69	\$585.69	\$584.84	\$584.84	\$567.92	\$567.92	\$575.65	\$575.65
48	\$591.82	\$591.82	\$612.67	\$612.67	\$611.78	\$611.78	\$594.08	\$594.08	\$602.17	\$602.17
49	\$617.52	\$617.52	\$639.27	\$639.27	\$638.35	\$638.35	\$619.88	\$619.88	\$628.32	\$628.32
50	\$646.48	\$646.48	\$669.25	\$669.25	\$668.29	\$668.29	\$648.94	\$648.94	\$657.78	\$657.78
51	\$675.07	\$675.07	\$698.85	\$698.85	\$697.85	\$697.85	\$677.65	\$677.65	\$686.88	\$686.88
52	\$706.57	\$706.57	\$731.45	\$731.45	\$730.40	\$730.40	\$709.26	\$709.26	\$718.92	\$718.92
53	\$738.42	\$738.42	\$764.43	\$764.43	\$763.33	\$763.33	\$741.23	\$741.23	\$751.33	\$751.33
54	\$772.81	\$772.81	\$800.03	\$800.03	\$798.87	\$798.87	\$775.75	\$775.75	\$786.32	\$786.32
55	\$807.19	\$807.19	\$835.63	\$835.63	\$834.42	\$834.42	\$810.27	\$810.27	\$821.31	\$821.31
56	\$844.48	\$844.48	\$874.22	\$874.22	\$872.96	\$872.96	\$847.70	\$847.70	\$859.24	\$859.24
57	\$882.12	\$882.12	\$913.19	\$913.19	\$911.88	\$911.88	\$885.48	\$885.48	\$897.55	\$897.55
58	\$922.30	\$922.30	\$954.79	\$954.79	\$953.41	\$953.41	\$925.82	\$925.82	\$938.43	\$938.43
59	\$942.21	\$942.21	\$975.40	\$975.40	\$973.99	\$973.99	\$945.80	\$945.80	\$958.68	\$958.68
60	\$982.39	\$982.39	\$1,016.99	\$1,016.99	\$1,015.52	\$1,015.52	\$986.13	\$986.13	\$999.57	\$999.57
61	\$1,017.14	\$1,017.14	\$1,052.96	\$1,052.96	\$1,051.45	\$1,051.45	\$1,021.01	\$1,021.01	\$1,034.92	\$1,034.92
62	\$1,039.94	\$1,039.94	\$1,076.57	\$1,076.57	\$1,075.02	\$1,075.02	\$1,043.90	\$1,043.90	\$1,058.13	\$1,058.13
63	\$1,068.54	\$1,068.54	\$1,106.17	\$1,106.17	\$1,104.58	\$1,104.58	\$1,072.61	\$1,072.61	\$1,087.22	\$1,087.22
64+	\$1,085.91	\$1,085.91	\$1,124.16	\$1,124.16	\$1,122.54	\$1,122.54	\$1,090.05	\$1,090.05	\$1,104.90	\$1,104.90

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290029		55957PA0290030		55957PA0290031		55957PA0290032		55957PA0290033	
Plan Marketing Name =>	BlueCare Custom PPO Gold 10		BlueCare Custom PPO Gold 2		BlueCare Custom PPO Gold 6		BlueCare Custom PPO Gold 9		BlueCare Custom PPO Gold 29	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$2,000		\$2,500		\$4,000		\$5,000	
Coinurance =>	100%		90%		90%		100%		100%	
Copays =>	\$45		\$45		\$25		\$25		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$279.59	\$279.59	\$268.68	\$268.68	\$264.85	\$264.85	\$261.89	\$261.89	\$264.36	\$264.36
15	\$304.44	\$304.44	\$292.57	\$292.57	\$288.39	\$288.39	\$285.17	\$285.17	\$287.86	\$287.86
16	\$313.95	\$313.95	\$301.70	\$301.70	\$297.39	\$297.39	\$294.07	\$294.07	\$296.84	\$296.84
17	\$323.45	\$323.45	\$310.83	\$310.83	\$306.40	\$306.40	\$302.97	\$302.97	\$305.83	\$305.83
18	\$333.68	\$333.68	\$320.66	\$320.66	\$316.09	\$316.09	\$312.56	\$312.56	\$315.51	\$315.51
19	\$343.92	\$343.92	\$330.50	\$330.50	\$325.78	\$325.78	\$322.14	\$322.14	\$325.18	\$325.18
20	\$354.52	\$354.52	\$340.68	\$340.68	\$335.82	\$335.82	\$332.07	\$332.07	\$335.20	\$335.20
21	\$365.48	\$365.48	\$351.22	\$351.22	\$346.21	\$346.21	\$342.34	\$342.34	\$345.57	\$345.57
22	\$365.48	\$365.48	\$351.22	\$351.22	\$346.21	\$346.21	\$342.34	\$342.34	\$345.57	\$345.57
23	\$365.48	\$365.48	\$351.22	\$351.22	\$346.21	\$346.21	\$342.34	\$342.34	\$345.57	\$345.57
24	\$365.48	\$365.48	\$351.22	\$351.22	\$346.21	\$346.21	\$342.34	\$342.34	\$345.57	\$345.57
25	\$366.94	\$366.94	\$352.62	\$352.62	\$347.59	\$347.59	\$343.71	\$343.71	\$346.95	\$346.95
26	\$374.25	\$374.25	\$359.65	\$359.65	\$354.52	\$354.52	\$350.56	\$350.56	\$353.86	\$353.86
27	\$383.02	\$383.02	\$368.08	\$368.08	\$362.83	\$362.83	\$358.77	\$358.77	\$362.16	\$362.16
28	\$397.28	\$397.28	\$381.78	\$381.78	\$376.33	\$376.33	\$372.12	\$372.12	\$375.63	\$375.63
29	\$408.97	\$408.97	\$393.02	\$393.02	\$387.41	\$387.41	\$383.08	\$383.08	\$386.69	\$386.69
30	\$414.82	\$414.82	\$398.63	\$398.63	\$392.95	\$392.95	\$388.56	\$388.56	\$392.22	\$392.22
31	\$423.59	\$423.59	\$407.06	\$407.06	\$401.26	\$401.26	\$396.77	\$396.77	\$400.52	\$400.52
32	\$432.36	\$432.36	\$415.49	\$415.49	\$409.57	\$409.57	\$404.99	\$404.99	\$408.81	\$408.81
33	\$437.85	\$437.85	\$420.76	\$420.76	\$414.76	\$414.76	\$410.12	\$410.12	\$413.99	\$413.99
34	\$443.69	\$443.69	\$426.38	\$426.38	\$420.30	\$420.30	\$415.60	\$415.60	\$419.52	\$419.52
35	\$446.62	\$446.62	\$429.19	\$429.19	\$423.07	\$423.07	\$418.34	\$418.34	\$422.29	\$422.29
36	\$449.54	\$449.54	\$432.00	\$432.00	\$425.84	\$425.84	\$421.08	\$421.08	\$425.05	\$425.05
37	\$452.46	\$452.46	\$434.81	\$434.81	\$428.61	\$428.61	\$423.82	\$423.82	\$427.82	\$427.82
38	\$455.39	\$455.39	\$437.62	\$437.62	\$431.38	\$431.38	\$426.56	\$426.56	\$430.58	\$430.58
39	\$461.24	\$461.24	\$443.24	\$443.24	\$436.92	\$436.92	\$432.03	\$432.03	\$436.11	\$436.11
40	\$467.08	\$467.08	\$448.86	\$448.86	\$442.46	\$442.46	\$437.51	\$437.51	\$441.64	\$441.64
41	\$475.85	\$475.85	\$457.29	\$457.29	\$450.77	\$450.77	\$445.73	\$445.73	\$449.93	\$449.93
42	\$484.26	\$484.26	\$465.37	\$465.37	\$458.73	\$458.73	\$453.60	\$453.60	\$457.88	\$457.88
43	\$495.96	\$495.96	\$476.61	\$476.61	\$469.81	\$469.81	\$464.56	\$464.56	\$468.94	\$468.94
44	\$510.58	\$510.58	\$490.65	\$490.65	\$483.66	\$483.66	\$478.25	\$478.25	\$482.76	\$482.76
45	\$527.75	\$527.75	\$507.16	\$507.16	\$499.93	\$499.93	\$494.34	\$494.34	\$499.00	\$499.00
46	\$548.22	\$548.22	\$526.83	\$526.83	\$519.32	\$519.32	\$513.51	\$513.51	\$518.36	\$518.36
47	\$571.25	\$571.25	\$548.96	\$548.96	\$541.13	\$541.13	\$535.08	\$535.08	\$540.13	\$540.13
48	\$597.56	\$597.56	\$574.24	\$574.24	\$566.05	\$566.05	\$559.73	\$559.73	\$565.01	\$565.01
49	\$623.51	\$623.51	\$599.18	\$599.18	\$590.63	\$590.63	\$584.03	\$584.03	\$589.54	\$589.54
50	\$652.75	\$652.75	\$627.28	\$627.28	\$618.33	\$618.33	\$611.42	\$611.42	\$617.19	\$617.19
51	\$681.62	\$681.62	\$655.03	\$655.03	\$645.68	\$645.68	\$638.46	\$638.46	\$644.49	\$644.49
52	\$713.42	\$713.42	\$685.58	\$685.58	\$675.80	\$675.80	\$668.25	\$668.25	\$674.55	\$674.55
53	\$745.58	\$745.58	\$716.49	\$716.49	\$706.27	\$706.27	\$698.37	\$698.37	\$704.96	\$704.96
54	\$780.30	\$780.30	\$749.85	\$749.85	\$739.16	\$739.16	\$730.90	\$730.90	\$737.79	\$737.79
55	\$815.02	\$815.02	\$783.22	\$783.22	\$772.05	\$772.05	\$763.42	\$763.42	\$770.62	\$770.62
56	\$852.66	\$852.66	\$819.40	\$819.40	\$807.71	\$807.71	\$798.68	\$798.68	\$806.21	\$806.21
57	\$890.67	\$890.67	\$855.92	\$855.92	\$843.71	\$843.71	\$834.28	\$834.28	\$842.15	\$842.15
58	\$931.24	\$931.24	\$894.91	\$894.91	\$882.14	\$882.14	\$872.28	\$872.28	\$880.51	\$880.51
59	\$951.34	\$951.34	\$914.23	\$914.23	\$901.18	\$901.18	\$891.11	\$891.11	\$899.52	\$899.52
60	\$991.91	\$991.91	\$953.21	\$953.21	\$939.61	\$939.61	\$929.11	\$929.11	\$937.88	\$937.88
61	\$1,027.00	\$1,027.00	\$986.93	\$986.93	\$972.85	\$972.85	\$961.98	\$961.98	\$971.05	\$971.05
62	\$1,050.02	\$1,050.02	\$1,009.06	\$1,009.06	\$994.66	\$994.66	\$983.54	\$983.54	\$992.82	\$992.82
63	\$1,078.90	\$1,078.90	\$1,036.80	\$1,036.80	\$1,022.01	\$1,022.01	\$1,010.59	\$1,010.59	\$1,020.12	\$1,020.12
64+	\$1,096.44	\$1,096.44	\$1,053.66	\$1,053.66	\$1,038.63	\$1,038.63	\$1,027.02	\$1,027.02	\$1,036.71	\$1,036.71

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0280001		55957PA0280002		55957PA0280003		55957PA0280004		55957PA0300001	
Plan Marketing Name =>	BlueCare QHD PPO Bronze 3		BlueCare QHD PPO Bronze 4		BlueCare QHD PPO Silver 1		BlueCare QHD PPO Gold 1		AffordaBlue Platinum1	
Form # =>	FPLIC-BC/HDHP/SM-1		FPLIC-BC/HDHP/SM-1		FPLIC-BC/HDHP/SM-1		FPLIC-BC/HDHP/SM-1		FPLIC-AB/COMP/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Bronze		Bronze		Silver		Gold		Platinum	
Deductible =>	\$4,750		\$5,500		\$2,100		\$1,500		\$250/\$750	
Coinsurance =>	60%		80%		80%		100%		100%/70%	
Copays =>	60%		80%		80%		\$20		\$20/70%	
OOP Maximum =>	\$6,650		\$6,650		\$6,700		\$3,000		\$2,000/\$6,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$281.89	\$281.89	\$281.24	\$281.24	\$322.53	\$322.53	\$376.30	\$376.30	\$309.37	\$309.37
15	\$306.94	\$306.94	\$306.24	\$306.24	\$351.20	\$351.20	\$409.74	\$409.74	\$336.87	\$336.87
16	\$316.52	\$316.52	\$315.80	\$315.80	\$362.16	\$362.16	\$422.53	\$422.53	\$347.39	\$347.39
17	\$326.10	\$326.10	\$325.36	\$325.36	\$373.12	\$373.12	\$435.32	\$435.32	\$357.90	\$357.90
18	\$336.42	\$336.42	\$335.66	\$335.66	\$384.93	\$384.93	\$449.10	\$449.10	\$369.23	\$369.23
19	\$346.74	\$346.74	\$345.95	\$345.95	\$396.74	\$396.74	\$462.87	\$462.87	\$380.55	\$380.55
20	\$357.43	\$357.43	\$356.61	\$356.61	\$408.96	\$408.96	\$477.13	\$477.13	\$392.28	\$392.28
21	\$368.48	\$368.48	\$367.64	\$367.64	\$421.61	\$421.61	\$491.89	\$491.89	\$404.41	\$404.41
22	\$368.48	\$368.48	\$367.64	\$367.64	\$421.61	\$421.61	\$491.89	\$491.89	\$404.41	\$404.41
23	\$368.48	\$368.48	\$367.64	\$367.64	\$421.61	\$421.61	\$491.89	\$491.89	\$404.41	\$404.41
24	\$368.48	\$368.48	\$367.64	\$367.64	\$421.61	\$421.61	\$491.89	\$491.89	\$404.41	\$404.41
25	\$369.95	\$369.95	\$369.11	\$369.11	\$423.30	\$423.30	\$493.86	\$493.86	\$406.03	\$406.03
26	\$377.32	\$377.32	\$376.46	\$376.46	\$431.73	\$431.73	\$503.70	\$503.70	\$414.12	\$414.12
27	\$386.17	\$386.17	\$385.29	\$385.29	\$441.85	\$441.85	\$515.50	\$515.50	\$423.82	\$423.82
28	\$400.54	\$400.54	\$399.62	\$399.62	\$458.29	\$458.29	\$534.68	\$534.68	\$439.59	\$439.59
29	\$412.33	\$412.33	\$411.39	\$411.39	\$471.78	\$471.78	\$550.42	\$550.42	\$452.53	\$452.53
30	\$418.22	\$418.22	\$417.27	\$417.27	\$478.53	\$478.53	\$558.30	\$558.30	\$459.01	\$459.01
31	\$427.07	\$427.07	\$426.09	\$426.09	\$488.65	\$488.65	\$570.10	\$570.10	\$468.71	\$468.71
32	\$435.91	\$435.91	\$434.92	\$434.92	\$498.76	\$498.76	\$581.91	\$581.91	\$478.42	\$478.42
33	\$441.44	\$441.44	\$440.43	\$440.43	\$505.09	\$505.09	\$589.28	\$589.28	\$484.48	\$484.48
34	\$447.33	\$447.33	\$446.31	\$446.31	\$511.83	\$511.83	\$597.15	\$597.15	\$490.95	\$490.95
35	\$450.28	\$450.28	\$449.26	\$449.26	\$515.21	\$515.21	\$601.09	\$601.09	\$494.19	\$494.19
36	\$453.23	\$453.23	\$452.20	\$452.20	\$518.58	\$518.58	\$605.02	\$605.02	\$497.42	\$497.42
37	\$456.18	\$456.18	\$455.14	\$455.14	\$521.95	\$521.95	\$608.96	\$608.96	\$500.66	\$500.66
38	\$459.13	\$459.13	\$458.08	\$458.08	\$525.33	\$525.33	\$612.89	\$612.89	\$503.89	\$503.89
39	\$465.02	\$465.02	\$463.96	\$463.96	\$532.07	\$532.07	\$620.77	\$620.77	\$510.37	\$510.37
40	\$470.92	\$470.92	\$469.84	\$469.84	\$538.82	\$538.82	\$628.64	\$628.64	\$516.84	\$516.84
41	\$479.76	\$479.76	\$478.67	\$478.67	\$548.94	\$548.94	\$640.44	\$640.44	\$526.54	\$526.54
42	\$488.24	\$488.24	\$487.12	\$487.12	\$558.63	\$558.63	\$651.75	\$651.75	\$535.84	\$535.84
43	\$500.03	\$500.03	\$498.89	\$498.89	\$572.12	\$572.12	\$667.49	\$667.49	\$548.78	\$548.78
44	\$514.77	\$514.77	\$513.59	\$513.59	\$588.99	\$588.99	\$687.17	\$687.17	\$564.96	\$564.96
45	\$532.09	\$532.09	\$530.87	\$530.87	\$608.80	\$608.80	\$710.29	\$710.29	\$583.97	\$583.97
46	\$552.72	\$552.72	\$551.46	\$551.46	\$632.42	\$632.42	\$737.84	\$737.84	\$606.62	\$606.62
47	\$575.93	\$575.93	\$574.62	\$574.62	\$658.98	\$658.98	\$768.82	\$768.82	\$632.09	\$632.09
48	\$602.46	\$602.46	\$601.09	\$601.09	\$689.33	\$689.33	\$804.24	\$804.24	\$661.21	\$661.21
49	\$628.63	\$628.63	\$627.19	\$627.19	\$719.27	\$719.27	\$839.16	\$839.16	\$689.92	\$689.92
50	\$658.11	\$658.11	\$656.61	\$656.61	\$753.00	\$753.00	\$878.52	\$878.52	\$722.28	\$722.28
51	\$687.22	\$687.22	\$685.65	\$685.65	\$786.30	\$786.30	\$917.37	\$917.37	\$754.22	\$754.22
52	\$719.27	\$719.27	\$717.63	\$717.63	\$822.98	\$822.98	\$960.17	\$960.17	\$789.41	\$789.41
53	\$751.70	\$751.70	\$749.99	\$749.99	\$860.08	\$860.08	\$1,003.46	\$1,003.46	\$825.00	\$825.00
54	\$786.70	\$786.70	\$784.91	\$784.91	\$900.14	\$900.14	\$1,050.19	\$1,050.19	\$863.42	\$863.42
55	\$821.71	\$821.71	\$819.84	\$819.84	\$940.19	\$940.19	\$1,096.91	\$1,096.91	\$901.83	\$901.83
56	\$859.66	\$859.66	\$857.70	\$857.70	\$983.62	\$983.62	\$1,147.58	\$1,147.58	\$943.49	\$943.49
57	\$897.99	\$897.99	\$895.94	\$895.94	\$1,027.46	\$1,027.46	\$1,198.74	\$1,198.74	\$985.55	\$985.55
58	\$938.89	\$938.89	\$936.75	\$936.75	\$1,074.26	\$1,074.26	\$1,253.34	\$1,253.34	\$1,030.44	\$1,030.44
59	\$959.15	\$959.15	\$956.97	\$956.97	\$1,097.45	\$1,097.45	\$1,280.39	\$1,280.39	\$1,052.68	\$1,052.68
60	\$1,000.05	\$1,000.05	\$997.77	\$997.77	\$1,144.25	\$1,144.25	\$1,334.99	\$1,334.99	\$1,097.57	\$1,097.57
61	\$1,035.43	\$1,035.43	\$1,033.07	\$1,033.07	\$1,184.72	\$1,184.72	\$1,382.21	\$1,382.21	\$1,136.39	\$1,136.39
62	\$1,058.64	\$1,058.64	\$1,056.23	\$1,056.23	\$1,211.29	\$1,211.29	\$1,413.20	\$1,413.20	\$1,161.87	\$1,161.87
63	\$1,087.75	\$1,087.75	\$1,085.27	\$1,085.27	\$1,244.59	\$1,244.59	\$1,452.06	\$1,452.06	\$1,193.82	\$1,193.82
64+	\$1,105.44	\$1,105.44	\$1,102.92	\$1,102.92	\$1,264.83	\$1,264.83	\$1,475.67	\$1,475.67	\$1,213.23	\$1,213.23

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300002		55957PA0370001		55957PA0370002		55957PA0380001		55957PA0270023	
Plan Marketing Name =>	AffordaBlue Gold Option 1		Lehigh Valley Flex Blue PPO \$500		Lehigh Valley Flex Blue PPO \$1250		Lehigh Valley Flex Blue PPO HDHP \$3000		BlueCare PPO Gold 28	
Form # =>	FPLIC-AB/COMP/SM-1		FPLIC-LV/PPO/SM-1		FPLIC-LV/PPO/SM-1		FPLIC-LV/HDHP/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		Q		Q		Q		U	
Metal =>	Gold		Gold		Gold		Silver		Gold	
Deductible =>	\$1,500/\$3,000		\$500/\$1,500		\$1,250/\$3,750		\$3,000/\$3,000		\$0	
Coinsurance =>	100%/70%		100%/70%		100%/70%		90%/70%		100%	
Copays =>	\$25/70%		\$30/\$65		\$25/\$60		90%/70%		\$40	
OOP Maximum =>	\$6,500/\$7,900		\$8,150/\$8,150		\$7,900/\$7,900		\$6,650/\$6,650		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$262.81	\$262.81	\$354.73	\$354.73	\$344.77	\$344.77	\$296.58	\$296.58	\$385.94	\$385.94
15	\$286.17	\$286.17	\$386.26	\$386.26	\$375.42	\$375.42	\$322.94	\$322.94	\$420.25	\$420.25
16	\$295.10	\$295.10	\$398.32	\$398.32	\$387.13	\$387.13	\$333.02	\$333.02	\$433.37	\$433.37
17	\$304.03	\$304.03	\$410.37	\$410.37	\$398.85	\$398.85	\$343.10	\$343.10	\$446.48	\$446.48
18	\$313.65	\$313.65	\$423.36	\$423.36	\$411.47	\$411.47	\$353.95	\$353.95	\$460.61	\$460.61
19	\$323.27	\$323.27	\$436.34	\$436.34	\$424.09	\$424.09	\$364.81	\$364.81	\$474.73	\$474.73
20	\$333.23	\$333.23	\$449.79	\$449.79	\$437.16	\$437.16	\$376.05	\$376.05	\$489.37	\$489.37
21	\$343.54	\$343.54	\$463.70	\$463.70	\$450.68	\$450.68	\$387.68	\$387.68	\$504.50	\$504.50
22	\$343.54	\$343.54	\$463.70	\$463.70	\$450.68	\$450.68	\$387.68	\$387.68	\$504.50	\$504.50
23	\$343.54	\$343.54	\$463.70	\$463.70	\$450.68	\$450.68	\$387.68	\$387.68	\$504.50	\$504.50
24	\$343.54	\$343.54	\$463.70	\$463.70	\$450.68	\$450.68	\$387.68	\$387.68	\$504.50	\$504.50
25	\$344.91	\$344.91	\$465.55	\$465.55	\$452.48	\$452.48	\$389.23	\$389.23	\$506.52	\$506.52
26	\$351.78	\$351.78	\$474.83	\$474.83	\$461.50	\$461.50	\$396.98	\$396.98	\$516.61	\$516.61
27	\$360.03	\$360.03	\$485.96	\$485.96	\$472.31	\$472.31	\$406.29	\$406.29	\$528.72	\$528.72
28	\$373.43	\$373.43	\$504.04	\$504.04	\$489.89	\$489.89	\$421.41	\$421.41	\$548.39	\$548.39
29	\$384.42	\$384.42	\$518.88	\$518.88	\$504.31	\$504.31	\$433.81	\$433.81	\$564.54	\$564.54
30	\$389.92	\$389.92	\$526.30	\$526.30	\$511.52	\$511.52	\$440.02	\$440.02	\$572.61	\$572.61
31	\$398.16	\$398.16	\$537.43	\$537.43	\$522.34	\$522.34	\$449.32	\$449.32	\$584.72	\$584.72
32	\$406.41	\$406.41	\$548.56	\$548.56	\$533.15	\$533.15	\$458.63	\$458.63	\$596.82	\$596.82
33	\$411.56	\$411.56	\$555.51	\$555.51	\$539.91	\$539.91	\$464.44	\$464.44	\$604.39	\$604.39
34	\$417.06	\$417.06	\$562.93	\$562.93	\$547.13	\$547.13	\$470.64	\$470.64	\$612.46	\$612.46
35	\$419.81	\$419.81	\$566.64	\$566.64	\$550.73	\$550.73	\$473.74	\$473.74	\$616.50	\$616.50
36	\$422.55	\$422.55	\$570.35	\$570.35	\$554.34	\$554.34	\$476.85	\$476.85	\$620.54	\$620.54
37	\$425.30	\$425.30	\$574.06	\$574.06	\$557.94	\$557.94	\$479.95	\$479.95	\$624.57	\$624.57
38	\$428.05	\$428.05	\$577.77	\$577.77	\$561.55	\$561.55	\$483.05	\$483.05	\$628.61	\$628.61
39	\$433.55	\$433.55	\$585.19	\$585.19	\$568.76	\$568.76	\$489.25	\$489.25	\$636.68	\$636.68
40	\$439.04	\$439.04	\$592.61	\$592.61	\$575.97	\$575.97	\$495.46	\$495.46	\$644.75	\$644.75
41	\$447.29	\$447.29	\$603.74	\$603.74	\$586.79	\$586.79	\$504.76	\$504.76	\$656.86	\$656.86
42	\$455.19	\$455.19	\$614.40	\$614.40	\$597.15	\$597.15	\$513.68	\$513.68	\$668.46	\$668.46
43	\$466.18	\$466.18	\$629.24	\$629.24	\$611.57	\$611.57	\$526.08	\$526.08	\$684.61	\$684.61
44	\$479.93	\$479.93	\$647.79	\$647.79	\$629.60	\$629.60	\$541.59	\$541.59	\$704.79	\$704.79
45	\$496.07	\$496.07	\$669.58	\$669.58	\$650.78	\$650.78	\$559.81	\$559.81	\$728.50	\$728.50
46	\$515.31	\$515.31	\$695.55	\$695.55	\$676.02	\$676.02	\$581.52	\$581.52	\$756.75	\$756.75
47	\$536.95	\$536.95	\$724.76	\$724.76	\$704.41	\$704.41	\$605.94	\$605.94	\$788.53	\$788.53
48	\$561.69	\$561.69	\$758.15	\$758.15	\$736.86	\$736.86	\$633.86	\$633.86	\$824.86	\$824.86
49	\$586.08	\$586.08	\$791.07	\$791.07	\$768.86	\$768.86	\$661.38	\$661.38	\$860.68	\$860.68
50	\$613.56	\$613.56	\$828.17	\$828.17	\$804.91	\$804.91	\$692.40	\$692.40	\$901.04	\$901.04
51	\$640.70	\$640.70	\$864.80	\$864.80	\$840.52	\$840.52	\$723.02	\$723.02	\$940.89	\$940.89
52	\$670.59	\$670.59	\$905.14	\$905.14	\$879.73	\$879.73	\$756.75	\$756.75	\$984.78	\$984.78
53	\$700.82	\$700.82	\$945.95	\$945.95	\$919.39	\$919.39	\$790.87	\$790.87	\$1,029.18	\$1,029.18
54	\$733.46	\$733.46	\$990.00	\$990.00	\$962.20	\$962.20	\$827.70	\$827.70	\$1,077.11	\$1,077.11
55	\$766.09	\$766.09	\$1,034.05	\$1,034.05	\$1,005.02	\$1,005.02	\$864.53	\$864.53	\$1,125.04	\$1,125.04
56	\$801.48	\$801.48	\$1,081.81	\$1,081.81	\$1,051.44	\$1,051.44	\$904.46	\$904.46	\$1,177.00	\$1,177.00
57	\$837.21	\$837.21	\$1,130.04	\$1,130.04	\$1,098.31	\$1,098.31	\$944.78	\$944.78	\$1,229.47	\$1,229.47
58	\$875.34	\$875.34	\$1,181.51	\$1,181.51	\$1,148.33	\$1,148.33	\$987.81	\$987.81	\$1,285.47	\$1,285.47
59	\$894.23	\$894.23	\$1,207.01	\$1,207.01	\$1,173.12	\$1,173.12	\$1,009.13	\$1,009.13	\$1,313.21	\$1,313.21
60	\$932.37	\$932.37	\$1,258.48	\$1,258.48	\$1,223.15	\$1,223.15	\$1,052.16	\$1,052.16	\$1,369.21	\$1,369.21
61	\$965.35	\$965.35	\$1,303.00	\$1,303.00	\$1,266.41	\$1,266.41	\$1,089.38	\$1,089.38	\$1,417.65	\$1,417.65
62	\$986.99	\$986.99	\$1,332.21	\$1,332.21	\$1,294.80	\$1,294.80	\$1,113.80	\$1,113.80	\$1,449.43	\$1,449.43
63	\$1,014.13	\$1,014.13	\$1,368.84	\$1,368.84	\$1,330.41	\$1,330.41	\$1,144.43	\$1,144.43	\$1,489.28	\$1,489.28
64+	\$1,030.62	\$1,030.62	\$1,391.10	\$1,391.10	\$1,352.04	\$1,352.04	\$1,163.04	\$1,163.04	\$1,513.50	\$1,513.50

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270024		55957PA0270026		55957PA0290024		55957PA0290025		55957PA0290027	
Plan Marketing Name =>	BlueCare PPO Silver 11		BlueCare PPO Silver 13		BlueCare Custom PPO Gold 28		BlueCare Custom PPO Silver 11		BlueCare Custom PPO Silver 13	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Silver		Gold		Silver		Silver	
Deductible =>	\$1,400		\$3,000		\$0		\$1,400		\$3,000	
Coinurance =>	50%		70%		100%		50%		70%	
Copays =>	\$60		\$60		\$40		\$60		\$60	
OOP Maximum =>	\$8,150		\$8,150		\$7,900		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$310.06	\$310.06	\$305.69	\$305.69	\$297.17	\$297.17	\$238.75	\$238.75	\$235.38	\$235.38
15	\$337.62	\$337.62	\$332.86	\$332.86	\$323.59	\$323.59	\$259.97	\$259.97	\$256.30	\$256.30
16	\$348.16	\$348.16	\$343.25	\$343.25	\$333.69	\$333.69	\$268.09	\$268.09	\$264.30	\$264.30
17	\$358.70	\$358.70	\$353.64	\$353.64	\$343.79	\$343.79	\$276.20	\$276.20	\$272.30	\$272.30
18	\$370.05	\$370.05	\$364.83	\$364.83	\$354.66	\$354.66	\$284.94	\$284.94	\$280.91	\$280.91
19	\$381.40	\$381.40	\$376.01	\$376.01	\$365.54	\$365.54	\$293.68	\$293.68	\$289.53	\$289.53
20	\$393.15	\$393.15	\$387.60	\$387.60	\$376.81	\$376.81	\$302.73	\$302.73	\$298.45	\$298.45
21	\$405.31	\$405.31	\$399.59	\$399.59	\$388.46	\$388.46	\$312.09	\$312.09	\$307.68	\$307.68
22	\$405.31	\$405.31	\$399.59	\$399.59	\$388.46	\$388.46	\$312.09	\$312.09	\$307.68	\$307.68
23	\$405.31	\$405.31	\$399.59	\$399.59	\$388.46	\$388.46	\$312.09	\$312.09	\$307.68	\$307.68
24	\$405.31	\$405.31	\$399.59	\$399.59	\$388.46	\$388.46	\$312.09	\$312.09	\$307.68	\$307.68
25	\$406.93	\$406.93	\$401.19	\$401.19	\$390.01	\$390.01	\$313.34	\$313.34	\$308.91	\$308.91
26	\$415.04	\$415.04	\$409.18	\$409.18	\$397.78	\$397.78	\$319.58	\$319.58	\$315.06	\$315.06
27	\$424.76	\$424.76	\$418.77	\$418.77	\$407.11	\$407.11	\$327.07	\$327.07	\$322.45	\$322.45
28	\$440.57	\$440.57	\$434.35	\$434.35	\$422.26	\$422.26	\$339.24	\$339.24	\$334.45	\$334.45
29	\$453.54	\$453.54	\$447.14	\$447.14	\$434.69	\$434.69	\$349.23	\$349.23	\$344.29	\$344.29
30	\$460.03	\$460.03	\$453.53	\$453.53	\$440.90	\$440.90	\$354.22	\$354.22	\$349.22	\$349.22
31	\$469.75	\$469.75	\$463.12	\$463.12	\$450.23	\$450.23	\$361.71	\$361.71	\$356.60	\$356.60
32	\$479.48	\$479.48	\$472.71	\$472.71	\$459.55	\$459.55	\$369.20	\$369.20	\$363.99	\$363.99
33	\$485.56	\$485.56	\$478.71	\$478.71	\$465.38	\$465.38	\$373.88	\$373.88	\$368.60	\$368.60
34	\$492.05	\$492.05	\$485.10	\$485.10	\$471.59	\$471.59	\$378.88	\$378.88	\$373.52	\$373.52
35	\$495.29	\$495.29	\$488.30	\$488.30	\$474.70	\$474.70	\$381.37	\$381.37	\$375.98	\$375.98
36	\$498.53	\$498.53	\$491.50	\$491.50	\$477.81	\$477.81	\$383.87	\$383.87	\$378.45	\$378.45
37	\$501.77	\$501.77	\$494.69	\$494.69	\$480.91	\$480.91	\$386.37	\$386.37	\$380.91	\$380.91
38	\$505.02	\$505.02	\$497.89	\$497.89	\$484.02	\$484.02	\$388.86	\$388.86	\$383.37	\$383.37
39	\$511.50	\$511.50	\$504.28	\$504.28	\$490.24	\$490.24	\$393.86	\$393.86	\$388.29	\$388.29
40	\$517.99	\$517.99	\$510.68	\$510.68	\$496.45	\$496.45	\$398.85	\$398.85	\$393.22	\$393.22
41	\$527.71	\$527.71	\$520.27	\$520.27	\$505.77	\$505.77	\$406.34	\$406.34	\$400.60	\$400.60
42	\$537.04	\$537.04	\$529.46	\$529.46	\$514.71	\$514.71	\$413.52	\$413.52	\$407.68	\$407.68
43	\$550.01	\$550.01	\$542.24	\$542.24	\$527.14	\$527.14	\$423.51	\$423.51	\$417.52	\$417.52
44	\$566.22	\$566.22	\$558.23	\$558.23	\$542.68	\$542.68	\$435.99	\$435.99	\$429.83	\$429.83
45	\$585.27	\$585.27	\$577.01	\$577.01	\$560.94	\$560.94	\$450.66	\$450.66	\$444.29	\$444.29
46	\$607.97	\$607.97	\$599.39	\$599.39	\$582.69	\$582.69	\$468.14	\$468.14	\$461.52	\$461.52
47	\$633.50	\$633.50	\$624.56	\$624.56	\$607.16	\$607.16	\$487.80	\$487.80	\$480.90	\$480.90
48	\$662.68	\$662.68	\$653.33	\$653.33	\$635.13	\$635.13	\$510.27	\$510.27	\$503.06	\$503.06
49	\$691.46	\$691.46	\$681.70	\$681.70	\$662.71	\$662.71	\$532.43	\$532.43	\$524.90	\$524.90
50	\$723.88	\$723.88	\$713.67	\$713.67	\$693.79	\$693.79	\$557.39	\$557.39	\$549.52	\$549.52
51	\$755.90	\$755.90	\$745.24	\$745.24	\$724.48	\$724.48	\$582.05	\$582.05	\$573.82	\$573.82
52	\$791.17	\$791.17	\$780.00	\$780.00	\$758.27	\$758.27	\$609.20	\$609.20	\$600.59	\$600.59
53	\$826.83	\$826.83	\$815.16	\$815.16	\$792.46	\$792.46	\$636.66	\$636.66	\$627.67	\$627.67
54	\$865.34	\$865.34	\$853.12	\$853.12	\$829.36	\$829.36	\$666.31	\$666.31	\$656.90	\$656.90
55	\$903.84	\$903.84	\$891.09	\$891.09	\$866.27	\$866.27	\$695.96	\$695.96	\$686.13	\$686.13
56	\$945.59	\$945.59	\$932.24	\$932.24	\$906.28	\$906.28	\$728.11	\$728.11	\$717.82	\$717.82
57	\$987.74	\$987.74	\$973.80	\$973.80	\$946.68	\$946.68	\$760.56	\$760.56	\$749.82	\$749.82
58	\$1,032.73	\$1,032.73	\$1,018.16	\$1,018.16	\$989.80	\$989.80	\$795.21	\$795.21	\$783.97	\$783.97
59	\$1,055.02	\$1,055.02	\$1,040.13	\$1,040.13	\$1,011.16	\$1,011.16	\$812.37	\$812.37	\$800.89	\$800.89
60	\$1,100.01	\$1,100.01	\$1,084.49	\$1,084.49	\$1,054.28	\$1,054.28	\$847.01	\$847.01	\$835.04	\$835.04
61	\$1,138.92	\$1,138.92	\$1,122.85	\$1,122.85	\$1,091.57	\$1,091.57	\$876.97	\$876.97	\$864.58	\$864.58
62	\$1,164.46	\$1,164.46	\$1,148.02	\$1,148.02	\$1,116.05	\$1,116.05	\$896.63	\$896.63	\$883.96	\$883.96
63	\$1,196.48	\$1,196.48	\$1,179.59	\$1,179.59	\$1,146.73	\$1,146.73	\$921.29	\$921.29	\$908.27	\$908.27
64+	\$1,215.93	\$1,215.93	\$1,198.77	\$1,198.77	\$1,165.38	\$1,165.38	\$936.27	\$936.27	\$923.04	\$923.04

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270013		55957PA0290021		55957PA0270027		55957PA0270025		55957PA0290028	
Plan Marketing Name =>	BlueCare PPO Bronze 4		BlueCare Custom PPO Bronze 4		BlueCare PPO Silver 14		BlueCare PPO Silver 12		BlueCare Custom PPO Silver 14	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Bronze		Bronze		Silver		Silver		Silver	
Deductible =>	\$5,400		\$5,400		\$3,000		\$2,600		\$3,000	
Coinurance =>	50%		50%		80%		70%		80%	
Copays =>	\$85		\$85		\$55		\$50		\$55	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$280.59	\$280.59	\$216.05	\$216.05	\$307.68	\$307.68	\$308.26	\$308.26	\$236.91	\$236.91
15	\$305.53	\$305.53	\$235.26	\$235.26	\$335.03	\$335.03	\$335.66	\$335.66	\$257.97	\$257.97
16	\$315.06	\$315.06	\$242.60	\$242.60	\$345.49	\$345.49	\$346.13	\$346.13	\$266.02	\$266.02
17	\$324.60	\$324.60	\$249.94	\$249.94	\$355.95	\$355.95	\$356.61	\$356.61	\$274.08	\$274.08
18	\$334.87	\$334.87	\$257.85	\$257.85	\$367.21	\$367.21	\$367.89	\$367.89	\$282.75	\$282.75
19	\$345.14	\$345.14	\$265.76	\$265.76	\$378.47	\$378.47	\$379.18	\$379.18	\$291.42	\$291.42
20	\$355.78	\$355.78	\$273.95	\$273.95	\$390.13	\$390.13	\$390.86	\$390.86	\$300.40	\$300.40
21	\$366.78	\$366.78	\$282.42	\$282.42	\$402.20	\$402.20	\$402.95	\$402.95	\$309.69	\$309.69
22	\$366.78	\$366.78	\$282.42	\$282.42	\$402.20	\$402.20	\$402.95	\$402.95	\$309.69	\$309.69
23	\$366.78	\$366.78	\$282.42	\$282.42	\$402.20	\$402.20	\$402.95	\$402.95	\$309.69	\$309.69
24	\$366.78	\$366.78	\$282.42	\$282.42	\$402.20	\$402.20	\$402.95	\$402.95	\$309.69	\$309.69
25	\$368.25	\$368.25	\$283.55	\$283.55	\$403.81	\$403.81	\$404.56	\$404.56	\$310.93	\$310.93
26	\$375.58	\$375.58	\$289.20	\$289.20	\$411.85	\$411.85	\$412.62	\$412.62	\$317.12	\$317.12
27	\$384.39	\$384.39	\$295.98	\$295.98	\$421.51	\$421.51	\$422.29	\$422.29	\$324.56	\$324.56
28	\$398.69	\$398.69	\$306.99	\$306.99	\$437.19	\$437.19	\$438.01	\$438.01	\$336.63	\$336.63
29	\$410.43	\$410.43	\$316.03	\$316.03	\$450.06	\$450.06	\$450.90	\$450.90	\$346.54	\$346.54
30	\$416.30	\$416.30	\$320.55	\$320.55	\$456.50	\$456.50	\$457.35	\$457.35	\$351.50	\$351.50
31	\$425.10	\$425.10	\$327.32	\$327.32	\$466.15	\$466.15	\$467.02	\$467.02	\$358.93	\$358.93
32	\$433.90	\$433.90	\$334.10	\$334.10	\$475.80	\$475.80	\$476.69	\$476.69	\$366.36	\$366.36
33	\$439.40	\$439.40	\$338.34	\$338.34	\$481.84	\$481.84	\$482.73	\$482.73	\$371.01	\$371.01
34	\$445.27	\$445.27	\$342.86	\$342.86	\$488.27	\$488.27	\$489.18	\$489.18	\$375.96	\$375.96
35	\$448.21	\$448.21	\$345.12	\$345.12	\$491.49	\$491.49	\$492.40	\$492.40	\$378.44	\$378.44
36	\$451.14	\$451.14	\$347.38	\$347.38	\$494.71	\$494.71	\$495.63	\$495.63	\$380.92	\$380.92
37	\$454.07	\$454.07	\$349.64	\$349.64	\$497.92	\$497.92	\$498.85	\$498.85	\$383.40	\$383.40
38	\$457.01	\$457.01	\$351.90	\$351.90	\$501.14	\$501.14	\$502.08	\$502.08	\$385.87	\$385.87
39	\$462.88	\$462.88	\$356.41	\$356.41	\$507.58	\$507.58	\$508.52	\$508.52	\$390.83	\$390.83
40	\$468.74	\$468.74	\$360.93	\$360.93	\$514.01	\$514.01	\$514.97	\$514.97	\$395.78	\$395.78
41	\$477.55	\$477.55	\$367.71	\$367.71	\$523.66	\$523.66	\$524.64	\$524.64	\$403.22	\$403.22
42	\$485.98	\$485.98	\$374.21	\$374.21	\$532.92	\$532.92	\$533.91	\$533.91	\$410.34	\$410.34
43	\$497.72	\$497.72	\$383.24	\$383.24	\$545.79	\$545.79	\$546.80	\$546.80	\$420.25	\$420.25
44	\$512.39	\$512.39	\$394.54	\$394.54	\$561.87	\$561.87	\$562.92	\$562.92	\$432.64	\$432.64
45	\$529.63	\$529.63	\$407.81	\$407.81	\$580.78	\$580.78	\$581.86	\$581.86	\$447.19	\$447.19
46	\$550.17	\$550.17	\$423.63	\$423.63	\$603.30	\$603.30	\$604.43	\$604.43	\$464.54	\$464.54
47	\$573.28	\$573.28	\$441.42	\$441.42	\$628.64	\$628.64	\$629.81	\$629.81	\$484.05	\$484.05
48	\$599.69	\$599.69	\$461.76	\$461.76	\$657.60	\$657.60	\$658.82	\$658.82	\$506.34	\$506.34
49	\$625.73	\$625.73	\$481.81	\$481.81	\$686.15	\$686.15	\$687.43	\$687.43	\$528.33	\$528.33
50	\$655.07	\$655.07	\$504.40	\$504.40	\$718.33	\$718.33	\$719.67	\$719.67	\$553.11	\$553.11
51	\$684.04	\$684.04	\$526.71	\$526.71	\$750.10	\$750.10	\$751.50	\$751.50	\$577.57	\$577.57
52	\$715.95	\$715.95	\$551.28	\$551.28	\$785.09	\$785.09	\$786.56	\$786.56	\$604.51	\$604.51
53	\$748.23	\$748.23	\$576.14	\$576.14	\$820.49	\$820.49	\$822.02	\$822.02	\$631.77	\$631.77
54	\$783.08	\$783.08	\$602.97	\$602.97	\$858.70	\$858.70	\$860.30	\$860.30	\$661.19	\$661.19
55	\$817.92	\$817.92	\$629.80	\$629.80	\$896.91	\$896.91	\$898.58	\$898.58	\$690.61	\$690.61
56	\$855.70	\$855.70	\$658.89	\$658.89	\$938.33	\$938.33	\$940.08	\$940.08	\$722.51	\$722.51
57	\$893.84	\$893.84	\$688.26	\$688.26	\$980.16	\$980.16	\$981.99	\$981.99	\$754.71	\$754.71
58	\$934.56	\$934.56	\$719.61	\$719.61	\$1,024.81	\$1,024.81	\$1,026.72	\$1,026.72	\$789.09	\$789.09
59	\$954.73	\$954.73	\$735.14	\$735.14	\$1,046.93	\$1,046.93	\$1,048.88	\$1,048.88	\$806.12	\$806.12
60	\$995.44	\$995.44	\$766.49	\$766.49	\$1,091.57	\$1,091.57	\$1,093.61	\$1,093.61	\$840.50	\$840.50
61	\$1,030.65	\$1,030.65	\$793.60	\$793.60	\$1,130.18	\$1,130.18	\$1,132.29	\$1,132.29	\$870.23	\$870.23
62	\$1,053.76	\$1,053.76	\$811.39	\$811.39	\$1,155.52	\$1,155.52	\$1,157.68	\$1,157.68	\$889.74	\$889.74
63	\$1,082.73	\$1,082.73	\$833.70	\$833.70	\$1,187.29	\$1,187.29	\$1,189.51	\$1,189.51	\$914.20	\$914.20
64+	\$1,100.34	\$1,100.34	\$847.26	\$847.26	\$1,206.60	\$1,206.60	\$1,208.85	\$1,208.85	\$929.07	\$929.07

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290026		55957PA0300003		55957PA0300004		55957PA0300005	
Plan Marketing Name =>	BlueCare Custom PPO Silver 12		AffordaBlue Gold 2		AffordaBlue Gold 3		AffordaBlue Silver 1	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-AB/COMP/SM-1		FPLIC-AB/COMP/SM-1		FPLIC-AB/COMP/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U	
Metal =>	Silver		Gold		Gold		Silver	
Deductible =>	\$2,600		\$1,000/\$3,000		\$500/\$3,000		\$3,000/\$7,000	
Coinsurance =>	70%		100%/70%		100%/70%		100%/60%	
Copays =>	\$50		\$45/70%		\$30/70%		\$60/60%	
OOP Maximum =>	\$8,150		\$6,500/\$7,900		\$6,500/\$7,900		\$7,000/\$8,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$237.36	\$237.36	\$266.92	\$266.92	\$272.48	\$272.48	\$223.60	\$223.60
15	\$258.45	\$258.45	\$290.65	\$290.65	\$296.70	\$296.70	\$243.48	\$243.48
16	\$266.52	\$266.52	\$299.72	\$299.72	\$305.96	\$305.96	\$251.08	\$251.08
17	\$274.59	\$274.59	\$308.79	\$308.79	\$315.22	\$315.22	\$258.68	\$258.68
18	\$283.28	\$283.28	\$318.56	\$318.56	\$325.19	\$325.19	\$266.86	\$266.86
19	\$291.96	\$291.96	\$328.33	\$328.33	\$335.17	\$335.17	\$275.04	\$275.04
20	\$300.96	\$300.96	\$338.45	\$338.45	\$345.49	\$345.49	\$283.52	\$283.52
21	\$310.27	\$310.27	\$348.92	\$348.92	\$356.18	\$356.18	\$292.29	\$292.29
22	\$310.27	\$310.27	\$348.92	\$348.92	\$356.18	\$356.18	\$292.29	\$292.29
23	\$310.27	\$310.27	\$348.92	\$348.92	\$356.18	\$356.18	\$292.29	\$292.29
24	\$310.27	\$310.27	\$348.92	\$348.92	\$356.18	\$356.18	\$292.29	\$292.29
25	\$311.51	\$311.51	\$350.32	\$350.32	\$357.60	\$357.60	\$293.46	\$293.46
26	\$317.72	\$317.72	\$357.29	\$357.29	\$364.73	\$364.73	\$299.30	\$299.30
27	\$325.16	\$325.16	\$365.67	\$365.67	\$373.28	\$373.28	\$306.32	\$306.32
28	\$337.26	\$337.26	\$379.28	\$379.28	\$387.17	\$387.17	\$317.72	\$317.72
29	\$347.19	\$347.19	\$390.44	\$390.44	\$398.57	\$398.57	\$327.07	\$327.07
30	\$352.16	\$352.16	\$396.02	\$396.02	\$404.26	\$404.26	\$331.75	\$331.75
31	\$359.60	\$359.60	\$404.40	\$404.40	\$412.81	\$412.81	\$338.76	\$338.76
32	\$367.05	\$367.05	\$412.77	\$412.77	\$421.36	\$421.36	\$345.78	\$345.78
33	\$371.70	\$371.70	\$418.01	\$418.01	\$426.70	\$426.70	\$350.16	\$350.16
34	\$376.67	\$376.67	\$423.59	\$423.59	\$432.40	\$432.40	\$354.84	\$354.84
35	\$379.15	\$379.15	\$426.38	\$426.38	\$435.25	\$435.25	\$357.18	\$357.18
36	\$381.63	\$381.63	\$429.17	\$429.17	\$438.10	\$438.10	\$359.52	\$359.52
37	\$384.11	\$384.11	\$431.96	\$431.96	\$440.95	\$440.95	\$361.86	\$361.86
38	\$386.60	\$386.60	\$434.75	\$434.75	\$443.80	\$443.80	\$364.19	\$364.19
39	\$391.56	\$391.56	\$440.34	\$440.34	\$449.50	\$449.50	\$368.87	\$368.87
40	\$396.53	\$396.53	\$445.92	\$445.92	\$455.20	\$455.20	\$373.55	\$373.55
41	\$403.97	\$403.97	\$454.29	\$454.29	\$463.75	\$463.75	\$380.56	\$380.56
42	\$411.11	\$411.11	\$462.32	\$462.32	\$471.94	\$471.94	\$387.28	\$387.28
43	\$421.04	\$421.04	\$473.48	\$473.48	\$483.34	\$483.34	\$396.64	\$396.64
44	\$433.45	\$433.45	\$487.44	\$487.44	\$497.58	\$497.58	\$408.33	\$408.33
45	\$448.03	\$448.03	\$503.84	\$503.84	\$514.32	\$514.32	\$422.07	\$422.07
46	\$465.41	\$465.41	\$523.38	\$523.38	\$534.27	\$534.27	\$438.44	\$438.44
47	\$484.95	\$484.95	\$545.36	\$545.36	\$556.71	\$556.71	\$456.85	\$456.85
48	\$507.29	\$507.29	\$570.48	\$570.48	\$582.35	\$582.35	\$477.89	\$477.89
49	\$529.32	\$529.32	\$595.26	\$595.26	\$607.64	\$607.64	\$498.65	\$498.65
50	\$554.14	\$554.14	\$623.17	\$623.17	\$636.14	\$636.14	\$522.03	\$522.03
51	\$578.65	\$578.65	\$650.74	\$650.74	\$664.28	\$664.28	\$545.12	\$545.12
52	\$605.65	\$605.65	\$681.09	\$681.09	\$695.26	\$695.26	\$570.55	\$570.55
53	\$632.95	\$632.95	\$711.80	\$711.80	\$726.61	\$726.61	\$596.27	\$596.27
54	\$662.43	\$662.43	\$744.94	\$744.94	\$760.44	\$760.44	\$624.04	\$624.04
55	\$691.90	\$691.90	\$778.09	\$778.09	\$794.28	\$794.28	\$651.81	\$651.81
56	\$723.86	\$723.86	\$814.03	\$814.03	\$830.97	\$830.97	\$681.91	\$681.91
57	\$756.13	\$756.13	\$850.32	\$850.32	\$868.01	\$868.01	\$712.31	\$712.31
58	\$790.57	\$790.57	\$889.05	\$889.05	\$907.55	\$907.55	\$744.75	\$744.75
59	\$807.63	\$807.63	\$908.24	\$908.24	\$927.14	\$927.14	\$760.83	\$760.83
60	\$842.07	\$842.07	\$946.97	\$946.97	\$966.67	\$966.67	\$793.28	\$793.28
61	\$871.86	\$871.86	\$980.47	\$980.47	\$1,000.87	\$1,000.87	\$821.33	\$821.33
62	\$891.41	\$891.41	\$1,002.45	\$1,002.45	\$1,023.31	\$1,023.31	\$839.75	\$839.75
63	\$915.92	\$915.92	\$1,030.01	\$1,030.01	\$1,051.44	\$1,051.44	\$862.84	\$862.84
64+	\$930.81	\$930.81	\$1,046.76	\$1,046.76	\$1,068.54	\$1,068.54	\$876.87	\$876.87

Company Name: First Priority Life Insurance Co.

Market: Small Group

Product: PPO

Effective Date of Rates: July 1, 2020

Ending date of Rates:

September 30, 2020

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270007		55957PA0270016		55957PA0270002		55957PA0270006		55957PA0270017	
Plan Marketing Name =>	BlueCare PPO Platinum 12		BlueCare PPO Platinum 13		BlueCare PPO Platinum 2		BlueCare PPO Platinum 11		BlueCare PPO Gold 27	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$10		\$10		\$10		\$30	
OOP Maximum =>	\$3,500		\$5,000		\$3,000		\$2,500		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$457.71	\$457.71	\$452.58	\$452.58	\$450.06	\$450.06	\$439.19	\$439.19	\$397.82	\$397.82
15	\$498.39	\$498.39	\$492.81	\$492.81	\$490.07	\$490.07	\$478.23	\$478.23	\$433.18	\$433.18
16	\$513.95	\$513.95	\$508.19	\$508.19	\$505.37	\$505.37	\$493.15	\$493.15	\$446.71	\$446.71
17	\$529.50	\$529.50	\$523.57	\$523.57	\$520.66	\$520.66	\$508.08	\$508.08	\$460.23	\$460.23
18	\$546.26	\$546.26	\$540.14	\$540.14	\$537.14	\$537.14	\$524.15	\$524.15	\$474.79	\$474.79
19	\$563.01	\$563.01	\$556.71	\$556.71	\$553.61	\$553.61	\$540.23	\$540.23	\$489.35	\$489.35
20	\$580.36	\$580.36	\$573.86	\$573.86	\$570.67	\$570.67	\$556.88	\$556.88	\$504.43	\$504.43
21	\$598.31	\$598.31	\$591.61	\$591.61	\$588.32	\$588.32	\$574.10	\$574.10	\$520.03	\$520.03
22	\$598.31	\$598.31	\$591.61	\$591.61	\$588.32	\$588.32	\$574.10	\$574.10	\$520.03	\$520.03
23	\$598.31	\$598.31	\$591.61	\$591.61	\$588.32	\$588.32	\$574.10	\$574.10	\$520.03	\$520.03
24	\$598.31	\$598.31	\$591.61	\$591.61	\$588.32	\$588.32	\$574.10	\$574.10	\$520.03	\$520.03
25	\$600.70	\$600.70	\$593.98	\$593.98	\$590.67	\$590.67	\$576.40	\$576.40	\$522.11	\$522.11
26	\$612.67	\$612.67	\$605.81	\$605.81	\$602.44	\$602.44	\$587.88	\$587.88	\$532.51	\$532.51
27	\$627.03	\$627.03	\$620.01	\$620.01	\$616.56	\$616.56	\$601.66	\$601.66	\$544.99	\$544.99
28	\$650.36	\$650.36	\$643.08	\$643.08	\$639.50	\$639.50	\$624.05	\$624.05	\$565.27	\$565.27
29	\$669.51	\$669.51	\$662.01	\$662.01	\$658.33	\$658.33	\$642.42	\$642.42	\$581.91	\$581.91
30	\$679.08	\$679.08	\$671.48	\$671.48	\$667.74	\$667.74	\$651.60	\$651.60	\$590.23	\$590.23
31	\$693.44	\$693.44	\$685.68	\$685.68	\$681.86	\$681.86	\$665.38	\$665.38	\$602.71	\$602.71
32	\$707.80	\$707.80	\$699.87	\$699.87	\$695.98	\$695.98	\$679.16	\$679.16	\$615.20	\$615.20
33	\$716.78	\$716.78	\$708.75	\$708.75	\$704.81	\$704.81	\$687.77	\$687.77	\$623.00	\$623.00
34	\$726.35	\$726.35	\$718.21	\$718.21	\$714.22	\$714.22	\$696.96	\$696.96	\$631.32	\$631.32
35	\$731.13	\$731.13	\$722.95	\$722.95	\$718.93	\$718.93	\$701.55	\$701.55	\$635.48	\$635.48
36	\$735.92	\$735.92	\$727.68	\$727.68	\$723.63	\$723.63	\$706.14	\$706.14	\$639.64	\$639.64
37	\$740.71	\$740.71	\$732.41	\$732.41	\$728.34	\$728.34	\$710.74	\$710.74	\$643.80	\$643.80
38	\$745.49	\$745.49	\$737.15	\$737.15	\$733.05	\$733.05	\$715.33	\$715.33	\$647.96	\$647.96
39	\$755.07	\$755.07	\$746.61	\$746.61	\$742.46	\$742.46	\$724.51	\$724.51	\$656.28	\$656.28
40	\$764.64	\$764.64	\$756.08	\$756.08	\$751.87	\$751.87	\$733.70	\$733.70	\$664.60	\$664.60
41	\$779.00	\$779.00	\$770.28	\$770.28	\$765.99	\$765.99	\$747.48	\$747.48	\$677.08	\$677.08
42	\$792.76	\$792.76	\$783.88	\$783.88	\$779.52	\$779.52	\$760.68	\$760.68	\$689.04	\$689.04
43	\$811.91	\$811.91	\$802.81	\$802.81	\$798.35	\$798.35	\$779.05	\$779.05	\$705.68	\$705.68
44	\$835.84	\$835.84	\$826.48	\$826.48	\$821.88	\$821.88	\$802.02	\$802.02	\$726.48	\$726.48
45	\$863.96	\$863.96	\$854.28	\$854.28	\$849.53	\$849.53	\$829.00	\$829.00	\$750.92	\$750.92
46	\$897.47	\$897.47	\$887.42	\$887.42	\$882.48	\$882.48	\$861.15	\$861.15	\$780.05	\$780.05
47	\$935.16	\$935.16	\$924.69	\$924.69	\$919.54	\$919.54	\$897.32	\$897.32	\$812.81	\$812.81
48	\$978.24	\$978.24	\$967.28	\$967.28	\$961.90	\$961.90	\$938.65	\$938.65	\$850.25	\$850.25
49	\$1,020.72	\$1,020.72	\$1,009.29	\$1,009.29	\$1,003.67	\$1,003.67	\$979.41	\$979.41	\$887.17	\$887.17
50	\$1,068.58	\$1,068.58	\$1,056.62	\$1,056.62	\$1,050.74	\$1,050.74	\$1,025.34	\$1,025.34	\$928.77	\$928.77
51	\$1,115.85	\$1,115.85	\$1,103.35	\$1,103.35	\$1,097.22	\$1,097.22	\$1,070.70	\$1,070.70	\$969.86	\$969.86
52	\$1,167.90	\$1,167.90	\$1,154.82	\$1,154.82	\$1,148.40	\$1,148.40	\$1,120.64	\$1,120.64	\$1,015.10	\$1,015.10
53	\$1,220.55	\$1,220.55	\$1,206.88	\$1,206.88	\$1,200.17	\$1,200.17	\$1,171.16	\$1,171.16	\$1,060.86	\$1,060.86
54	\$1,277.39	\$1,277.39	\$1,263.09	\$1,263.09	\$1,256.06	\$1,256.06	\$1,225.70	\$1,225.70	\$1,110.26	\$1,110.26
55	\$1,334.23	\$1,334.23	\$1,319.29	\$1,319.29	\$1,311.95	\$1,311.95	\$1,280.24	\$1,280.24	\$1,159.67	\$1,159.67
56	\$1,395.86	\$1,395.86	\$1,380.23	\$1,380.23	\$1,372.55	\$1,372.55	\$1,339.38	\$1,339.38	\$1,213.23	\$1,213.23
57	\$1,458.08	\$1,458.08	\$1,441.75	\$1,441.75	\$1,433.74	\$1,433.74	\$1,399.08	\$1,399.08	\$1,267.31	\$1,267.31
58	\$1,524.49	\$1,524.49	\$1,507.42	\$1,507.42	\$1,499.04	\$1,499.04	\$1,462.81	\$1,462.81	\$1,325.04	\$1,325.04
59	\$1,557.40	\$1,557.40	\$1,539.96	\$1,539.96	\$1,531.40	\$1,531.40	\$1,494.38	\$1,494.38	\$1,353.64	\$1,353.64
60	\$1,623.81	\$1,623.81	\$1,605.63	\$1,605.63	\$1,596.70	\$1,596.70	\$1,558.11	\$1,558.11	\$1,411.36	\$1,411.36
61	\$1,681.25	\$1,681.25	\$1,662.42	\$1,662.42	\$1,653.18	\$1,653.18	\$1,613.22	\$1,613.22	\$1,461.28	\$1,461.28
62	\$1,718.94	\$1,718.94	\$1,699.70	\$1,699.70	\$1,690.24	\$1,690.24	\$1,649.39	\$1,649.39	\$1,494.05	\$1,494.05
63	\$1,766.21	\$1,766.21	\$1,746.43	\$1,746.43	\$1,736.72	\$1,736.72	\$1,694.74	\$1,694.74	\$1,535.13	\$1,535.13
64+	\$1,794.93	\$1,794.93	\$1,774.83	\$1,774.83	\$1,764.96	\$1,764.96	\$1,722.30	\$1,722.30	\$1,560.09	\$1,560.09

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270018		55957PA0270008		55957PA0270009		55957PA0270010		55957PA0270011	
Plan Marketing Name =>	BlueCare PPO Gold 15		BlueCare PPO Gold 12		BlueCare PPO Gold 18		BlueCare PPO Gold 19		BlueCare PPO Gold 24	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500		\$1,500		\$2,000	
Coinurance =>	80%		100%		100%		90%		100%	
Copays =>	\$20		\$35		\$20		\$25		\$20	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$367.87	\$367.87	\$380.82	\$380.82	\$380.28	\$380.28	\$369.28	\$369.28	\$374.31	\$374.31
15	\$400.57	\$400.57	\$414.68	\$414.68	\$414.08	\$414.08	\$402.11	\$402.11	\$407.58	\$407.58
16	\$413.08	\$413.08	\$427.62	\$427.62	\$427.01	\$427.01	\$414.66	\$414.66	\$420.30	\$420.30
17	\$425.58	\$425.58	\$440.56	\$440.56	\$439.93	\$439.93	\$427.21	\$427.21	\$433.02	\$433.02
18	\$439.04	\$439.04	\$454.50	\$454.50	\$453.85	\$453.85	\$440.72	\$440.72	\$446.72	\$446.72
19	\$452.51	\$452.51	\$468.44	\$468.44	\$467.77	\$467.77	\$454.24	\$454.24	\$460.42	\$460.42
20	\$466.45	\$466.45	\$482.88	\$482.88	\$482.19	\$482.19	\$468.24	\$468.24	\$474.61	\$474.61
21	\$480.88	\$480.88	\$497.81	\$497.81	\$497.10	\$497.10	\$482.72	\$482.72	\$489.29	\$489.29
22	\$480.88	\$480.88	\$497.81	\$497.81	\$497.10	\$497.10	\$482.72	\$482.72	\$489.29	\$489.29
23	\$480.88	\$480.88	\$497.81	\$497.81	\$497.10	\$497.10	\$482.72	\$482.72	\$489.29	\$489.29
24	\$480.88	\$480.88	\$497.81	\$497.81	\$497.10	\$497.10	\$482.72	\$482.72	\$489.29	\$489.29
25	\$482.80	\$482.80	\$499.80	\$499.80	\$499.09	\$499.09	\$484.65	\$484.65	\$491.25	\$491.25
26	\$492.42	\$492.42	\$509.76	\$509.76	\$509.03	\$509.03	\$494.31	\$494.31	\$501.03	\$501.03
27	\$503.96	\$503.96	\$521.70	\$521.70	\$520.96	\$520.96	\$505.89	\$505.89	\$512.78	\$512.78
28	\$522.72	\$522.72	\$541.12	\$541.12	\$540.35	\$540.35	\$524.72	\$524.72	\$531.86	\$531.86
29	\$538.10	\$538.10	\$557.05	\$557.05	\$556.25	\$556.25	\$540.16	\$540.16	\$547.52	\$547.52
30	\$545.80	\$545.80	\$565.01	\$565.01	\$564.21	\$564.21	\$547.89	\$547.89	\$555.34	\$555.34
31	\$557.34	\$557.34	\$576.96	\$576.96	\$576.14	\$576.14	\$559.47	\$559.47	\$567.09	\$567.09
32	\$568.88	\$568.88	\$588.91	\$588.91	\$588.07	\$588.07	\$571.06	\$571.06	\$578.83	\$578.83
33	\$576.09	\$576.09	\$596.38	\$596.38	\$595.53	\$595.53	\$578.30	\$578.30	\$586.17	\$586.17
34	\$583.79	\$583.79	\$604.34	\$604.34	\$603.48	\$603.48	\$586.02	\$586.02	\$594.00	\$594.00
35	\$587.64	\$587.64	\$608.32	\$608.32	\$607.46	\$607.46	\$589.88	\$589.88	\$597.91	\$597.91
36	\$591.48	\$591.48	\$612.31	\$612.31	\$611.43	\$611.43	\$593.75	\$593.75	\$601.83	\$601.83
37	\$595.33	\$595.33	\$616.29	\$616.29	\$615.41	\$615.41	\$597.61	\$597.61	\$605.74	\$605.74
38	\$599.18	\$599.18	\$620.27	\$620.27	\$619.39	\$619.39	\$601.47	\$601.47	\$609.66	\$609.66
39	\$606.87	\$606.87	\$628.24	\$628.24	\$627.34	\$627.34	\$609.19	\$609.19	\$617.48	\$617.48
40	\$614.56	\$614.56	\$636.20	\$636.20	\$635.29	\$635.29	\$616.92	\$616.92	\$625.31	\$625.31
41	\$626.11	\$626.11	\$648.15	\$648.15	\$647.22	\$647.22	\$628.50	\$628.50	\$637.06	\$637.06
42	\$637.17	\$637.17	\$659.60	\$659.60	\$658.66	\$658.66	\$639.60	\$639.60	\$648.31	\$648.31
43	\$652.55	\$652.55	\$675.53	\$675.53	\$674.56	\$674.56	\$655.05	\$655.05	\$663.97	\$663.97
44	\$671.79	\$671.79	\$695.44	\$695.44	\$694.45	\$694.45	\$674.36	\$674.36	\$683.54	\$683.54
45	\$694.39	\$694.39	\$718.84	\$718.84	\$717.81	\$717.81	\$697.05	\$697.05	\$706.53	\$706.53
46	\$721.32	\$721.32	\$746.72	\$746.72	\$745.65	\$745.65	\$724.08	\$724.08	\$733.94	\$733.94
47	\$751.62	\$751.62	\$778.08	\$778.08	\$776.97	\$776.97	\$754.49	\$754.49	\$764.76	\$764.76
48	\$786.24	\$786.24	\$813.92	\$813.92	\$812.76	\$812.76	\$789.25	\$789.25	\$799.99	\$799.99
49	\$820.38	\$820.38	\$849.26	\$849.26	\$848.05	\$848.05	\$823.52	\$823.52	\$834.73	\$834.73
50	\$858.85	\$858.85	\$889.09	\$889.09	\$887.82	\$887.82	\$862.14	\$862.14	\$873.87	\$873.87
51	\$896.84	\$896.84	\$928.42	\$928.42	\$927.09	\$927.09	\$900.27	\$900.27	\$912.53	\$912.53
52	\$938.68	\$938.68	\$971.73	\$971.73	\$970.34	\$970.34	\$942.27	\$942.27	\$955.09	\$955.09
53	\$981.00	\$981.00	\$1,015.53	\$1,015.53	\$1,014.08	\$1,014.08	\$984.75	\$984.75	\$998.15	\$998.15
54	\$1,026.68	\$1,026.68	\$1,062.82	\$1,062.82	\$1,061.31	\$1,061.31	\$1,030.61	\$1,030.61	\$1,044.63	\$1,044.63
55	\$1,072.36	\$1,072.36	\$1,110.12	\$1,110.12	\$1,108.53	\$1,108.53	\$1,076.47	\$1,076.47	\$1,091.12	\$1,091.12
56	\$1,121.89	\$1,121.89	\$1,161.39	\$1,161.39	\$1,159.73	\$1,159.73	\$1,126.19	\$1,126.19	\$1,141.51	\$1,141.51
57	\$1,171.90	\$1,171.90	\$1,213.16	\$1,213.16	\$1,211.43	\$1,211.43	\$1,176.39	\$1,176.39	\$1,192.40	\$1,192.40
58	\$1,225.28	\$1,225.28	\$1,268.42	\$1,268.42	\$1,266.61	\$1,266.61	\$1,229.97	\$1,229.97	\$1,246.71	\$1,246.71
59	\$1,251.73	\$1,251.73	\$1,295.80	\$1,295.80	\$1,293.95	\$1,293.95	\$1,256.52	\$1,256.52	\$1,273.62	\$1,273.62
60	\$1,305.11	\$1,305.11	\$1,351.06	\$1,351.06	\$1,349.13	\$1,349.13	\$1,310.10	\$1,310.10	\$1,327.93	\$1,327.93
61	\$1,351.27	\$1,351.27	\$1,398.85	\$1,398.85	\$1,396.85	\$1,396.85	\$1,356.44	\$1,356.44	\$1,374.90	\$1,374.90
62	\$1,381.57	\$1,381.57	\$1,430.21	\$1,430.21	\$1,428.17	\$1,428.17	\$1,386.85	\$1,386.85	\$1,405.73	\$1,405.73
63	\$1,419.56	\$1,419.56	\$1,469.54	\$1,469.54	\$1,467.44	\$1,467.44	\$1,424.99	\$1,424.99	\$1,444.38	\$1,444.38
64+	\$1,442.64	\$1,442.64	\$1,493.43	\$1,493.43	\$1,491.30	\$1,491.30	\$1,448.16	\$1,448.16	\$1,467.87	\$1,467.87

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270030		55957PA0270031		55957PA0270032		55957PA0270028		55957PA0270029	
Plan Marketing Name =>	BlueCare PPO Gold 10		BlueCare PPO Gold 2		BlueCare PPO Gold 29		BlueCare PPO Gold 6		BlueCare PPO Gold 9	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$2,000		\$5,000		\$2,500		\$4,000	
Coinurance =>	100%		90%		100%		90%		100%	
Copays =>	\$45		\$45		\$30		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,100		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$371.45	\$371.45	\$356.94	\$356.94	\$351.21	\$351.21	\$351.85	\$351.85	\$347.92	\$347.92
15	\$404.46	\$404.46	\$388.67	\$388.67	\$382.43	\$382.43	\$383.12	\$383.12	\$378.85	\$378.85
16	\$417.09	\$417.09	\$400.80	\$400.80	\$394.37	\$394.37	\$395.08	\$395.08	\$390.67	\$390.67
17	\$429.71	\$429.71	\$412.93	\$412.93	\$406.30	\$406.30	\$407.04	\$407.04	\$402.50	\$402.50
18	\$443.31	\$443.31	\$426.00	\$426.00	\$419.16	\$419.16	\$419.92	\$419.92	\$415.23	\$415.23
19	\$456.90	\$456.90	\$439.06	\$439.06	\$432.01	\$432.01	\$432.79	\$432.79	\$427.97	\$427.97
20	\$470.98	\$470.98	\$452.59	\$452.59	\$445.33	\$445.33	\$446.13	\$446.13	\$441.16	\$441.16
21	\$485.55	\$485.55	\$466.59	\$466.59	\$459.10	\$459.10	\$459.93	\$459.93	\$454.80	\$454.80
22	\$485.55	\$485.55	\$466.59	\$466.59	\$459.10	\$459.10	\$459.93	\$459.93	\$454.80	\$454.80
23	\$485.55	\$485.55	\$466.59	\$466.59	\$459.10	\$459.10	\$459.93	\$459.93	\$454.80	\$454.80
24	\$485.55	\$485.55	\$466.59	\$466.59	\$459.10	\$459.10	\$459.93	\$459.93	\$454.80	\$454.80
25	\$487.49	\$487.49	\$468.46	\$468.46	\$460.94	\$460.94	\$461.77	\$461.77	\$456.62	\$456.62
26	\$497.20	\$497.20	\$477.79	\$477.79	\$470.12	\$470.12	\$470.97	\$470.97	\$465.72	\$465.72
27	\$508.86	\$508.86	\$488.99	\$488.99	\$481.14	\$481.14	\$482.01	\$482.01	\$476.63	\$476.63
28	\$527.79	\$527.79	\$507.18	\$507.18	\$499.04	\$499.04	\$499.94	\$499.94	\$494.37	\$494.37
29	\$543.33	\$543.33	\$522.11	\$522.11	\$513.73	\$513.73	\$514.66	\$514.66	\$508.92	\$508.92
30	\$551.10	\$551.10	\$529.58	\$529.58	\$521.08	\$521.08	\$522.02	\$522.02	\$516.20	\$516.20
31	\$562.75	\$562.75	\$540.78	\$540.78	\$532.10	\$532.10	\$533.06	\$533.06	\$527.11	\$527.11
32	\$574.41	\$574.41	\$551.98	\$551.98	\$543.12	\$543.12	\$544.10	\$544.10	\$538.03	\$538.03
33	\$581.69	\$581.69	\$558.97	\$558.97	\$550.00	\$550.00	\$551.00	\$551.00	\$544.85	\$544.85
34	\$589.46	\$589.46	\$566.44	\$566.44	\$557.35	\$557.35	\$558.36	\$558.36	\$552.13	\$552.13
35	\$593.34	\$593.34	\$570.17	\$570.17	\$561.02	\$561.02	\$562.03	\$562.03	\$555.77	\$555.77
36	\$597.23	\$597.23	\$573.91	\$573.91	\$564.69	\$564.69	\$565.71	\$565.71	\$559.40	\$559.40
37	\$601.11	\$601.11	\$577.64	\$577.64	\$568.37	\$568.37	\$569.39	\$569.39	\$563.04	\$563.04
38	\$605.00	\$605.00	\$581.37	\$581.37	\$572.04	\$572.04	\$573.07	\$573.07	\$566.68	\$566.68
39	\$612.76	\$612.76	\$588.84	\$588.84	\$579.38	\$579.38	\$580.43	\$580.43	\$573.96	\$573.96
40	\$620.53	\$620.53	\$596.30	\$596.30	\$586.73	\$586.73	\$587.79	\$587.79	\$581.23	\$581.23
41	\$632.19	\$632.19	\$607.50	\$607.50	\$597.75	\$597.75	\$598.83	\$598.83	\$592.15	\$592.15
42	\$643.35	\$643.35	\$618.23	\$618.23	\$608.31	\$608.31	\$609.41	\$609.41	\$602.61	\$602.61
43	\$658.89	\$658.89	\$633.16	\$633.16	\$623.00	\$623.00	\$624.13	\$624.13	\$617.16	\$617.16
44	\$678.31	\$678.31	\$651.83	\$651.83	\$641.36	\$641.36	\$642.52	\$642.52	\$635.36	\$635.36
45	\$701.13	\$701.13	\$673.76	\$673.76	\$662.94	\$662.94	\$664.14	\$664.14	\$656.73	\$656.73
46	\$728.33	\$728.33	\$699.89	\$699.89	\$688.65	\$688.65	\$689.90	\$689.90	\$682.20	\$682.20
47	\$758.91	\$758.91	\$729.28	\$729.28	\$717.57	\$717.57	\$718.87	\$718.87	\$710.85	\$710.85
48	\$793.87	\$793.87	\$762.87	\$762.87	\$750.63	\$750.63	\$751.99	\$751.99	\$743.60	\$743.60
49	\$828.35	\$828.35	\$796.00	\$796.00	\$783.22	\$783.22	\$784.64	\$784.64	\$775.89	\$775.89
50	\$867.19	\$867.19	\$833.33	\$833.33	\$819.95	\$819.95	\$821.43	\$821.43	\$812.27	\$812.27
51	\$905.55	\$905.55	\$870.19	\$870.19	\$856.22	\$856.22	\$857.77	\$857.77	\$848.20	\$848.20
52	\$947.79	\$947.79	\$910.78	\$910.78	\$896.16	\$896.16	\$897.78	\$897.78	\$887.77	\$887.77
53	\$990.52	\$990.52	\$951.84	\$951.84	\$936.56	\$936.56	\$938.26	\$938.26	\$927.79	\$927.79
54	\$1,036.65	\$1,036.65	\$996.17	\$996.17	\$980.18	\$980.18	\$981.95	\$981.95	\$971.00	\$971.00
55	\$1,082.78	\$1,082.78	\$1,040.50	\$1,040.50	\$1,023.79	\$1,023.79	\$1,025.64	\$1,025.64	\$1,014.20	\$1,014.20
56	\$1,132.79	\$1,132.79	\$1,088.55	\$1,088.55	\$1,071.08	\$1,071.08	\$1,073.02	\$1,073.02	\$1,061.05	\$1,061.05
57	\$1,183.29	\$1,183.29	\$1,137.08	\$1,137.08	\$1,118.83	\$1,118.83	\$1,120.85	\$1,120.85	\$1,108.35	\$1,108.35
58	\$1,237.18	\$1,237.18	\$1,188.87	\$1,188.87	\$1,169.79	\$1,169.79	\$1,171.90	\$1,171.90	\$1,158.83	\$1,158.83
59	\$1,263.89	\$1,263.89	\$1,214.53	\$1,214.53	\$1,195.04	\$1,195.04	\$1,197.20	\$1,197.20	\$1,183.84	\$1,183.84
60	\$1,317.78	\$1,317.78	\$1,266.33	\$1,266.33	\$1,246.00	\$1,246.00	\$1,248.25	\$1,248.25	\$1,234.33	\$1,234.33
61	\$1,364.40	\$1,364.40	\$1,311.12	\$1,311.12	\$1,290.07	\$1,290.07	\$1,292.40	\$1,292.40	\$1,277.99	\$1,277.99
62	\$1,394.99	\$1,394.99	\$1,340.51	\$1,340.51	\$1,318.99	\$1,318.99	\$1,321.38	\$1,321.38	\$1,306.64	\$1,306.64
63	\$1,433.34	\$1,433.34	\$1,377.37	\$1,377.37	\$1,355.26	\$1,355.26	\$1,357.71	\$1,357.71	\$1,342.57	\$1,342.57
64+	\$1,456.65	\$1,456.65	\$1,399.77	\$1,399.77	\$1,377.30	\$1,377.30	\$1,379.79	\$1,379.79	\$1,364.40	\$1,364.40

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290007		55957PA0290008		55957PA0290002		55957PA0290006		55957PA0290022	
Plan Marketing Name =>	BlueCare Custom PPO Platinum 12		BlueCare Custom PPO Platinum 13		BlueCare Custom PPO Platinum 2		BlueCare Custom PPO Platinum 11		BlueCare Custom PPO Gold 27	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$10		\$10		\$10		\$30	
OOP Maximum =>	\$3,500		\$5,000		\$3,000		\$2,500		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$352.44	\$352.44	\$348.49	\$348.49	\$346.55	\$346.55	\$338.18	\$338.18	\$306.32	\$306.32
15	\$383.76	\$383.76	\$379.46	\$379.46	\$377.36	\$377.36	\$368.24	\$368.24	\$333.55	\$333.55
16	\$395.74	\$395.74	\$391.31	\$391.31	\$389.14	\$389.14	\$379.73	\$379.73	\$343.96	\$343.96
17	\$407.72	\$407.72	\$403.15	\$403.15	\$400.91	\$400.91	\$391.22	\$391.22	\$354.37	\$354.37
18	\$420.62	\$420.62	\$415.91	\$415.91	\$413.60	\$413.60	\$403.60	\$403.60	\$365.58	\$365.58
19	\$433.52	\$433.52	\$428.66	\$428.66	\$426.28	\$426.28	\$415.98	\$415.98	\$376.80	\$376.80
20	\$446.88	\$446.88	\$441.87	\$441.87	\$439.42	\$439.42	\$428.80	\$428.80	\$388.41	\$388.41
21	\$460.70	\$460.70	\$455.54	\$455.54	\$453.01	\$453.01	\$442.06	\$442.06	\$400.42	\$400.42
22	\$460.70	\$460.70	\$455.54	\$455.54	\$453.01	\$453.01	\$442.06	\$442.06	\$400.42	\$400.42
23	\$460.70	\$460.70	\$455.54	\$455.54	\$453.01	\$453.01	\$442.06	\$442.06	\$400.42	\$400.42
24	\$460.70	\$460.70	\$455.54	\$455.54	\$453.01	\$453.01	\$442.06	\$442.06	\$400.42	\$400.42
25	\$462.54	\$462.54	\$457.36	\$457.36	\$454.82	\$454.82	\$443.83	\$443.83	\$402.02	\$402.02
26	\$471.76	\$471.76	\$466.47	\$466.47	\$463.88	\$463.88	\$452.67	\$452.67	\$410.03	\$410.03
27	\$482.81	\$482.81	\$477.41	\$477.41	\$474.75	\$474.75	\$463.28	\$463.28	\$419.64	\$419.64
28	\$500.78	\$500.78	\$495.17	\$495.17	\$492.42	\$492.42	\$480.52	\$480.52	\$435.26	\$435.26
29	\$515.52	\$515.52	\$509.75	\$509.75	\$506.92	\$506.92	\$494.67	\$494.67	\$448.07	\$448.07
30	\$522.89	\$522.89	\$517.04	\$517.04	\$514.17	\$514.17	\$501.74	\$501.74	\$454.48	\$454.48
31	\$533.95	\$533.95	\$527.97	\$527.97	\$525.04	\$525.04	\$512.35	\$512.35	\$464.09	\$464.09
32	\$545.01	\$545.01	\$538.90	\$538.90	\$535.91	\$535.91	\$522.96	\$522.96	\$473.70	\$473.70
33	\$551.92	\$551.92	\$545.74	\$545.74	\$542.71	\$542.71	\$529.59	\$529.59	\$479.70	\$479.70
34	\$559.29	\$559.29	\$553.03	\$553.03	\$549.95	\$549.95	\$536.66	\$536.66	\$486.11	\$486.11
35	\$562.98	\$562.98	\$556.67	\$556.67	\$553.58	\$553.58	\$540.20	\$540.20	\$489.31	\$489.31
36	\$566.66	\$566.66	\$560.31	\$560.31	\$557.20	\$557.20	\$543.73	\$543.73	\$492.52	\$492.52
37	\$570.35	\$570.35	\$563.96	\$563.96	\$560.83	\$560.83	\$547.27	\$547.27	\$495.72	\$495.72
38	\$574.03	\$574.03	\$567.60	\$567.60	\$564.45	\$564.45	\$550.81	\$550.81	\$498.92	\$498.92
39	\$581.40	\$581.40	\$574.89	\$574.89	\$571.70	\$571.70	\$557.88	\$557.88	\$505.33	\$505.33
40	\$588.77	\$588.77	\$582.18	\$582.18	\$578.95	\$578.95	\$564.95	\$564.95	\$511.74	\$511.74
41	\$599.83	\$599.83	\$593.11	\$593.11	\$589.82	\$589.82	\$575.56	\$575.56	\$521.35	\$521.35
42	\$610.43	\$610.43	\$603.59	\$603.59	\$600.24	\$600.24	\$585.73	\$585.73	\$530.56	\$530.56
43	\$625.17	\$625.17	\$618.17	\$618.17	\$614.73	\$614.73	\$599.88	\$599.88	\$543.37	\$543.37
44	\$643.60	\$643.60	\$636.39	\$636.39	\$632.85	\$632.85	\$617.56	\$617.56	\$559.39	\$559.39
45	\$665.25	\$665.25	\$657.80	\$657.80	\$654.15	\$654.15	\$638.33	\$638.33	\$578.21	\$578.21
46	\$691.05	\$691.05	\$683.31	\$683.31	\$679.52	\$679.52	\$663.09	\$663.09	\$600.63	\$600.63
47	\$720.07	\$720.07	\$712.01	\$712.01	\$708.05	\$708.05	\$690.94	\$690.94	\$625.86	\$625.86
48	\$753.24	\$753.24	\$744.81	\$744.81	\$740.67	\$740.67	\$722.77	\$722.77	\$654.69	\$654.69
49	\$785.95	\$785.95	\$777.15	\$777.15	\$772.84	\$772.84	\$754.15	\$754.15	\$683.12	\$683.12
50	\$822.81	\$822.81	\$813.59	\$813.59	\$809.08	\$809.08	\$789.52	\$789.52	\$715.15	\$715.15
51	\$859.21	\$859.21	\$849.58	\$849.58	\$844.86	\$844.86	\$824.44	\$824.44	\$746.78	\$746.78
52	\$899.29	\$899.29	\$889.21	\$889.21	\$884.28	\$884.28	\$862.90	\$862.90	\$781.62	\$781.62
53	\$939.83	\$939.83	\$929.30	\$929.30	\$924.14	\$924.14	\$901.80	\$901.80	\$816.86	\$816.86
54	\$983.59	\$983.59	\$972.58	\$972.58	\$967.18	\$967.18	\$943.80	\$943.80	\$854.90	\$854.90
55	\$1,027.36	\$1,027.36	\$1,015.85	\$1,015.85	\$1,010.21	\$1,010.21	\$985.79	\$985.79	\$892.94	\$892.94
56	\$1,074.81	\$1,074.81	\$1,062.77	\$1,062.77	\$1,056.87	\$1,056.87	\$1,031.33	\$1,031.33	\$934.18	\$934.18
57	\$1,122.73	\$1,122.73	\$1,110.15	\$1,110.15	\$1,103.99	\$1,103.99	\$1,077.30	\$1,077.30	\$975.82	\$975.82
58	\$1,173.86	\$1,173.86	\$1,160.72	\$1,160.72	\$1,154.27	\$1,154.27	\$1,126.37	\$1,126.37	\$1,020.27	\$1,020.27
59	\$1,199.20	\$1,199.20	\$1,185.77	\$1,185.77	\$1,179.19	\$1,179.19	\$1,150.68	\$1,150.68	\$1,042.29	\$1,042.29
60	\$1,250.34	\$1,250.34	\$1,236.34	\$1,236.34	\$1,229.47	\$1,229.47	\$1,199.75	\$1,199.75	\$1,086.74	\$1,086.74
61	\$1,294.57	\$1,294.57	\$1,280.07	\$1,280.07	\$1,272.96	\$1,272.96	\$1,242.19	\$1,242.19	\$1,125.18	\$1,125.18
62	\$1,323.59	\$1,323.59	\$1,308.77	\$1,308.77	\$1,301.50	\$1,301.50	\$1,270.04	\$1,270.04	\$1,150.41	\$1,150.41
63	\$1,359.99	\$1,359.99	\$1,344.75	\$1,344.75	\$1,337.29	\$1,337.29	\$1,304.96	\$1,304.96	\$1,182.04	\$1,182.04
64+	\$1,382.10	\$1,382.10	\$1,366.62	\$1,366.62	\$1,359.03	\$1,359.03	\$1,326.18	\$1,326.18	\$1,201.26	\$1,201.26

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290012		55957PA0290011		55957PA0290013		55957PA0290014		55957PA0290016	
Plan Marketing Name =>	BlueCare Custom PPO Gold 15		BlueCare Custom PPO Gold 12		BlueCare Custom PPO Gold 18		BlueCare Custom PPO Gold 19		BlueCare Custom PPO Gold 24	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500		\$1,500		\$2,000	
Coinurance =>	80%		100%		100%		90%		100%	
Copays =>	\$20		\$35		\$20		\$25		\$20	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.26	\$283.26	\$293.24	\$293.24	\$292.82	\$292.82	\$284.34	\$284.34	\$288.21	\$288.21
15	\$308.44	\$308.44	\$319.31	\$319.31	\$318.85	\$318.85	\$309.62	\$309.62	\$313.83	\$313.83
16	\$318.07	\$318.07	\$329.27	\$329.27	\$328.80	\$328.80	\$319.28	\$319.28	\$323.63	\$323.63
17	\$327.70	\$327.70	\$339.24	\$339.24	\$338.75	\$338.75	\$328.95	\$328.95	\$333.42	\$333.42
18	\$338.07	\$338.07	\$349.97	\$349.97	\$349.47	\$349.47	\$339.35	\$339.35	\$343.97	\$343.97
19	\$348.43	\$348.43	\$360.70	\$360.70	\$360.19	\$360.19	\$349.76	\$349.76	\$354.52	\$354.52
20	\$359.17	\$359.17	\$371.82	\$371.82	\$371.29	\$371.29	\$360.54	\$360.54	\$365.45	\$365.45
21	\$370.28	\$370.28	\$383.32	\$383.32	\$382.77	\$382.77	\$371.69	\$371.69	\$376.75	\$376.75
22	\$370.28	\$370.28	\$383.32	\$383.32	\$382.77	\$382.77	\$371.69	\$371.69	\$376.75	\$376.75
23	\$370.28	\$370.28	\$383.32	\$383.32	\$382.77	\$382.77	\$371.69	\$371.69	\$376.75	\$376.75
24	\$370.28	\$370.28	\$383.32	\$383.32	\$382.77	\$382.77	\$371.69	\$371.69	\$376.75	\$376.75
25	\$371.76	\$371.76	\$384.85	\$384.85	\$384.30	\$384.30	\$373.18	\$373.18	\$378.26	\$378.26
26	\$379.17	\$379.17	\$392.52	\$392.52	\$391.96	\$391.96	\$380.61	\$380.61	\$385.79	\$385.79
27	\$388.05	\$388.05	\$401.72	\$401.72	\$401.14	\$401.14	\$389.53	\$389.53	\$394.83	\$394.83
28	\$402.49	\$402.49	\$416.67	\$416.67	\$416.07	\$416.07	\$404.03	\$404.03	\$409.53	\$409.53
29	\$414.34	\$414.34	\$428.94	\$428.94	\$428.32	\$428.32	\$415.92	\$415.92	\$421.58	\$421.58
30	\$420.27	\$420.27	\$435.07	\$435.07	\$434.44	\$434.44	\$421.87	\$421.87	\$427.61	\$427.61
31	\$429.15	\$429.15	\$444.27	\$444.27	\$443.63	\$443.63	\$430.79	\$430.79	\$436.65	\$436.65
32	\$438.04	\$438.04	\$453.47	\$453.47	\$452.82	\$452.82	\$439.71	\$439.71	\$445.70	\$445.70
33	\$443.60	\$443.60	\$459.22	\$459.22	\$458.56	\$458.56	\$445.28	\$445.28	\$451.35	\$451.35
34	\$449.52	\$449.52	\$465.35	\$465.35	\$464.68	\$464.68	\$451.23	\$451.23	\$457.37	\$457.37
35	\$452.48	\$452.48	\$468.42	\$468.42	\$467.74	\$467.74	\$454.21	\$454.21	\$460.39	\$460.39
36	\$455.44	\$455.44	\$471.48	\$471.48	\$470.81	\$470.81	\$457.18	\$457.18	\$463.40	\$463.40
37	\$458.41	\$458.41	\$474.55	\$474.55	\$473.87	\$473.87	\$460.15	\$460.15	\$466.42	\$466.42
38	\$461.37	\$461.37	\$477.62	\$477.62	\$476.93	\$476.93	\$463.13	\$463.13	\$469.43	\$469.43
39	\$467.29	\$467.29	\$483.75	\$483.75	\$483.06	\$483.06	\$469.07	\$469.07	\$475.46	\$475.46
40	\$473.22	\$473.22	\$489.88	\$489.88	\$489.18	\$489.18	\$475.02	\$475.02	\$481.49	\$481.49
41	\$482.10	\$482.10	\$499.08	\$499.08	\$498.37	\$498.37	\$483.94	\$483.94	\$490.53	\$490.53
42	\$490.62	\$490.62	\$507.90	\$507.90	\$507.17	\$507.17	\$492.49	\$492.49	\$499.19	\$499.19
43	\$502.47	\$502.47	\$520.17	\$520.17	\$519.42	\$519.42	\$504.38	\$504.38	\$511.25	\$511.25
44	\$517.28	\$517.28	\$535.50	\$535.50	\$534.73	\$534.73	\$519.25	\$519.25	\$526.32	\$526.32
45	\$534.68	\$534.68	\$553.51	\$553.51	\$552.72	\$552.72	\$536.72	\$536.72	\$544.03	\$544.03
46	\$555.42	\$555.42	\$574.98	\$574.98	\$574.16	\$574.16	\$557.54	\$557.54	\$565.13	\$565.13
47	\$578.75	\$578.75	\$599.13	\$599.13	\$598.27	\$598.27	\$580.95	\$580.95	\$588.86	\$588.86
48	\$605.41	\$605.41	\$626.73	\$626.73	\$625.83	\$625.83	\$607.71	\$607.71	\$615.99	\$615.99
49	\$631.70	\$631.70	\$653.94	\$653.94	\$653.01	\$653.01	\$634.10	\$634.10	\$642.74	\$642.74
50	\$661.32	\$661.32	\$684.61	\$684.61	\$683.63	\$683.63	\$663.84	\$663.84	\$672.88	\$672.88
51	\$690.57	\$690.57	\$714.89	\$714.89	\$713.87	\$713.87	\$693.20	\$693.20	\$702.64	\$702.64
52	\$722.79	\$722.79	\$748.24	\$748.24	\$747.17	\$747.17	\$725.54	\$725.54	\$735.42	\$735.42
53	\$755.37	\$755.37	\$781.97	\$781.97	\$780.85	\$780.85	\$758.25	\$758.25	\$768.57	\$768.57
54	\$790.55	\$790.55	\$818.39	\$818.39	\$817.21	\$817.21	\$793.56	\$793.56	\$804.36	\$804.36
55	\$825.72	\$825.72	\$854.80	\$854.80	\$853.58	\$853.58	\$828.87	\$828.87	\$840.15	\$840.15
56	\$863.86	\$863.86	\$894.29	\$894.29	\$893.00	\$893.00	\$867.15	\$867.15	\$878.96	\$878.96
57	\$902.37	\$902.37	\$934.15	\$934.15	\$932.81	\$932.81	\$905.81	\$905.81	\$918.14	\$918.14
58	\$943.47	\$943.47	\$976.70	\$976.70	\$975.30	\$975.30	\$947.07	\$947.07	\$959.96	\$959.96
59	\$963.84	\$963.84	\$997.78	\$997.78	\$996.35	\$996.35	\$967.51	\$967.51	\$980.68	\$980.68
60	\$1,004.94	\$1,004.94	\$1,040.33	\$1,040.33	\$1,038.84	\$1,038.84	\$1,008.77	\$1,008.77	\$1,022.50	\$1,022.50
61	\$1,040.49	\$1,040.49	\$1,077.13	\$1,077.13	\$1,075.58	\$1,075.58	\$1,044.45	\$1,044.45	\$1,058.67	\$1,058.67
62	\$1,063.81	\$1,063.81	\$1,101.28	\$1,101.28	\$1,099.70	\$1,099.70	\$1,067.87	\$1,067.87	\$1,082.40	\$1,082.40
63	\$1,093.07	\$1,093.07	\$1,131.56	\$1,131.56	\$1,129.94	\$1,129.94	\$1,097.23	\$1,097.23	\$1,112.17	\$1,112.17
64+	\$1,110.84	\$1,110.84	\$1,149.96	\$1,149.96	\$1,148.31	\$1,148.31	\$1,115.07	\$1,115.07	\$1,130.25	\$1,130.25

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290029		55957PA0290030		55957PA0290031		55957PA0290032		55957PA0290033	
Plan Marketing Name =>	BlueCare Custom PPO Gold 10		BlueCare Custom PPO Gold 2		BlueCare Custom PPO Gold 6		BlueCare Custom PPO Gold 9		BlueCare Custom PPO Gold 29	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$2,000		\$2,500		\$4,000		\$5,000	
Coinurance =>	100%		90%		90%		100%		100%	
Copays =>	\$45		\$45		\$25		\$25		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$286.01	\$286.01	\$274.84	\$274.84	\$270.92	\$270.92	\$267.90	\$267.90	\$270.44	\$270.44
15	\$311.43	\$311.43	\$299.27	\$299.27	\$295.01	\$295.01	\$291.72	\$291.72	\$294.47	\$294.47
16	\$321.15	\$321.15	\$308.61	\$308.61	\$304.21	\$304.21	\$300.82	\$300.82	\$303.67	\$303.67
17	\$330.87	\$330.87	\$317.95	\$317.95	\$313.42	\$313.42	\$309.93	\$309.93	\$312.86	\$312.86
18	\$341.34	\$341.34	\$328.01	\$328.01	\$323.34	\$323.34	\$319.73	\$319.73	\$322.75	\$322.75
19	\$351.81	\$351.81	\$338.07	\$338.07	\$333.26	\$333.26	\$329.54	\$329.54	\$332.65	\$332.65
20	\$362.65	\$362.65	\$348.49	\$348.49	\$343.53	\$343.53	\$339.69	\$339.69	\$342.90	\$342.90
21	\$373.87	\$373.87	\$359.27	\$359.27	\$354.15	\$354.15	\$350.20	\$350.20	\$353.51	\$353.51
22	\$373.87	\$373.87	\$359.27	\$359.27	\$354.15	\$354.15	\$350.20	\$350.20	\$353.51	\$353.51
23	\$373.87	\$373.87	\$359.27	\$359.27	\$354.15	\$354.15	\$350.20	\$350.20	\$353.51	\$353.51
24	\$373.87	\$373.87	\$359.27	\$359.27	\$354.15	\$354.15	\$350.20	\$350.20	\$353.51	\$353.51
25	\$375.37	\$375.37	\$360.71	\$360.71	\$355.57	\$355.57	\$351.60	\$351.60	\$354.92	\$354.92
26	\$382.84	\$382.84	\$367.89	\$367.89	\$362.65	\$362.65	\$358.60	\$358.60	\$361.99	\$361.99
27	\$391.82	\$391.82	\$376.51	\$376.51	\$371.15	\$371.15	\$367.01	\$367.01	\$370.48	\$370.48
28	\$406.40	\$406.40	\$390.53	\$390.53	\$384.96	\$384.96	\$380.67	\$380.67	\$384.27	\$384.27
29	\$418.36	\$418.36	\$402.02	\$402.02	\$396.29	\$396.29	\$391.87	\$391.87	\$395.58	\$395.58
30	\$424.34	\$424.34	\$407.77	\$407.77	\$401.96	\$401.96	\$397.48	\$397.48	\$401.23	\$401.23
31	\$433.32	\$433.32	\$416.39	\$416.39	\$410.46	\$410.46	\$405.88	\$405.88	\$409.72	\$409.72
32	\$442.29	\$442.29	\$425.02	\$425.02	\$418.96	\$418.96	\$414.29	\$414.29	\$418.20	\$418.20
33	\$447.90	\$447.90	\$430.41	\$430.41	\$424.27	\$424.27	\$419.54	\$419.54	\$423.50	\$423.50
34	\$453.88	\$453.88	\$436.15	\$436.15	\$429.94	\$429.94	\$425.14	\$425.14	\$429.16	\$429.16
35	\$456.87	\$456.87	\$439.03	\$439.03	\$432.77	\$432.77	\$427.94	\$427.94	\$431.99	\$431.99
36	\$459.86	\$459.86	\$441.90	\$441.90	\$435.60	\$435.60	\$430.75	\$430.75	\$434.82	\$434.82
37	\$462.85	\$462.85	\$444.78	\$444.78	\$438.44	\$438.44	\$433.55	\$433.55	\$437.65	\$437.65
38	\$465.84	\$465.84	\$447.65	\$447.65	\$441.27	\$441.27	\$436.35	\$436.35	\$440.47	\$440.47
39	\$471.82	\$471.82	\$453.40	\$453.40	\$446.94	\$446.94	\$441.95	\$441.95	\$446.13	\$446.13
40	\$477.81	\$477.81	\$459.15	\$459.15	\$452.60	\$452.60	\$447.56	\$447.56	\$451.79	\$451.79
41	\$486.78	\$486.78	\$467.77	\$467.77	\$461.10	\$461.10	\$455.96	\$455.96	\$460.27	\$460.27
42	\$495.38	\$495.38	\$476.03	\$476.03	\$469.25	\$469.25	\$464.02	\$464.02	\$468.40	\$468.40
43	\$507.34	\$507.34	\$487.53	\$487.53	\$480.58	\$480.58	\$475.22	\$475.22	\$479.71	\$479.71
44	\$522.30	\$522.30	\$501.90	\$501.90	\$494.75	\$494.75	\$489.23	\$489.23	\$493.85	\$493.85
45	\$539.87	\$539.87	\$518.79	\$518.79	\$511.39	\$511.39	\$505.69	\$505.69	\$510.47	\$510.47
46	\$560.81	\$560.81	\$538.91	\$538.91	\$531.23	\$531.23	\$525.30	\$525.30	\$530.27	\$530.27
47	\$584.36	\$584.36	\$561.54	\$561.54	\$553.54	\$553.54	\$547.36	\$547.36	\$552.54	\$552.54
48	\$611.28	\$611.28	\$587.41	\$587.41	\$579.04	\$579.04	\$572.58	\$572.58	\$577.99	\$577.99
49	\$637.82	\$637.82	\$612.91	\$612.91	\$604.18	\$604.18	\$597.44	\$597.44	\$603.09	\$603.09
50	\$667.73	\$667.73	\$641.66	\$641.66	\$632.51	\$632.51	\$625.46	\$625.46	\$631.37	\$631.37
51	\$697.27	\$697.27	\$670.04	\$670.04	\$660.49	\$660.49	\$653.12	\$653.12	\$659.30	\$659.30
52	\$729.79	\$729.79	\$701.30	\$701.30	\$691.30	\$691.30	\$683.59	\$683.59	\$690.05	\$690.05
53	\$762.69	\$762.69	\$732.91	\$732.91	\$722.47	\$722.47	\$714.41	\$714.41	\$721.16	\$721.16
54	\$798.21	\$798.21	\$767.04	\$767.04	\$756.11	\$756.11	\$747.68	\$747.68	\$754.74	\$754.74
55	\$833.73	\$833.73	\$801.17	\$801.17	\$789.75	\$789.75	\$780.95	\$780.95	\$788.33	\$788.33
56	\$872.24	\$872.24	\$838.18	\$838.18	\$826.23	\$826.23	\$817.02	\$817.02	\$824.74	\$824.74
57	\$911.12	\$911.12	\$875.54	\$875.54	\$863.06	\$863.06	\$853.44	\$853.44	\$861.50	\$861.50
58	\$952.62	\$952.62	\$915.42	\$915.42	\$902.37	\$902.37	\$892.31	\$892.31	\$900.74	\$900.74
59	\$973.18	\$973.18	\$935.18	\$935.18	\$921.85	\$921.85	\$911.57	\$911.57	\$920.19	\$920.19
60	\$1,014.68	\$1,014.68	\$975.06	\$975.06	\$961.16	\$961.16	\$950.44	\$950.44	\$959.43	\$959.43
61	\$1,050.57	\$1,050.57	\$1,009.55	\$1,009.55	\$995.16	\$995.16	\$984.06	\$984.06	\$993.36	\$993.36
62	\$1,074.13	\$1,074.13	\$1,032.18	\$1,032.18	\$1,017.47	\$1,017.47	\$1,006.12	\$1,006.12	\$1,015.63	\$1,015.63
63	\$1,103.66	\$1,103.66	\$1,060.57	\$1,060.57	\$1,045.45	\$1,045.45	\$1,033.79	\$1,033.79	\$1,043.56	\$1,043.56
64+	\$1,121.61	\$1,121.61	\$1,077.81	\$1,077.81	\$1,062.45	\$1,062.45	\$1,050.60	\$1,050.60	\$1,060.53	\$1,060.53

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0280001		55957PA0280002		55957PA0280003		55957PA0280004		55957PA0300001	
Plan Marketing Name =>	BlueCare QHD PPO Bronze 3		BlueCare QHD PPO Bronze 4		BlueCare QHD PPO Silver 1		BlueCare QHD PPO Gold 1		AffordaBlue Platinum1	
Form # =>	FPLIC-BC/HDHP/SM-1		FPLIC-BC/HDHP/SM-1		FPLIC-BC/HDHP/SM-1		FPLIC-BC/HDHP/SM-1		FPLIC-AB/COMP/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Bronze		Bronze		Silver		Gold		Platinum	
Deductible =>	\$4,750		\$5,500		\$2,100		\$1,500		\$250/\$750	
Coinsurance =>	60%		80%		80%		100%		100%/70%	
Copays =>	60%		80%		80%		\$20		\$20/70%	
OOP Maximum =>	\$6,650		\$6,650		\$6,700		\$3,000		\$2,000/\$6,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$288.36	\$288.36	\$287.70	\$287.70	\$329.93	\$329.93	\$384.93	\$384.93	\$316.47	\$316.47
15	\$313.99	\$313.99	\$313.27	\$313.27	\$359.26	\$359.26	\$419.14	\$419.14	\$344.60	\$344.60
16	\$323.79	\$323.79	\$323.05	\$323.05	\$370.47	\$370.47	\$432.22	\$432.22	\$355.36	\$355.36
17	\$333.59	\$333.59	\$332.83	\$332.83	\$381.68	\$381.68	\$445.31	\$445.31	\$366.12	\$366.12
18	\$344.15	\$344.15	\$343.36	\$343.36	\$393.76	\$393.76	\$459.39	\$459.39	\$377.70	\$377.70
19	\$354.70	\$354.70	\$353.89	\$353.89	\$405.83	\$405.83	\$473.48	\$473.48	\$389.28	\$389.28
20	\$365.63	\$365.63	\$364.80	\$364.80	\$418.34	\$418.34	\$488.07	\$488.07	\$401.28	\$401.28
21	\$376.94	\$376.94	\$376.08	\$376.08	\$431.28	\$431.28	\$503.17	\$503.17	\$413.69	\$413.69
22	\$376.94	\$376.94	\$376.08	\$376.08	\$431.28	\$431.28	\$503.17	\$503.17	\$413.69	\$413.69
23	\$376.94	\$376.94	\$376.08	\$376.08	\$431.28	\$431.28	\$503.17	\$503.17	\$413.69	\$413.69
24	\$376.94	\$376.94	\$376.08	\$376.08	\$431.28	\$431.28	\$503.17	\$503.17	\$413.69	\$413.69
25	\$378.45	\$378.45	\$377.58	\$377.58	\$433.01	\$433.01	\$505.18	\$505.18	\$415.34	\$415.34
26	\$385.99	\$385.99	\$385.11	\$385.11	\$441.63	\$441.63	\$515.25	\$515.25	\$423.62	\$423.62
27	\$395.03	\$395.03	\$394.13	\$394.13	\$451.98	\$451.98	\$527.32	\$527.32	\$433.55	\$433.55
28	\$409.73	\$409.73	\$408.80	\$408.80	\$468.80	\$468.80	\$546.95	\$546.95	\$449.68	\$449.68
29	\$421.80	\$421.80	\$420.83	\$420.83	\$482.60	\$482.60	\$563.05	\$563.05	\$462.92	\$462.92
30	\$427.83	\$427.83	\$426.85	\$426.85	\$489.50	\$489.50	\$571.10	\$571.10	\$469.54	\$469.54
31	\$436.87	\$436.87	\$435.88	\$435.88	\$499.85	\$499.85	\$583.17	\$583.17	\$479.47	\$479.47
32	\$445.92	\$445.92	\$444.90	\$444.90	\$510.20	\$510.20	\$595.25	\$595.25	\$489.40	\$489.40
33	\$451.57	\$451.57	\$450.54	\$450.54	\$516.67	\$516.67	\$602.80	\$602.80	\$495.60	\$495.60
34	\$457.61	\$457.61	\$456.56	\$456.56	\$523.57	\$523.57	\$610.85	\$610.85	\$502.22	\$502.22
35	\$460.62	\$460.62	\$459.57	\$459.57	\$527.02	\$527.02	\$614.87	\$614.87	\$505.53	\$505.53
36	\$463.64	\$463.64	\$462.58	\$462.58	\$530.47	\$530.47	\$618.90	\$618.90	\$508.84	\$508.84
37	\$466.65	\$466.65	\$465.59	\$465.59	\$533.92	\$533.92	\$622.92	\$622.92	\$512.15	\$512.15
38	\$469.67	\$469.67	\$468.60	\$468.60	\$537.37	\$537.37	\$626.95	\$626.95	\$515.46	\$515.46
39	\$475.70	\$475.70	\$474.61	\$474.61	\$544.28	\$544.28	\$635.00	\$635.00	\$522.08	\$522.08
40	\$481.73	\$481.73	\$480.63	\$480.63	\$551.18	\$551.18	\$643.05	\$643.05	\$528.70	\$528.70
41	\$490.78	\$490.78	\$489.66	\$489.66	\$561.53	\$561.53	\$655.13	\$655.13	\$538.62	\$538.62
42	\$499.45	\$499.45	\$498.31	\$498.31	\$571.45	\$571.45	\$666.70	\$666.70	\$548.14	\$548.14
43	\$511.51	\$511.51	\$510.34	\$510.34	\$585.25	\$585.25	\$682.80	\$682.80	\$561.38	\$561.38
44	\$526.59	\$526.59	\$525.38	\$525.38	\$602.50	\$602.50	\$702.93	\$702.93	\$577.92	\$577.92
45	\$544.30	\$544.30	\$543.06	\$543.06	\$622.77	\$622.77	\$726.58	\$726.58	\$597.37	\$597.37
46	\$565.41	\$565.41	\$564.12	\$564.12	\$646.92	\$646.92	\$754.76	\$754.76	\$620.54	\$620.54
47	\$589.16	\$589.16	\$587.81	\$587.81	\$674.09	\$674.09	\$786.45	\$786.45	\$646.60	\$646.60
48	\$616.30	\$616.30	\$614.89	\$614.89	\$705.14	\$705.14	\$822.68	\$822.68	\$676.38	\$676.38
49	\$643.06	\$643.06	\$641.59	\$641.59	\$735.76	\$735.76	\$858.41	\$858.41	\$705.76	\$705.76
50	\$673.21	\$673.21	\$671.68	\$671.68	\$770.27	\$770.27	\$898.66	\$898.66	\$738.85	\$738.85
51	\$702.99	\$702.99	\$701.39	\$701.39	\$804.34	\$804.34	\$938.41	\$938.41	\$771.53	\$771.53
52	\$735.79	\$735.79	\$734.11	\$734.11	\$841.86	\$841.86	\$982.19	\$982.19	\$807.52	\$807.52
53	\$768.96	\$768.96	\$767.20	\$767.20	\$879.81	\$879.81	\$1,026.47	\$1,026.47	\$843.93	\$843.93
54	\$804.77	\$804.77	\$802.93	\$802.93	\$920.78	\$920.78	\$1,074.27	\$1,074.27	\$883.23	\$883.23
55	\$840.58	\$840.58	\$838.66	\$838.66	\$961.75	\$961.75	\$1,122.07	\$1,122.07	\$922.53	\$922.53
56	\$879.40	\$879.40	\$877.39	\$877.39	\$1,006.18	\$1,006.18	\$1,173.90	\$1,173.90	\$965.14	\$965.14
57	\$918.60	\$918.60	\$916.51	\$916.51	\$1,051.03	\$1,051.03	\$1,226.23	\$1,226.23	\$1,008.16	\$1,008.16
58	\$960.44	\$960.44	\$958.25	\$958.25	\$1,098.90	\$1,098.90	\$1,282.08	\$1,282.08	\$1,054.08	\$1,054.08
59	\$981.17	\$981.17	\$978.94	\$978.94	\$1,122.62	\$1,122.62	\$1,309.75	\$1,309.75	\$1,076.84	\$1,076.84
60	\$1,023.02	\$1,023.02	\$1,020.68	\$1,020.68	\$1,170.49	\$1,170.49	\$1,365.60	\$1,365.60	\$1,122.75	\$1,122.75
61	\$1,059.20	\$1,059.20	\$1,056.78	\$1,056.78	\$1,211.90	\$1,211.90	\$1,413.91	\$1,413.91	\$1,162.47	\$1,162.47
62	\$1,082.95	\$1,082.95	\$1,080.48	\$1,080.48	\$1,239.07	\$1,239.07	\$1,445.61	\$1,445.61	\$1,188.53	\$1,188.53
63	\$1,112.73	\$1,112.73	\$1,110.19	\$1,110.19	\$1,273.14	\$1,273.14	\$1,485.36	\$1,485.36	\$1,221.21	\$1,221.21
64+	\$1,130.82	\$1,130.82	\$1,128.24	\$1,128.24	\$1,293.84	\$1,293.84	\$1,509.51	\$1,509.51	\$1,241.07	\$1,241.07

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300002		55957PA0370001		55957PA0370002		55957PA0380001		55957PA0270023	
Plan Marketing Name =>	AffordaBlue Gold Option 1		Lehigh Valley Flex Blue PPO \$500		Lehigh Valley Flex Blue PPO \$1250		Lehigh Valley Flex Blue PPO HDHP \$3000		BlueCare PPO Gold 28	
Form # =>	FPLIC-AB/COMP/SM-1		FPLIC-LV/PPO/SM-1		FPLIC-LV/PPO/SM-1		FPLIC-LV/HDHP/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		Q		Q		Q		U	
Metal =>	Gold		Gold		Gold		Silver		Gold	
Deductible =>	\$1,500/\$3,000		\$500/\$1,500		\$1,250/\$3,750		\$3,000/\$3,000		\$0	
Coinsurance =>	100%/70%		100%/70%		100%/70%		90%/70%		100%	
Copays =>	\$25/70%		\$30/\$65		\$25/\$60		90%/70%		\$40	
OOP Maximum =>	\$6,500/\$7,900		\$8,150/\$8,150		\$7,900/\$7,900		\$6,650/\$6,650		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$268.84	\$268.84	\$362.87	\$362.87	\$352.68	\$352.68	\$303.38	\$303.38	\$394.79	\$394.79
15	\$292.73	\$292.73	\$395.13	\$395.13	\$384.03	\$384.03	\$330.35	\$330.35	\$429.89	\$429.89
16	\$301.87	\$301.87	\$407.46	\$407.46	\$396.02	\$396.02	\$340.66	\$340.66	\$443.30	\$443.30
17	\$311.01	\$311.01	\$419.79	\$419.79	\$408.00	\$408.00	\$350.97	\$350.97	\$456.72	\$456.72
18	\$320.85	\$320.85	\$433.07	\$433.07	\$420.91	\$420.91	\$362.08	\$362.08	\$471.17	\$471.17
19	\$330.69	\$330.69	\$446.35	\$446.35	\$433.82	\$433.82	\$373.18	\$373.18	\$485.62	\$485.62
20	\$340.88	\$340.88	\$460.11	\$460.11	\$447.19	\$447.19	\$384.68	\$384.68	\$500.59	\$500.59
21	\$351.42	\$351.42	\$474.34	\$474.34	\$461.02	\$461.02	\$396.58	\$396.58	\$516.07	\$516.07
22	\$351.42	\$351.42	\$474.34	\$474.34	\$461.02	\$461.02	\$396.58	\$396.58	\$516.07	\$516.07
23	\$351.42	\$351.42	\$474.34	\$474.34	\$461.02	\$461.02	\$396.58	\$396.58	\$516.07	\$516.07
24	\$351.42	\$351.42	\$474.34	\$474.34	\$461.02	\$461.02	\$396.58	\$396.58	\$516.07	\$516.07
25	\$352.83	\$352.83	\$476.24	\$476.24	\$462.86	\$462.86	\$398.17	\$398.17	\$518.13	\$518.13
26	\$359.85	\$359.85	\$485.72	\$485.72	\$472.08	\$472.08	\$406.10	\$406.10	\$528.46	\$528.46
27	\$368.29	\$368.29	\$497.11	\$497.11	\$483.15	\$483.15	\$415.62	\$415.62	\$540.84	\$540.84
28	\$381.99	\$381.99	\$515.61	\$515.61	\$501.13	\$501.13	\$431.08	\$431.08	\$560.97	\$560.97
29	\$393.24	\$393.24	\$530.79	\$530.79	\$515.88	\$515.88	\$443.77	\$443.77	\$577.48	\$577.48
30	\$398.86	\$398.86	\$538.38	\$538.38	\$523.26	\$523.26	\$450.12	\$450.12	\$585.74	\$585.74
31	\$407.30	\$407.30	\$549.76	\$549.76	\$534.32	\$534.32	\$459.64	\$459.64	\$598.13	\$598.13
32	\$415.73	\$415.73	\$561.14	\$561.14	\$545.39	\$545.39	\$469.15	\$469.15	\$610.51	\$610.51
33	\$421.00	\$421.00	\$568.26	\$568.26	\$552.30	\$552.30	\$475.10	\$475.10	\$618.25	\$618.25
34	\$426.62	\$426.62	\$575.85	\$575.85	\$559.68	\$559.68	\$481.45	\$481.45	\$626.51	\$626.51
35	\$429.44	\$429.44	\$579.64	\$579.64	\$563.37	\$563.37	\$484.62	\$484.62	\$630.64	\$630.64
36	\$432.25	\$432.25	\$583.44	\$583.44	\$567.05	\$567.05	\$487.79	\$487.79	\$634.77	\$634.77
37	\$435.06	\$435.06	\$587.23	\$587.23	\$570.74	\$570.74	\$490.97	\$490.97	\$638.89	\$638.89
38	\$437.87	\$437.87	\$591.03	\$591.03	\$574.43	\$574.43	\$494.14	\$494.14	\$643.02	\$643.02
39	\$443.49	\$443.49	\$598.62	\$598.62	\$581.81	\$581.81	\$500.48	\$500.48	\$651.28	\$651.28
40	\$449.11	\$449.11	\$606.21	\$606.21	\$589.18	\$589.18	\$506.83	\$506.83	\$659.54	\$659.54
41	\$457.55	\$457.55	\$617.59	\$617.59	\$600.25	\$600.25	\$516.35	\$516.35	\$671.92	\$671.92
42	\$465.63	\$465.63	\$628.50	\$628.50	\$610.85	\$610.85	\$525.47	\$525.47	\$683.79	\$683.79
43	\$476.88	\$476.88	\$643.68	\$643.68	\$625.60	\$625.60	\$538.16	\$538.16	\$700.31	\$700.31
44	\$490.93	\$490.93	\$662.65	\$662.65	\$644.04	\$644.04	\$554.02	\$554.02	\$720.95	\$720.95
45	\$507.45	\$507.45	\$684.95	\$684.95	\$665.71	\$665.71	\$572.66	\$572.66	\$745.21	\$745.21
46	\$527.13	\$527.13	\$711.51	\$711.51	\$691.53	\$691.53	\$594.87	\$594.87	\$774.11	\$774.11
47	\$549.27	\$549.27	\$741.39	\$741.39	\$720.57	\$720.57	\$619.85	\$619.85	\$806.62	\$806.62
48	\$574.57	\$574.57	\$775.55	\$775.55	\$753.77	\$753.77	\$648.41	\$648.41	\$843.77	\$843.77
49	\$599.52	\$599.52	\$809.22	\$809.22	\$786.50	\$786.50	\$676.57	\$676.57	\$880.42	\$880.42
50	\$627.64	\$627.64	\$847.17	\$847.17	\$823.38	\$823.38	\$708.29	\$708.29	\$921.70	\$921.70
51	\$655.40	\$655.40	\$884.64	\$884.64	\$859.80	\$859.80	\$739.62	\$739.62	\$962.47	\$962.47
52	\$685.97	\$685.97	\$925.91	\$925.91	\$899.91	\$899.91	\$774.12	\$774.12	\$1,007.37	\$1,007.37
53	\$716.90	\$716.90	\$967.65	\$967.65	\$940.48	\$940.48	\$809.02	\$809.02	\$1,052.78	\$1,052.78
54	\$750.28	\$750.28	\$1,012.72	\$1,012.72	\$984.28	\$984.28	\$846.70	\$846.70	\$1,101.81	\$1,101.81
55	\$783.67	\$783.67	\$1,057.78	\$1,057.78	\$1,028.07	\$1,028.07	\$884.37	\$884.37	\$1,150.84	\$1,150.84
56	\$819.86	\$819.86	\$1,106.64	\$1,106.64	\$1,075.56	\$1,075.56	\$925.22	\$925.22	\$1,203.99	\$1,203.99
57	\$856.41	\$856.41	\$1,155.97	\$1,155.97	\$1,123.51	\$1,123.51	\$966.47	\$966.47	\$1,257.66	\$1,257.66
58	\$895.42	\$895.42	\$1,208.62	\$1,208.62	\$1,174.68	\$1,174.68	\$1,010.49	\$1,010.49	\$1,314.95	\$1,314.95
59	\$914.75	\$914.75	\$1,234.71	\$1,234.71	\$1,200.04	\$1,200.04	\$1,032.30	\$1,032.30	\$1,343.33	\$1,343.33
60	\$953.75	\$953.75	\$1,287.36	\$1,287.36	\$1,251.21	\$1,251.21	\$1,076.32	\$1,076.32	\$1,400.61	\$1,400.61
61	\$987.49	\$987.49	\$1,332.90	\$1,332.90	\$1,295.47	\$1,295.47	\$1,114.39	\$1,114.39	\$1,450.16	\$1,450.16
62	\$1,009.63	\$1,009.63	\$1,362.78	\$1,362.78	\$1,324.51	\$1,324.51	\$1,139.37	\$1,139.37	\$1,482.67	\$1,482.67
63	\$1,037.39	\$1,037.39	\$1,400.25	\$1,400.25	\$1,360.93	\$1,360.93	\$1,170.70	\$1,170.70	\$1,523.44	\$1,523.44
64+	\$1,054.26	\$1,054.26	\$1,423.02	\$1,423.02	\$1,383.06	\$1,383.06	\$1,189.74	\$1,189.74	\$1,548.21	\$1,548.21

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270024		55957PA0270026		55957PA0290024		55957PA0290025		55957PA0290027	
Plan Marketing Name =>	BlueCare PPO Silver 11		BlueCare PPO Silver 13		BlueCare Custom PPO Gold 28		BlueCare Custom PPO Silver 11		BlueCare Custom PPO Silver 13	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Silver		Gold		Silver		Silver	
Deductible =>	\$1,400		\$3,000		\$0		\$1,400		\$3,000	
Coinurance =>	50%		70%		100%		50%		70%	
Copays =>	\$60		\$60		\$40		\$60		\$60	
OOP Maximum =>	\$8,150		\$8,150		\$7,900		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$317.18	\$317.18	\$312.70	\$312.70	\$304.00	\$304.00	\$244.23	\$244.23	\$240.78	\$240.78
15	\$345.37	\$345.37	\$340.50	\$340.50	\$331.02	\$331.02	\$265.94	\$265.94	\$262.18	\$262.18
16	\$356.15	\$356.15	\$351.12	\$351.12	\$341.35	\$341.35	\$274.24	\$274.24	\$270.36	\$270.36
17	\$366.93	\$366.93	\$361.75	\$361.75	\$351.68	\$351.68	\$282.54	\$282.54	\$278.54	\$278.54
18	\$378.54	\$378.54	\$373.20	\$373.20	\$362.81	\$362.81	\$291.48	\$291.48	\$287.36	\$287.36
19	\$390.15	\$390.15	\$384.64	\$384.64	\$373.93	\$373.93	\$300.41	\$300.41	\$296.17	\$296.17
20	\$402.17	\$402.17	\$396.50	\$396.50	\$385.46	\$385.46	\$309.67	\$309.67	\$305.30	\$305.30
21	\$414.61	\$414.61	\$408.76	\$408.76	\$397.38	\$397.38	\$319.25	\$319.25	\$314.74	\$314.74
22	\$414.61	\$414.61	\$408.76	\$408.76	\$397.38	\$397.38	\$319.25	\$319.25	\$314.74	\$314.74
23	\$414.61	\$414.61	\$408.76	\$408.76	\$397.38	\$397.38	\$319.25	\$319.25	\$314.74	\$314.74
24	\$414.61	\$414.61	\$408.76	\$408.76	\$397.38	\$397.38	\$319.25	\$319.25	\$314.74	\$314.74
25	\$416.27	\$416.27	\$410.40	\$410.40	\$398.97	\$398.97	\$320.53	\$320.53	\$316.00	\$316.00
26	\$424.56	\$424.56	\$418.57	\$418.57	\$406.92	\$406.92	\$326.91	\$326.91	\$322.29	\$322.29
27	\$434.51	\$434.51	\$428.38	\$428.38	\$416.45	\$416.45	\$334.57	\$334.57	\$329.85	\$329.85
28	\$450.68	\$450.68	\$444.32	\$444.32	\$431.95	\$431.95	\$347.02	\$347.02	\$342.12	\$342.12
29	\$463.95	\$463.95	\$457.40	\$457.40	\$444.67	\$444.67	\$357.24	\$357.24	\$352.19	\$352.19
30	\$470.58	\$470.58	\$463.94	\$463.94	\$451.03	\$451.03	\$362.35	\$362.35	\$357.23	\$357.23
31	\$480.53	\$480.53	\$473.75	\$473.75	\$460.56	\$460.56	\$370.01	\$370.01	\$364.78	\$364.78
32	\$490.48	\$490.48	\$483.56	\$483.56	\$470.10	\$470.10	\$377.67	\$377.67	\$372.34	\$372.34
33	\$496.70	\$496.70	\$489.69	\$489.69	\$476.06	\$476.06	\$382.46	\$382.46	\$377.06	\$377.06
34	\$503.34	\$503.34	\$496.23	\$496.23	\$482.42	\$482.42	\$387.57	\$387.57	\$382.09	\$382.09
35	\$506.65	\$506.65	\$499.50	\$499.50	\$485.60	\$485.60	\$390.12	\$390.12	\$384.61	\$384.61
36	\$509.97	\$509.97	\$502.77	\$502.77	\$488.78	\$488.78	\$392.68	\$392.68	\$387.13	\$387.13
37	\$513.29	\$513.29	\$506.04	\$506.04	\$491.96	\$491.96	\$395.23	\$395.23	\$389.65	\$389.65
38	\$516.60	\$516.60	\$509.31	\$509.31	\$495.14	\$495.14	\$397.79	\$397.79	\$392.17	\$392.17
39	\$523.24	\$523.24	\$515.86	\$515.86	\$501.49	\$501.49	\$402.89	\$402.89	\$397.20	\$397.20
40	\$529.87	\$529.87	\$522.40	\$522.40	\$507.85	\$507.85	\$408.00	\$408.00	\$402.24	\$402.24
41	\$539.82	\$539.82	\$532.21	\$532.21	\$517.39	\$517.39	\$415.66	\$415.66	\$409.79	\$409.79
42	\$549.36	\$549.36	\$541.61	\$541.61	\$526.53	\$526.53	\$423.01	\$423.01	\$417.03	\$417.03
43	\$562.63	\$562.63	\$554.69	\$554.69	\$539.24	\$539.24	\$433.22	\$433.22	\$427.10	\$427.10
44	\$579.21	\$579.21	\$571.04	\$571.04	\$555.14	\$555.14	\$445.99	\$445.99	\$439.69	\$439.69
45	\$598.70	\$598.70	\$590.25	\$590.25	\$573.82	\$573.82	\$461.00	\$461.00	\$454.48	\$454.48
46	\$621.92	\$621.92	\$613.14	\$613.14	\$596.07	\$596.07	\$478.88	\$478.88	\$472.11	\$472.11
47	\$648.04	\$648.04	\$638.89	\$638.89	\$621.10	\$621.10	\$498.99	\$498.99	\$491.94	\$491.94
48	\$677.89	\$677.89	\$668.32	\$668.32	\$649.72	\$649.72	\$521.97	\$521.97	\$514.60	\$514.60
49	\$707.32	\$707.32	\$697.34	\$697.34	\$677.93	\$677.93	\$544.64	\$544.64	\$536.95	\$536.95
50	\$740.49	\$740.49	\$730.05	\$730.05	\$709.72	\$709.72	\$570.18	\$570.18	\$562.13	\$562.13
51	\$773.25	\$773.25	\$762.34	\$762.34	\$741.11	\$741.11	\$595.40	\$595.40	\$586.99	\$586.99
52	\$809.32	\$809.32	\$797.90	\$797.90	\$775.69	\$775.69	\$623.18	\$623.18	\$614.37	\$614.37
53	\$845.80	\$845.80	\$833.87	\$833.87	\$810.66	\$810.66	\$651.27	\$651.27	\$642.07	\$642.07
54	\$885.19	\$885.19	\$872.70	\$872.70	\$848.41	\$848.41	\$681.60	\$681.60	\$671.97	\$671.97
55	\$924.58	\$924.58	\$911.53	\$911.53	\$886.16	\$886.16	\$711.93	\$711.93	\$701.87	\$701.87
56	\$967.29	\$967.29	\$953.64	\$953.64	\$927.09	\$927.09	\$744.81	\$744.81	\$734.29	\$734.29
57	\$1,010.40	\$1,010.40	\$996.15	\$996.15	\$968.42	\$968.42	\$778.01	\$778.01	\$767.02	\$767.02
58	\$1,056.43	\$1,056.43	\$1,041.52	\$1,041.52	\$1,012.52	\$1,012.52	\$813.45	\$813.45	\$801.96	\$801.96
59	\$1,079.23	\$1,079.23	\$1,064.00	\$1,064.00	\$1,034.38	\$1,034.38	\$831.01	\$831.01	\$819.27	\$819.27
60	\$1,125.25	\$1,125.25	\$1,109.37	\$1,109.37	\$1,078.49	\$1,078.49	\$866.44	\$866.44	\$854.20	\$854.20
61	\$1,165.05	\$1,165.05	\$1,148.62	\$1,148.62	\$1,116.64	\$1,116.64	\$897.09	\$897.09	\$884.42	\$884.42
62	\$1,191.17	\$1,191.17	\$1,174.37	\$1,174.37	\$1,141.67	\$1,141.67	\$917.21	\$917.21	\$904.25	\$904.25
63	\$1,223.93	\$1,223.93	\$1,206.66	\$1,206.66	\$1,173.07	\$1,173.07	\$942.43	\$942.43	\$929.11	\$929.11
64+	\$1,243.83	\$1,243.83	\$1,226.28	\$1,226.28	\$1,192.14	\$1,192.14	\$957.75	\$957.75	\$944.22	\$944.22

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270013		55957PA0290021		55957PA0270027		55957PA0270025		55957PA0290028	
Plan Marketing Name =>	BlueCare PPO Bronze 4		BlueCare Custom PPO Bronze 4		BlueCare PPO Silver 14		BlueCare PPO Silver 12		BlueCare Custom PPO Silver 14	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Bronze		Bronze		Silver		Silver		Silver	
Deductible =>	\$5,400		\$5,400		\$3,000		\$2,600		\$3,000	
Coinurance =>	50%		50%		80%		70%		80%	
Copays =>	\$85		\$85		\$55		\$50		\$55	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$287.03	\$287.03	\$221.01	\$221.01	\$314.74	\$314.74	\$315.33	\$315.33	\$242.35	\$242.35
15	\$312.54	\$312.54	\$240.65	\$240.65	\$342.72	\$342.72	\$343.36	\$343.36	\$263.89	\$263.89
16	\$322.30	\$322.30	\$248.17	\$248.17	\$353.42	\$353.42	\$354.08	\$354.08	\$272.13	\$272.13
17	\$332.05	\$332.05	\$255.68	\$255.68	\$364.12	\$364.12	\$364.80	\$364.80	\$280.37	\$280.37
18	\$342.56	\$342.56	\$263.77	\$263.77	\$375.64	\$375.64	\$376.34	\$376.34	\$289.24	\$289.24
19	\$353.06	\$353.06	\$271.85	\$271.85	\$387.16	\$387.16	\$387.88	\$387.88	\$298.11	\$298.11
20	\$363.94	\$363.94	\$280.23	\$280.23	\$399.09	\$399.09	\$399.83	\$399.83	\$307.30	\$307.30
21	\$375.20	\$375.20	\$288.90	\$288.90	\$411.43	\$411.43	\$412.20	\$412.20	\$316.80	\$316.80
22	\$375.20	\$375.20	\$288.90	\$288.90	\$411.43	\$411.43	\$412.20	\$412.20	\$316.80	\$316.80
23	\$375.20	\$375.20	\$288.90	\$288.90	\$411.43	\$411.43	\$412.20	\$412.20	\$316.80	\$316.80
24	\$375.20	\$375.20	\$288.90	\$288.90	\$411.43	\$411.43	\$412.20	\$412.20	\$316.80	\$316.80
25	\$376.70	\$376.70	\$290.06	\$290.06	\$413.08	\$413.08	\$413.85	\$413.85	\$318.07	\$318.07
26	\$384.20	\$384.20	\$295.83	\$295.83	\$421.30	\$421.30	\$422.09	\$422.09	\$324.40	\$324.40
27	\$393.21	\$393.21	\$302.77	\$302.77	\$431.18	\$431.18	\$431.99	\$431.99	\$332.01	\$332.01
28	\$407.84	\$407.84	\$314.03	\$314.03	\$447.22	\$447.22	\$448.06	\$448.06	\$344.36	\$344.36
29	\$419.85	\$419.85	\$323.28	\$323.28	\$460.39	\$460.39	\$461.25	\$461.25	\$354.50	\$354.50
30	\$425.85	\$425.85	\$327.90	\$327.90	\$466.97	\$466.97	\$467.85	\$467.85	\$359.57	\$359.57
31	\$434.86	\$434.86	\$334.84	\$334.84	\$476.85	\$476.85	\$477.74	\$477.74	\$367.17	\$367.17
32	\$443.86	\$443.86	\$341.77	\$341.77	\$486.72	\$486.72	\$487.63	\$487.63	\$374.77	\$374.77
33	\$449.49	\$449.49	\$346.10	\$346.10	\$492.89	\$492.89	\$493.82	\$493.82	\$379.53	\$379.53
34	\$455.49	\$455.49	\$350.72	\$350.72	\$499.48	\$499.48	\$500.41	\$500.41	\$384.60	\$384.60
35	\$458.49	\$458.49	\$353.04	\$353.04	\$502.77	\$502.77	\$503.71	\$503.71	\$387.13	\$387.13
36	\$461.50	\$461.50	\$355.35	\$355.35	\$506.06	\$506.06	\$507.01	\$507.01	\$389.66	\$389.66
37	\$464.50	\$464.50	\$357.66	\$357.66	\$509.35	\$509.35	\$510.30	\$510.30	\$392.20	\$392.20
38	\$467.50	\$467.50	\$359.97	\$359.97	\$512.64	\$512.64	\$513.60	\$513.60	\$394.73	\$394.73
39	\$473.50	\$473.50	\$364.59	\$364.59	\$519.22	\$519.22	\$520.20	\$520.20	\$399.80	\$399.80
40	\$479.51	\$479.51	\$369.21	\$369.21	\$525.81	\$525.81	\$526.79	\$526.79	\$404.87	\$404.87
41	\$488.51	\$488.51	\$376.15	\$376.15	\$535.68	\$535.68	\$536.68	\$536.68	\$412.47	\$412.47
42	\$497.14	\$497.14	\$382.79	\$382.79	\$545.14	\$545.14	\$546.17	\$546.17	\$419.76	\$419.76
43	\$509.15	\$509.15	\$392.04	\$392.04	\$558.31	\$558.31	\$559.36	\$559.36	\$429.90	\$429.90
44	\$524.15	\$524.15	\$403.59	\$403.59	\$574.77	\$574.77	\$575.84	\$575.84	\$442.57	\$442.57
45	\$541.79	\$541.79	\$417.17	\$417.17	\$594.10	\$594.10	\$595.22	\$595.22	\$457.46	\$457.46
46	\$562.80	\$562.80	\$433.35	\$433.35	\$617.15	\$617.15	\$618.30	\$618.30	\$475.20	\$475.20
47	\$586.44	\$586.44	\$451.55	\$451.55	\$643.07	\$643.07	\$644.27	\$644.27	\$495.16	\$495.16
48	\$613.45	\$613.45	\$472.35	\$472.35	\$672.69	\$672.69	\$673.95	\$673.95	\$517.97	\$517.97
49	\$640.09	\$640.09	\$492.86	\$492.86	\$701.90	\$701.90	\$703.21	\$703.21	\$540.46	\$540.46
50	\$670.11	\$670.11	\$515.98	\$515.98	\$734.81	\$734.81	\$736.19	\$736.19	\$565.80	\$565.80
51	\$699.75	\$699.75	\$538.80	\$538.80	\$767.32	\$767.32	\$768.75	\$768.75	\$590.83	\$590.83
52	\$732.39	\$732.39	\$563.93	\$563.93	\$803.11	\$803.11	\$804.61	\$804.61	\$618.39	\$618.39
53	\$765.41	\$765.41	\$589.36	\$589.36	\$839.32	\$839.32	\$840.89	\$840.89	\$646.27	\$646.27
54	\$801.05	\$801.05	\$616.80	\$616.80	\$878.40	\$878.40	\$880.05	\$880.05	\$676.37	\$676.37
55	\$836.70	\$836.70	\$644.25	\$644.25	\$917.49	\$917.49	\$919.21	\$919.21	\$706.46	\$706.46
56	\$875.34	\$875.34	\$674.00	\$674.00	\$959.87	\$959.87	\$961.66	\$961.66	\$739.09	\$739.09
57	\$914.36	\$914.36	\$704.05	\$704.05	\$1,002.65	\$1,002.65	\$1,004.53	\$1,004.53	\$772.04	\$772.04
58	\$956.01	\$956.01	\$736.12	\$736.12	\$1,048.32	\$1,048.32	\$1,050.29	\$1,050.29	\$807.21	\$807.21
59	\$976.65	\$976.65	\$752.01	\$752.01	\$1,070.95	\$1,070.95	\$1,072.96	\$1,072.96	\$824.63	\$824.63
60	\$1,018.29	\$1,018.29	\$784.07	\$784.07	\$1,116.62	\$1,116.62	\$1,118.71	\$1,118.71	\$859.80	\$859.80
61	\$1,054.31	\$1,054.31	\$811.81	\$811.81	\$1,156.12	\$1,156.12	\$1,158.28	\$1,158.28	\$890.21	\$890.21
62	\$1,077.95	\$1,077.95	\$830.01	\$830.01	\$1,182.04	\$1,182.04	\$1,184.25	\$1,184.25	\$910.17	\$910.17
63	\$1,107.59	\$1,107.59	\$852.83	\$852.83	\$1,214.54	\$1,214.54	\$1,216.81	\$1,216.81	\$935.19	\$935.19
64+	\$1,125.60	\$1,125.60	\$866.70	\$866.70	\$1,234.29	\$1,234.29	\$1,236.60	\$1,236.60	\$950.40	\$950.40

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290026		55957PA0300003		55957PA0300004		55957PA0300005	
Plan Marketing Name =>	BlueCare Custom PPO Silver 12		AffordaBlue Gold 2		AffordaBlue Gold 3		AffordaBlue Silver 1	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-AB/COMP/SM-1		FPLIC-AB/COMP/SM-1		FPLIC-AB/COMP/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U	
Metal =>	Silver		Gold		Gold		Silver	
Deductible =>	\$2,600		\$1,000/\$3,000		\$500/\$3,000		\$3,000/\$7,000	
Coinurance =>	70%		100%/70%		100%/70%		100%/60%	
Copays =>	\$50		\$45/70%		\$30/70%		\$60/60%	
OOP Maximum =>	\$8,150		\$6,500/\$7,900		\$6,500/\$7,900		\$7,000/\$8,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$242.80	\$242.80	\$273.04	\$273.04	\$278.73	\$278.73	\$228.73	\$228.73
15	\$264.39	\$264.39	\$297.31	\$297.31	\$303.50	\$303.50	\$249.06	\$249.06
16	\$272.64	\$272.64	\$306.59	\$306.59	\$312.98	\$312.98	\$256.83	\$256.83
17	\$280.89	\$280.89	\$315.87	\$315.87	\$322.45	\$322.45	\$264.61	\$264.61
18	\$289.78	\$289.78	\$325.87	\$325.87	\$332.65	\$332.65	\$272.98	\$272.98
19	\$298.66	\$298.66	\$335.86	\$335.86	\$342.85	\$342.85	\$281.35	\$281.35
20	\$307.87	\$307.87	\$346.21	\$346.21	\$353.42	\$353.42	\$290.02	\$290.02
21	\$317.39	\$317.39	\$356.92	\$356.92	\$364.35	\$364.35	\$298.99	\$298.99
22	\$317.39	\$317.39	\$356.92	\$356.92	\$364.35	\$364.35	\$298.99	\$298.99
23	\$317.39	\$317.39	\$356.92	\$356.92	\$364.35	\$364.35	\$298.99	\$298.99
24	\$317.39	\$317.39	\$356.92	\$356.92	\$364.35	\$364.35	\$298.99	\$298.99
25	\$318.66	\$318.66	\$358.35	\$358.35	\$365.81	\$365.81	\$300.19	\$300.19
26	\$325.01	\$325.01	\$365.49	\$365.49	\$373.09	\$373.09	\$306.17	\$306.17
27	\$332.62	\$332.62	\$374.05	\$374.05	\$381.84	\$381.84	\$313.34	\$313.34
28	\$345.00	\$345.00	\$387.97	\$387.97	\$396.05	\$396.05	\$325.00	\$325.00
29	\$355.16	\$355.16	\$399.39	\$399.39	\$407.71	\$407.71	\$334.57	\$334.57
30	\$360.24	\$360.24	\$405.10	\$405.10	\$413.54	\$413.54	\$339.35	\$339.35
31	\$367.86	\$367.86	\$413.67	\$413.67	\$422.28	\$422.28	\$346.53	\$346.53
32	\$375.47	\$375.47	\$422.24	\$422.24	\$431.03	\$431.03	\$353.71	\$353.71
33	\$380.23	\$380.23	\$427.59	\$427.59	\$436.49	\$436.49	\$358.19	\$358.19
34	\$385.31	\$385.31	\$433.30	\$433.30	\$442.32	\$442.32	\$362.97	\$362.97
35	\$387.85	\$387.85	\$436.16	\$436.16	\$445.24	\$445.24	\$365.37	\$365.37
36	\$390.39	\$390.39	\$439.01	\$439.01	\$448.15	\$448.15	\$367.76	\$367.76
37	\$392.93	\$392.93	\$441.87	\$441.87	\$451.07	\$451.07	\$370.15	\$370.15
38	\$395.47	\$395.47	\$444.72	\$444.72	\$453.98	\$453.98	\$372.54	\$372.54
39	\$400.55	\$400.55	\$450.43	\$450.43	\$459.81	\$459.81	\$377.33	\$377.33
40	\$405.62	\$405.62	\$456.14	\$456.14	\$465.64	\$465.64	\$382.11	\$382.11
41	\$413.24	\$413.24	\$464.71	\$464.71	\$474.38	\$474.38	\$389.28	\$389.28
42	\$420.54	\$420.54	\$472.92	\$472.92	\$482.76	\$482.76	\$396.16	\$396.16
43	\$430.70	\$430.70	\$484.34	\$484.34	\$494.42	\$494.42	\$405.73	\$405.73
44	\$443.39	\$443.39	\$498.62	\$498.62	\$509.00	\$509.00	\$417.69	\$417.69
45	\$458.31	\$458.31	\$515.39	\$515.39	\$526.12	\$526.12	\$431.74	\$431.74
46	\$476.09	\$476.09	\$535.38	\$535.38	\$546.53	\$546.53	\$448.49	\$448.49
47	\$496.08	\$496.08	\$557.87	\$557.87	\$569.48	\$569.48	\$467.32	\$467.32
48	\$518.93	\$518.93	\$583.56	\$583.56	\$595.71	\$595.71	\$488.85	\$488.85
49	\$541.47	\$541.47	\$608.91	\$608.91	\$621.58	\$621.58	\$510.08	\$510.08
50	\$566.86	\$566.86	\$637.46	\$637.46	\$650.73	\$650.73	\$534.00	\$534.00
51	\$591.93	\$591.93	\$665.66	\$665.66	\$679.51	\$679.51	\$557.62	\$557.62
52	\$619.55	\$619.55	\$696.71	\$696.71	\$711.21	\$711.21	\$583.63	\$583.63
53	\$647.48	\$647.48	\$728.12	\$728.12	\$743.27	\$743.27	\$609.94	\$609.94
54	\$677.63	\$677.63	\$762.02	\$762.02	\$777.89	\$777.89	\$638.34	\$638.34
55	\$707.78	\$707.78	\$795.93	\$795.93	\$812.50	\$812.50	\$666.75	\$666.75
56	\$740.47	\$740.47	\$832.69	\$832.69	\$850.03	\$850.03	\$697.54	\$697.54
57	\$773.48	\$773.48	\$869.81	\$869.81	\$887.92	\$887.92	\$728.64	\$728.64
58	\$808.71	\$808.71	\$909.43	\$909.43	\$928.36	\$928.36	\$761.83	\$761.83
59	\$826.17	\$826.17	\$929.06	\$929.06	\$948.40	\$948.40	\$778.27	\$778.27
60	\$861.40	\$861.40	\$968.68	\$968.68	\$988.85	\$988.85	\$811.46	\$811.46
61	\$891.87	\$891.87	\$1,002.95	\$1,002.95	\$1,023.82	\$1,023.82	\$840.16	\$840.16
62	\$911.86	\$911.86	\$1,025.43	\$1,025.43	\$1,046.78	\$1,046.78	\$859.00	\$859.00
63	\$936.94	\$936.94	\$1,053.63	\$1,053.63	\$1,075.56	\$1,075.56	\$882.62	\$882.62
64+	\$952.17	\$952.17	\$1,070.76	\$1,070.76	\$1,093.05	\$1,093.05	\$896.97	\$896.97

Company Name: First Priority Life Insurance Co.

Market: Small Group

Product: PPO

Effective Date of Rates: October 1, 2020

Ending date of Rates:

December 31, 2020

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270007		55957PA0270016		55957PA0270002		55957PA0270006		55957PA0270017	
Plan Marketing Name =>	BlueCare PPO Platinum 12		BlueCare PPO Platinum 13		BlueCare PPO Platinum 2		BlueCare PPO Platinum 11		BlueCare PPO Gold 27	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$10		\$10		\$10		\$30	
OOP Maximum =>	\$3,500		\$5,000		\$3,000		\$2,500		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$468.21	\$468.21	\$462.97	\$462.97	\$460.39	\$460.39	\$449.27	\$449.27	\$406.95	\$406.95
15	\$509.83	\$509.83	\$504.12	\$504.12	\$501.32	\$501.32	\$489.20	\$489.20	\$443.12	\$443.12
16	\$525.74	\$525.74	\$519.86	\$519.86	\$516.96	\$516.96	\$504.47	\$504.47	\$456.95	\$456.95
17	\$541.66	\$541.66	\$535.59	\$535.59	\$532.61	\$532.61	\$519.74	\$519.74	\$470.78	\$470.78
18	\$558.79	\$558.79	\$552.54	\$552.54	\$549.46	\$549.46	\$536.19	\$536.19	\$485.68	\$485.68
19	\$575.93	\$575.93	\$569.48	\$569.48	\$566.31	\$566.31	\$552.63	\$552.63	\$500.57	\$500.57
20	\$593.68	\$593.68	\$587.03	\$587.03	\$583.77	\$583.77	\$569.66	\$569.66	\$516.00	\$516.00
21	\$612.04	\$612.04	\$605.19	\$605.19	\$601.82	\$601.82	\$587.28	\$587.28	\$531.96	\$531.96
22	\$612.04	\$612.04	\$605.19	\$605.19	\$601.82	\$601.82	\$587.28	\$587.28	\$531.96	\$531.96
23	\$612.04	\$612.04	\$605.19	\$605.19	\$601.82	\$601.82	\$587.28	\$587.28	\$531.96	\$531.96
24	\$612.04	\$612.04	\$605.19	\$605.19	\$601.82	\$601.82	\$587.28	\$587.28	\$531.96	\$531.96
25	\$614.49	\$614.49	\$607.61	\$607.61	\$604.23	\$604.23	\$589.63	\$589.63	\$534.09	\$534.09
26	\$626.73	\$626.73	\$619.71	\$619.71	\$616.26	\$616.26	\$601.37	\$601.37	\$544.73	\$544.73
27	\$641.42	\$641.42	\$634.24	\$634.24	\$630.71	\$630.71	\$615.47	\$615.47	\$557.49	\$557.49
28	\$665.29	\$665.29	\$657.84	\$657.84	\$654.18	\$654.18	\$638.37	\$638.37	\$578.24	\$578.24
29	\$684.87	\$684.87	\$677.21	\$677.21	\$673.44	\$673.44	\$657.17	\$657.17	\$595.26	\$595.26
30	\$694.67	\$694.67	\$686.89	\$686.89	\$683.07	\$683.07	\$666.56	\$666.56	\$603.77	\$603.77
31	\$709.35	\$709.35	\$701.42	\$701.42	\$697.51	\$697.51	\$680.66	\$680.66	\$616.54	\$616.54
32	\$724.04	\$724.04	\$715.94	\$715.94	\$711.95	\$711.95	\$694.75	\$694.75	\$629.31	\$629.31
33	\$733.22	\$733.22	\$725.02	\$725.02	\$720.98	\$720.98	\$703.56	\$703.56	\$637.29	\$637.29
34	\$743.02	\$743.02	\$734.70	\$734.70	\$730.61	\$730.61	\$712.96	\$712.96	\$645.80	\$645.80
35	\$747.91	\$747.91	\$739.54	\$739.54	\$735.42	\$735.42	\$717.66	\$717.66	\$650.06	\$650.06
36	\$752.81	\$752.81	\$744.38	\$744.38	\$740.24	\$740.24	\$722.35	\$722.35	\$654.31	\$654.31
37	\$757.71	\$757.71	\$749.23	\$749.23	\$745.05	\$745.05	\$727.05	\$727.05	\$658.57	\$658.57
38	\$762.60	\$762.60	\$754.07	\$754.07	\$749.87	\$749.87	\$731.75	\$731.75	\$662.82	\$662.82
39	\$772.39	\$772.39	\$763.75	\$763.75	\$759.50	\$759.50	\$741.15	\$741.15	\$671.33	\$671.33
40	\$782.19	\$782.19	\$773.43	\$773.43	\$769.13	\$769.13	\$750.54	\$750.54	\$679.84	\$679.84
41	\$796.88	\$796.88	\$787.96	\$787.96	\$783.57	\$783.57	\$764.64	\$764.64	\$692.61	\$692.61
42	\$810.95	\$810.95	\$801.88	\$801.88	\$797.41	\$797.41	\$778.15	\$778.15	\$704.85	\$704.85
43	\$830.54	\$830.54	\$821.24	\$821.24	\$816.67	\$816.67	\$796.94	\$796.94	\$721.87	\$721.87
44	\$855.02	\$855.02	\$845.45	\$845.45	\$840.74	\$840.74	\$820.43	\$820.43	\$743.15	\$743.15
45	\$883.79	\$883.79	\$873.89	\$873.89	\$869.03	\$869.03	\$848.03	\$848.03	\$768.15	\$768.15
46	\$918.06	\$918.06	\$907.79	\$907.79	\$902.73	\$902.73	\$880.92	\$880.92	\$797.94	\$797.94
47	\$956.62	\$956.62	\$945.91	\$945.91	\$940.64	\$940.64	\$917.92	\$917.92	\$831.45	\$831.45
48	\$1,000.69	\$1,000.69	\$989.49	\$989.49	\$983.98	\$983.98	\$960.20	\$960.20	\$869.75	\$869.75
49	\$1,044.14	\$1,044.14	\$1,032.45	\$1,032.45	\$1,026.70	\$1,026.70	\$1,001.90	\$1,001.90	\$907.52	\$907.52
50	\$1,093.10	\$1,093.10	\$1,080.87	\$1,080.87	\$1,074.85	\$1,074.85	\$1,048.88	\$1,048.88	\$950.08	\$950.08
51	\$1,141.45	\$1,141.45	\$1,128.68	\$1,128.68	\$1,122.39	\$1,122.39	\$1,095.28	\$1,095.28	\$992.11	\$992.11
52	\$1,194.70	\$1,194.70	\$1,181.33	\$1,181.33	\$1,174.75	\$1,174.75	\$1,146.37	\$1,146.37	\$1,038.39	\$1,038.39
53	\$1,248.56	\$1,248.56	\$1,234.59	\$1,234.59	\$1,227.71	\$1,227.71	\$1,198.05	\$1,198.05	\$1,085.20	\$1,085.20
54	\$1,306.71	\$1,306.71	\$1,292.08	\$1,292.08	\$1,284.89	\$1,284.89	\$1,253.84	\$1,253.84	\$1,135.73	\$1,135.73
55	\$1,364.85	\$1,364.85	\$1,349.57	\$1,349.57	\$1,342.06	\$1,342.06	\$1,309.63	\$1,309.63	\$1,186.27	\$1,186.27
56	\$1,427.89	\$1,427.89	\$1,411.91	\$1,411.91	\$1,404.05	\$1,404.05	\$1,370.12	\$1,370.12	\$1,241.06	\$1,241.06
57	\$1,491.54	\$1,491.54	\$1,474.85	\$1,474.85	\$1,466.64	\$1,466.64	\$1,431.20	\$1,431.20	\$1,296.39	\$1,296.39
58	\$1,559.48	\$1,559.48	\$1,542.02	\$1,542.02	\$1,533.44	\$1,533.44	\$1,496.39	\$1,496.39	\$1,355.43	\$1,355.43
59	\$1,593.14	\$1,593.14	\$1,575.31	\$1,575.31	\$1,566.54	\$1,566.54	\$1,528.69	\$1,528.69	\$1,384.69	\$1,384.69
60	\$1,661.08	\$1,661.08	\$1,642.49	\$1,642.49	\$1,633.34	\$1,633.34	\$1,593.88	\$1,593.88	\$1,443.74	\$1,443.74
61	\$1,719.83	\$1,719.83	\$1,700.58	\$1,700.58	\$1,691.11	\$1,691.11	\$1,650.26	\$1,650.26	\$1,494.81	\$1,494.81
62	\$1,758.39	\$1,758.39	\$1,738.71	\$1,738.71	\$1,729.03	\$1,729.03	\$1,687.26	\$1,687.26	\$1,528.32	\$1,528.32
63	\$1,806.74	\$1,806.74	\$1,786.52	\$1,786.52	\$1,776.57	\$1,776.57	\$1,733.65	\$1,733.65	\$1,570.35	\$1,570.35
64+	\$1,836.12	\$1,836.12	\$1,815.57	\$1,815.57	\$1,805.46	\$1,805.46	\$1,761.84	\$1,761.84	\$1,595.88	\$1,595.88

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270018		55957PA0270008		55957PA0270009		55957PA0270010		55957PA0270011	
Plan Marketing Name =>	BlueCare PPO Gold 15		BlueCare PPO Gold 12		BlueCare PPO Gold 18		BlueCare PPO Gold 19		BlueCare PPO Gold 24	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500		\$1,500		\$2,000	
Coinurance =>	80%		100%		100%		90%		100%	
Copays =>	\$20		\$35		\$20		\$25		\$20	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$376.32	\$376.32	\$389.57	\$389.57	\$389.01	\$389.01	\$377.76	\$377.76	\$382.90	\$382.90
15	\$409.77	\$409.77	\$424.20	\$424.20	\$423.59	\$423.59	\$411.34	\$411.34	\$416.93	\$416.93
16	\$422.56	\$422.56	\$437.44	\$437.44	\$436.81	\$436.81	\$424.17	\$424.17	\$429.95	\$429.95
17	\$435.35	\$435.35	\$450.68	\$450.68	\$450.03	\$450.03	\$437.01	\$437.01	\$442.96	\$442.96
18	\$449.12	\$449.12	\$464.94	\$464.94	\$464.27	\$464.27	\$450.84	\$450.84	\$456.97	\$456.97
19	\$462.90	\$462.90	\$479.19	\$479.19	\$478.51	\$478.51	\$464.67	\$464.67	\$470.99	\$470.99
20	\$477.16	\$477.16	\$493.96	\$493.96	\$493.25	\$493.25	\$478.99	\$478.99	\$485.50	\$485.50
21	\$491.92	\$491.92	\$509.24	\$509.24	\$508.51	\$508.51	\$493.80	\$493.80	\$500.52	\$500.52
22	\$491.92	\$491.92	\$509.24	\$509.24	\$508.51	\$508.51	\$493.80	\$493.80	\$500.52	\$500.52
23	\$491.92	\$491.92	\$509.24	\$509.24	\$508.51	\$508.51	\$493.80	\$493.80	\$500.52	\$500.52
24	\$491.92	\$491.92	\$509.24	\$509.24	\$508.51	\$508.51	\$493.80	\$493.80	\$500.52	\$500.52
25	\$493.89	\$493.89	\$511.28	\$511.28	\$510.54	\$510.54	\$495.78	\$495.78	\$502.52	\$502.52
26	\$503.73	\$503.73	\$521.46	\$521.46	\$520.71	\$520.71	\$505.65	\$505.65	\$512.53	\$512.53
27	\$515.53	\$515.53	\$533.68	\$533.68	\$532.92	\$532.92	\$517.50	\$517.50	\$524.54	\$524.54
28	\$534.72	\$534.72	\$553.54	\$553.54	\$552.75	\$552.75	\$536.76	\$536.76	\$544.07	\$544.07
29	\$550.46	\$550.46	\$569.84	\$569.84	\$569.02	\$569.02	\$552.56	\$552.56	\$560.08	\$560.08
30	\$558.33	\$558.33	\$577.99	\$577.99	\$577.16	\$577.16	\$560.46	\$560.46	\$568.09	\$568.09
31	\$570.14	\$570.14	\$590.21	\$590.21	\$589.36	\$589.36	\$572.31	\$572.31	\$580.10	\$580.10
32	\$581.94	\$581.94	\$602.43	\$602.43	\$601.57	\$601.57	\$584.17	\$584.17	\$592.12	\$592.12
33	\$589.32	\$589.32	\$610.07	\$610.07	\$609.19	\$609.19	\$591.57	\$591.57	\$599.62	\$599.62
34	\$597.19	\$597.19	\$618.22	\$618.22	\$617.33	\$617.33	\$599.47	\$599.47	\$607.63	\$607.63
35	\$601.13	\$601.13	\$622.29	\$622.29	\$621.40	\$621.40	\$603.42	\$603.42	\$611.64	\$611.64
36	\$605.06	\$605.06	\$626.37	\$626.37	\$625.47	\$625.47	\$607.37	\$607.37	\$615.64	\$615.64
37	\$609.00	\$609.00	\$630.44	\$630.44	\$629.54	\$629.54	\$611.32	\$611.32	\$619.64	\$619.64
38	\$612.93	\$612.93	\$634.51	\$634.51	\$633.60	\$633.60	\$615.27	\$615.27	\$623.65	\$623.65
39	\$620.80	\$620.80	\$642.66	\$642.66	\$641.74	\$641.74	\$623.18	\$623.18	\$631.66	\$631.66
40	\$628.67	\$628.67	\$650.81	\$650.81	\$649.88	\$649.88	\$631.08	\$631.08	\$639.66	\$639.66
41	\$640.48	\$640.48	\$663.03	\$663.03	\$662.08	\$662.08	\$642.93	\$642.93	\$651.68	\$651.68
42	\$651.79	\$651.79	\$674.74	\$674.74	\$673.78	\$673.78	\$654.29	\$654.29	\$663.19	\$663.19
43	\$667.54	\$667.54	\$691.04	\$691.04	\$690.05	\$690.05	\$670.09	\$670.09	\$679.21	\$679.21
44	\$687.21	\$687.21	\$711.41	\$711.41	\$710.39	\$710.39	\$689.84	\$689.84	\$699.23	\$699.23
45	\$710.33	\$710.33	\$735.34	\$735.34	\$734.29	\$734.29	\$713.05	\$713.05	\$722.75	\$722.75
46	\$737.88	\$737.88	\$763.86	\$763.86	\$762.77	\$762.77	\$740.70	\$740.70	\$750.78	\$750.78
47	\$768.87	\$768.87	\$795.94	\$795.94	\$794.80	\$794.80	\$771.81	\$771.81	\$782.31	\$782.31
48	\$804.29	\$804.29	\$832.61	\$832.61	\$831.41	\$831.41	\$807.36	\$807.36	\$818.35	\$818.35
49	\$839.22	\$839.22	\$868.76	\$868.76	\$867.52	\$867.52	\$842.42	\$842.42	\$853.89	\$853.89
50	\$878.57	\$878.57	\$909.50	\$909.50	\$908.20	\$908.20	\$881.93	\$881.93	\$893.93	\$893.93
51	\$917.43	\$917.43	\$949.73	\$949.73	\$948.37	\$948.37	\$920.94	\$920.94	\$933.47	\$933.47
52	\$960.23	\$960.23	\$994.04	\$994.04	\$992.61	\$992.61	\$963.90	\$963.90	\$977.02	\$977.02
53	\$1,003.52	\$1,003.52	\$1,038.85	\$1,038.85	\$1,037.36	\$1,037.36	\$1,007.35	\$1,007.35	\$1,021.06	\$1,021.06
54	\$1,050.25	\$1,050.25	\$1,087.23	\$1,087.23	\$1,085.67	\$1,085.67	\$1,054.26	\$1,054.26	\$1,068.61	\$1,068.61
55	\$1,096.98	\$1,096.98	\$1,135.61	\$1,135.61	\$1,133.98	\$1,133.98	\$1,101.17	\$1,101.17	\$1,116.16	\$1,116.16
56	\$1,147.65	\$1,147.65	\$1,188.06	\$1,188.06	\$1,186.35	\$1,186.35	\$1,152.04	\$1,152.04	\$1,167.71	\$1,167.71
57	\$1,198.81	\$1,198.81	\$1,241.02	\$1,241.02	\$1,239.24	\$1,239.24	\$1,203.39	\$1,203.39	\$1,219.77	\$1,219.77
58	\$1,253.41	\$1,253.41	\$1,297.54	\$1,297.54	\$1,295.68	\$1,295.68	\$1,258.20	\$1,258.20	\$1,275.32	\$1,275.32
59	\$1,280.47	\$1,280.47	\$1,325.55	\$1,325.55	\$1,323.65	\$1,323.65	\$1,285.36	\$1,285.36	\$1,302.85	\$1,302.85
60	\$1,335.07	\$1,335.07	\$1,382.08	\$1,382.08	\$1,380.10	\$1,380.10	\$1,340.17	\$1,340.17	\$1,358.41	\$1,358.41
61	\$1,382.30	\$1,382.30	\$1,430.96	\$1,430.96	\$1,428.91	\$1,428.91	\$1,387.58	\$1,387.58	\$1,406.46	\$1,406.46
62	\$1,413.29	\$1,413.29	\$1,463.05	\$1,463.05	\$1,460.95	\$1,460.95	\$1,418.69	\$1,418.69	\$1,437.99	\$1,437.99
63	\$1,452.15	\$1,452.15	\$1,503.28	\$1,503.28	\$1,501.12	\$1,501.12	\$1,457.70	\$1,457.70	\$1,477.54	\$1,477.54
64+	\$1,475.76	\$1,475.76	\$1,527.72	\$1,527.72	\$1,525.53	\$1,525.53	\$1,481.40	\$1,481.40	\$1,501.56	\$1,501.56

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270030		55957PA0270031		55957PA0270032		55957PA0270028		55957PA0270029	
Plan Marketing Name =>	BlueCare PPO Gold 10		BlueCare PPO Gold 2		BlueCare PPO Gold 29		BlueCare PPO Gold 6		BlueCare PPO Gold 9	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$2,000		\$5,000		\$2,500		\$4,000	
Coinsurance =>	100%		90%		100%		90%		100%	
Copays =>	\$45		\$45		\$30		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,100		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$379.97	\$379.97	\$365.13	\$365.13	\$359.27	\$359.27	\$359.92	\$359.92	\$355.91	\$355.91
15	\$413.74	\$413.74	\$397.59	\$397.59	\$391.20	\$391.20	\$391.92	\$391.92	\$387.54	\$387.54
16	\$426.66	\$426.66	\$410.00	\$410.00	\$403.41	\$403.41	\$404.15	\$404.15	\$399.64	\$399.64
17	\$439.57	\$439.57	\$422.41	\$422.41	\$415.62	\$415.62	\$416.38	\$416.38	\$411.74	\$411.74
18	\$453.48	\$453.48	\$435.77	\$435.77	\$428.77	\$428.77	\$429.56	\$429.56	\$424.76	\$424.76
19	\$467.39	\$467.39	\$449.14	\$449.14	\$441.92	\$441.92	\$442.73	\$442.73	\$437.79	\$437.79
20	\$481.79	\$481.79	\$462.98	\$462.98	\$455.54	\$455.54	\$456.38	\$456.38	\$451.28	\$451.28
21	\$496.69	\$496.69	\$477.30	\$477.30	\$469.63	\$469.63	\$470.49	\$470.49	\$465.24	\$465.24
22	\$496.69	\$496.69	\$477.30	\$477.30	\$469.63	\$469.63	\$470.49	\$470.49	\$465.24	\$465.24
23	\$496.69	\$496.69	\$477.30	\$477.30	\$469.63	\$469.63	\$470.49	\$470.49	\$465.24	\$465.24
24	\$496.69	\$496.69	\$477.30	\$477.30	\$469.63	\$469.63	\$470.49	\$470.49	\$465.24	\$465.24
25	\$498.68	\$498.68	\$479.21	\$479.21	\$471.51	\$471.51	\$472.37	\$472.37	\$467.10	\$467.10
26	\$508.61	\$508.61	\$488.76	\$488.76	\$480.90	\$480.90	\$481.78	\$481.78	\$476.41	\$476.41
27	\$520.53	\$520.53	\$500.21	\$500.21	\$492.17	\$492.17	\$493.07	\$493.07	\$487.57	\$487.57
28	\$539.90	\$539.90	\$518.83	\$518.83	\$510.49	\$510.49	\$511.42	\$511.42	\$505.72	\$505.72
29	\$555.80	\$555.80	\$534.10	\$534.10	\$525.52	\$525.52	\$526.48	\$526.48	\$520.60	\$520.60
30	\$563.74	\$563.74	\$541.74	\$541.74	\$533.03	\$533.03	\$534.01	\$534.01	\$528.05	\$528.05
31	\$575.66	\$575.66	\$553.19	\$553.19	\$544.30	\$544.30	\$545.30	\$545.30	\$539.21	\$539.21
32	\$587.58	\$587.58	\$564.65	\$564.65	\$555.57	\$555.57	\$556.59	\$556.59	\$550.38	\$550.38
33	\$595.03	\$595.03	\$571.81	\$571.81	\$562.62	\$562.62	\$563.65	\$563.65	\$557.36	\$557.36
34	\$602.98	\$602.98	\$579.44	\$579.44	\$570.13	\$570.13	\$571.17	\$571.17	\$564.80	\$564.80
35	\$606.96	\$606.96	\$583.26	\$583.26	\$573.89	\$573.89	\$574.94	\$574.94	\$568.52	\$568.52
36	\$610.93	\$610.93	\$587.08	\$587.08	\$577.64	\$577.64	\$578.70	\$578.70	\$572.25	\$572.25
37	\$614.90	\$614.90	\$590.90	\$590.90	\$581.40	\$581.40	\$582.47	\$582.47	\$575.97	\$575.97
38	\$618.88	\$618.88	\$594.72	\$594.72	\$585.16	\$585.16	\$586.23	\$586.23	\$579.69	\$579.69
39	\$626.82	\$626.82	\$602.35	\$602.35	\$592.67	\$592.67	\$593.76	\$593.76	\$587.13	\$587.13
40	\$634.77	\$634.77	\$609.99	\$609.99	\$600.19	\$600.19	\$601.29	\$601.29	\$594.58	\$594.58
41	\$646.69	\$646.69	\$621.44	\$621.44	\$611.46	\$611.46	\$612.58	\$612.58	\$605.74	\$605.74
42	\$658.11	\$658.11	\$632.42	\$632.42	\$622.26	\$622.26	\$623.40	\$623.40	\$616.44	\$616.44
43	\$674.01	\$674.01	\$647.70	\$647.70	\$637.29	\$637.29	\$638.45	\$638.45	\$631.33	\$631.33
44	\$693.88	\$693.88	\$666.79	\$666.79	\$656.07	\$656.07	\$657.27	\$657.27	\$649.94	\$649.94
45	\$717.22	\$717.22	\$689.22	\$689.22	\$678.15	\$678.15	\$679.39	\$679.39	\$671.81	\$671.81
46	\$745.04	\$745.04	\$715.95	\$715.95	\$704.45	\$704.45	\$705.74	\$705.74	\$697.86	\$697.86
47	\$776.33	\$776.33	\$746.02	\$746.02	\$734.03	\$734.03	\$735.38	\$735.38	\$727.17	\$727.17
48	\$812.09	\$812.09	\$780.39	\$780.39	\$767.85	\$767.85	\$769.25	\$769.25	\$760.67	\$760.67
49	\$847.35	\$847.35	\$814.27	\$814.27	\$801.19	\$801.19	\$802.66	\$802.66	\$793.70	\$793.70
50	\$887.09	\$887.09	\$852.46	\$852.46	\$838.76	\$838.76	\$840.30	\$840.30	\$830.92	\$830.92
51	\$926.33	\$926.33	\$890.16	\$890.16	\$875.86	\$875.86	\$877.46	\$877.46	\$867.67	\$867.67
52	\$969.54	\$969.54	\$931.69	\$931.69	\$916.72	\$916.72	\$918.40	\$918.40	\$908.15	\$908.15
53	\$1,013.25	\$1,013.25	\$973.69	\$973.69	\$958.05	\$958.05	\$959.80	\$959.80	\$949.09	\$949.09
54	\$1,060.43	\$1,060.43	\$1,019.04	\$1,019.04	\$1,002.66	\$1,002.66	\$1,004.50	\$1,004.50	\$993.29	\$993.29
55	\$1,107.62	\$1,107.62	\$1,064.38	\$1,064.38	\$1,047.27	\$1,047.27	\$1,049.19	\$1,049.19	\$1,037.49	\$1,037.49
56	\$1,158.78	\$1,158.78	\$1,113.54	\$1,113.54	\$1,095.65	\$1,095.65	\$1,097.65	\$1,097.65	\$1,085.40	\$1,085.40
57	\$1,210.43	\$1,210.43	\$1,163.18	\$1,163.18	\$1,144.49	\$1,144.49	\$1,146.58	\$1,146.58	\$1,133.79	\$1,133.79
58	\$1,265.57	\$1,265.57	\$1,216.16	\$1,216.16	\$1,196.62	\$1,196.62	\$1,198.81	\$1,198.81	\$1,185.43	\$1,185.43
59	\$1,292.88	\$1,292.88	\$1,242.41	\$1,242.41	\$1,222.45	\$1,222.45	\$1,224.69	\$1,224.69	\$1,211.02	\$1,211.02
60	\$1,348.02	\$1,348.02	\$1,295.39	\$1,295.39	\$1,274.58	\$1,274.58	\$1,276.91	\$1,276.91	\$1,262.66	\$1,262.66
61	\$1,395.70	\$1,395.70	\$1,341.21	\$1,341.21	\$1,319.66	\$1,319.66	\$1,322.08	\$1,322.08	\$1,307.32	\$1,307.32
62	\$1,426.99	\$1,426.99	\$1,371.28	\$1,371.28	\$1,349.25	\$1,349.25	\$1,351.72	\$1,351.72	\$1,336.63	\$1,336.63
63	\$1,466.23	\$1,466.23	\$1,408.99	\$1,408.99	\$1,386.35	\$1,386.35	\$1,388.89	\$1,388.89	\$1,373.39	\$1,373.39
64+	\$1,490.07	\$1,490.07	\$1,431.90	\$1,431.90	\$1,408.89	\$1,408.89	\$1,411.47	\$1,411.47	\$1,395.72	\$1,395.72

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290007		55957PA0290008		55957PA0290002		55957PA0290006		55957PA0290022	
Plan Marketing Name =>	BlueCare Custom PPO Platinum 12		BlueCare Custom PPO Platinum 13		BlueCare Custom PPO Platinum 2		BlueCare Custom PPO Platinum 11		BlueCare Custom PPO Gold 27	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	\$0		\$250		\$500		\$750		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$10		\$10		\$10		\$30	
OOP Maximum =>	\$3,500		\$5,000		\$3,000		\$2,500		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$360.52	\$360.52	\$356.48	\$356.48	\$354.50	\$354.50	\$345.93	\$345.93	\$313.35	\$313.35
15	\$392.57	\$392.57	\$388.17	\$388.17	\$386.01	\$386.01	\$376.68	\$376.68	\$341.21	\$341.21
16	\$404.82	\$404.82	\$400.29	\$400.29	\$398.06	\$398.06	\$388.44	\$388.44	\$351.85	\$351.85
17	\$417.07	\$417.07	\$412.40	\$412.40	\$410.11	\$410.11	\$400.20	\$400.20	\$362.50	\$362.50
18	\$430.27	\$430.27	\$425.45	\$425.45	\$423.08	\$423.08	\$412.86	\$412.86	\$373.97	\$373.97
19	\$443.47	\$443.47	\$438.50	\$438.50	\$436.06	\$436.06	\$425.52	\$425.52	\$385.44	\$385.44
20	\$457.13	\$457.13	\$452.01	\$452.01	\$449.50	\$449.50	\$438.63	\$438.63	\$397.32	\$397.32
21	\$471.27	\$471.27	\$465.99	\$465.99	\$463.40	\$463.40	\$452.20	\$452.20	\$409.61	\$409.61
22	\$471.27	\$471.27	\$465.99	\$465.99	\$463.40	\$463.40	\$452.20	\$452.20	\$409.61	\$409.61
23	\$471.27	\$471.27	\$465.99	\$465.99	\$463.40	\$463.40	\$452.20	\$452.20	\$409.61	\$409.61
24	\$471.27	\$471.27	\$465.99	\$465.99	\$463.40	\$463.40	\$452.20	\$452.20	\$409.61	\$409.61
25	\$473.16	\$473.16	\$467.85	\$467.85	\$465.25	\$465.25	\$454.01	\$454.01	\$411.25	\$411.25
26	\$482.58	\$482.58	\$477.17	\$477.17	\$474.52	\$474.52	\$463.05	\$463.05	\$419.44	\$419.44
27	\$493.89	\$493.89	\$488.36	\$488.36	\$485.64	\$485.64	\$473.91	\$473.91	\$429.27	\$429.27
28	\$512.27	\$512.27	\$506.53	\$506.53	\$503.72	\$503.72	\$491.54	\$491.54	\$445.25	\$445.25
29	\$527.35	\$527.35	\$521.44	\$521.44	\$518.54	\$518.54	\$506.01	\$506.01	\$458.35	\$458.35
30	\$534.89	\$534.89	\$528.90	\$528.90	\$525.96	\$525.96	\$513.25	\$513.25	\$464.91	\$464.91
31	\$546.20	\$546.20	\$540.08	\$540.08	\$537.08	\$537.08	\$524.10	\$524.10	\$474.74	\$474.74
32	\$557.51	\$557.51	\$551.27	\$551.27	\$548.20	\$548.20	\$534.95	\$534.95	\$484.57	\$484.57
33	\$564.58	\$564.58	\$558.26	\$558.26	\$555.15	\$555.15	\$541.74	\$541.74	\$490.71	\$490.71
34	\$572.12	\$572.12	\$565.71	\$565.71	\$562.57	\$562.57	\$548.97	\$548.97	\$497.27	\$497.27
35	\$575.89	\$575.89	\$569.44	\$569.44	\$566.27	\$566.27	\$552.59	\$552.59	\$500.54	\$500.54
36	\$579.66	\$579.66	\$573.17	\$573.17	\$569.98	\$569.98	\$556.21	\$556.21	\$503.82	\$503.82
37	\$583.43	\$583.43	\$576.90	\$576.90	\$573.69	\$573.69	\$559.82	\$559.82	\$507.10	\$507.10
38	\$587.20	\$587.20	\$580.62	\$580.62	\$577.40	\$577.40	\$563.44	\$563.44	\$510.37	\$510.37
39	\$594.74	\$594.74	\$588.08	\$588.08	\$584.81	\$584.81	\$570.68	\$570.68	\$516.93	\$516.93
40	\$602.28	\$602.28	\$595.54	\$595.54	\$592.23	\$592.23	\$577.91	\$577.91	\$523.48	\$523.48
41	\$613.59	\$613.59	\$606.72	\$606.72	\$603.35	\$603.35	\$588.76	\$588.76	\$533.31	\$533.31
42	\$624.43	\$624.43	\$617.44	\$617.44	\$614.01	\$614.01	\$599.17	\$599.17	\$542.73	\$542.73
43	\$639.51	\$639.51	\$632.35	\$632.35	\$628.83	\$628.83	\$613.64	\$613.64	\$555.84	\$555.84
44	\$658.36	\$658.36	\$650.99	\$650.99	\$647.37	\$647.37	\$631.72	\$631.72	\$572.23	\$572.23
45	\$680.51	\$680.51	\$672.89	\$672.89	\$669.15	\$669.15	\$652.98	\$652.98	\$591.48	\$591.48
46	\$706.91	\$706.91	\$698.99	\$698.99	\$695.10	\$695.10	\$678.30	\$678.30	\$614.42	\$614.42
47	\$736.60	\$736.60	\$728.34	\$728.34	\$724.29	\$724.29	\$706.79	\$706.79	\$640.22	\$640.22
48	\$770.53	\$770.53	\$761.89	\$761.89	\$757.66	\$757.66	\$739.35	\$739.35	\$669.71	\$669.71
49	\$803.99	\$803.99	\$794.98	\$794.98	\$790.56	\$790.56	\$771.45	\$771.45	\$698.79	\$698.79
50	\$841.69	\$841.69	\$832.26	\$832.26	\$827.63	\$827.63	\$807.63	\$807.63	\$731.56	\$731.56
51	\$878.92	\$878.92	\$869.07	\$869.07	\$864.24	\$864.24	\$843.35	\$843.35	\$763.92	\$763.92
52	\$919.92	\$919.92	\$909.61	\$909.61	\$904.56	\$904.56	\$882.69	\$882.69	\$799.56	\$799.56
53	\$961.39	\$961.39	\$950.62	\$950.62	\$945.34	\$945.34	\$922.49	\$922.49	\$835.60	\$835.60
54	\$1,006.16	\$1,006.16	\$994.89	\$994.89	\$989.36	\$989.36	\$965.45	\$965.45	\$874.52	\$874.52
55	\$1,050.93	\$1,050.93	\$1,039.16	\$1,039.16	\$1,033.38	\$1,033.38	\$1,008.41	\$1,008.41	\$913.43	\$913.43
56	\$1,099.47	\$1,099.47	\$1,087.15	\$1,087.15	\$1,081.11	\$1,081.11	\$1,054.98	\$1,054.98	\$955.62	\$955.62
57	\$1,148.48	\$1,148.48	\$1,135.62	\$1,135.62	\$1,129.31	\$1,129.31	\$1,102.01	\$1,102.01	\$998.22	\$998.22
58	\$1,200.80	\$1,200.80	\$1,187.34	\$1,187.34	\$1,180.74	\$1,180.74	\$1,152.21	\$1,152.21	\$1,043.69	\$1,043.69
59	\$1,226.72	\$1,226.72	\$1,212.97	\$1,212.97	\$1,206.23	\$1,206.23	\$1,177.08	\$1,177.08	\$1,066.21	\$1,066.21
60	\$1,279.03	\$1,279.03	\$1,264.70	\$1,264.70	\$1,257.67	\$1,257.67	\$1,227.27	\$1,227.27	\$1,111.68	\$1,111.68
61	\$1,324.27	\$1,324.27	\$1,309.43	\$1,309.43	\$1,302.15	\$1,302.15	\$1,270.68	\$1,270.68	\$1,151.00	\$1,151.00
62	\$1,353.96	\$1,353.96	\$1,338.79	\$1,338.79	\$1,331.35	\$1,331.35	\$1,299.17	\$1,299.17	\$1,176.81	\$1,176.81
63	\$1,391.19	\$1,391.19	\$1,375.60	\$1,375.60	\$1,367.96	\$1,367.96	\$1,334.89	\$1,334.89	\$1,209.17	\$1,209.17
64+	\$1,413.81	\$1,413.81	\$1,397.97	\$1,397.97	\$1,390.20	\$1,390.20	\$1,356.60	\$1,356.60	\$1,228.83	\$1,228.83

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290012		55957PA0290011		55957PA0290013		55957PA0290014		55957PA0290016	
Plan Marketing Name =>	BlueCare Custom PPO Gold 15		BlueCare Custom PPO Gold 12		BlueCare Custom PPO Gold 18		BlueCare Custom PPO Gold 19		BlueCare Custom PPO Gold 24	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500		\$1,500		\$2,000	
Coinsurance =>	80%		100%		100%		90%		100%	
Copays =>	\$20		\$35		\$20		\$25		\$20	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$289.77	\$289.77	\$299.96	\$299.96	\$299.54	\$299.54	\$290.87	\$290.87	\$294.83	\$294.83
15	\$315.52	\$315.52	\$326.63	\$326.63	\$326.16	\$326.16	\$316.72	\$316.72	\$321.04	\$321.04
16	\$325.37	\$325.37	\$336.82	\$336.82	\$336.34	\$336.34	\$326.61	\$326.61	\$331.06	\$331.06
17	\$335.22	\$335.22	\$347.02	\$347.02	\$346.52	\$346.52	\$336.49	\$336.49	\$341.08	\$341.08
18	\$345.83	\$345.83	\$358.00	\$358.00	\$357.49	\$357.49	\$347.14	\$347.14	\$351.87	\$351.87
19	\$356.43	\$356.43	\$368.98	\$368.98	\$368.45	\$368.45	\$357.79	\$357.79	\$362.66	\$362.66
20	\$367.42	\$367.42	\$380.35	\$380.35	\$379.80	\$379.80	\$368.81	\$368.81	\$373.84	\$373.84
21	\$378.78	\$378.78	\$392.11	\$392.11	\$391.55	\$391.55	\$380.22	\$380.22	\$385.40	\$385.40
22	\$378.78	\$378.78	\$392.11	\$392.11	\$391.55	\$391.55	\$380.22	\$380.22	\$385.40	\$385.40
23	\$378.78	\$378.78	\$392.11	\$392.11	\$391.55	\$391.55	\$380.22	\$380.22	\$385.40	\$385.40
24	\$378.78	\$378.78	\$392.11	\$392.11	\$391.55	\$391.55	\$380.22	\$380.22	\$385.40	\$385.40
25	\$380.30	\$380.30	\$393.68	\$393.68	\$393.12	\$393.12	\$381.74	\$381.74	\$386.94	\$386.94
26	\$387.87	\$387.87	\$401.52	\$401.52	\$400.95	\$400.95	\$389.35	\$389.35	\$394.65	\$394.65
27	\$396.96	\$396.96	\$410.93	\$410.93	\$410.34	\$410.34	\$398.47	\$398.47	\$403.90	\$403.90
28	\$411.73	\$411.73	\$426.22	\$426.22	\$425.61	\$425.61	\$413.30	\$413.30	\$418.93	\$418.93
29	\$423.85	\$423.85	\$438.77	\$438.77	\$438.14	\$438.14	\$425.47	\$425.47	\$431.26	\$431.26
30	\$429.92	\$429.92	\$445.04	\$445.04	\$444.41	\$444.41	\$431.55	\$431.55	\$437.43	\$437.43
31	\$439.01	\$439.01	\$454.46	\$454.46	\$453.81	\$453.81	\$440.67	\$440.67	\$446.68	\$446.68
32	\$448.10	\$448.10	\$463.87	\$463.87	\$463.20	\$463.20	\$449.80	\$449.80	\$455.93	\$455.93
33	\$453.78	\$453.78	\$469.75	\$469.75	\$469.08	\$469.08	\$455.50	\$455.50	\$461.71	\$461.71
34	\$459.84	\$459.84	\$476.02	\$476.02	\$475.34	\$475.34	\$461.59	\$461.59	\$467.88	\$467.88
35	\$462.87	\$462.87	\$479.16	\$479.16	\$478.47	\$478.47	\$464.63	\$464.63	\$470.96	\$470.96
36	\$465.90	\$465.90	\$482.30	\$482.30	\$481.61	\$481.61	\$467.67	\$467.67	\$474.04	\$474.04
37	\$468.93	\$468.93	\$485.43	\$485.43	\$484.74	\$484.74	\$470.71	\$470.71	\$477.13	\$477.13
38	\$471.96	\$471.96	\$488.57	\$488.57	\$487.87	\$487.87	\$473.75	\$473.75	\$480.21	\$480.21
39	\$478.02	\$478.02	\$494.84	\$494.84	\$494.14	\$494.14	\$479.84	\$479.84	\$486.37	\$486.37
40	\$484.08	\$484.08	\$501.12	\$501.12	\$500.40	\$500.40	\$485.92	\$485.92	\$492.54	\$492.54
41	\$493.17	\$493.17	\$510.53	\$510.53	\$509.80	\$509.80	\$495.05	\$495.05	\$501.79	\$501.79
42	\$501.88	\$501.88	\$519.55	\$519.55	\$518.80	\$518.80	\$503.79	\$503.79	\$510.66	\$510.66
43	\$514.00	\$514.00	\$532.09	\$532.09	\$531.33	\$531.33	\$515.96	\$515.96	\$522.99	\$522.99
44	\$529.16	\$529.16	\$547.78	\$547.78	\$547.00	\$547.00	\$531.17	\$531.17	\$538.40	\$538.40
45	\$546.96	\$546.96	\$566.21	\$566.21	\$565.40	\$565.40	\$549.04	\$549.04	\$556.52	\$556.52
46	\$568.17	\$568.17	\$588.17	\$588.17	\$587.33	\$587.33	\$570.33	\$570.33	\$578.10	\$578.10
47	\$592.03	\$592.03	\$612.87	\$612.87	\$611.99	\$611.99	\$594.28	\$594.28	\$602.38	\$602.38
48	\$619.31	\$619.31	\$641.10	\$641.10	\$640.18	\$640.18	\$621.66	\$621.66	\$630.13	\$630.13
49	\$646.20	\$646.20	\$668.94	\$668.94	\$667.98	\$667.98	\$648.66	\$648.66	\$657.49	\$657.49
50	\$676.50	\$676.50	\$700.31	\$700.31	\$699.31	\$699.31	\$679.07	\$679.07	\$688.32	\$688.32
51	\$706.42	\$706.42	\$731.29	\$731.29	\$730.24	\$730.24	\$709.11	\$709.11	\$718.77	\$718.77
52	\$739.38	\$739.38	\$765.40	\$765.40	\$764.31	\$764.31	\$742.19	\$742.19	\$752.30	\$752.30
53	\$772.71	\$772.71	\$799.90	\$799.90	\$798.76	\$798.76	\$775.65	\$775.65	\$786.22	\$786.22
54	\$808.70	\$808.70	\$837.15	\$837.15	\$835.96	\$835.96	\$811.77	\$811.77	\$822.83	\$822.83
55	\$844.68	\$844.68	\$874.41	\$874.41	\$873.16	\$873.16	\$847.89	\$847.89	\$859.44	\$859.44
56	\$883.69	\$883.69	\$914.79	\$914.79	\$913.49	\$913.49	\$887.05	\$887.05	\$899.14	\$899.14
57	\$923.09	\$923.09	\$955.57	\$955.57	\$954.21	\$954.21	\$926.60	\$926.60	\$939.22	\$939.22
58	\$965.13	\$965.13	\$999.10	\$999.10	\$997.67	\$997.67	\$968.80	\$968.80	\$982.00	\$982.00
59	\$985.96	\$985.96	\$1,020.66	\$1,020.66	\$1,019.20	\$1,019.20	\$989.71	\$989.71	\$1,003.20	\$1,003.20
60	\$1,028.01	\$1,028.01	\$1,064.19	\$1,064.19	\$1,062.67	\$1,062.67	\$1,031.92	\$1,031.92	\$1,045.98	\$1,045.98
61	\$1,064.37	\$1,064.37	\$1,101.83	\$1,101.83	\$1,100.26	\$1,100.26	\$1,068.42	\$1,068.42	\$1,082.97	\$1,082.97
62	\$1,088.23	\$1,088.23	\$1,126.53	\$1,126.53	\$1,124.92	\$1,124.92	\$1,092.37	\$1,092.37	\$1,107.25	\$1,107.25
63	\$1,118.16	\$1,118.16	\$1,157.51	\$1,157.51	\$1,155.86	\$1,155.86	\$1,122.41	\$1,122.41	\$1,137.70	\$1,137.70
64+	\$1,136.34	\$1,136.34	\$1,176.33	\$1,176.33	\$1,174.65	\$1,174.65	\$1,140.66	\$1,140.66	\$1,156.20	\$1,156.20

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290029		55957PA0290030		55957PA0290031		55957PA0290032		55957PA0290033	
Plan Marketing Name =>	BlueCare Custom PPO Gold 10		BlueCare Custom PPO Gold 2		BlueCare Custom PPO Gold 6		BlueCare Custom PPO Gold 9		BlueCare Custom PPO Gold 29	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$2,000		\$2,500		\$4,000		\$5,000	
Coinurance =>	100%		90%		90%		100%		100%	
Copays =>	\$45		\$45		\$25		\$25		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$292.57	\$292.57	\$281.15	\$281.15	\$277.14	\$277.14	\$274.05	\$274.05	\$276.64	\$276.64
15	\$318.58	\$318.58	\$306.14	\$306.14	\$301.78	\$301.78	\$298.41	\$298.41	\$301.23	\$301.23
16	\$328.52	\$328.52	\$315.70	\$315.70	\$311.20	\$311.20	\$307.72	\$307.72	\$310.63	\$310.63
17	\$338.47	\$338.47	\$325.26	\$325.26	\$320.62	\$320.62	\$317.03	\$317.03	\$320.03	\$320.03
18	\$349.18	\$349.18	\$335.55	\$335.55	\$330.76	\$330.76	\$327.06	\$327.06	\$330.16	\$330.16
19	\$359.89	\$359.89	\$345.84	\$345.84	\$340.91	\$340.91	\$337.09	\$337.09	\$340.28	\$340.28
20	\$370.98	\$370.98	\$356.49	\$356.49	\$351.41	\$351.41	\$347.48	\$347.48	\$350.77	\$350.77
21	\$382.45	\$382.45	\$367.52	\$367.52	\$362.28	\$362.28	\$358.23	\$358.23	\$361.62	\$361.62
22	\$382.45	\$382.45	\$367.52	\$367.52	\$362.28	\$362.28	\$358.23	\$358.23	\$361.62	\$361.62
23	\$382.45	\$382.45	\$367.52	\$367.52	\$362.28	\$362.28	\$358.23	\$358.23	\$361.62	\$361.62
24	\$382.45	\$382.45	\$367.52	\$367.52	\$362.28	\$362.28	\$358.23	\$358.23	\$361.62	\$361.62
25	\$383.98	\$383.98	\$368.99	\$368.99	\$363.73	\$363.73	\$359.66	\$359.66	\$363.07	\$363.07
26	\$391.63	\$391.63	\$376.34	\$376.34	\$370.97	\$370.97	\$366.83	\$366.83	\$370.30	\$370.30
27	\$400.81	\$400.81	\$385.16	\$385.16	\$379.67	\$379.67	\$375.43	\$375.43	\$378.98	\$378.98
28	\$415.72	\$415.72	\$399.49	\$399.49	\$393.80	\$393.80	\$389.40	\$389.40	\$393.08	\$393.08
29	\$427.96	\$427.96	\$411.25	\$411.25	\$405.39	\$405.39	\$400.86	\$400.86	\$404.65	\$404.65
30	\$434.08	\$434.08	\$417.14	\$417.14	\$411.19	\$411.19	\$406.59	\$406.59	\$410.44	\$410.44
31	\$443.26	\$443.26	\$425.96	\$425.96	\$419.88	\$419.88	\$415.19	\$415.19	\$419.12	\$419.12
32	\$452.44	\$452.44	\$434.78	\$434.78	\$428.58	\$428.58	\$423.79	\$423.79	\$427.80	\$427.80
33	\$458.18	\$458.18	\$440.29	\$440.29	\$434.01	\$434.01	\$429.16	\$429.16	\$433.22	\$433.22
34	\$464.29	\$464.29	\$446.17	\$446.17	\$439.81	\$439.81	\$434.89	\$434.89	\$439.01	\$439.01
35	\$467.35	\$467.35	\$449.11	\$449.11	\$442.71	\$442.71	\$437.76	\$437.76	\$441.90	\$441.90
36	\$470.41	\$470.41	\$452.05	\$452.05	\$445.60	\$445.60	\$440.62	\$440.62	\$444.79	\$444.79
37	\$473.47	\$473.47	\$454.99	\$454.99	\$448.50	\$448.50	\$443.49	\$443.49	\$447.69	\$447.69
38	\$476.53	\$476.53	\$457.93	\$457.93	\$451.40	\$451.40	\$446.35	\$446.35	\$450.58	\$450.58
39	\$482.65	\$482.65	\$463.81	\$463.81	\$457.20	\$457.20	\$452.09	\$452.09	\$456.36	\$456.36
40	\$488.77	\$488.77	\$469.69	\$469.69	\$462.99	\$462.99	\$457.82	\$457.82	\$462.15	\$462.15
41	\$497.95	\$497.95	\$478.51	\$478.51	\$471.69	\$471.69	\$466.42	\$466.42	\$470.83	\$470.83
42	\$506.75	\$506.75	\$486.96	\$486.96	\$480.02	\$480.02	\$474.65	\$474.65	\$479.15	\$479.15
43	\$518.98	\$518.98	\$498.72	\$498.72	\$491.61	\$491.61	\$486.12	\$486.12	\$490.72	\$490.72
44	\$534.28	\$534.28	\$513.43	\$513.43	\$506.11	\$506.11	\$500.45	\$500.45	\$505.18	\$505.18
45	\$552.26	\$552.26	\$530.70	\$530.70	\$523.13	\$523.13	\$517.28	\$517.28	\$522.18	\$522.18
46	\$573.68	\$573.68	\$551.28	\$551.28	\$543.42	\$543.42	\$537.35	\$537.35	\$542.43	\$542.43
47	\$597.77	\$597.77	\$574.43	\$574.43	\$566.24	\$566.24	\$559.91	\$559.91	\$565.21	\$565.21
48	\$625.31	\$625.31	\$600.90	\$600.90	\$592.33	\$592.33	\$585.71	\$585.71	\$591.25	\$591.25
49	\$652.46	\$652.46	\$626.99	\$626.99	\$618.05	\$618.05	\$611.14	\$611.14	\$616.92	\$616.92
50	\$683.06	\$683.06	\$656.39	\$656.39	\$647.03	\$647.03	\$639.80	\$639.80	\$645.85	\$645.85
51	\$713.27	\$713.27	\$685.42	\$685.42	\$675.65	\$675.65	\$668.10	\$668.10	\$674.42	\$674.42
52	\$746.54	\$746.54	\$717.40	\$717.40	\$707.17	\$707.17	\$699.26	\$699.26	\$705.88	\$705.88
53	\$780.20	\$780.20	\$749.74	\$749.74	\$739.05	\$739.05	\$730.79	\$730.79	\$737.70	\$737.70
54	\$816.53	\$816.53	\$784.66	\$784.66	\$773.47	\$773.47	\$764.82	\$764.82	\$772.06	\$772.06
55	\$852.86	\$852.86	\$819.57	\$819.57	\$807.88	\$807.88	\$798.85	\$798.85	\$806.41	\$806.41
56	\$892.26	\$892.26	\$857.42	\$857.42	\$845.20	\$845.20	\$835.75	\$835.75	\$843.66	\$843.66
57	\$932.03	\$932.03	\$895.65	\$895.65	\$882.88	\$882.88	\$873.01	\$873.01	\$881.27	\$881.27
58	\$974.48	\$974.48	\$936.44	\$936.44	\$923.09	\$923.09	\$912.77	\$912.77	\$921.41	\$921.41
59	\$995.52	\$995.52	\$956.65	\$956.65	\$943.01	\$943.01	\$932.47	\$932.47	\$941.30	\$941.30
60	\$1,037.97	\$1,037.97	\$997.45	\$997.45	\$983.23	\$983.23	\$972.24	\$972.24	\$981.44	\$981.44
61	\$1,074.68	\$1,074.68	\$1,032.73	\$1,032.73	\$1,018.01	\$1,018.01	\$1,006.63	\$1,006.63	\$1,016.15	\$1,016.15
62	\$1,098.78	\$1,098.78	\$1,055.88	\$1,055.88	\$1,040.83	\$1,040.83	\$1,029.19	\$1,029.19	\$1,038.93	\$1,038.93
63	\$1,128.99	\$1,128.99	\$1,084.92	\$1,084.92	\$1,069.45	\$1,069.45	\$1,057.49	\$1,057.49	\$1,067.50	\$1,067.50
64+	\$1,147.35	\$1,147.35	\$1,102.56	\$1,102.56	\$1,086.84	\$1,086.84	\$1,074.69	\$1,074.69	\$1,084.86	\$1,084.86

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0280001		55957PA0280002		55957PA0280003		55957PA0280004		55957PA0300001	
Plan Marketing Name =>	BlueCare QHD PPO Bronze 3		BlueCare QHD PPO Bronze 4		BlueCare QHD PPO Silver 1		BlueCare QHD PPO Gold 1		AffordaBlue Platinum1	
Form # =>	FPLIC-BC/HDHP/SM-1		FPLIC-BC/HDHP/SM-1		FPLIC-BC/HDHP/SM-1		FPLIC-BC/HDHP/SM-1		FPLIC-AB/COMP/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Bronze		Bronze		Silver		Gold		Platinum	
Deductible =>	\$4,750		\$5,500		\$2,100		\$1,500		\$250/\$750	
Coinsurance =>	60%		80%		80%		100%		100%/70%	
Copays =>	60%		80%		80%		\$20		\$20/70%	
OOP Maximum =>	\$6,650		\$6,650		\$6,700		\$3,000		\$2,000/\$6,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$294.98	\$294.98	\$294.30	\$294.30	\$337.50	\$337.50	\$393.76	\$393.76	\$323.73	\$323.73
15	\$321.20	\$321.20	\$320.46	\$320.46	\$367.50	\$367.50	\$428.76	\$428.76	\$352.51	\$352.51
16	\$331.22	\$331.22	\$330.47	\$330.47	\$378.97	\$378.97	\$442.14	\$442.14	\$363.51	\$363.51
17	\$341.25	\$341.25	\$340.47	\$340.47	\$390.44	\$390.44	\$455.53	\$455.53	\$374.51	\$374.51
18	\$352.04	\$352.04	\$351.24	\$351.24	\$402.80	\$402.80	\$469.94	\$469.94	\$386.36	\$386.36
19	\$362.84	\$362.84	\$362.01	\$362.01	\$415.15	\$415.15	\$484.35	\$484.35	\$398.21	\$398.21
20	\$374.02	\$374.02	\$373.17	\$373.17	\$427.94	\$427.94	\$499.28	\$499.28	\$410.48	\$410.48
21	\$385.59	\$385.59	\$384.71	\$384.71	\$441.18	\$441.18	\$514.72	\$514.72	\$423.18	\$423.18
22	\$385.59	\$385.59	\$384.71	\$384.71	\$441.18	\$441.18	\$514.72	\$514.72	\$423.18	\$423.18
23	\$385.59	\$385.59	\$384.71	\$384.71	\$441.18	\$441.18	\$514.72	\$514.72	\$423.18	\$423.18
24	\$385.59	\$385.59	\$384.71	\$384.71	\$441.18	\$441.18	\$514.72	\$514.72	\$423.18	\$423.18
25	\$387.13	\$387.13	\$386.25	\$386.25	\$442.94	\$442.94	\$516.78	\$516.78	\$424.87	\$424.87
26	\$394.84	\$394.84	\$393.94	\$393.94	\$451.77	\$451.77	\$527.07	\$527.07	\$433.34	\$433.34
27	\$404.10	\$404.10	\$403.18	\$403.18	\$462.36	\$462.36	\$539.43	\$539.43	\$443.49	\$443.49
28	\$419.14	\$419.14	\$418.18	\$418.18	\$479.56	\$479.56	\$559.50	\$559.50	\$460.00	\$460.00
29	\$431.48	\$431.48	\$430.49	\$430.49	\$493.68	\$493.68	\$575.97	\$575.97	\$473.54	\$473.54
30	\$437.64	\$437.64	\$436.65	\$436.65	\$500.74	\$500.74	\$584.21	\$584.21	\$480.31	\$480.31
31	\$446.90	\$446.90	\$445.88	\$445.88	\$511.33	\$511.33	\$596.56	\$596.56	\$490.47	\$490.47
32	\$456.15	\$456.15	\$455.11	\$455.11	\$521.92	\$521.92	\$608.91	\$608.91	\$500.62	\$500.62
33	\$461.94	\$461.94	\$460.88	\$460.88	\$528.53	\$528.53	\$616.63	\$616.63	\$506.97	\$506.97
34	\$468.11	\$468.11	\$467.04	\$467.04	\$535.59	\$535.59	\$624.87	\$624.87	\$513.74	\$513.74
35	\$471.19	\$471.19	\$470.12	\$470.12	\$539.12	\$539.12	\$628.99	\$628.99	\$517.13	\$517.13
36	\$474.28	\$474.28	\$473.19	\$473.19	\$542.65	\$542.65	\$633.11	\$633.11	\$520.51	\$520.51
37	\$477.36	\$477.36	\$476.27	\$476.27	\$546.18	\$546.18	\$637.22	\$637.22	\$523.90	\$523.90
38	\$480.45	\$480.45	\$479.35	\$479.35	\$549.71	\$549.71	\$641.34	\$641.34	\$527.28	\$527.28
39	\$486.61	\$486.61	\$485.50	\$485.50	\$556.77	\$556.77	\$649.58	\$649.58	\$534.05	\$534.05
40	\$492.78	\$492.78	\$491.66	\$491.66	\$563.83	\$563.83	\$657.81	\$657.81	\$540.82	\$540.82
41	\$502.04	\$502.04	\$500.89	\$500.89	\$574.42	\$574.42	\$670.17	\$670.17	\$550.98	\$550.98
42	\$510.91	\$510.91	\$509.74	\$509.74	\$584.56	\$584.56	\$682.00	\$682.00	\$560.71	\$560.71
43	\$523.25	\$523.25	\$522.05	\$522.05	\$598.68	\$598.68	\$698.48	\$698.48	\$574.26	\$574.26
44	\$538.67	\$538.67	\$537.44	\$537.44	\$616.33	\$616.33	\$719.06	\$719.06	\$591.18	\$591.18
45	\$556.79	\$556.79	\$555.52	\$555.52	\$637.06	\$637.06	\$743.26	\$743.26	\$611.07	\$611.07
46	\$578.39	\$578.39	\$577.07	\$577.07	\$661.77	\$661.77	\$772.08	\$772.08	\$634.77	\$634.77
47	\$602.68	\$602.68	\$601.30	\$601.30	\$689.56	\$689.56	\$804.51	\$804.51	\$661.43	\$661.43
48	\$630.44	\$630.44	\$629.00	\$629.00	\$721.33	\$721.33	\$841.57	\$841.57	\$691.90	\$691.90
49	\$657.82	\$657.82	\$656.32	\$656.32	\$752.65	\$752.65	\$878.11	\$878.11	\$721.95	\$721.95
50	\$688.66	\$688.66	\$687.09	\$687.09	\$787.95	\$787.95	\$919.29	\$919.29	\$755.80	\$755.80
51	\$719.13	\$719.13	\$717.48	\$717.48	\$822.80	\$822.80	\$959.95	\$959.95	\$789.23	\$789.23
52	\$752.67	\$752.67	\$750.95	\$750.95	\$861.18	\$861.18	\$1,004.73	\$1,004.73	\$826.05	\$826.05
53	\$786.60	\$786.60	\$784.81	\$784.81	\$900.01	\$900.01	\$1,050.03	\$1,050.03	\$863.29	\$863.29
54	\$823.23	\$823.23	\$821.36	\$821.36	\$941.92	\$941.92	\$1,098.93	\$1,098.93	\$903.49	\$903.49
55	\$859.87	\$859.87	\$857.90	\$857.90	\$983.83	\$983.83	\$1,147.83	\$1,147.83	\$943.69	\$943.69
56	\$899.58	\$899.58	\$897.53	\$897.53	\$1,029.27	\$1,029.27	\$1,200.84	\$1,200.84	\$987.28	\$987.28
57	\$939.68	\$939.68	\$937.54	\$937.54	\$1,075.16	\$1,075.16	\$1,254.37	\$1,254.37	\$1,031.29	\$1,031.29
58	\$982.48	\$982.48	\$980.24	\$980.24	\$1,124.13	\$1,124.13	\$1,311.51	\$1,311.51	\$1,078.26	\$1,078.26
59	\$1,003.69	\$1,003.69	\$1,001.40	\$1,001.40	\$1,148.39	\$1,148.39	\$1,339.82	\$1,339.82	\$1,101.54	\$1,101.54
60	\$1,046.49	\$1,046.49	\$1,044.10	\$1,044.10	\$1,197.36	\$1,197.36	\$1,396.95	\$1,396.95	\$1,148.51	\$1,148.51
61	\$1,083.51	\$1,083.51	\$1,081.04	\$1,081.04	\$1,239.72	\$1,239.72	\$1,446.36	\$1,446.36	\$1,189.14	\$1,189.14
62	\$1,107.80	\$1,107.80	\$1,105.27	\$1,105.27	\$1,267.51	\$1,267.51	\$1,478.79	\$1,478.79	\$1,215.80	\$1,215.80
63	\$1,138.26	\$1,138.26	\$1,135.66	\$1,135.66	\$1,302.36	\$1,302.36	\$1,519.45	\$1,519.45	\$1,249.23	\$1,249.23
64+	\$1,156.77	\$1,156.77	\$1,154.13	\$1,154.13	\$1,323.54	\$1,323.54	\$1,544.16	\$1,544.16	\$1,269.54	\$1,269.54

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300002		55957PA0370001		55957PA0370002		55957PA0380001		55957PA0270023	
Plan Marketing Name =>	AffordaBlue Gold Option 1		Lehigh Valley Flex Blue PPO \$500		Lehigh Valley Flex Blue PPO \$1250		Lehigh Valley Flex Blue PPO HDHP \$3000		BlueCare PPO Gold 28	
Form # =>	FPLIC-AB/COMP/SM-1		FPLIC-LV/PPO/SM-1		FPLIC-LV/PPO/SM-1		FPLIC-LV/HDHP/SM-1		FPLIC-BC/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		Q		Q		Q		U	
Metal =>	Gold		Gold		Gold		Silver		Gold	
Deductible =>	\$1,500/\$3,000		\$500/\$1,500		\$1,250/\$3,750		\$3,000/\$3,000		\$0	
Coinsurance =>	100%/70%		100%/70%		100%/70%		90%/70%		100%	
Copays =>	\$25/70%		\$30/\$65		\$25/\$60		90%/70%		\$40	
OOP Maximum =>	\$6,500/\$7,900		\$8,150/\$8,150		\$7,900/\$7,900		\$6,650/\$6,650		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$275.01	\$275.01	\$371.19	\$371.19	\$360.77	\$360.77	\$310.35	\$310.35	\$403.86	\$403.86
15	\$299.46	\$299.46	\$404.19	\$404.19	\$392.84	\$392.84	\$337.93	\$337.93	\$439.76	\$439.76
16	\$308.80	\$308.80	\$416.80	\$416.80	\$405.10	\$405.10	\$348.48	\$348.48	\$453.48	\$453.48
17	\$318.15	\$318.15	\$429.42	\$429.42	\$417.37	\$417.37	\$359.03	\$359.03	\$467.21	\$467.21
18	\$328.21	\$328.21	\$443.01	\$443.01	\$430.57	\$430.57	\$370.39	\$370.39	\$481.99	\$481.99
19	\$338.28	\$338.28	\$456.59	\$456.59	\$443.78	\$443.78	\$381.74	\$381.74	\$496.77	\$496.77
20	\$348.71	\$348.71	\$470.66	\$470.66	\$457.45	\$457.45	\$393.51	\$393.51	\$512.08	\$512.08
21	\$359.49	\$359.49	\$485.22	\$485.22	\$471.60	\$471.60	\$405.68	\$405.68	\$527.92	\$527.92
22	\$359.49	\$359.49	\$485.22	\$485.22	\$471.60	\$471.60	\$405.68	\$405.68	\$527.92	\$527.92
23	\$359.49	\$359.49	\$485.22	\$485.22	\$471.60	\$471.60	\$405.68	\$405.68	\$527.92	\$527.92
24	\$359.49	\$359.49	\$485.22	\$485.22	\$471.60	\$471.60	\$405.68	\$405.68	\$527.92	\$527.92
25	\$360.93	\$360.93	\$487.16	\$487.16	\$473.49	\$473.49	\$407.30	\$407.30	\$530.03	\$530.03
26	\$368.12	\$368.12	\$496.87	\$496.87	\$482.92	\$482.92	\$415.42	\$415.42	\$540.59	\$540.59
27	\$376.75	\$376.75	\$508.51	\$508.51	\$494.24	\$494.24	\$425.15	\$425.15	\$553.26	\$553.26
28	\$390.77	\$390.77	\$527.43	\$527.43	\$512.63	\$512.63	\$440.97	\$440.97	\$573.85	\$573.85
29	\$402.27	\$402.27	\$542.96	\$542.96	\$527.72	\$527.72	\$453.96	\$453.96	\$590.74	\$590.74
30	\$408.02	\$408.02	\$550.72	\$550.72	\$535.27	\$535.27	\$460.45	\$460.45	\$599.19	\$599.19
31	\$416.65	\$416.65	\$562.37	\$562.37	\$546.58	\$546.58	\$470.18	\$470.18	\$611.86	\$611.86
32	\$425.28	\$425.28	\$574.02	\$574.02	\$557.90	\$557.90	\$479.92	\$479.92	\$624.53	\$624.53
33	\$430.67	\$430.67	\$581.29	\$581.29	\$564.98	\$564.98	\$486.00	\$486.00	\$632.45	\$632.45
34	\$436.42	\$436.42	\$589.06	\$589.06	\$572.52	\$572.52	\$492.50	\$492.50	\$640.89	\$640.89
35	\$439.30	\$439.30	\$592.94	\$592.94	\$576.30	\$576.30	\$495.74	\$495.74	\$645.12	\$645.12
36	\$442.17	\$442.17	\$596.82	\$596.82	\$580.07	\$580.07	\$498.99	\$498.99	\$649.34	\$649.34
37	\$445.05	\$445.05	\$600.70	\$600.70	\$583.84	\$583.84	\$502.23	\$502.23	\$653.56	\$653.56
38	\$447.92	\$447.92	\$604.58	\$604.58	\$587.61	\$587.61	\$505.48	\$505.48	\$657.79	\$657.79
39	\$453.68	\$453.68	\$612.35	\$612.35	\$595.16	\$595.16	\$511.97	\$511.97	\$666.24	\$666.24
40	\$459.43	\$459.43	\$620.11	\$620.11	\$602.70	\$602.70	\$518.46	\$518.46	\$674.68	\$674.68
41	\$468.06	\$468.06	\$631.76	\$631.76	\$614.02	\$614.02	\$528.20	\$528.20	\$687.35	\$687.35
42	\$476.32	\$476.32	\$642.92	\$642.92	\$624.87	\$624.87	\$537.53	\$537.53	\$699.49	\$699.49
43	\$487.83	\$487.83	\$658.44	\$658.44	\$639.96	\$639.96	\$550.51	\$550.51	\$716.39	\$716.39
44	\$502.21	\$502.21	\$677.85	\$677.85	\$658.83	\$658.83	\$566.73	\$566.73	\$737.50	\$737.50
45	\$519.10	\$519.10	\$700.66	\$700.66	\$680.99	\$680.99	\$585.80	\$585.80	\$762.32	\$762.32
46	\$539.24	\$539.24	\$727.83	\$727.83	\$707.40	\$707.40	\$608.52	\$608.52	\$791.88	\$791.88
47	\$561.88	\$561.88	\$758.40	\$758.40	\$737.11	\$737.11	\$634.08	\$634.08	\$825.14	\$825.14
48	\$587.77	\$587.77	\$793.33	\$793.33	\$771.07	\$771.07	\$663.29	\$663.29	\$863.15	\$863.15
49	\$613.29	\$613.29	\$827.79	\$827.79	\$804.55	\$804.55	\$692.09	\$692.09	\$900.63	\$900.63
50	\$642.05	\$642.05	\$866.60	\$866.60	\$842.28	\$842.28	\$724.54	\$724.54	\$942.87	\$942.87
51	\$670.45	\$670.45	\$904.94	\$904.94	\$879.53	\$879.53	\$756.59	\$756.59	\$984.57	\$984.57
52	\$701.72	\$701.72	\$947.15	\$947.15	\$920.56	\$920.56	\$791.89	\$791.89	\$1,030.50	\$1,030.50
53	\$733.36	\$733.36	\$989.85	\$989.85	\$962.06	\$962.06	\$827.59	\$827.59	\$1,076.96	\$1,076.96
54	\$767.51	\$767.51	\$1,035.94	\$1,035.94	\$1,006.87	\$1,006.87	\$866.13	\$866.13	\$1,127.11	\$1,127.11
55	\$801.66	\$801.66	\$1,082.04	\$1,082.04	\$1,051.67	\$1,051.67	\$904.67	\$904.67	\$1,177.26	\$1,177.26
56	\$838.69	\$838.69	\$1,132.02	\$1,132.02	\$1,100.24	\$1,100.24	\$946.45	\$946.45	\$1,231.64	\$1,231.64
57	\$876.08	\$876.08	\$1,182.48	\$1,182.48	\$1,149.29	\$1,149.29	\$988.64	\$988.64	\$1,286.54	\$1,286.54
58	\$915.98	\$915.98	\$1,236.34	\$1,236.34	\$1,201.64	\$1,201.64	\$1,033.67	\$1,033.67	\$1,345.14	\$1,345.14
59	\$935.75	\$935.75	\$1,263.03	\$1,263.03	\$1,227.57	\$1,227.57	\$1,055.99	\$1,055.99	\$1,374.18	\$1,374.18
60	\$975.66	\$975.66	\$1,316.89	\$1,316.89	\$1,279.92	\$1,279.92	\$1,101.02	\$1,101.02	\$1,432.77	\$1,432.77
61	\$1,010.17	\$1,010.17	\$1,363.47	\$1,363.47	\$1,325.20	\$1,325.20	\$1,139.96	\$1,139.96	\$1,483.46	\$1,483.46
62	\$1,032.81	\$1,032.81	\$1,394.04	\$1,394.04	\$1,354.91	\$1,354.91	\$1,165.52	\$1,165.52	\$1,516.71	\$1,516.71
63	\$1,061.21	\$1,061.21	\$1,432.37	\$1,432.37	\$1,392.16	\$1,392.16	\$1,197.57	\$1,197.57	\$1,558.42	\$1,558.42
64+	\$1,078.47	\$1,078.47	\$1,455.66	\$1,455.66	\$1,414.80	\$1,414.80	\$1,217.04	\$1,217.04	\$1,583.76	\$1,583.76

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270024		55957PA0270026		55957PA0290024		55957PA0290025		55957PA0290027	
Plan Marketing Name =>	BlueCare PPO Silver 11		BlueCare PPO Silver 13		BlueCare Custom PPO Gold 28		BlueCare Custom PPO Silver 11		BlueCare Custom PPO Silver 13	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Silver		Gold		Silver		Silver	
Deductible =>	\$1,400		\$3,000		\$0		\$1,400		\$3,000	
Coinurance =>	50%		70%		100%		50%		70%	
Copays =>	\$60		\$60		\$40		\$60		\$60	
OOP Maximum =>	\$8,150		\$8,150		\$7,900		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$324.46	\$324.46	\$319.88	\$319.88	\$310.97	\$310.97	\$249.83	\$249.83	\$246.31	\$246.31
15	\$353.30	\$353.30	\$348.31	\$348.31	\$338.61	\$338.61	\$272.04	\$272.04	\$268.20	\$268.20
16	\$364.33	\$364.33	\$359.18	\$359.18	\$349.18	\$349.18	\$280.53	\$280.53	\$276.57	\$276.57
17	\$375.36	\$375.36	\$370.05	\$370.05	\$359.75	\$359.75	\$289.02	\$289.02	\$284.94	\$284.94
18	\$387.23	\$387.23	\$381.76	\$381.76	\$371.13	\$371.13	\$298.17	\$298.17	\$293.96	\$293.96
19	\$399.11	\$399.11	\$393.47	\$393.47	\$382.52	\$382.52	\$307.31	\$307.31	\$302.97	\$302.97
20	\$411.41	\$411.41	\$405.60	\$405.60	\$394.31	\$394.31	\$316.78	\$316.78	\$312.31	\$312.31
21	\$424.13	\$424.13	\$418.14	\$418.14	\$406.50	\$406.50	\$326.58	\$326.58	\$321.97	\$321.97
22	\$424.13	\$424.13	\$418.14	\$418.14	\$406.50	\$406.50	\$326.58	\$326.58	\$321.97	\$321.97
23	\$424.13	\$424.13	\$418.14	\$418.14	\$406.50	\$406.50	\$326.58	\$326.58	\$321.97	\$321.97
24	\$424.13	\$424.13	\$418.14	\$418.14	\$406.50	\$406.50	\$326.58	\$326.58	\$321.97	\$321.97
25	\$425.83	\$425.83	\$419.81	\$419.81	\$408.13	\$408.13	\$327.89	\$327.89	\$323.26	\$323.26
26	\$434.31	\$434.31	\$428.18	\$428.18	\$416.26	\$416.26	\$334.42	\$334.42	\$329.70	\$329.70
27	\$444.49	\$444.49	\$438.21	\$438.21	\$426.01	\$426.01	\$342.26	\$342.26	\$337.42	\$337.42
28	\$461.03	\$461.03	\$454.52	\$454.52	\$441.87	\$441.87	\$354.99	\$354.99	\$349.98	\$349.98
29	\$474.60	\$474.60	\$467.90	\$467.90	\$454.87	\$454.87	\$365.44	\$365.44	\$360.28	\$360.28
30	\$481.39	\$481.39	\$474.59	\$474.59	\$461.38	\$461.38	\$370.67	\$370.67	\$365.44	\$365.44
31	\$491.57	\$491.57	\$484.62	\$484.62	\$471.13	\$471.13	\$378.51	\$378.51	\$373.16	\$373.16
32	\$501.75	\$501.75	\$494.66	\$494.66	\$480.89	\$480.89	\$386.34	\$386.34	\$380.89	\$380.89
33	\$508.11	\$508.11	\$500.93	\$500.93	\$486.99	\$486.99	\$391.24	\$391.24	\$385.72	\$385.72
34	\$514.89	\$514.89	\$507.62	\$507.62	\$493.49	\$493.49	\$396.47	\$396.47	\$390.87	\$390.87
35	\$518.29	\$518.29	\$510.97	\$510.97	\$496.74	\$496.74	\$399.08	\$399.08	\$393.45	\$393.45
36	\$521.68	\$521.68	\$514.31	\$514.31	\$500.00	\$500.00	\$401.69	\$401.69	\$396.02	\$396.02
37	\$525.07	\$525.07	\$517.66	\$517.66	\$503.25	\$503.25	\$404.31	\$404.31	\$398.60	\$398.60
38	\$528.47	\$528.47	\$521.00	\$521.00	\$506.50	\$506.50	\$406.92	\$406.92	\$401.17	\$401.17
39	\$535.25	\$535.25	\$527.69	\$527.69	\$513.00	\$513.00	\$412.14	\$412.14	\$406.33	\$406.33
40	\$542.04	\$542.04	\$534.38	\$534.38	\$519.51	\$519.51	\$417.37	\$417.37	\$411.48	\$411.48
41	\$552.22	\$552.22	\$544.42	\$544.42	\$529.26	\$529.26	\$425.21	\$425.21	\$419.20	\$419.20
42	\$561.97	\$561.97	\$554.04	\$554.04	\$538.61	\$538.61	\$432.72	\$432.72	\$426.61	\$426.61
43	\$575.54	\$575.54	\$567.42	\$567.42	\$551.62	\$551.62	\$443.17	\$443.17	\$436.91	\$436.91
44	\$592.51	\$592.51	\$584.14	\$584.14	\$567.88	\$567.88	\$456.23	\$456.23	\$449.79	\$449.79
45	\$612.44	\$612.44	\$603.79	\$603.79	\$586.99	\$586.99	\$471.58	\$471.58	\$464.92	\$464.92
46	\$636.20	\$636.20	\$627.21	\$627.21	\$609.75	\$609.75	\$489.87	\$489.87	\$482.96	\$482.96
47	\$662.92	\$662.92	\$653.55	\$653.55	\$635.36	\$635.36	\$510.44	\$510.44	\$503.24	\$503.24
48	\$693.45	\$693.45	\$683.66	\$683.66	\$664.63	\$664.63	\$533.96	\$533.96	\$526.42	\$526.42
49	\$723.57	\$723.57	\$713.35	\$713.35	\$693.49	\$693.49	\$557.15	\$557.15	\$549.28	\$549.28
50	\$757.50	\$757.50	\$746.80	\$746.80	\$726.01	\$726.01	\$583.27	\$583.27	\$575.04	\$575.04
51	\$791.00	\$791.00	\$779.83	\$779.83	\$758.12	\$758.12	\$609.07	\$609.07	\$600.47	\$600.47
52	\$827.90	\$827.90	\$816.21	\$816.21	\$793.49	\$793.49	\$637.48	\$637.48	\$628.49	\$628.49
53	\$865.23	\$865.23	\$853.01	\$853.01	\$829.26	\$829.26	\$666.22	\$666.22	\$656.82	\$656.82
54	\$905.52	\$905.52	\$892.73	\$892.73	\$867.88	\$867.88	\$697.25	\$697.25	\$687.41	\$687.41
55	\$945.81	\$945.81	\$932.45	\$932.45	\$906.50	\$906.50	\$728.27	\$728.27	\$717.99	\$717.99
56	\$989.50	\$989.50	\$975.52	\$975.52	\$948.36	\$948.36	\$761.91	\$761.91	\$751.16	\$751.16
57	\$1,033.60	\$1,033.60	\$1,019.01	\$1,019.01	\$990.64	\$990.64	\$795.88	\$795.88	\$784.64	\$784.64
58	\$1,080.68	\$1,080.68	\$1,065.42	\$1,065.42	\$1,035.76	\$1,035.76	\$832.13	\$832.13	\$820.38	\$820.38
59	\$1,104.01	\$1,104.01	\$1,088.42	\$1,088.42	\$1,058.12	\$1,058.12	\$850.09	\$850.09	\$838.09	\$838.09
60	\$1,151.09	\$1,151.09	\$1,134.83	\$1,134.83	\$1,103.24	\$1,103.24	\$886.34	\$886.34	\$873.83	\$873.83
61	\$1,191.81	\$1,191.81	\$1,174.97	\$1,174.97	\$1,142.27	\$1,142.27	\$917.69	\$917.69	\$904.74	\$904.74
62	\$1,218.53	\$1,218.53	\$1,201.32	\$1,201.32	\$1,167.87	\$1,167.87	\$938.26	\$938.26	\$925.02	\$925.02
63	\$1,252.03	\$1,252.03	\$1,234.35	\$1,234.35	\$1,199.99	\$1,199.99	\$964.06	\$964.06	\$950.46	\$950.46
64+	\$1,272.39	\$1,272.39	\$1,254.42	\$1,254.42	\$1,219.50	\$1,219.50	\$979.74	\$979.74	\$965.91	\$965.91

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270013		55957PA0290021		55957PA0270027		55957PA0270025		55957PA0290028	
Plan Marketing Name =>	BlueCare PPO Bronze 4		BlueCare Custom PPO Bronze 4		BlueCare PPO Silver 14		BlueCare PPO Silver 12		BlueCare Custom PPO Silver 14	
Form # =>	FPLIC-BC/PPO/SM-1		FPLIC-BCUST/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BC/PPO/SM-1		FPLIC-BCUST/PPO/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Bronze		Bronze		Silver		Silver		Silver	
Deductible =>	\$5,400		\$5,400		\$3,000		\$2,600		\$3,000	
Coinurance =>	50%		50%		80%		70%		80%	
Copays =>	\$85		\$85		\$55		\$50		\$55	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$293.61	\$293.61	\$226.08	\$226.08	\$321.97	\$321.97	\$322.57	\$322.57	\$247.91	\$247.91
15	\$319.71	\$319.71	\$246.18	\$246.18	\$350.58	\$350.58	\$351.24	\$351.24	\$269.95	\$269.95
16	\$329.69	\$329.69	\$253.86	\$253.86	\$361.53	\$361.53	\$362.21	\$362.21	\$278.38	\$278.38
17	\$339.67	\$339.67	\$261.54	\$261.54	\$372.47	\$372.47	\$373.17	\$373.17	\$286.80	\$286.80
18	\$350.42	\$350.42	\$269.82	\$269.82	\$384.25	\$384.25	\$384.98	\$384.98	\$295.88	\$295.88
19	\$361.17	\$361.17	\$278.09	\$278.09	\$396.04	\$396.04	\$396.78	\$396.78	\$304.95	\$304.95
20	\$372.30	\$372.30	\$286.66	\$286.66	\$408.24	\$408.24	\$409.01	\$409.01	\$314.35	\$314.35
21	\$383.81	\$383.81	\$295.53	\$295.53	\$420.87	\$420.87	\$421.66	\$421.66	\$324.07	\$324.07
22	\$383.81	\$383.81	\$295.53	\$295.53	\$420.87	\$420.87	\$421.66	\$421.66	\$324.07	\$324.07
23	\$383.81	\$383.81	\$295.53	\$295.53	\$420.87	\$420.87	\$421.66	\$421.66	\$324.07	\$324.07
24	\$383.81	\$383.81	\$295.53	\$295.53	\$420.87	\$420.87	\$421.66	\$421.66	\$324.07	\$324.07
25	\$385.35	\$385.35	\$296.71	\$296.71	\$422.55	\$422.55	\$423.35	\$423.35	\$325.37	\$325.37
26	\$393.02	\$393.02	\$302.62	\$302.62	\$430.97	\$430.97	\$431.78	\$431.78	\$331.85	\$331.85
27	\$402.23	\$402.23	\$309.72	\$309.72	\$441.07	\$441.07	\$441.90	\$441.90	\$339.63	\$339.63
28	\$417.20	\$417.20	\$321.24	\$321.24	\$457.49	\$457.49	\$458.34	\$458.34	\$352.26	\$352.26
29	\$429.48	\$429.48	\$330.70	\$330.70	\$470.95	\$470.95	\$471.84	\$471.84	\$362.63	\$362.63
30	\$435.62	\$435.62	\$335.43	\$335.43	\$477.69	\$477.69	\$478.58	\$478.58	\$367.82	\$367.82
31	\$444.84	\$444.84	\$342.52	\$342.52	\$487.79	\$487.79	\$488.70	\$488.70	\$375.60	\$375.60
32	\$454.05	\$454.05	\$349.61	\$349.61	\$497.89	\$497.89	\$498.82	\$498.82	\$383.37	\$383.37
33	\$459.80	\$459.80	\$354.04	\$354.04	\$504.20	\$504.20	\$505.15	\$505.15	\$388.24	\$388.24
34	\$465.95	\$465.95	\$358.77	\$358.77	\$510.94	\$510.94	\$511.90	\$511.90	\$393.42	\$393.42
35	\$469.02	\$469.02	\$361.14	\$361.14	\$514.30	\$514.30	\$515.27	\$515.27	\$396.01	\$396.01
36	\$472.09	\$472.09	\$363.50	\$363.50	\$517.67	\$517.67	\$518.64	\$518.64	\$398.61	\$398.61
37	\$475.16	\$475.16	\$365.87	\$365.87	\$521.04	\$521.04	\$522.02	\$522.02	\$401.20	\$401.20
38	\$478.23	\$478.23	\$368.23	\$368.23	\$524.40	\$524.40	\$525.39	\$525.39	\$403.79	\$403.79
39	\$484.37	\$484.37	\$372.96	\$372.96	\$531.14	\$531.14	\$532.13	\$532.13	\$408.98	\$408.98
40	\$490.51	\$490.51	\$377.69	\$377.69	\$537.87	\$537.87	\$538.88	\$538.88	\$414.16	\$414.16
41	\$499.72	\$499.72	\$384.78	\$384.78	\$547.97	\$547.97	\$549.00	\$549.00	\$421.94	\$421.94
42	\$508.55	\$508.55	\$391.58	\$391.58	\$557.65	\$557.65	\$558.70	\$558.70	\$429.39	\$429.39
43	\$520.83	\$520.83	\$401.03	\$401.03	\$571.12	\$571.12	\$572.19	\$572.19	\$439.76	\$439.76
44	\$536.18	\$536.18	\$412.86	\$412.86	\$587.96	\$587.96	\$589.06	\$589.06	\$452.73	\$452.73
45	\$554.22	\$554.22	\$426.75	\$426.75	\$607.74	\$607.74	\$608.88	\$608.88	\$467.96	\$467.96
46	\$575.72	\$575.72	\$443.30	\$443.30	\$631.31	\$631.31	\$632.49	\$632.49	\$486.11	\$486.11
47	\$599.90	\$599.90	\$461.91	\$461.91	\$657.82	\$657.82	\$659.05	\$659.05	\$506.52	\$506.52
48	\$627.53	\$627.53	\$483.19	\$483.19	\$688.12	\$688.12	\$689.41	\$689.41	\$529.85	\$529.85
49	\$654.78	\$654.78	\$504.17	\$504.17	\$718.00	\$718.00	\$719.35	\$719.35	\$552.86	\$552.86
50	\$685.48	\$685.48	\$527.82	\$527.82	\$751.67	\$751.67	\$753.08	\$753.08	\$578.79	\$578.79
51	\$715.81	\$715.81	\$551.16	\$551.16	\$784.92	\$784.92	\$786.40	\$786.40	\$604.39	\$604.39
52	\$749.20	\$749.20	\$576.87	\$576.87	\$821.54	\$821.54	\$823.08	\$823.08	\$632.58	\$632.58
53	\$782.97	\$782.97	\$602.88	\$602.88	\$858.57	\$858.57	\$860.19	\$860.19	\$661.10	\$661.10
54	\$819.43	\$819.43	\$630.96	\$630.96	\$898.56	\$898.56	\$900.24	\$900.24	\$691.89	\$691.89
55	\$855.90	\$855.90	\$659.03	\$659.03	\$938.54	\$938.54	\$940.30	\$940.30	\$722.68	\$722.68
56	\$895.43	\$895.43	\$689.47	\$689.47	\$981.89	\$981.89	\$983.73	\$983.73	\$756.06	\$756.06
57	\$935.34	\$935.34	\$720.21	\$720.21	\$1,025.66	\$1,025.66	\$1,027.59	\$1,027.59	\$789.76	\$789.76
58	\$977.95	\$977.95	\$753.01	\$753.01	\$1,072.38	\$1,072.38	\$1,074.39	\$1,074.39	\$825.73	\$825.73
59	\$999.06	\$999.06	\$769.26	\$769.26	\$1,095.52	\$1,095.52	\$1,097.58	\$1,097.58	\$843.55	\$843.55
60	\$1,041.66	\$1,041.66	\$802.07	\$802.07	\$1,142.24	\$1,142.24	\$1,144.39	\$1,144.39	\$879.53	\$879.53
61	\$1,078.51	\$1,078.51	\$830.44	\$830.44	\$1,182.64	\$1,182.64	\$1,184.86	\$1,184.86	\$910.64	\$910.64
62	\$1,102.69	\$1,102.69	\$849.06	\$849.06	\$1,209.16	\$1,209.16	\$1,211.43	\$1,211.43	\$931.05	\$931.05
63	\$1,133.01	\$1,133.01	\$872.40	\$872.40	\$1,242.41	\$1,242.41	\$1,244.74	\$1,244.74	\$956.65	\$956.65
64+	\$1,151.43	\$1,151.43	\$886.59	\$886.59	\$1,262.61	\$1,262.61	\$1,264.98	\$1,264.98	\$972.21	\$972.21

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290026		55957PA0300003		55957PA0300004		55957PA0300005	
Plan Marketing Name =>	BlueCare Custom PPO Silver 12		AffordaBlue Gold 2		AffordaBlue Gold 3		AffordaBlue Silver 1	
Form # =>	FPLIC-BCUST/PPO/SM-1		FPLIC-AB/COMP/SM-1		FPLIC-AB/COMP/SM-1		FPLIC-AB/COMP/SM-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U	
Metal =>	Silver		Gold		Gold		Silver	
Deductible =>	\$2,600		\$1,000/\$3,000		\$500/\$3,000		\$3,000/\$7,000	
Coinsurance =>	70%		100%/70%		100%/70%		100%/60%	
Copays =>	\$50		\$45/70%		\$30/70%		\$60/60%	
OOP Maximum =>	\$8,150		\$6,500/\$7,900		\$6,500/\$7,900		\$7,000/\$8,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$248.38	\$248.38	\$279.31	\$279.31	\$285.12	\$285.12	\$233.98	\$233.98
15	\$270.46	\$270.46	\$304.14	\$304.14	\$310.47	\$310.47	\$254.78	\$254.78
16	\$278.90	\$278.90	\$313.63	\$313.63	\$320.16	\$320.16	\$262.73	\$262.73
17	\$287.34	\$287.34	\$323.12	\$323.12	\$329.85	\$329.85	\$270.69	\$270.69
18	\$296.43	\$296.43	\$333.35	\$333.35	\$340.28	\$340.28	\$279.25	\$279.25
19	\$305.52	\$305.52	\$343.57	\$343.57	\$350.72	\$350.72	\$287.81	\$287.81
20	\$314.94	\$314.94	\$354.16	\$354.16	\$361.53	\$361.53	\$296.68	\$296.68
21	\$324.68	\$324.68	\$365.11	\$365.11	\$372.71	\$372.71	\$305.86	\$305.86
22	\$324.68	\$324.68	\$365.11	\$365.11	\$372.71	\$372.71	\$305.86	\$305.86
23	\$324.68	\$324.68	\$365.11	\$365.11	\$372.71	\$372.71	\$305.86	\$305.86
24	\$324.68	\$324.68	\$365.11	\$365.11	\$372.71	\$372.71	\$305.86	\$305.86
25	\$325.98	\$325.98	\$366.57	\$366.57	\$374.20	\$374.20	\$307.08	\$307.08
26	\$332.47	\$332.47	\$373.87	\$373.87	\$381.66	\$381.66	\$313.20	\$313.20
27	\$340.26	\$340.26	\$382.64	\$382.64	\$390.60	\$390.60	\$320.54	\$320.54
28	\$352.93	\$352.93	\$396.87	\$396.87	\$405.14	\$405.14	\$332.47	\$332.47
29	\$363.32	\$363.32	\$408.56	\$408.56	\$417.06	\$417.06	\$342.26	\$342.26
30	\$368.51	\$368.51	\$414.40	\$414.40	\$423.03	\$423.03	\$347.15	\$347.15
31	\$376.30	\$376.30	\$423.16	\$423.16	\$431.97	\$431.97	\$354.49	\$354.49
32	\$384.10	\$384.10	\$431.93	\$431.93	\$440.92	\$440.92	\$361.83	\$361.83
33	\$388.97	\$388.97	\$437.40	\$437.40	\$446.51	\$446.51	\$366.42	\$366.42
34	\$394.16	\$394.16	\$443.24	\$443.24	\$452.47	\$452.47	\$371.31	\$371.31
35	\$396.76	\$396.76	\$446.16	\$446.16	\$455.45	\$455.45	\$373.76	\$373.76
36	\$399.36	\$399.36	\$449.09	\$449.09	\$458.43	\$458.43	\$376.21	\$376.21
37	\$401.95	\$401.95	\$452.01	\$452.01	\$461.41	\$461.41	\$378.65	\$378.65
38	\$404.55	\$404.55	\$454.93	\$454.93	\$464.40	\$464.40	\$381.10	\$381.10
39	\$409.75	\$409.75	\$460.77	\$460.77	\$470.36	\$470.36	\$386.00	\$386.00
40	\$414.94	\$414.94	\$466.61	\$466.61	\$476.32	\$476.32	\$390.89	\$390.89
41	\$422.73	\$422.73	\$475.37	\$475.37	\$485.27	\$485.27	\$398.23	\$398.23
42	\$430.20	\$430.20	\$483.77	\$483.77	\$493.84	\$493.84	\$405.26	\$405.26
43	\$440.59	\$440.59	\$495.45	\$495.45	\$505.77	\$505.77	\$415.05	\$415.05
44	\$453.58	\$453.58	\$510.06	\$510.06	\$520.68	\$520.68	\$427.29	\$427.29
45	\$468.84	\$468.84	\$527.22	\$527.22	\$538.19	\$538.19	\$441.66	\$441.66
46	\$487.02	\$487.02	\$547.67	\$547.67	\$559.07	\$559.07	\$458.79	\$458.79
47	\$507.47	\$507.47	\$570.67	\$570.67	\$582.55	\$582.55	\$478.06	\$478.06
48	\$530.85	\$530.85	\$596.95	\$596.95	\$609.38	\$609.38	\$500.08	\$500.08
49	\$553.90	\$553.90	\$622.88	\$622.88	\$635.84	\$635.84	\$521.80	\$521.80
50	\$579.88	\$579.88	\$652.09	\$652.09	\$665.66	\$665.66	\$546.27	\$546.27
51	\$605.53	\$605.53	\$680.93	\$680.93	\$695.10	\$695.10	\$570.43	\$570.43
52	\$633.78	\$633.78	\$712.69	\$712.69	\$727.53	\$727.53	\$597.04	\$597.04
53	\$662.35	\$662.35	\$744.82	\$744.82	\$760.33	\$760.33	\$623.95	\$623.95
54	\$693.19	\$693.19	\$779.51	\$779.51	\$795.74	\$795.74	\$653.01	\$653.01
55	\$724.04	\$724.04	\$814.20	\$814.20	\$831.14	\$831.14	\$682.07	\$682.07
56	\$757.48	\$757.48	\$851.80	\$851.80	\$869.53	\$869.53	\$713.57	\$713.57
57	\$791.25	\$791.25	\$889.77	\$889.77	\$908.29	\$908.29	\$745.38	\$745.38
58	\$827.28	\$827.28	\$930.30	\$930.30	\$949.67	\$949.67	\$779.33	\$779.33
59	\$845.14	\$845.14	\$950.38	\$950.38	\$970.16	\$970.16	\$796.15	\$796.15
60	\$881.18	\$881.18	\$990.91	\$990.91	\$1,011.53	\$1,011.53	\$830.10	\$830.10
61	\$912.35	\$912.35	\$1,025.96	\$1,025.96	\$1,047.32	\$1,047.32	\$859.47	\$859.47
62	\$932.81	\$932.81	\$1,048.96	\$1,048.96	\$1,070.80	\$1,070.80	\$878.74	\$878.74
63	\$958.46	\$958.46	\$1,077.80	\$1,077.80	\$1,100.24	\$1,100.24	\$902.90	\$902.90
64+	\$974.04	\$974.04	\$1,095.33	\$1,095.33	\$1,118.13	\$1,118.13	\$917.58	\$917.58

First Priority Life Insurance Co.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270010	BlueCare PPO Gold 19	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe

55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290014	BlueCare Custom PPO Gold 19	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0280001	BlueCare QHD PPO Bronze 3	PPO	Bronze	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0280002	BlueCare QHD PPO Bronze 4	PPO	Bronze	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0280003	BlueCare QHD PPO Silver 1	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0300001	AffordaBlue Platinum1	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0300002	AffordaBlue Gold Option 1	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off	Q	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off	Q	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off	Q	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe

55957PA0270024	BlueCare PPO Silver 11	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290025	BlueCare Custom PPO Silver 11	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0300003	AffordaBlue Gold 2	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0300004	AffordaBlue Gold 3	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
55957PA0300005	AffordaBlue Silver 1	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe

Company Name First Priority Life Insurance Co.

Market Small Group

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

					RATING AREA 3												
02-01-2019 Number of Covered Lives by Rating County					563	341	53	1,426	1,938	771	821	177	68	369	203	413	171
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off	\$571.77	\$571.77	\$571.77	\$571.77	\$571.77	\$571.77	\$571.77	\$571.77	\$571.77	\$571.77	\$571.77	\$571.77	\$571.77
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off	\$565.36	\$565.36	\$565.36	\$565.36	\$565.36	\$565.36	\$565.36	\$565.36	\$565.36	\$565.36	\$565.36	\$565.36	\$565.36
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off	\$562.22	\$562.22	\$562.22	\$562.22	\$562.22	\$562.22	\$562.22	\$562.22	\$562.22	\$562.22	\$562.22	\$562.22	\$562.22
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off	\$548.63	\$548.63	\$548.63	\$548.63	\$548.63	\$548.63	\$548.63	\$548.63	\$548.63	\$548.63	\$548.63	\$548.63	\$548.63
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96	\$496.96
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off	\$459.55	\$459.55	\$459.55	\$459.55	\$459.55	\$459.55	\$459.55	\$459.55	\$459.55	\$459.55	\$459.55	\$459.55	\$459.55
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73	\$475.73
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off	\$475.05	\$475.05	\$475.05	\$475.05	\$475.05	\$475.05	\$475.05	\$475.05	\$475.05	\$475.05	\$475.05	\$475.05	\$475.05
55957PA0270010	BlueCare PPO Gold 19	PPO	Gold	Off	\$461.30	\$461.30	\$461.30	\$461.30	\$461.30	\$461.30	\$461.30	\$461.30	\$461.30	\$461.30	\$461.30	\$461.30	\$461.30
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off	\$467.59	\$467.59	\$467.59	\$467.59	\$467.59	\$467.59	\$467.59	\$467.59	\$467.59	\$467.59	\$467.59	\$467.59	\$467.59
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off	\$464.01	\$464.01	\$464.01	\$464.01	\$464.01	\$464.01	\$464.01	\$464.01	\$464.01	\$464.01	\$464.01	\$464.01	\$464.01
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off	\$445.89	\$445.89	\$445.89	\$445.89	\$445.89	\$445.89	\$445.89	\$445.89	\$445.89	\$445.89	\$445.89	\$445.89	\$445.89
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off	\$438.73	\$438.73	\$438.73	\$438.73	\$438.73	\$438.73	\$438.73	\$438.73	\$438.73	\$438.73	\$438.73	\$438.73	\$438.73
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off	\$439.53	\$439.53	\$439.53	\$439.53	\$439.53	\$439.53	\$439.53	\$439.53	\$439.53	\$439.53	\$439.53	\$439.53	\$439.53
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off	\$434.62	\$434.62	\$434.62	\$434.62	\$434.62	\$434.62	\$434.62	\$434.62	\$434.62	\$434.62	\$434.62	\$434.62	\$434.62
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off	\$440.26	\$440.26	\$440.26	\$440.26	\$440.26	\$440.26	\$440.26	\$440.26	\$440.26	\$440.26	\$440.26	\$440.26	\$440.26
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off	\$435.33	\$435.33	\$435.33	\$435.33	\$435.33	\$435.33	\$435.33	\$435.33	\$435.33	\$435.33	\$435.33	\$435.33	\$435.33
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off	\$432.91	\$432.91	\$432.91	\$432.91	\$432.91	\$432.91	\$432.91	\$432.91	\$432.91	\$432.91	\$432.91	\$432.91	\$432.91
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45	\$422.45
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off	\$382.66	\$382.66	\$382.66	\$382.66	\$382.66	\$382.66	\$382.66	\$382.66	\$382.66	\$382.66	\$382.66	\$382.66	\$382.66
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85	\$353.85
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off	\$366.31	\$366.31	\$366.31	\$366.31	\$366.31	\$366.31	\$366.31	\$366.31	\$366.31	\$366.31	\$366.31	\$366.31	\$366.31
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off	\$365.79	\$365.79	\$365.79	\$365.79	\$365.79	\$365.79	\$365.79	\$365.79	\$365.79	\$365.79	\$365.79	\$365.79	\$365.79
55957PA0290014	BlueCare Custom PPO Gold 19	PPO	Gold	Off	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off	\$360.04	\$360.04	\$360.04	\$360.04	\$360.04	\$360.04	\$360.04	\$360.04	\$360.04	\$360.04	\$360.04	\$360.04	\$360.04
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off	\$357.29	\$357.29	\$357.29	\$357.29	\$357.29	\$357.29	\$357.29	\$357.29	\$357.29	\$357.29	\$357.29	\$357.29	\$357.29
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off	\$343.34	\$343.34	\$343.34	\$343.34	\$343.34	\$343.34	\$343.34	\$343.34	\$343.34	\$343.34	\$343.34	\$343.34	\$343.34
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off	\$338.44	\$338.44	\$338.44	\$338.44	\$338.44	\$338.44	\$338.44	\$338.44	\$338.44	\$338.44	\$338.44	\$338.44	\$338.44
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off	\$334.66	\$334.66	\$334.66	\$334.66	\$334.66	\$334.66	\$334.66	\$334.66	\$334.66	\$334.66	\$334.66	\$334.66	\$334.66
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off	\$337.82	\$337.82	\$337.82	\$337.82	\$337.82	\$337.82	\$337.82	\$337.82	\$337.82	\$337.82	\$337.82	\$337.82	\$337.82
55957PA0280001	BlueCare QHD PPO Bronze 3	PPO	Bronze	Off	\$360.22	\$360.22	\$360.22	\$360.22	\$360.22	\$360.22	\$360.22	\$360.22	\$360.22	\$360.22	\$360.22	\$360.22	\$360.22
55957PA0280002	BlueCare QHD PPO Bronze 4	PPO	Bronze	Off	\$359.39	\$359.39	\$359.39	\$359.39	\$359.39	\$359.39	\$359.39	\$359.39	\$359.39	\$359.39	\$359.39	\$359.39	\$359.39
55957PA0280003	BlueCare QHD PPO Silver 1	PPO	Silver	Off	\$412.15	\$412.15	\$412.15	\$412.15	\$412.15	\$412.15	\$412.15	\$412.15	\$412.15	\$412.15	\$412.15	\$412.15	\$412.15
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off	\$480.85	\$480.85	\$480.85	\$480.85	\$480.85	\$480.85	\$480.85	\$480.85	\$480.85	\$480.85	\$480.85	\$480.85	\$480.85
55957PA0300001	AffordaBlue Platinum1	PPO	Platinum	Off	\$395.34	\$395.34	\$395.34	\$395.34	\$395.34	\$395.34	\$395.34	\$395.34	\$395.34	\$395.34	\$395.34	\$395.34	\$395.34
55957PA0300002	AffordaBlue Gold Option 1	PPO	Gold	Off	\$335.83	\$335.83	\$335.83	\$335.83	\$335.83	\$335.83	\$335.83	\$335.83	\$335.83	\$335.83	\$335.83	\$335.83	\$335.83
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off								\$453.30					
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off								\$440.57					
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off							\$378.99						
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off	\$493.18	\$493.18	\$493.18	\$493.18	\$493.18	\$493.18	\$493.18	\$493.18	\$493.18	\$493.18	\$493.18	\$493.18	\$493.18
55957PA0270024	BlueCare PPO Silver 11	PPO	Silver	Off	\$396.22	\$396.22	\$396.22	\$396.22	\$396.22	\$396.22	\$396.22	\$396.22	\$396.22	\$396.22	\$396.22	\$396.22	\$396.22
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off	\$390.62	\$390.62	\$390.62	\$390.62	\$390.62	\$390.62	\$390.62	\$390.62	\$390.62	\$390.62	\$390.62	\$390.62	\$390.62
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off	\$379.75	\$379.75	\$379.75	\$379.75	\$379.75	\$379.75	\$379.75	\$379.75	\$379.75	\$379.75	\$379.75	\$379.75	\$379.75
55957PA0290025	BlueCare Custom PPO Silver 11	PPO	Silver	Off	\$305.09	\$305.09	\$305.09	\$305.09	\$305.09	\$305.09	\$305.09	\$305.09	\$305.09	\$305.09	\$305.09	\$305.09	\$305.09
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off	\$300.78	\$300.78	\$300.78	\$300.78	\$300.78	\$300.78	\$300.78	\$300.78	\$300.78	\$300.78	\$300.78	\$300.78	\$300.78
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off	\$358.56	\$358.56	\$358.56	\$358.56	\$358.56	\$358.56	\$358.56	\$358.56	\$358.56	\$358.56	\$358.56	\$358.56	\$358.56
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09	\$276.09
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off	\$393.18	\$393.18	\$393.18	\$393.18	\$393.18	\$393.18	\$393.18	\$393.18	\$393.18	\$393.18	\$393.18	\$393.18	\$393.18
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off	\$393.91	\$393.91	\$393.91	\$393.91	\$393.91	\$393.91	\$393.91	\$393.91	\$393.91	\$393.91	\$393.91	\$393.91	\$393.91
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off	\$303.31	\$303.31	\$303.31	\$303.31	\$303.31	\$303.31	\$303.31	\$303.31	\$303.31	\$303.31	\$303.31	\$303.31	\$303.31
55957PA0300003	AffordaBlue Gold 2	PPO	Gold	Off	\$341.09	\$341.09	\$341.09	\$341.09	\$341.09	\$341.09	\$341.09	\$341.09	\$341.09	\$341.09	\$341.09	\$341.09	\$341.09
55957PA0300004	AffordaBlue Gold 3	PPO	Gold	Off	\$348.19	\$348.19	\$348.19	\$348.19	\$348.19	\$348.19	\$348.19	\$348.19	\$348.19	\$348.19	\$348.19	\$348.19	\$348.19
55957PA0300005	AffordaBlue Silver 1	PPO	Silver	Off	\$285.73	\$285.73	\$285.73	\$285.73	\$285.73	\$285.73	\$285.73	\$285.73	\$285.73	\$285.73	\$285.73	\$285.73	\$285.73

Company Name First Priority Life Insurance Co.

Market Small Group

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

02-01-2019 Number of Covered Lives by Rating County					RATING AREA 3												
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	563	341	53	1,426	1,938	771	821	177	68	369	203	413	171
					Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off	\$584.89	\$584.89	\$584.89	\$584.89	\$584.89	\$584.89	\$584.89	\$584.89	\$584.89	\$584.89	\$584.89	\$584.89	\$584.89
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off	\$578.34	\$578.34	\$578.34	\$578.34	\$578.34	\$578.34	\$578.34	\$578.34	\$578.34	\$578.34	\$578.34	\$578.34	\$578.34
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off	\$575.13	\$575.13	\$575.13	\$575.13	\$575.13	\$575.13	\$575.13	\$575.13	\$575.13	\$575.13	\$575.13	\$575.13	\$575.13
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off	\$561.23	\$561.23	\$561.23	\$561.23	\$561.23	\$561.23	\$561.23	\$561.23	\$561.23	\$561.23	\$561.23	\$561.23	\$561.23
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off	\$508.36	\$508.36	\$508.36	\$508.36	\$508.36	\$508.36	\$508.36	\$508.36	\$508.36	\$508.36	\$508.36	\$508.36	\$508.36
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off	\$470.10	\$470.10	\$470.10	\$470.10	\$470.10	\$470.10	\$470.10	\$470.10	\$470.10	\$470.10	\$470.10	\$470.10	\$470.10
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off	\$486.65	\$486.65	\$486.65	\$486.65	\$486.65	\$486.65	\$486.65	\$486.65	\$486.65	\$486.65	\$486.65	\$486.65	\$486.65
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off	\$485.95	\$485.95	\$485.95	\$485.95	\$485.95	\$485.95	\$485.95	\$485.95	\$485.95	\$485.95	\$485.95	\$485.95	\$485.95
55957PA0270010	BlueCare PPO Gold 19	PPO	Gold	Off	\$471.89	\$471.89	\$471.89	\$471.89	\$471.89	\$471.89	\$471.89	\$471.89	\$471.89	\$471.89	\$471.89	\$471.89	\$471.89
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off	\$478.32	\$478.32	\$478.32	\$478.32	\$478.32	\$478.32	\$478.32	\$478.32	\$478.32	\$478.32	\$478.32	\$478.32	\$478.32
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off	\$474.66	\$474.66	\$474.66	\$474.66	\$474.66	\$474.66	\$474.66	\$474.66	\$474.66	\$474.66	\$474.66	\$474.66	\$474.66
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off	\$456.12	\$456.12	\$456.12	\$456.12	\$456.12	\$456.12	\$456.12	\$456.12	\$456.12	\$456.12	\$456.12	\$456.12	\$456.12
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80	\$448.80
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off	\$449.62	\$449.62	\$449.62	\$449.62	\$449.62	\$449.62	\$449.62	\$449.62	\$449.62	\$449.62	\$449.62	\$449.62	\$449.62
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off	\$444.60	\$444.60	\$444.60	\$444.60	\$444.60	\$444.60	\$444.60	\$444.60	\$444.60	\$444.60	\$444.60	\$444.60	\$444.60
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off	\$450.36	\$450.36	\$450.36	\$450.36	\$450.36	\$450.36	\$450.36	\$450.36	\$450.36	\$450.36	\$450.36	\$450.36	\$450.36
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off	\$445.32	\$445.32	\$445.32	\$445.32	\$445.32	\$445.32	\$445.32	\$445.32	\$445.32	\$445.32	\$445.32	\$445.32	\$445.32
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off	\$442.85	\$442.85	\$442.85	\$442.85	\$442.85	\$442.85	\$442.85	\$442.85	\$442.85	\$442.85	\$442.85	\$442.85	\$442.85
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off	\$432.14	\$432.14	\$432.14	\$432.14	\$432.14	\$432.14	\$432.14	\$432.14	\$432.14	\$432.14	\$432.14	\$432.14	\$432.14
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off	\$391.44	\$391.44	\$391.44	\$391.44	\$391.44	\$391.44	\$391.44	\$391.44	\$391.44	\$391.44	\$391.44	\$391.44	\$391.44
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off	\$361.97	\$361.97	\$361.97	\$361.97	\$361.97	\$361.97	\$361.97	\$361.97	\$361.97	\$361.97	\$361.97	\$361.97	\$361.97
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off	\$374.72	\$374.72	\$374.72	\$374.72	\$374.72	\$374.72	\$374.72	\$374.72	\$374.72	\$374.72	\$374.72	\$374.72	\$374.72
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off	\$374.18	\$374.18	\$374.18	\$374.18	\$374.18	\$374.18	\$374.18	\$374.18	\$374.18	\$374.18	\$374.18	\$374.18	\$374.18
55957PA0290014	BlueCare Custom PPO Gold 19	PPO	Gold	Off	\$363.35	\$363.35	\$363.35	\$363.35	\$363.35	\$363.35	\$363.35	\$363.35	\$363.35	\$363.35	\$363.35	\$363.35	\$363.35
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off	\$368.30	\$368.30	\$368.30	\$368.30	\$368.30	\$368.30	\$368.30	\$368.30	\$368.30	\$368.30	\$368.30	\$368.30	\$368.30
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off	\$365.48	\$365.48	\$365.48	\$365.48	\$365.48	\$365.48	\$365.48	\$365.48	\$365.48	\$365.48	\$365.48	\$365.48	\$365.48
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off	\$351.22	\$351.22	\$351.22	\$351.22	\$351.22	\$351.22	\$351.22	\$351.22	\$351.22	\$351.22	\$351.22	\$351.22	\$351.22
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off	\$346.21	\$346.21	\$346.21	\$346.21	\$346.21	\$346.21	\$346.21	\$346.21	\$346.21	\$346.21	\$346.21	\$346.21	\$346.21
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off	\$345.57	\$345.57	\$345.57	\$345.57	\$345.57	\$345.57	\$345.57	\$345.57	\$345.57	\$345.57	\$345.57	\$345.57	\$345.57
55957PA0280001	BlueCare QHD PPO Bronze 3	PPO	Bronze	Off	\$368.48	\$368.48	\$368.48	\$368.48	\$368.48	\$368.48	\$368.48	\$368.48	\$368.48	\$368.48	\$368.48	\$368.48	\$368.48
55957PA0280002	BlueCare QHD PPO Bronze 4	PPO	Bronze	Off	\$367.64	\$367.64	\$367.64	\$367.64	\$367.64	\$367.64	\$367.64	\$367.64	\$367.64	\$367.64	\$367.64	\$367.64	\$367.64
55957PA0280003	BlueCare QHD PPO Silver 1	PPO	Silver	Off	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off	\$491.89	\$491.89	\$491.89	\$491.89	\$491.89	\$491.89	\$491.89	\$491.89	\$491.89	\$491.89	\$491.89	\$491.89	\$491.89
55957PA0300001	AffordaBlue Platinum1	PPO	Platinum	Off	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41	\$404.41
55957PA0300002	AffordaBlue Gold Option 1	PPO	Gold	Off	\$343.54	\$343.54	\$343.54	\$343.54	\$343.54	\$343.54	\$343.54	\$343.54	\$343.54	\$343.54	\$343.54	\$343.54	\$343.54
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off								\$463.70					
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off								\$450.68					
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off							\$387.68						
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off	\$504.50	\$504.50	\$504.50	\$504.50	\$504.50	\$504.50	\$504.50	\$504.50	\$504.50	\$504.50	\$504.50	\$504.50	\$504.50
55957PA0270024	BlueCare PPO Silver 11	PPO	Silver	Off	\$405.31	\$405.31	\$405.31	\$405.31	\$405.31	\$405.31	\$405.31	\$405.31	\$405.31	\$405.31	\$405.31	\$405.31	\$405.31
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off	\$399.59	\$399.59	\$399.59	\$399.59	\$399.59	\$399.59	\$399.59	\$399.59	\$399.59	\$399.59	\$399.59	\$399.59	\$399.59
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off	\$388.46	\$388.46	\$388.46	\$388.46	\$388.46	\$388.46	\$388.46	\$388.46	\$388.46	\$388.46	\$388.46	\$388.46	\$388.46
55957PA0290025	BlueCare Custom PPO Silver 11	PPO	Silver	Off	\$312.09	\$312.09	\$312.09	\$312.09	\$312.09	\$312.09	\$312.09	\$312.09	\$312.09	\$312.09	\$312.09	\$312.09	\$312.09
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off	\$307.68	\$307.68	\$307.68	\$307.68	\$307.68	\$307.68	\$307.68	\$307.68	\$307.68	\$307.68	\$307.68	\$307.68	\$307.68
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off	\$366.78	\$366.78	\$366.78	\$366.78	\$366.78	\$366.78	\$366.78	\$366.78	\$366.78	\$366.78	\$366.78	\$366.78	\$366.78
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off	\$282.42	\$282.42	\$282.42	\$282.42	\$282.42	\$282.42	\$282.42	\$282.42	\$282.42	\$282.42	\$282.42	\$282.42	\$282.42
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off	\$402.20	\$402.20	\$402.20	\$402.20	\$402.20	\$402.20	\$402.20	\$402.20	\$402.20	\$402.20	\$402.20	\$402.20	\$402.20
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off	\$402.95	\$402.95	\$402.95	\$402.95	\$402.95	\$402.95	\$402.95	\$402.95	\$402.95	\$402.95	\$402.95	\$402.95	\$402.95
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off	\$309.69	\$309.69	\$309.69	\$309.69	\$309.69	\$309.69	\$309.69	\$309.69	\$309.69	\$309.69	\$309.69	\$309.69	\$309.69
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off	\$310.27	\$310.27	\$310.27	\$310.27	\$310.27	\$310.27	\$310.27	\$310.27	\$310.27	\$310.27	\$310.27	\$310.27	\$310.27
55957PA0300003	AffordaBlue Gold 2	PPO	Gold	Off	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92
55957PA0300004	AffordaBlue Gold 3	PPO	Gold	Off	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18
55957PA0300005	AffordaBlue Silver 1	PPO	Silver	Off	\$292.29	\$292.29	\$292.29	\$292.29	\$292.29	\$292.29	\$292.29	\$292.29	\$292.29	\$292.29	\$292.29	\$292.29	\$292.29

Company Name First Priority Life Insurance Co.

Market Small Group

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

					RATING AREA 3												
02-01-2019 Number of Covered Lives by Rating County					563	341	53	1,426	1,938	771	821	177	68	369	203	413	171
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off	\$598.31	\$598.31	\$598.31	\$598.31	\$598.31	\$598.31	\$598.31	\$598.31	\$598.31	\$598.31	\$598.31	\$598.31	\$598.31
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off	\$591.61	\$591.61	\$591.61	\$591.61	\$591.61	\$591.61	\$591.61	\$591.61	\$591.61	\$591.61	\$591.61	\$591.61	\$591.61
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off	\$588.32	\$588.32	\$588.32	\$588.32	\$588.32	\$588.32	\$588.32	\$588.32	\$588.32	\$588.32	\$588.32	\$588.32	\$588.32
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off	\$574.10	\$574.10	\$574.10	\$574.10	\$574.10	\$574.10	\$574.10	\$574.10	\$574.10	\$574.10	\$574.10	\$574.10	\$574.10
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off	\$520.03	\$520.03	\$520.03	\$520.03	\$520.03	\$520.03	\$520.03	\$520.03	\$520.03	\$520.03	\$520.03	\$520.03	\$520.03
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off	\$480.88	\$480.88	\$480.88	\$480.88	\$480.88	\$480.88	\$480.88	\$480.88	\$480.88	\$480.88	\$480.88	\$480.88	\$480.88
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off	\$497.81	\$497.81	\$497.81	\$497.81	\$497.81	\$497.81	\$497.81	\$497.81	\$497.81	\$497.81	\$497.81	\$497.81	\$497.81
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off	\$497.10	\$497.10	\$497.10	\$497.10	\$497.10	\$497.10	\$497.10	\$497.10	\$497.10	\$497.10	\$497.10	\$497.10	\$497.10
55957PA0270010	BlueCare PPO Gold 19	PPO	Gold	Off	\$482.72	\$482.72	\$482.72	\$482.72	\$482.72	\$482.72	\$482.72	\$482.72	\$482.72	\$482.72	\$482.72	\$482.72	\$482.72
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off	\$489.29	\$489.29	\$489.29	\$489.29	\$489.29	\$489.29	\$489.29	\$489.29	\$489.29	\$489.29	\$489.29	\$489.29	\$489.29
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off	\$485.55	\$485.55	\$485.55	\$485.55	\$485.55	\$485.55	\$485.55	\$485.55	\$485.55	\$485.55	\$485.55	\$485.55	\$485.55
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off	\$466.59	\$466.59	\$466.59	\$466.59	\$466.59	\$466.59	\$466.59	\$466.59	\$466.59	\$466.59	\$466.59	\$466.59	\$466.59
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off	\$459.10	\$459.10	\$459.10	\$459.10	\$459.10	\$459.10	\$459.10	\$459.10	\$459.10	\$459.10	\$459.10	\$459.10	\$459.10
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off	\$459.93	\$459.93	\$459.93	\$459.93	\$459.93	\$459.93	\$459.93	\$459.93	\$459.93	\$459.93	\$459.93	\$459.93	\$459.93
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off	\$454.80	\$454.80	\$454.80	\$454.80	\$454.80	\$454.80	\$454.80	\$454.80	\$454.80	\$454.80	\$454.80	\$454.80	\$454.80
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off	\$460.70	\$460.70	\$460.70	\$460.70	\$460.70	\$460.70	\$460.70	\$460.70	\$460.70	\$460.70	\$460.70	\$460.70	\$460.70
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off	\$455.54	\$455.54	\$455.54	\$455.54	\$455.54	\$455.54	\$455.54	\$455.54	\$455.54	\$455.54	\$455.54	\$455.54	\$455.54
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off	\$453.01	\$453.01	\$453.01	\$453.01	\$453.01	\$453.01	\$453.01	\$453.01	\$453.01	\$453.01	\$453.01	\$453.01	\$453.01
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off	\$442.06	\$442.06	\$442.06	\$442.06	\$442.06	\$442.06	\$442.06	\$442.06	\$442.06	\$442.06	\$442.06	\$442.06	\$442.06
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off	\$400.42	\$400.42	\$400.42	\$400.42	\$400.42	\$400.42	\$400.42	\$400.42	\$400.42	\$400.42	\$400.42	\$400.42	\$400.42
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off	\$370.28	\$370.28	\$370.28	\$370.28	\$370.28	\$370.28	\$370.28	\$370.28	\$370.28	\$370.28	\$370.28	\$370.28	\$370.28
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off	\$383.32	\$383.32	\$383.32	\$383.32	\$383.32	\$383.32	\$383.32	\$383.32	\$383.32	\$383.32	\$383.32	\$383.32	\$383.32
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off	\$382.77	\$382.77	\$382.77	\$382.77	\$382.77	\$382.77	\$382.77	\$382.77	\$382.77	\$382.77	\$382.77	\$382.77	\$382.77
55957PA0290014	BlueCare Custom PPO Gold 19	PPO	Gold	Off	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off	\$376.75	\$376.75	\$376.75	\$376.75	\$376.75	\$376.75	\$376.75	\$376.75	\$376.75	\$376.75	\$376.75	\$376.75	\$376.75
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off	\$373.87	\$373.87	\$373.87	\$373.87	\$373.87	\$373.87	\$373.87	\$373.87	\$373.87	\$373.87	\$373.87	\$373.87	\$373.87
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off	\$359.27	\$359.27	\$359.27	\$359.27	\$359.27	\$359.27	\$359.27	\$359.27	\$359.27	\$359.27	\$359.27	\$359.27	\$359.27
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off	\$354.15	\$354.15	\$354.15	\$354.15	\$354.15	\$354.15	\$354.15	\$354.15	\$354.15	\$354.15	\$354.15	\$354.15	\$354.15
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off	\$350.20	\$350.20	\$350.20	\$350.20	\$350.20	\$350.20	\$350.20	\$350.20	\$350.20	\$350.20	\$350.20	\$350.20	\$350.20
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off	\$353.51	\$353.51	\$353.51	\$353.51	\$353.51	\$353.51	\$353.51	\$353.51	\$353.51	\$353.51	\$353.51	\$353.51	\$353.51
55957PA0280001	BlueCare QHD PPO Bronze 3	PPO	Bronze	Off	\$376.94	\$376.94	\$376.94	\$376.94	\$376.94	\$376.94	\$376.94	\$376.94	\$376.94	\$376.94	\$376.94	\$376.94	\$376.94
55957PA0280002	BlueCare QHD PPO Bronze 4	PPO	Bronze	Off	\$376.08	\$376.08	\$376.08	\$376.08	\$376.08	\$376.08	\$376.08	\$376.08	\$376.08	\$376.08	\$376.08	\$376.08	\$376.08
55957PA0280003	BlueCare QHD PPO Silver 1	PPO	Silver	Off	\$431.28	\$431.28	\$431.28	\$431.28	\$431.28	\$431.28	\$431.28	\$431.28	\$431.28	\$431.28	\$431.28	\$431.28	\$431.28
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off	\$503.17	\$503.17	\$503.17	\$503.17	\$503.17	\$503.17	\$503.17	\$503.17	\$503.17	\$503.17	\$503.17	\$503.17	\$503.17
55957PA0300001	AffordaBlue Platinum1	PPO	Platinum	Off	\$413.69	\$413.69	\$413.69	\$413.69	\$413.69	\$413.69	\$413.69	\$413.69	\$413.69	\$413.69	\$413.69	\$413.69	\$413.69
55957PA0300002	AffordaBlue Gold Option 1	PPO	Gold	Off	\$351.42	\$351.42	\$351.42	\$351.42	\$351.42	\$351.42	\$351.42	\$351.42	\$351.42	\$351.42	\$351.42	\$351.42	\$351.42
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off								\$474.34					
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off								\$461.02					
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off							\$396.58						
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off	\$516.07	\$516.07	\$516.07	\$516.07	\$516.07	\$516.07	\$516.07	\$516.07	\$516.07	\$516.07	\$516.07	\$516.07	\$516.07
55957PA0270024	BlueCare PPO Silver 11	PPO	Silver	Off	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61	\$414.61
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off	\$408.76	\$408.76	\$408.76	\$408.76	\$408.76	\$408.76	\$408.76	\$408.76	\$408.76	\$408.76	\$408.76	\$408.76	\$408.76
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off	\$397.38	\$397.38	\$397.38	\$397.38	\$397.38	\$397.38	\$397.38	\$397.38	\$397.38	\$397.38	\$397.38	\$397.38	\$397.38
55957PA0290025	BlueCare Custom PPO Silver 11	PPO	Silver	Off	\$319.25	\$319.25	\$319.25	\$319.25	\$319.25	\$319.25	\$319.25	\$319.25	\$319.25	\$319.25	\$319.25	\$319.25	\$319.25
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off	\$314.74	\$314.74	\$314.74	\$314.74	\$314.74	\$314.74	\$314.74	\$314.74	\$314.74	\$314.74	\$314.74	\$314.74	\$314.74
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off	\$375.20	\$375.20	\$375.20	\$375.20	\$375.20	\$375.20	\$375.20	\$375.20	\$375.20	\$375.20	\$375.20	\$375.20	\$375.20
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off	\$288.90	\$288.90	\$288.90	\$288.90	\$288.90	\$288.90	\$288.90	\$288.90	\$288.90	\$288.90	\$288.90	\$288.90	\$288.90
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off	\$411.43	\$411.43	\$411.43	\$411.43	\$411.43	\$411.43	\$411.43	\$411.43	\$411.43	\$411.43	\$411.43	\$411.43	\$411.43
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off	\$412.20	\$412.20	\$412.20	\$412.20	\$412.20	\$412.20	\$412.20	\$412.20	\$412.20	\$412.20	\$412.20	\$412.20	\$412.20
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off	\$316.80	\$316.80	\$316.80	\$316.80	\$316.80	\$316.80	\$316.80	\$316.80	\$316.80	\$316.80	\$316.80	\$316.80	\$316.80
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off	\$317.39	\$317.39	\$317.39	\$317.39	\$317.39	\$317.39	\$317.39	\$317.39	\$317.39	\$317.39	\$317.39	\$317.39	\$317.39
55957PA0300003	AffordaBlue Gold 2	PPO	Gold	Off	\$356.92	\$356.92	\$356.92	\$356.92	\$356.92	\$356.92	\$356.92	\$356.92	\$356.92	\$356.92	\$356.92	\$356.92	\$356.92
55957PA0300004	AffordaBlue Gold 3	PPO	Gold	Off	\$364.35	\$364.35	\$364.35	\$364.35	\$364.35	\$364.35	\$364.35	\$364.35	\$364.35	\$364.35	\$364.35	\$364.35	\$364.35
55957PA0300005	AffordaBlue Silver 1	PPO	Silver	Off	\$298.99	\$298.99	\$298.99	\$298.99	\$298.99	\$298.99	\$298.99	\$298.99	\$298.99	\$298.99	\$298.99	\$298.99	\$298.99

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2019 Number of Covered Lives by Rating County					RATING AREA 3												
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	563	341	53	1,426	1,938	771	821	177	68	369	203	413	171
					Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off	\$612.04	\$612.04	\$612.04	\$612.04	\$612.04	\$612.04	\$612.04	\$612.04	\$612.04	\$612.04	\$612.04	\$612.04	\$612.04
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off	\$605.19	\$605.19	\$605.19	\$605.19	\$605.19	\$605.19	\$605.19	\$605.19	\$605.19	\$605.19	\$605.19	\$605.19	\$605.19
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off	\$601.82	\$601.82	\$601.82	\$601.82	\$601.82	\$601.82	\$601.82	\$601.82	\$601.82	\$601.82	\$601.82	\$601.82	\$601.82
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off	\$587.28	\$587.28	\$587.28	\$587.28	\$587.28	\$587.28	\$587.28	\$587.28	\$587.28	\$587.28	\$587.28	\$587.28	\$587.28
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off	\$531.96	\$531.96	\$531.96	\$531.96	\$531.96	\$531.96	\$531.96	\$531.96	\$531.96	\$531.96	\$531.96	\$531.96	\$531.96
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off	\$491.92	\$491.92	\$491.92	\$491.92	\$491.92	\$491.92	\$491.92	\$491.92	\$491.92	\$491.92	\$491.92	\$491.92	\$491.92
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24	\$509.24
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off	\$508.51	\$508.51	\$508.51	\$508.51	\$508.51	\$508.51	\$508.51	\$508.51	\$508.51	\$508.51	\$508.51	\$508.51	\$508.51
55957PA0270010	BlueCare PPO Gold 19	PPO	Gold	Off	\$493.80	\$493.80	\$493.80	\$493.80	\$493.80	\$493.80	\$493.80	\$493.80	\$493.80	\$493.80	\$493.80	\$493.80	\$493.80
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off	\$500.52	\$500.52	\$500.52	\$500.52	\$500.52	\$500.52	\$500.52	\$500.52	\$500.52	\$500.52	\$500.52	\$500.52	\$500.52
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69	\$496.69
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off	\$477.30	\$477.30	\$477.30	\$477.30	\$477.30	\$477.30	\$477.30	\$477.30	\$477.30	\$477.30	\$477.30	\$477.30	\$477.30
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off	\$470.49	\$470.49	\$470.49	\$470.49	\$470.49	\$470.49	\$470.49	\$470.49	\$470.49	\$470.49	\$470.49	\$470.49	\$470.49
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off	\$465.24	\$465.24	\$465.24	\$465.24	\$465.24	\$465.24	\$465.24	\$465.24	\$465.24	\$465.24	\$465.24	\$465.24	\$465.24
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off	\$471.27	\$471.27	\$471.27	\$471.27	\$471.27	\$471.27	\$471.27	\$471.27	\$471.27	\$471.27	\$471.27	\$471.27	\$471.27
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off	\$465.99	\$465.99	\$465.99	\$465.99	\$465.99	\$465.99	\$465.99	\$465.99	\$465.99	\$465.99	\$465.99	\$465.99	\$465.99
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off	\$463.40	\$463.40	\$463.40	\$463.40	\$463.40	\$463.40	\$463.40	\$463.40	\$463.40	\$463.40	\$463.40	\$463.40	\$463.40
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off	\$452.20	\$452.20	\$452.20	\$452.20	\$452.20	\$452.20	\$452.20	\$452.20	\$452.20	\$452.20	\$452.20	\$452.20	\$452.20
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off	\$409.61	\$409.61	\$409.61	\$409.61	\$409.61	\$409.61	\$409.61	\$409.61	\$409.61	\$409.61	\$409.61	\$409.61	\$409.61
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off	\$378.78	\$378.78	\$378.78	\$378.78	\$378.78	\$378.78	\$378.78	\$378.78	\$378.78	\$378.78	\$378.78	\$378.78	\$378.78
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off	\$392.11	\$392.11	\$392.11	\$392.11	\$392.11	\$392.11	\$392.11	\$392.11	\$392.11	\$392.11	\$392.11	\$392.11	\$392.11
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off	\$391.55	\$391.55	\$391.55	\$391.55	\$391.55	\$391.55	\$391.55	\$391.55	\$391.55	\$391.55	\$391.55	\$391.55	\$391.55
55957PA0290014	BlueCare Custom PPO Gold 19	PPO	Gold	Off	\$380.22	\$380.22	\$380.22	\$380.22	\$380.22	\$380.22	\$380.22	\$380.22	\$380.22	\$380.22	\$380.22	\$380.22	\$380.22
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off	\$385.40	\$385.40	\$385.40	\$385.40	\$385.40	\$385.40	\$385.40	\$385.40	\$385.40	\$385.40	\$385.40	\$385.40	\$385.40
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off	\$382.45	\$382.45	\$382.45	\$382.45	\$382.45	\$382.45	\$382.45	\$382.45	\$382.45	\$382.45	\$382.45	\$382.45	\$382.45
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off	\$362.28	\$362.28	\$362.28	\$362.28	\$362.28	\$362.28	\$362.28	\$362.28	\$362.28	\$362.28	\$362.28	\$362.28	\$362.28
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off	\$358.23	\$358.23	\$358.23	\$358.23	\$358.23	\$358.23	\$358.23	\$358.23	\$358.23	\$358.23	\$358.23	\$358.23	\$358.23
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off	\$361.62	\$361.62	\$361.62	\$361.62	\$361.62	\$361.62	\$361.62	\$361.62	\$361.62	\$361.62	\$361.62	\$361.62	\$361.62
55957PA0280001	BlueCare QHD PPO Bronze 3	PPO	Bronze	Off	\$385.59	\$385.59	\$385.59	\$385.59	\$385.59	\$385.59	\$385.59	\$385.59	\$385.59	\$385.59	\$385.59	\$385.59	\$385.59
55957PA0280002	BlueCare QHD PPO Bronze 4	PPO	Bronze	Off	\$384.71	\$384.71	\$384.71	\$384.71	\$384.71	\$384.71	\$384.71	\$384.71	\$384.71	\$384.71	\$384.71	\$384.71	\$384.71
55957PA0280003	BlueCare QHD PPO Silver 1	PPO	Silver	Off	\$441.18	\$441.18	\$441.18	\$441.18	\$441.18	\$441.18	\$441.18	\$441.18	\$441.18	\$441.18	\$441.18	\$441.18	\$441.18
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off	\$514.72	\$514.72	\$514.72	\$514.72	\$514.72	\$514.72	\$514.72	\$514.72	\$514.72	\$514.72	\$514.72	\$514.72	\$514.72
55957PA0300001	AffordaBlue Platinum1	PPO	Platinum	Off	\$423.18	\$423.18	\$423.18	\$423.18	\$423.18	\$423.18	\$423.18	\$423.18	\$423.18	\$423.18	\$423.18	\$423.18	\$423.18
55957PA0300002	AffordaBlue Gold Option 1	PPO	Gold	Off	\$359.49	\$359.49	\$359.49	\$359.49	\$359.49	\$359.49	\$359.49	\$359.49	\$359.49	\$359.49	\$359.49	\$359.49	\$359.49
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off									\$485.22				
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off									\$471.60				
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off									\$405.68				
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off	\$527.92	\$527.92	\$527.92	\$527.92	\$527.92	\$527.92	\$527.92	\$527.92	\$527.92	\$527.92	\$527.92	\$527.92	\$527.92
55957PA0270024	BlueCare PPO Silver 11	PPO	Silver	Off	\$424.13	\$424.13	\$424.13	\$424.13	\$424.13	\$424.13	\$424.13	\$424.13	\$424.13	\$424.13	\$424.13	\$424.13	\$424.13
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off	\$418.14	\$418.14	\$418.14	\$418.14	\$418.14	\$418.14	\$418.14	\$418.14	\$418.14	\$418.14	\$418.14	\$418.14	\$418.14
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off	\$406.50	\$406.50	\$406.50	\$406.50	\$406.50	\$406.50	\$406.50	\$406.50	\$406.50	\$406.50	\$406.50	\$406.50	\$406.50
55957PA0290025	BlueCare Custom PPO Silver 11	PPO	Silver	Off	\$326.58	\$326.58	\$326.58	\$326.58	\$326.58	\$326.58	\$326.58	\$326.58	\$326.58	\$326.58	\$326.58	\$326.58	\$326.58
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off	\$321.97	\$321.97	\$321.97	\$321.97	\$321.97	\$321.97	\$321.97	\$321.97	\$321.97	\$321.97	\$321.97	\$321.97	\$321.97
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off	\$383.81	\$383.81	\$383.81	\$383.81	\$383.81	\$383.81	\$383.81	\$383.81	\$383.81	\$383.81	\$383.81	\$383.81	\$383.81
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off	\$295.53	\$295.53	\$295.53	\$295.53	\$295.53	\$295.53	\$295.53	\$295.53	\$295.53	\$295.53	\$295.53	\$295.53	\$295.53
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off	\$420.87	\$420.87	\$420.87	\$420.87	\$420.87	\$420.87	\$420.87	\$420.87	\$420.87	\$420.87	\$420.87	\$420.87	\$420.87
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off	\$421.66	\$421.66	\$421.66	\$421.66	\$421.66	\$421.66	\$421.66	\$421.66	\$421.66	\$421.66	\$421.66	\$421.66	\$421.66
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off	\$324.07	\$324.07	\$324.07	\$324.07	\$324.07	\$324.07	\$324.07	\$324.07	\$324.07	\$324.07	\$324.07	\$324.07	\$324.07
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off	\$324.68	\$324.68	\$324.68	\$324.68	\$324.68	\$324.68	\$324.68	\$324.68	\$324.68	\$324.68	\$324.68	\$324.68	\$324.68
55957PA0300003	AffordaBlue Gold 2	PPO	Gold	Off	\$365.11	\$365.11	\$365.11	\$365.11	\$365.11	\$365.11	\$365.11	\$365.11	\$365.11	\$365.11	\$365.11	\$365.11	\$365.11
55957PA0300004	AffordaBlue Gold 3	PPO	Gold	Off	\$372.71	\$372.71	\$372.71	\$372.71	\$372.71	\$372.71	\$372.71	\$372.71	\$372.71	\$372.71	\$372.71	\$372.71	\$372.71
55957PA0300005	AffordaBlue Silver 1	PPO	Silver	Off	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86	\$305.86

Product-Plan Data Collection

Company Legal Name:	First Priority Life Insurance Co.
HIOS Issuer ID:	55957
Effective Date of Rate Change(s):	01/01/2020

State: PA
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 + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

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Section II: Expenditure Report and Current Plan Financials		2015-2016		2016-2017		2017-2018		2018-2019		2019-2020		2020-2021		2021-2022		2022-2023		2023-2024		2024-2025		2025-2026		2026-2027		2027-2028		2028-2029		2029-2030		2030-2031		2031-2032		2032-2033		2033-2034		2034-2035		2035-2036		2036-2037		2037-2038		2038-2039		2039-2040		2040-2041		2041-2042		2042-2043		2043-2044		2044-2045		2045-2046		2046-2047		2047-2048		2048-2049		2049-2050		2050-2051		2051-2052		2052-2053		2053-2054		2054-2055		2055-2056		2056-2057		2057-2058		2058-2059		2059-2060		2060-2061		2061-2062		2062-2063		2063-2064		2064-2065		2065-2066		2066-2067		2067-2068		2068-2069		2069-2070		2070-2071		2071-2072		2072-2073		2073-2074		2074-2075		2075-2076		2076-2077		2077-2078		2078-2079		2079-2080		2080-2081		2081-2082		2082-2083		2083-2084		2084-2085		2085-2086		2086-2087		2087-2088		2088-2089		2089-2090		2090-2091		2091-2092		2092-2093		2093-2094		2094-2095		2095-2096		2096-2097		2097-2098		2098-2099		2099-2100		2100-2101		2101-2102		2102-2103		2103-2104		2104-2105		2105-2106		2106-2107		2107-2108		2108-2109		2109-2110		2110-2111		2111-2112		2112-2113		2113-2114		2114-2115		2115-2116		2116-2117		2117-2118		2118-2119		2119-2120		2120-2121		2121-2122		2122-2123		2123-2124		2124-2125		2125-2126		2126-2127		2127-2128		2128-2129		2129-2130		2130-2131		2131-2132		2132-2133		2133-2134		2134-2135		2135-2136		2136-2137		2137-2138		2138-2139		2139-2140		2140-2141		2141-2142		2142-2143		2143-2144		2144-2145		2145-2146		2146-2147		2147-2148		2148-2149		2149-2150		2150-2151		2151-2152		2152-2153		2153-2154		2154-2155		2155-2156		2156-2157		2157-2158		2158-2159		2159-2160		2160-2161		2161-2162		2162-2163		2163-2164		2164-2165		2165-2166		2166-2167		2167-2168		2168-2169		2169-2170		2170-2171		2171-2172		2172-2173		2173-2174		2174-2175		2175-2176		2176-2177		2177-2178		2178-2179		2179-2180		2180-2181		2181-2182		2182-2183		2183-2184		2184-2185		2185-2186		2186-2187		2187-2188		2188-2189		2189-2190		2190-2191		2191-2192		2192-2193		2193-2194		2194-2195		2195-2196		2196-2197		2197-2198		2198-2199		2199-2200		2200-2201		2201-2202		2202-2203		2203-2204		2204-2205		2205-2206		2206-2207		2207-2208		2208-2209		2209-2210		2210-2211		2211-2212		2212-2213		2213-2214		2214-2215		2215-2216		2216-2217		2217-2218		2218-2219		2219-2220		2220-2221		2221-2222		2222-2223		2223-2224		2224-2225		2225-2226		2226-2227		2227-2228		2228-2229		2229-2230		2230-2231		2231-2232		2232-2233		2233-2234		2234-2235		2235-2236		2236-2237		2237-2238		2238-2239		2239-2240		2240-224	
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Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Rating Area	Rating Factor
Rating Area 3	1.0000

Part II of the Preliminary Justification

First Priority Life Insurance Company – Small Group Market

Scope and Range:

First Priority Life Insurance Company (FPLIC) is requesting a weighted average rate increase of 0.24% weighted on the projected enrollment for renewing plans shown in the Unified Rate Review Template for its 2020 ACA qualifying small group products with effective dates from January 1, 2020 to December 31, 2020. This will impact 7,314 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average increases at the plan level differ and range from -7.50% to 6.93% as shown in the Unified Rate Review Template.

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2019 and throughout 2020 as a result of both higher utilization and the increasing cost of healthcare services), and the underlying morbidity of the population within FPLIC's ACA products. Unlike many other regions of the state and nation, FPLIC's 13-county service area in northeastern and north central Pennsylvania has a lack of tertiary care facilities (i.e., facilities that provide higher level care such as transplants), which drives a necessary use of out-of-area providers by our members. This drives up the cost of care since services utilized outside the FPLIC service area generally come at a higher cost.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2020 due to more favorable premium rates afforded to them in the pre ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

FPLIC's Small Group ACA segment reported a financial loss in 2018.

Change in Medical Service Costs:

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

Change in Benefits:

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

Administrative Costs, Anticipated Operating Results, and Medical Loss Ratio:

Relative to the 2019 annual rate filing, administrative costs, taxes and fees in the 2020 filing are higher since the Health Insurer Provider Fee was reinstated in 2020. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

First Priority Life Insurance Company

Small Group Rate Filing

Effective January 1, 2020

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for First Priority Life Insurance Company's ("FPLIC") Small Group block of business rate filing ("Filing"), for products with effective dates in calendar year 2020. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: First Priority Life Insurance Company
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 55957
- Market: Small Group
- Effective Date: January 1, 2020

II. Proposed Rate Changes

For all rate increases by plan please see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in line 1.11 of the URRT Worksheet 2. Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2020, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2.

The primary drivers of the 0.24% rate increase (weighted on the projected enrollment for renewing plans in the URRT) are anticipated cost and utilization increases impacting claims (such as changes in provider reimbursement levels and the availability of new pharmaceutical treatments), being offset by an improvement in the base experience period over projected levels, an improvement in the underlying morbidity of the population within FPLIC’s ACA products, and an increase in claim savings due to negotiated terms with our pharmaceutical benefit manager.

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

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2018, paid through February 2019. We included only the non-grandfathered, insured members in FPLIC’s 2018 book-of-business.

III.2 Current Date:

The current date used for enrollment and premium is February 2019.

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

- Historical Experience: To complete the URRT historical experience section we chose FPLIC’s current experience for the small group block of business for the period January 1, 2018 through December 31, 2018, with claims paid through February, 2019.
- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for FPLIC’s book-of-business. This section includes:
 - The amount of claims which were processed through our claims system,
 - Claims processed outside of our claims system (Rx rebates, settlements, capitated benefits), and

- Our best estimate of claims incurred but not paid as of the Paid through Date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from FPLIC’s detailed claim-level historical data. We only include the non-grandfathered, insured members from FPLIC’s book-of-business.
- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the underlying benefit plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: FPLIC’s estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.974 was developed for FPLIC’s total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

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

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2020 rates reflects an annual trend rate of 9.5% (6.0% cost, 3.3% utilization). These trends reflect FPLIC’s expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of provider contracting and anticipated utilization changes to both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

V.2 Morbidity Adjustment

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As we have seen through 2018, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2020 for groups that renew on or prior to October 1, 2020, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. However, as there is a significant level of transitional policy experience in FPLIC's single risk pool, we anticipate that the morbidity within the ACA products will be considerably worse and reflect this with a 1.254 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shift

We are projecting a slight increase in the average age from the experience period to the projection period as business migrates into ACA plans from transitional plans and other plans in the Small Group market. There is no change assumed in the projected area factor. For the development of the CY 2020 rates, this is reflected with a 1.011 Demographic Shift factor in the URRT Worksheet 1.

V.4 Plan Design Changes

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

- We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: +0.6%.
- We reflected the additional cost of the following benefits that must now be covered under the essential health benefit package for members moving into ACA compliant policies from the transitional pre-ACA policies which do not cover these benefits:
 - Pediatric dental benefits: +\$0.34 PMPM
- We reflected a reduction in the capitation costs for the pediatric vision benefits: -\$0.20.
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- We reflected the following new benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None

- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

For the development of the CY 2020 rates, the combination of the above factors produces a 1.006 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

We are expecting an increase in savings associated with prescription drug rebates from the experience period to the projection period of (\$9.54) PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.6 Manual Rate Adjustments

FPLIC's small group experience is fully credible; no manual rate is developed or used in this projection.

V.7 Credibility of Experience

The experience is for FPLIC's non-grandfathered plans in 2018. It is large enough to be fully credible. Our results are based 100% on the experience rate, adjusted as described herein.

V.8 Establishing the Index Rate

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

2020	% of Members	Projected Quarterly Index Rate PMPM
1Q	50.4%	\$734.57
2Q	16.5%	\$751.42
3Q	11.2%	\$768.67
4Q	21.9%	\$786.30
Composite	100.0%	\$752.49

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

V.9 Development of the Market-wide Adjusted Index Rate

The limitations imposed by verifications and rounding in the URRT v5.0 workbook produce a Market Adjusted Index Rate that is slightly different from the one ultimately used in the rate development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

V.10 Reinsurance

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

V.11 Risk Adjustment Payment/Charge

To determine our estimated risk transfer for 2020, we examined historical risk scores calculated from the factors in the HHS Notice of Benefit and Payment Parameters, and other risk adjustment transfer formula components, for those members anticipated to be covered by FPLIC in 2020. We then estimate the statewide average risk scores and other transfer formula components by analyzing the available risk adjustment transfer component information: the Interim Summary Report on Risk Adjustment for the 2018 Benefit Year published by CMS, the PA Insurance Department's calculation of 2018 risk adjustment transfer amounts using the 5/1/2019 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. We do not anticipate significant migration into the small group risk pool from external populations (such as the uninsured).

In analyzing the risk transfer components from Highmark's corporate family of businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2020, we determine the each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's covered region.

FPLIC considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2020, and is assuming that the net cost (payments less recoveries) will be negligible for the 2020 rating period.

Given the anticipated profile of the membership within FPLIC in 2020, and the estimated market-wide profile, we are assuming that FPLIC members will have a risk profile higher than the market-wide averages, and that FPLIC will receive a contribution from the risk adjustment program in 2020, decreasing premiums in the rate development by \$56.11 PMPM. Note that this value is gross of the paid-to-allowed ratio, and obtained by dividing the expected risk transfer amount of \$46.73 by FPLIC's expected paid-to-allowed ratio for 2020.

V.12 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2020, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for FPLIC. For FPLIC, all business will be offered Off Exchange in 2020, so there are no Exchange User Fees charged in the rate development.

VI. Plan Adjusted Index Rates

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and remaining administrative expenses (including profit and risk, and taxes and fees). Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan. The administrative expenses do not vary by plan.

VI.1 Administrative Expense

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

VI.2 Taxes and Fees

The Health Insurance Provider Fee is currently scheduled to be in effect for both 2020 and 2021. As such, the full charge for this fee is built into the 2020 rate development.

In addition, the Patient Centered Outcomes Research Fee was eliminated in 2019. There is no charge built into the rates for this fee.

The following taxes and fees were included in the 2020 rate development:

- 2.0% for premium tax;
- \$2.16 Per Member Per Annum for the Risk Adjustment User Fee; and
- 2.8% for the Health Insurance Provider Fee.

In total, these taxes and fees amount to 4.83% of the anticipated premium collected in 2020.

VI.3 Profit & Risk Load

The proposed rates reflect 0% of premium as a risk/contribution to surplus margin. This load was applied to all products and plans. FPLIC has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, FPLIC is not waiving any right to include a risk and contingency factor which FPLIC believes is consistent with historical and legal interpretations of FPLIC and the Pennsylvania Insurance Department.

VII. Calibration

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

The projected weighted average age factor is 1.556. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.556). Please note that no member will pay these rates because the age factor of 1.556 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for FPLIC is 0.643.

VII.2 Geographic Factor Calibration

FPLIC only participates in region 3, so geographic calibration is not necessary.

VII.3 Tobacco Use Rating Factor Calibration

FPLIC does not currently utilize tobacco rating factors.

VIII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2020 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21 year old in a 1.0 area on 1/1/2020. The standard HHS Age Curve can be used to calculate any rate found in the QHP rate template.

FPLIC is filing quarterly Index Rate trends of 2.29% per quarter. Subsequent quarterly rates can be developed by applying the quarterly Index Rate trend to the first quarter rates.

IX. Projected Loss Ratio

The anticipated medical loss ratio reflected in this annual rate change filing is 91.4% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

X. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator. No adjustments were needed for any benefits from those values produced by the AV calculator.

XI. Membership Projections

Since transitional policy relief was extended through 2020 for groups that renew on or prior to October 1, 2020, we project that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. FPLIC is expecting a drop in enrollment from the experience period to the projection period, as we expect that most groups will remain in transitional policies. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XII. Terminated Plans and Products

FPLIC is terminating 8 QHP plans that were active in the 2018 experience period. These plans are being terminated due to changes in the CMS Actuarial Value calculator, which would have valued these plans outside of the regulated metal level bands. These plans will be mapped to a corresponding QHP of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

Exhibit III lists all terminating QHP plans, as well as their URRT plan mappings.

XIII. Plan Type

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

XIV. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of FPLIC to accompany its rate filing (for calendar year 2020) for the Small Group Market off the Pennsylvania Exchange.

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

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

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

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

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

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

Signed: [Redacted]

Date: 5/21/2019

Exhibit I
First Priority Life Insurance Company (FPLIC)
2020

Pennsylvania Small Group Market Base Rate

	1/1/2020 Values
CY2020 Projected Period Average Members	4,863
CY2020 Allowed Claims	\$734.57
Projected Non-EHBs	
None	\$0.00
CY2020 Allowed Claims for EHB Only (Index Rate)	\$734.57
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.923
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2020 Market Adjusted Index Rate	\$678.17
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2020 Rate	
(a) Average Age Factor	1.556
(b) Age 21 Factor	1.000
(c) Average Geographic Factor	1.000
Combined Calibration Factor $1/((a/b)*c)$	0.6426

*Quarterly Index Rate trends are being set at 2.29%.

First Priority Life Insurance Company

Exhibit II - 1

Northeastern, PA (NEPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
							Index Rate		(i)	(ii)	(iii)	(iv)	(v)
BlueCare PPO	55957PA0270002	Platinum	BlueCare PPO Platinum 2	U	3	Off	\$874.95	1.2902	0.946	1.186	1.000	1.149	1.000
	55957PA0270006	Platinum	BlueCare PPO Platinum 11	U	3	Off	\$853.80	1.2590	0.924	1.186	1.000	1.149	1.000
	55957PA0270007	Platinum	BlueCare PPO Platinum 12	U	3	Off	\$889.80	1.3121	0.962	1.186	1.000	1.149	1.000
	55957PA0270008	Gold	BlueCare PPO Gold 12	U	3	Off	\$740.34	1.0917	0.801	1.186	1.000	1.149	1.000
	55957PA0270009	Gold	BlueCare PPO Gold 18	U	3	Off	\$739.29	1.0901	0.800	1.186	1.000	1.149	1.000
	55957PA0270010	Gold	BlueCare PPO Gold 19	U	3	Off	\$717.89	1.0586	0.777	1.186	1.000	1.149	1.000
	55957PA0270011	Gold	BlueCare PPO Gold 24	U	3	Off	\$727.67	1.0730	0.787	1.186	1.000	1.149	1.000
	55957PA0270013	Bronze	BlueCare PPO Bronze 4	U	3	Off	\$558.00	0.8228	0.604	1.186	1.000	1.149	1.000
	55957PA0270016	Platinum	BlueCare PPO Platinum 13	U	3	Off	\$879.84	1.2974	0.952	1.186	1.000	1.149	1.000
	55957PA0270017	Gold	BlueCare PPO Gold 27	U	3	Off	\$773.38	1.1404	0.837	1.186	1.000	1.149	1.000
	55957PA0270018	Gold	BlueCare PPO Gold 15	U	3	Off	\$715.17	1.0546	0.774	1.186	1.000	1.149	1.000
	55957PA0270023	Gold	BlueCare PPO Gold 28	U	3	Off	\$767.50	1.1317	0.830	1.186	1.000	1.149	1.000
	55957PA0270024	Silver	BlueCare PPO Silver 11	U	3	Off	\$616.61	0.9092	0.667	1.186	1.000	1.149	1.000
	55957PA0270025	Silver	BlueCare PPO Silver 12	U	3	Off	\$613.02	0.9039	0.663	1.186	1.000	1.149	1.000
	55957PA0270026	Silver	BlueCare PPO Silver 13	U	3	Off	\$607.90	0.8964	0.658	1.186	1.000	1.149	1.000
	55957PA0270027	Silver	BlueCare PPO Silver 14	U	3	Off	\$611.87	0.9022	0.662	1.186	1.000	1.149	1.000
	55957PA0270028	Gold	BlueCare PPO Gold 6	U	3	Off	\$684.01	1.0086	0.740	1.186	1.000	1.149	1.000
	55957PA0270029	Gold	BlueCare PPO Gold 9	U	3	Off	\$676.37	0.9974	0.732	1.186	1.000	1.149	1.000
	55957PA0270030	Gold	BlueCare PPO Gold 10	U	3	Off	\$722.10	1.0648	0.781	1.186	1.000	1.149	1.000
	55957PA0270031	Gold	BlueCare PPO Gold 2	U	3	Off	\$693.91	1.0232	0.751	1.186	1.000	1.149	1.000
	55957PA0270032	Gold	BlueCare PPO Gold 29	U	3	Off	\$682.77	1.0068	0.739	1.186	1.000	1.149	1.000

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

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

First Priority Life Insurance Company

Exhibit II - 2

Northeastern, PA (NEPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
							Index Rate		(i)	(ii)	(iii)	(iv)	(v)
BlueCare Custom PPO	55957PA0290002	Platinum	BlueCare Custom PPO Platinum 2	U	3	Off	\$673.71	0.9934	0.946	0.913	1.000	1.149	1.000
	55957PA0290006	Platinum	BlueCare Custom PPO Platinum 11	U	3	Off	\$657.43	0.9694	0.924	0.913	1.000	1.149	1.000
	55957PA0290007	Platinum	BlueCare Custom PPO Platinum 12	U	3	Off	\$685.15	1.0103	0.962	0.913	1.000	1.149	1.000
	55957PA0290008	Platinum	BlueCare Custom PPO Platinum 13	U	3	Off	\$677.47	0.9990	0.952	0.913	1.000	1.149	1.000
	55957PA0290011	Gold	BlueCare Custom PPO Gold 12	U	3	Off	\$570.06	0.8406	0.801	0.913	1.000	1.149	1.000
	55957PA0290012	Gold	BlueCare Custom PPO Gold 15	U	3	Off	\$550.68	0.8120	0.774	0.913	1.000	1.149	1.000
	55957PA0290013	Gold	BlueCare Custom PPO Gold 18	U	3	Off	\$569.25	0.8394	0.800	0.913	1.000	1.149	1.000
	55957PA0290014	Gold	BlueCare Custom PPO Gold 19	U	3	Off	\$552.78	0.8151	0.777	0.913	1.000	1.149	1.000
	55957PA0290016	Gold	BlueCare Custom PPO Gold 24	U	3	Off	\$560.31	0.8262	0.787	0.913	1.000	1.149	1.000
	55957PA0290021	Bronze	BlueCare Custom PPO Bronze 4	U	3	Off	\$429.66	0.6336	0.604	0.913	1.000	1.149	1.000
	55957PA0290022	Gold	BlueCare Custom PPO Gold 27	U	3	Off	\$595.50	0.8781	0.837	0.913	1.000	1.149	1.000
	55957PA0290024	Gold	BlueCare Custom PPO Gold 28	U	3	Off	\$590.97	0.8714	0.830	0.913	1.000	1.149	1.000
	55957PA0290025	Silver	BlueCare Custom PPO Silver 11	U	3	Off	\$474.79	0.7001	0.667	0.913	1.000	1.149	1.000
	55957PA0290026	Silver	BlueCare Custom PPO Silver 12	U	3	Off	\$472.02	0.6960	0.663	0.913	1.000	1.149	1.000
	55957PA0290027	Silver	BlueCare Custom PPO Silver 13	U	3	Off	\$468.08	0.6902	0.658	0.913	1.000	1.149	1.000
	55957PA0290028	Silver	BlueCare Custom PPO Silver 14	U	3	Off	\$471.14	0.6947	0.662	0.913	1.000	1.149	1.000
	55957PA0290029	Gold	BlueCare Custom PPO Gold 10	U	3	Off	\$556.02	0.8199	0.781	0.913	1.000	1.149	1.000
	55957PA0290030	Gold	BlueCare Custom PPO Gold 2	U	3	Off	\$534.31	0.7879	0.751	0.913	1.000	1.149	1.000
	55957PA0290031	Gold	BlueCare Custom PPO Gold 6	U	3	Off	\$526.69	0.7766	0.740	0.913	1.000	1.149	1.000
	55957PA0290032	Gold	BlueCare Custom PPO Gold 9	U	3	Off	\$520.81	0.7680	0.732	0.913	1.000	1.149	1.000
	55957PA0290033	Gold	BlueCare Custom PPO Gold 29	U	3	Off	\$525.73	0.7752	0.739	0.913	1.000	1.149	1.000

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

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

First Priority Life Insurance Company

Exhibit II - 3

Northeastern, PA (NEPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

							Plan Adjusted						
Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Index Rate	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
									(i)	(ii)	(iii)	(iv)	(v)
BlueCare QHD PPO	55957PA0280001	Bronze	BlueCare QHD PPO Bronze 3	U	3	Off	\$560.58	0.8266	0.606	1.186	1.000	1.149	1.000
	55957PA0280002	Bronze	BlueCare QHD PPO Bronze 4	U	3	Off	\$559.30	0.8247	0.605	1.186	1.000	1.149	1.000
	55957PA0280003	Silver	BlueCare QHD PPO Silver 1	U	3	Off	\$641.40	0.9458	0.694	1.186	1.000	1.149	1.000
	55957PA0280004	Gold	BlueCare QHD PPO Gold 1	U	3	Off	\$748.31	1.1034	0.809	1.186	1.000	1.149	1.000
AffordaBlue	55957PA0300001	Platinum	AffordaBlue Platinum1	U	3	Off	\$615.23	0.9072	0.924	0.854	1.000	1.149	1.000
	55957PA0300002	Gold	AffordaBlue Gold Option 1	U	3	Off	\$522.63	0.7707	0.785	0.854	1.000	1.149	1.000
	55957PA0300003	Gold	AffordaBlue Gold 2	U	3	Off	\$530.81	0.7827	0.797	0.854	1.000	1.149	1.000
	55957PA0300004	Gold	AffordaBlue Gold 3	U	3	Off	\$541.86	0.7990	0.814	0.854	1.000	1.149	1.000
	55957PA0300005	Silver	AffordaBlue Silver 1	U	3	Off	\$444.66	0.6557	0.668	0.854	1.000	1.149	1.000
Lehigh Valley Flex Blue	55957PA0370001	Gold	Lehigh Valley Flex Blue PPO \$500	Q	3	Off	\$705.43	1.0402	0.812	1.115	1.000	1.149	1.000
	55957PA0370002	Gold	Lehigh Valley Flex Blue PPO \$1250	Q	3	Off	\$685.62	1.0110	0.789	1.115	1.000	1.149	1.000
	55957PA0380001	Silver	Lehigh Valley Flex Blue PPO HDHP \$3000	Q	3	Off	\$589.79	0.8697	0.679	1.115	1.000	1.149	1.000

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

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

Exhibit III
First Priority Life Insurance Company (FPLIC)
Small Group Market

Terminated ACA Plans

Exchange	Service Zone	Regions	Terminating Plans		Mapping To...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	U	3	55957PA0270022	BlueCare PPO Silver 10	55957PA0270030	BlueCare PPO Gold 10
Off	U	3	55957PA0270019	BlueCare PPO Silver 2	55957PA0270031	BlueCare PPO Gold 2
Off	U	3	55957PA0270020	BlueCare PPO Silver 6	55957PA0270028	BlueCare PPO Gold 6
Off	U	3	55957PA0270021	BlueCare PPO Silver 9	55957PA0270029	BlueCare PPO Gold 9
Off	U	3	55957PA0290023	BlueCare Custom PPO Silver 10	55957PA0290029	BlueCare Custom PPO Gold 10
Off	U	3	55957PA0290017	BlueCare Custom PPO Silver 2	55957PA0290030	BlueCare Custom PPO Gold 2
Off	U	3	55957PA0290018	BlueCare Custom PPO Silver 6	55957PA0290031	BlueCare Custom PPO Gold 6
Off	U	3	55957PA0290019	BlueCare Custom PPO Silver 9	55957PA0290032	BlueCare Custom PPO Gold 9

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*	55957			
Federal TIN*	23-2905083			
Rate Effective Date*	01/01/2020			
Rate Expiration Date*	03/31/2020			
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
55957PA0270007	Rating Area 3	No Preference	0-14	437.40
55957PA0270007	Rating Area 3	No Preference	15	476.28
55957PA0270007	Rating Area 3	No Preference	16	491.15
55957PA0270007	Rating Area 3	No Preference	17	506.02
55957PA0270007	Rating Area 3	No Preference	18	522.03
55957PA0270007	Rating Area 3	No Preference	19	538.04
55957PA0270007	Rating Area 3	No Preference	20	554.62
55957PA0270007	Rating Area 3	No Preference	21	571.77
55957PA0270007	Rating Area 3	No Preference	22	571.77
55957PA0270007	Rating Area 3	No Preference	23	571.77
55957PA0270007	Rating Area 3	No Preference	24	571.77
55957PA0270007	Rating Area 3	No Preference	25	574.06
55957PA0270007	Rating Area 3	No Preference	26	585.49
55957PA0270007	Rating Area 3	No Preference	27	599.21
55957PA0270007	Rating Area 3	No Preference	28	621.51
55957PA0270007	Rating Area 3	No Preference	29	639.81
55957PA0270007	Rating Area 3	No Preference	30	648.96
55957PA0270007	Rating Area 3	No Preference	31	662.68
55957PA0270007	Rating Area 3	No Preference	32	676.40
55957PA0270007	Rating Area 3	No Preference	33	684.98
55957PA0270007	Rating Area 3	No Preference	34	694.13
55957PA0270007	Rating Area 3	No Preference	35	698.70
55957PA0270007	Rating Area 3	No Preference	36	703.28
55957PA0270007	Rating Area 3	No Preference	37	707.85
55957PA0270007	Rating Area 3	No Preference	38	712.43
55957PA0270007	Rating Area 3	No Preference	39	721.57
55957PA0270007	Rating Area 3	No Preference	40	730.72
55957PA0270007	Rating Area 3	No Preference	41	744.44
55957PA0270007	Rating Area 3	No Preference	42	757.60
55957PA0270007	Rating Area 3	No Preference	43	775.89
55957PA0270007	Rating Area 3	No Preference	44	798.76
55957PA0270007	Rating Area 3	No Preference	45	825.64
55957PA0270007	Rating Area 3	No Preference	46	857.66
55957PA0270007	Rating Area 3	No Preference	47	893.68
55957PA0270007	Rating Area 3	No Preference	48	934.84
55957PA0270007	Rating Area 3	No Preference	49	975.44
55957PA0270007	Rating Area 3	No Preference	50	1021.18
55957PA0270007	Rating Area 3	No Preference	51	1066.35
55957PA0270007	Rating Area 3	No Preference	52	1116.10
55957PA0270007	Rating Area 3	No Preference	53	1166.41
55957PA0270007	Rating Area 3	No Preference	54	1220.73
55957PA0270007	Rating Area 3	No Preference	55	1275.05
55957PA0270007	Rating Area 3	No Preference	56	1333.94
55957PA0270007	Rating Area 3	No Preference	57	1393.40
55957PA0270007	Rating Area 3	No Preference	58	1456.87
55957PA0270007	Rating Area 3	No Preference	59	1488.32
55957PA0270007	Rating Area 3	No Preference	60	1551.78
55957PA0270007	Rating Area 3	No Preference	61	1606.67
55957PA0270007	Rating Area 3	No Preference	62	1642.70
55957PA0270007	Rating Area 3	No Preference	63	1687.87
55957PA0270007	Rating Area 3	No Preference	64 and over	1715.31
55957PA0270016	Rating Area 3	No Preference	0-14	432.50
55957PA0270016	Rating Area 3	No Preference	15	470.94
55957PA0270016	Rating Area 3	No Preference	16	485.64
55957PA0270016	Rating Area 3	No Preference	17	500.34
55957PA0270016	Rating Area 3	No Preference	18	516.17
55957PA0270016	Rating Area 3	No Preference	19	532.00
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55957PA0270016	Rating Area 3	No Preference	29	632.64
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55957PA0270016	Rating Area 3	No Preference	33	677.30
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	55957PA0270010	Rating Area 3	No Preference	29	516.19
	55957PA0270010	Rating Area 3	No Preference	30	523.58
	55957PA0270010	Rating Area 3	No Preference	31	534.65
	55957PA0270010	Rating Area 3	No Preference	32	545.72
	55957PA0270010	Rating Area 3	No Preference	33	552.64
	55957PA0270010	Rating Area 3	No Preference	34	560.02
	55957PA0270010	Rating Area 3	No Preference	35	563.71
	55957PA0270010	Rating Area 3	No Preference	36	567.40
	55957PA0270010	Rating Area 3	No Preference	37	571.09
	55957PA0270010	Rating Area 3	No Preference	38	574.78
	55957PA0270010	Rating Area 3	No Preference	39	582.16
	55957PA0270010	Rating Area 3	No Preference	40	589.54
	55957PA0270010	Rating Area 3	No Preference	41	600.61
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	55957PA0270010	Rating Area 3	No Preference	43	625.98
	55957PA0270010	Rating Area 3	No Preference	44	644.44
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	55957PA0270010	Rating Area 3	No Preference	46	691.95
	55957PA0270010	Rating Area 3	No Preference	47	721.01
	55957PA0270010	Rating Area 3	No Preference	48	754.23
	55957PA0270010	Rating Area 3	No Preference	49	786.98
	55957PA0270010	Rating Area 3	No Preference	50	823.88
	55957PA0270010	Rating Area 3	No Preference	51	860.32
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	55957PA0270010	Rating Area 3	No Preference	53	941.05
	55957PA0270010	Rating Area 3	No Preference	54	984.88
	55957PA0270010	Rating Area 3	No Preference	55	1028.70
	55957PA0270010	Rating Area 3	No Preference	56	1076.21
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	55957PA0270010	Rating Area 3	No Preference	58	1175.39
	55957PA0270010	Rating Area 3	No Preference	59	1200.76
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	55957PA0270011	Rating Area 3	No Preference	18	426.91
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	55957PA0270030	Rating Area 3	No Preference	53	946.58
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	55957PA0270030	Rating Area 3	No Preference	62	1333.10
	55957PA0270030	Rating Area 3	No Preference	63	1369.76
	55957PA0270030	Rating Area 3	No Preference	64 and over	1392.03
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	55957PA0270031	Rating Area 3	No Preference	55	994.33
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	55957PA0270031	Rating Area 3	No Preference	62	1281.04
	55957PA0270031	Rating Area 3	No Preference	63	1316.27
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	55957PA0290007	Rating Area 3	No Preference	39	555.61
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	55957PA0290007	Rating Area 3	No Preference	51	821.08
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	55957PA0290007	Rating Area 3	No Preference	54	939.96
	55957PA0290007	Rating Area 3	No Preference	55	981.78
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	55957PA0290007	Rating Area 3	No Preference	57	1072.91
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	55957PA0290013	Rating Area 3	No Preference	47	571.73
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	55957PA0290013	Rating Area 3	No Preference	49	624.04
	55957PA0290013	Rating Area 3	No Preference	50	653.30
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	55957PA0290013	Rating Area 3	No Preference	52	714.02
	55957PA0290013	Rating Area 3	No Preference	53	746.21
	55957PA0290013	Rating Area 3	No Preference	54	780.96
	55957PA0290013	Rating Area 3	No Preference	55	815.71
	55957PA0290013	Rating Area 3	No Preference	56	853.39
	55957PA0290013	Rating Area 3	No Preference	57	891.43
	55957PA0290013	Rating Area 3	No Preference	58	932.03
	55957PA0290013	Rating Area 3	No Preference	59	952.15
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	55957PA0290013	Rating Area 3	No Preference	64 and over	1097.37
	55957PA0290014	Rating Area 3	No Preference	0-14	271.73
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	55957PA0290014	Rating Area 3	No Preference	17	314.35
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	55957PA0290032	Rating Area 3	No Preference	63	987.92
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	55957PA0290033	Rating Area 3	No Preference	53	689.15
	55957PA0290033	Rating Area 3	No Preference	54	721.25
	55957PA0290033	Rating Area 3	No Preference	55	753.34
	55957PA0290033	Rating Area 3	No Preference	56	788.13
	55957PA0290033	Rating Area 3	No Preference	57	823.27
	55957PA0290033	Rating Area 3	No Preference	58	860.77
	55957PA0290033	Rating Area 3	No Preference	59	879.35
	55957PA0290033	Rating Area 3	No Preference	60	916.84
	55957PA0290033	Rating Area 3	No Preference	61	949.27

	55957PA0290033	Rating Area 3	No Preference	62	970.56
	55957PA0290033	Rating Area 3	No Preference	63	997.24
	55957PA0290033	Rating Area 3	No Preference	64 and over	1013.46
	55957PA0280001	Rating Area 3	No Preference	0-14	275.57
	55957PA0280001	Rating Area 3	No Preference	15	300.06
	55957PA0280001	Rating Area 3	No Preference	16	309.43
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	55957PA0280001	Rating Area 3	No Preference	18	328.88
	55957PA0280001	Rating Area 3	No Preference	19	338.97
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	55957PA0280001	Rating Area 3	No Preference	23	360.22
	55957PA0280001	Rating Area 3	No Preference	24	360.22
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	55957PA0280001	Rating Area 3	No Preference	54	769.07
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	55957PA0280002	Rating Area 3	No Preference	55	801.44
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	55957PA0280002	Rating Area 3	No Preference	58	915.73
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	55957PA0280002	Rating Area 3	No Preference	60	975.38
	55957PA0280002	Rating Area 3	No Preference	61	1009.89
	55957PA0280002	Rating Area 3	No Preference	62	1032.53
	55957PA0280002	Rating Area 3	No Preference	63	1060.92
	55957PA0280002	Rating Area 3	No Preference	64 and over	1078.17
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	55957PA0280003	Rating Area 3	No Preference	38	513.54
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	55957PA0280003	Rating Area 3	No Preference	62	1184.11
	55957PA0280003	Rating Area 3	No Preference	63	1216.67
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	55957PA0370001	Rating Area 3	No Preference	33	543.05
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	55957PA0370001	Rating Area 3	No Preference	60	1230.26
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	55957PA0370001	Rating Area 3	No Preference	62	1302.33
	55957PA0370001	Rating Area 3	No Preference	63	1338.14
	55957PA0370001	Rating Area 3	No Preference	64 and over	1359.90
	55957PA0370002	Rating Area 3	No Preference	0-14	337.04
	55957PA0370002	Rating Area 3	No Preference	15	366.99
	55957PA0370002	Rating Area 3	No Preference	16	378.45
	55957PA0370002	Rating Area 3	No Preference	17	389.90
	55957PA0370002	Rating Area 3	No Preference	18	402.24
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	55957PA0370002	Rating Area 3	No Preference	24	440.57
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	55957PA0370002	Rating Area 3	No Preference	27	461.72
	55957PA0370002	Rating Area 3	No Preference	28	478.90
	55957PA0370002	Rating Area 3	No Preference	29	493.00
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	55957PA0370002	Rating Area 3	No Preference	31	510.62
	55957PA0370002	Rating Area 3	No Preference	32	521.19
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	55957PA0370002	Rating Area 3	No Preference	35	538.38
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	55957PA0370002	Rating Area 3	No Preference	63	1300.56
	55957PA0370002	Rating Area 3	No Preference	64 and over	1321.71
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	55957PA0380001	Rating Area 3	No Preference	54	809.14
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	55957PA0380001	Rating Area 3	No Preference	56	884.18
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	55957PA0380001	Rating Area 3	No Preference	61	1064.96
	55957PA0380001	Rating Area 3	No Preference	62	1088.84
	55957PA0380001	Rating Area 3	No Preference	63	1118.78
	55957PA0380001	Rating Area 3	No Preference	64 and over	1136.97
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	55957PA0270024	Rating Area 3	No Preference	63	1169.64
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	55957PA0290027	Rating Area 3	No Preference	17	266.19
	55957PA0290027	Rating Area 3	No Preference	18	274.61
	55957PA0290027	Rating Area 3	No Preference	19	283.03
	55957PA0290027	Rating Area 3	No Preference	20	291.76
	55957PA0290027	Rating Area 3	No Preference	21	300.78
	55957PA0290027	Rating Area 3	No Preference	22	300.78
	55957PA0290027	Rating Area 3	No Preference	23	300.78
	55957PA0290027	Rating Area 3	No Preference	24	300.78
	55957PA0290027	Rating Area 3	No Preference	25	301.98
	55957PA0290027	Rating Area 3	No Preference	26	308.00
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	55957PA0290027	Rating Area 3	No Preference	28	326.95
	55957PA0290027	Rating Area 3	No Preference	29	336.57
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	55957PA0290027	Rating Area 3	No Preference	32	355.82
	55957PA0290027	Rating Area 3	No Preference	33	360.33
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	55957PA0290027	Rating Area 3	No Preference	35	367.55
	55957PA0290027	Rating Area 3	No Preference	36	369.96
	55957PA0290027	Rating Area 3	No Preference	37	372.37
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	55957PA0290027	Rating Area 3	No Preference	40	384.40
	55957PA0290027	Rating Area 3	No Preference	41	391.62
	55957PA0290027	Rating Area 3	No Preference	42	398.53
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	55957PA0290027	Rating Area 3	No Preference	44	420.19
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	55957PA0290027	Rating Area 3	No Preference	47	470.12
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	55957PA0290027	Rating Area 3	No Preference	55	670.74
	55957PA0290027	Rating Area 3	No Preference	56	701.72
	55957PA0290027	Rating Area 3	No Preference	57	733.00
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	55957PA0290027	Rating Area 3	No Preference	59	782.93
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	55957PA0290027	Rating Area 3	No Preference	63	887.90
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	55957PA0270013	Rating Area 3	No Preference	41	466.85
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	55957PA0270013	Rating Area 3	No Preference	64 and over	1075.68
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	55957PA0270027	Rating Area 3	No Preference	58	1001.82
	55957PA0270027	Rating Area 3	No Preference	59	1023.45
	55957PA0270027	Rating Area 3	No Preference	60	1067.09
	55957PA0270027	Rating Area 3	No Preference	61	1104.84
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	55957PA0270027	Rating Area 3	No Preference	64 and over	1179.54
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	55957PA0270025	Rating Area 3	No Preference	54	841.00
	55957PA0270025	Rating Area 3	No Preference	55	878.42
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	55957PA0270025	Rating Area 3	No Preference	58	1003.68
	55957PA0270025	Rating Area 3	No Preference	59	1025.35
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	55957PA0270025	Rating Area 3	No Preference	62	1131.70
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	55957PA0290028	Rating Area 3	No Preference	57	737.80
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	55957PA0290028	Rating Area 3	No Preference	60	821.66
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	55957PA0290028	Rating Area 3	No Preference	63	893.72
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	55957PA0290026	Rating Area 3	No Preference	35	370.64
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	55957PA0290026	Rating Area 3	No Preference	60	823.18
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	55957PA0300004	Rating Area 3	No Preference	35	425.49
	55957PA0300004	Rating Area 3	No Preference	36	428.27
	55957PA0300004	Rating Area 3	No Preference	37	431.06
	55957PA0300004	Rating Area 3	No Preference	38	433.84
	55957PA0300004	Rating Area 3	No Preference	39	439.42
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	55957PA0300004	Rating Area 3	No Preference	43	472.49
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	55957PA0300004	Rating Area 3	No Preference	45	502.79
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	55957PA0300004	Rating Area 3	No Preference	56	812.33
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	55957PA0300004	Rating Area 3	No Preference	58	887.19
	55957PA0300004	Rating Area 3	No Preference	59	906.34
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	55957PA0300005	Rating Area 3	No Preference	49	487.46
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	55957PA0300005	Rating Area 3	No Preference	51	532.89
	55957PA0300005	Rating Area 3	No Preference	52	557.74
	55957PA0300005	Rating Area 3	No Preference	53	582.89
	55957PA0300005	Rating Area 3	No Preference	54	610.03
	55957PA0300005	Rating Area 3	No Preference	55	637.18
	55957PA0300005	Rating Area 3	No Preference	56	666.61
	55957PA0300005	Rating Area 3	No Preference	57	696.32
	55957PA0300005	Rating Area 3	No Preference	58	728.04
	55957PA0300005	Rating Area 3	No Preference	59	743.76
	55957PA0300005	Rating Area 3	No Preference	60	775.47
	55957PA0300005	Rating Area 3	No Preference	61	802.90
	55957PA0300005	Rating Area 3	No Preference	62	820.90
	55957PA0300005	Rating Area 3	No Preference	63	843.47
	55957PA0300005	Rating Area 3	No Preference	64 and over	857.19

Project Information									
Project Name		Project Manager			Start Date		End Date		
Project ID		Project Status			Project Budget		Project Risk		
Project Details									
Task ID	Task Name	Task Description	Task Status	Task Priority	Task Owner	Task Start Date	Task End Date	Task Duration	Task Progress
1	Task 1.1	Task 1.1 Description	Completed	High	John Doe	2023-01-01	2023-01-05	5 Days	100%
2	Task 1.2	Task 1.2 Description	In Progress	Medium	Jane Smith	2023-01-06	2023-01-10	5 Days	75%
3	Task 1.3	Task 1.3 Description	Not Started	Low	Mike Johnson	2023-01-11	2023-01-15	5 Days	0%
4	Task 2.1	Task 2.1 Description	Completed	High	John Doe	2023-01-16	2023-01-20	5 Days	100%
5	Task 2.2	Task 2.2 Description	In Progress	Medium	Jane Smith	2023-01-21	2023-01-25	5 Days	75%
6	Task 2.3	Task 2.3 Description	Not Started	Low	Mike Johnson	2023-01-26	2023-01-30	5 Days	0%
7	Task 3.1	Task 3.1 Description	Completed	High	John Doe	2023-01-31	2023-02-04	5 Days	100%
8	Task 3.2	Task 3.2 Description	In Progress	Medium	Jane Smith	2023-02-05	2023-02-09	5 Days	75%
9	Task 3.3	Task 3.3 Description	Not Started	Low	Mike Johnson	2023-02-10	2023-02-14	5 Days	0%
10	Task 4.1	Task 4.1 Description	Completed	High	John Doe	2023-02-15	2023-02-19	5 Days	100%
11	Task 4.2	Task 4.2 Description	In Progress	Medium	Jane Smith	2023-02-20	2023-02-24	5 Days	75%
12	Task 4.3	Task 4.3 Description	Not Started	Low	Mike Johnson	2023-02-25	2023-03-01	6 Days	0%
13	Task 5.1	Task 5.1 Description	Completed	High	John Doe	2023-03-02	2023-03-06	5 Days	100%
14	Task 5.2	Task 5.2 Description	In Progress	Medium	Jane Smith	2023-03-07	2023-03-11	5 Days	75%
15	Task 5.3	Task 5.3 Description	Not Started	Low	Mike Johnson	2023-03-12	2023-03-16	5 Days	0%
16	Task 6.1	Task 6.1 Description	Completed	High	John Doe	2023-03-17	2023-03-21	5 Days	100%
17	Task 6.2	Task 6.2 Description	In Progress	Medium	Jane Smith	2023-03-22	2023-03-26	5 Days	75%
18	Task 6.3	Task 6.3 Description	Not Started	Low	Mike Johnson	2023-03-27	2023-04-01	5 Days	0%
19	Task 7.1	Task 7.1 Description	Completed	High	John Doe	2023-04-02	2023-04-06	5 Days	100%
20	Task 7.2	Task 7.2 Description	In Progress	Medium	Jane Smith	2023-04-07	2023-04-11	5 Days	75%
21	Task 7.3	Task 7.3 Description	Not Started	Low	Mike Johnson	2023-04-12	2023-04-16	5 Days	0%
22	Task 8.1	Task 8.1 Description	Completed	High	John Doe	2023-04-17	2023-04-21	5 Days	100%
23	Task 8.2	Task 8.2 Description	In Progress	Medium	Jane Smith	2023-04-22	2023-04-26	5 Days	75%
24	Task 8.3	Task 8.3 Description	Not Started	Low	Mike Johnson	2023-04-27	2023-05-01	5 Days	0%
25	Task 9.1	Task 9.1 Description	Completed	High	John Doe	2023-05-02	2023-05-06	5 Days	100%
26	Task 9.2	Task 9.2 Description	In Progress	Medium	Jane Smith	2023-05-07	2023-05-11	5 Days	75%
27	Task 9.3	Task 9.3 Description	Not Started	Low	Mike Johnson	2023-05-12	2023-05-16	5 Days	0%
28	Task 10.1	Task 10.1 Description	Completed	High	John Doe	2023-05-17	2023-05-21	5 Days	100%
29	Task 10.2	Task 10.2 Description	In Progress	Medium	Jane Smith	2023-05-22	2023-05-26	5 Days	75%
30	Task 10.3	Task 10.3 Description	Not Started	Low	Mike Johnson	2023-05-27	2023-05-31	5 Days	0%

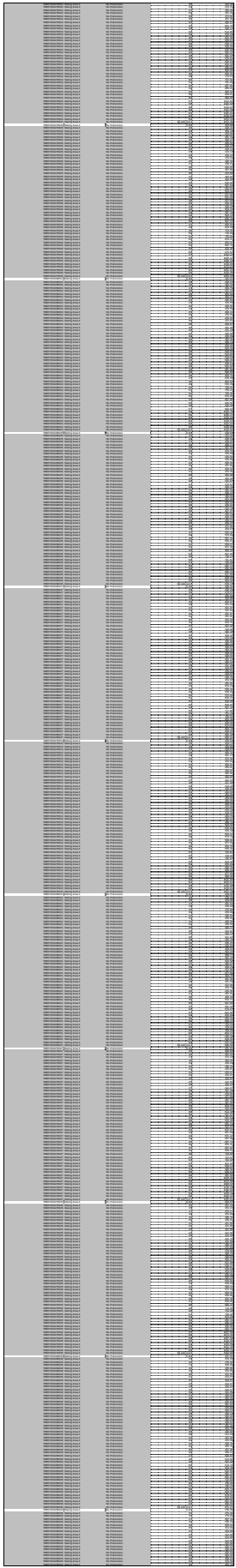
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Detailed Data Table									
ID	Name	Age	Gender	Occupation	Performance Metrics				
					Score 1	Score 2	Score 3	Score 4	Score 5
1	John Doe	25	Male	Software Engineer	85	78	92	88	80
2	Jane Smith	30	Female	Marketing Manager	72	65	80	75	68
3	Michael Johnson	28	Male	Product Designer	79	71	85	82	74
4	Sarah Williams	32	Female	Business Analyst	88	81	90	86	79
5	David Brown	27	Male	Operations Manager	75	68	82	77	70
6	Emily Davis	29	Female	Quality Assurance	82	75	88	84	76
7	Robert Miller	31	Male	Systems Administrator	70	63	78	73	66
8	Lisa Anderson	26	Female	Human Resources	76	69	83	78	71
9	James Wilson	33	Male	Finance Analyst	89	82	91	87	80
10	Amanda Taylor	24	Female	Project Manager	73	66	81	76	69
11	Christopher Lee	29	Male	UX Designer	80	73	86	81	74
12	Michelle Garcia	34	Female	Sales Representative	77	70	84	79	72
13	Daniel Martinez	27	Male	IT Support	68	61	75	70	63
14	Stephanie White	30	Female	Operations Coordinator	83	76	89	85	78
15	Kevin Black	28	Male	Business Development	71	64	79	74	67
16	Nicole Green	26	Female	Marketing Specialist	86	79	93	89	81
17	Brandon Hall	31	Male	Product Manager	74	67	82	77	70
18	Karen King	29	Female	Systems Engineer	81	74	87	83	75
19	Matthew Scott	32	Male	Finance Manager	87	80	92	88	81
20	Angela Adams	25	Female	Operations Director	72	65	80	75	68
21	Gregory Baker	28	Male	UX Researcher	78	71	85	80	73
22	Heather Clark	33	Female	Sales Manager	84	77	90	86	79
23	Timothy Evans	27	Male	IT Manager	69	62	76	71	64
24	Christina Fisher	30	Female	Operations Supervisor	82	75	88	84	76
25	Jonathan Hill	26	Male	Business Analyst	75	68	82	77	70
26	Kimberly Lewis	29	Female	Marketing Director	89	82	94	90	83
27	Andrew Miller	31	Male	Product Engineer	73	66	81	76	69
28	Rebecca Moore	28	Female	Systems Architect	80	73	86	81	74
29	Christopher Parker	34	Male	Finance Director	86	79	91	87	80
30	Michelle Roberts	25	Female	Operations Manager	71	64	79	74	67
31	Gregory Scott	28	Male	UX Designer	77	70	84	79	72
32	Heather Taylor	32	Female	Sales Representative	83	76	89	85	78
33	Timothy White	27	Male	IT Support	67	60	74	69	62
34	Christina Brown	30	Female	Operations Coordinator	81	74	87	83	75
35	Jonathan Green	26	Male	Business Development	74	67	82	77	70
36	Kimberly Black	29	Female	Marketing Specialist	87	80	93	89	81
37	Andrew Gray	31	Male	Product Manager	72	65	80	75	68
38	Rebecca White	28	Female	Systems Engineer	79	72	85	80	73
39	Christopher Black	33	Male	Finance Manager	85	78	90	86	79
40	Michelle White	25	Female	Operations Director	70	63	78	73	66
41	Gregory Black	28	Male	UX Researcher	76	69	83	78	71
42	Heather Gray	32	Female	Sales Manager	82	75	88	84	76
43	Timothy White	27	Male	IT Manager	66	59	73	68	61
44	Christina Brown	30	Female	Operations Supervisor	80	73	86	81	74
45	Jonathan Green	26	Male	Business Analyst	73	66	81	76	69
46	Kimberly Black	29	Female	Marketing Director	88	81	92	88	81
47	Andrew Gray	31	Male	Product Engineer	71	64	79	74	67
48	Rebecca White	28	Female	Systems Architect	78	71	84	79	72
49	Christopher Black	33	Male	Finance Director	84	77	89	85	78
50	Michelle White	25	Female	Operations Manager	69	62	76	71	64
51	Gregory Black	28	Male	UX Designer	75	68	82	77	70
52	Heather Gray	32	Female	Sales Representative	81	74	87	83	75
53	Timothy White	27	Male	IT Support	65	58	72	67	60

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First Priority Life Insurance Company
2020 Small Group Rate Filing
Transitional Policy Data by Year from Table
Company: FPLIC

Year	Premium	Ultimate Incurred Claims	Member Months
2016	\$ 164,827,934	\$ 141,626,156	379,474
2017	\$ 163,041,766	\$ 137,671,974	351,125
2018	\$ 152,649,709	\$ 122,112,821	307,043

First Priority Life Insurance Co.
2020 Small Group Rate Filing
Trend Exhibit
Northeastern, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-15	40,834	\$ 435.35		
Feb-15	40,749	\$ 404.61		
Mar-15	40,638	\$ 448.61		
Apr-15	40,632	\$ 439.69		
May-15	40,573	\$ 413.32		
Jun-15	40,479	\$ 421.27		
Jul-15	40,443	\$ 442.25		
Aug-15	40,380	\$ 406.82		
Sep-15	40,239	\$ 448.68		
Oct-15	39,660	\$ 455.05		
Nov-15	39,190	\$ 408.02		
Dec-15	39,398	\$ 449.89	\$ 431.10	
Jan-16	37,134	\$ 402.52	\$ 428.52	
Feb-16	36,865	\$ 429.87	\$ 430.68	
Mar-16	36,563	\$ 477.64	\$ 432.77	
Apr-16	36,356	\$ 479.32	\$ 435.79	
May-16	36,478	\$ 445.88	\$ 438.55	
Jun-16	36,459	\$ 461.67	\$ 441.91	
Jul-16	36,318	\$ 417.26	\$ 439.91	
Aug-16	36,213	\$ 448.47	\$ 443.57	
Sep-16	36,035	\$ 439.13	\$ 442.75	
Oct-16	35,878	\$ 503.66	\$ 446.58	
Nov-16	35,730	\$ 480.40	\$ 452.77	
Dec-16	36,008	\$ 476.02	\$ 454.95	5.5%
Jan-17	36,574	\$ 558.45	\$ 468.11	9.2%
Feb-17	36,389	\$ 437.35	\$ 468.78	8.8%
Mar-17	36,311	\$ 515.18	\$ 471.91	9.0%
Apr-17	36,308	\$ 469.59	\$ 471.10	8.1%
May-17	36,138	\$ 539.66	\$ 478.92	9.2%
Jun-17	36,031	\$ 487.62	\$ 481.09	8.9%
Jul-17	35,937	\$ 461.92	\$ 484.85	10.2%
Aug-17	35,793	\$ 487.92	\$ 488.15	10.1%
Sep-17	35,818	\$ 497.49	\$ 493.00	11.3%
Oct-17	35,954	\$ 494.26	\$ 492.22	10.2%
Nov-17	36,074	\$ 474.34	\$ 491.71	8.6%
Dec-17	36,119	\$ 505.45	\$ 494.15	8.6%
Jan-18	34,372	\$ 541.01	\$ 492.44	5.2%
Feb-18	34,064	\$ 478.90	\$ 496.04	5.8%
Mar-18	33,937	\$ 517.13	\$ 496.08	5.1%
Apr-18	33,810	\$ 489.05	\$ 497.79	5.7%
May-18	33,792	\$ 518.38	\$ 495.85	3.5%
Jun-18	33,683	\$ 506.08	\$ 497.38	3.4%
Jul-18	33,620	\$ 530.97	\$ 503.15	3.8%
Aug-18	33,544	\$ 548.66	\$ 508.14	4.1%
Sep-18	33,618	\$ 466.96	\$ 505.71	2.6%
Oct-18	33,615	\$ 547.07	\$ 510.10	3.6%
Nov-18	33,553	\$ 516.76	\$ 513.82	4.5%
Dec-18	33,529	\$ 546.07	\$ 517.23	4.7%
Jan-19	31,274	\$ 582.38	\$ 520.26	5.7%
Feb-19	31,274	\$ 506.92	\$ 522.75	5.4%
Mar-19	31,274	\$ 552.23	\$ 525.55	5.9%
Apr-19	31,274	\$ 569.40	\$ 532.17	6.9%
May-19	31,274	\$ 569.24	\$ 536.32	8.2%
Jun-19	31,274	\$ 524.71	\$ 538.00	8.2%
Jul-19	31,274	\$ 560.78	\$ 540.45	7.4%
Aug-19	31,274	\$ 548.32	\$ 540.38	6.3%
Sep-19	31,274	\$ 539.17	\$ 546.74	8.1%
Oct-19	31,274	\$ 600.67	\$ 551.15	8.0%
Nov-19	31,274	\$ 542.15	\$ 553.46	7.7%
Dec-19	31,274	\$ 593.22	\$ 557.43	7.8%
Jan-20	31,274	\$ 609.26	\$ 559.67	7.6%
Feb-20	31,274	\$ 547.05	\$ 563.02	7.7%
Mar-20	31,274	\$ 610.25	\$ 567.85	8.0%
Apr-20	31,274	\$ 604.45	\$ 570.77	7.3%
May-20	31,274	\$ 570.56	\$ 570.88	6.4%
Jun-20	31,274	\$ 599.30	\$ 577.10	7.3%
Jul-20	31,274	\$ 597.29	\$ 580.14	7.3%
Aug-20	31,274	\$ 571.87	\$ 582.10	7.7%
Sep-20	31,274	\$ 596.30	\$ 586.87	7.3%
Oct-20	31,274	\$ 623.88	\$ 588.80	6.8%
Nov-20	31,274	\$ 584.03	\$ 592.29	7.0%
Dec-20	31,274	\$ 657.79	\$ 597.67	7.2%

Proposed Annual Trend (Cost & Utilization) **9.5%**

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First Priority Life Insurance Co.
2020 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

<u>Change in Morbidity Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2018 Allowed Claims for those Members Expected to be Effective in 2020 [(Northeastern region)]	(1)		\$636.68
Calendar year 2018 allowed claims PMPM [(Northeastern region)]	(2)		\$507.61
Change in Morbidity	(3)	=(1)/(2)	1.254

<u>Change in Demographics Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2020 Age Factor for Members Expected to be Effective in 2020	(1)		1.564
2020 Area Factor for Members Expected to be Effective in 2020	(2)		1.000
Calendar Year 2018 Age Factor [Northeastern Region]	(3)		1.546
Calendar Year 2018 Area Factor [Northeastern Region]	(4)		1.000
Change in Demographics	(5)	=[(1)*(2)]/[(3)*(4)]	1.011

<u>Change in Benefits Calculation</u>	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 738.48
EHB - Pediatric Benefits	\$ 0.76
Change in Pharmacy Rebates	\$ (4.67)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 734.57
Change in Benefits	0.995

<u>Average Network Factor Calculation</u>	<u>Formula</u>			<u>Calculation</u>	Normalized
	= Sumproduct [(3),(4),(5)] / Sumproduct[(3), (4)]			0.843	Provider
Plan ID (1)	Metal Level (2)	Metal Level Benefit Richness (3)	% of Projected Membership (4)	Network Factor (5)	Network Factor
55957PA0270007	Platinum	1.15	3.08%	1.00	1.186
55957PA0270016	Platinum	1.15	1.62%	1.00	1.186
55957PA0270002	Platinum	1.15	7.86%	1.00	1.186
55957PA0270006	Platinum	1.15	1.40%	1.00	1.186
55957PA0270017	Gold	1.08	1.71%	1.00	1.186
55957PA0270018	Gold	1.08	0.39%	1.00	1.186
55957PA0270008	Gold	1.08	1.54%	1.00	1.186
55957PA0270009	Gold	1.08	1.09%	1.00	1.186
55957PA0270010	Gold	1.08	0.04%	1.00	1.186
55957PA0270011	Gold	1.08	7.14%	1.00	1.186
55957PA0270030	Gold	1.08	2.22%	1.00	1.186
55957PA0270031	Gold	1.08	0.23%	1.00	1.186
55957PA0270032	Gold	1.08	0.14%	1.00	1.186
55957PA0270028	Gold	1.08	0.14%	1.00	1.186
55957PA0270029	Gold	1.08	1.01%	1.00	1.186
55957PA0290007	Platinum	1.15	3.95%	0.77	0.913
55957PA0290008	Platinum	1.15	2.53%	0.77	0.913
55957PA0290002	Platinum	1.15	7.53%	0.77	0.913
55957PA0290006	Platinum	1.15	1.36%	0.77	0.913
55957PA0290022	Gold	1.08	4.34%	0.77	0.913
55957PA0290012	Gold	1.08	1.36%	0.77	0.913
55957PA0290011	Gold	1.08	3.95%	0.77	0.913
55957PA0290013	Gold	1.08	4.03%	0.77	0.913
55957PA0290014	Gold	1.08	0.47%	0.77	0.913
55957PA0290016	Gold	1.08	10.34%	0.77	0.913
55957PA0290029	Gold	1.08	7.67%	0.77	0.913
55957PA0290030	Gold	1.08	1.32%	0.77	0.913
55957PA0290031	Gold	1.08	0.78%	0.77	0.913
55957PA0290032	Gold	1.08	4.13%	0.77	0.913
55957PA0290033	Gold	1.08	0.33%	0.77	0.913
55957PA0280001	Bronze	1.00	0.06%	1.00	1.186
55957PA0280002	Bronze	1.00	0.06%	1.00	1.186
55957PA0280003	Silver	1.03	0.08%	1.00	1.186
55957PA0280004	Gold	1.08	0.29%	1.00	1.186
55957PA0300001	Platinum	1.15	2.98%	0.72	0.854
55957PA0300002	Gold	1.08	2.57%	0.72	0.854
55957PA0370001	Gold	1.08	0.33%	0.94	1.115
55957PA0370002	Gold	1.08	0.33%	0.94	1.115
55957PA0380001	Silver	1.03	0.33%	0.94	1.115
55957PA0270023	Gold	1.08	0.16%	1.00	1.186
55957PA0270024	Silver	1.03	0.23%	1.00	1.186
55957PA0270026	Silver	1.03	0.33%	1.00	1.186
55957PA0290024	Gold	1.08	0.70%	0.77	0.913
55957PA0290025	Silver	1.03	1.32%	0.77	0.913
55957PA0290027	Silver	1.03	0.80%	0.77	0.913
55957PA0270013	Bronze	1.00	0.21%	1.00	1.186
55957PA0290021	Bronze	1.00	1.46%	0.77	0.913
55957PA0270027	Silver	1.03	0.82%	1.00	1.186
55957PA0270025	Silver	1.03	0.39%	1.00	1.186
55957PA0290028	Silver	1.03	0.97%	0.77	0.913
55957PA0290026	Silver	1.03	0.90%	0.77	0.913
55957PA0300003	Gold	1.08	0.33%	0.72	0.854
55957PA0300004	Gold	1.08	0.33%	0.72	0.854
55957PA0300005	Silver	1.03	0.33%	0.72	0.854

First Priority Life Insurance Co.
2020 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 42,866,281 \$ 35,517,090
 Calculated Paid to Allowed Ratio 82.9%
 URRT Worksheet I Value 82.9%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
55957PA0270007	Platinum	150	\$ 1,642,713	\$ 1,509,442
55957PA0270016	Platinum	79	\$ 865,162	\$ 786,069
55957PA0270002	Platinum	382	\$ 4,183,443	\$ 3,779,881
55957PA0270006	Platinum	68	\$ 744,697	\$ 656,595
55957PA0270017	Gold	83	\$ 853,640	\$ 725,945
55957PA0270018	Gold	19	\$ 195,411	\$ 153,671
55957PA0270008	Gold	75	\$ 771,361	\$ 627,952
55957PA0270009	Gold	53	\$ 545,095	\$ 443,119
55957PA0270010	Gold	2	\$ 20,570	\$ 16,238
55957PA0270011	Gold	347	\$ 3,568,830	\$ 2,855,588
55957PA0270030	Gold	108	\$ 1,110,760	\$ 881,970
55957PA0270031	Gold	11	\$ 113,133	\$ 86,323
55957PA0270032	Gold	7	\$ 71,994	\$ 54,051
55957PA0270028	Gold	7	\$ 71,994	\$ 54,149
55957PA0270029	Gold	49	\$ 503,956	\$ 374,813
55957PA0290007	Platinum	192	\$ 1,619,058	\$ 1,487,706
55957PA0290008	Platinum	123	\$ 1,037,209	\$ 942,387
55957PA0290002	Platinum	366	\$ 3,086,330	\$ 2,788,603
55957PA0290006	Platinum	66	\$ 556,551	\$ 490,709
55957PA0290022	Gold	211	\$ 1,670,974	\$ 1,421,016
55957PA0290012	Gold	66	\$ 522,674	\$ 411,030
55957PA0290011	Gold	192	\$ 1,520,507	\$ 1,237,818
55957PA0290013	Gold	196	\$ 1,552,184	\$ 1,261,803
55957PA0290014	Gold	23	\$ 182,144	\$ 143,784
55957PA0290016	Gold	503	\$ 3,983,411	\$ 3,187,314
55957PA0290029	Gold	373	\$ 2,953,901	\$ 2,345,469
55957PA0290030	Gold	64	\$ 506,836	\$ 386,728
55957PA0290031	Gold	38	\$ 300,934	\$ 226,344
55957PA0290032	Gold	201	\$ 1,591,781	\$ 1,183,874
55957PA0290033	Gold	16	\$ 126,709	\$ 95,129
55957PA0280001	Bronze	3	\$ 28,569	\$ 19,019
55957PA0280002	Bronze	3	\$ 28,569	\$ 18,976
55957PA0280003	Silver	4	\$ 39,235	\$ 29,015
55957PA0280004	Gold	14	\$ 143,987	\$ 118,480
55957PA0300001	Platinum	145	\$ 1,143,328	\$ 1,008,880
55957PA0300002	Gold	125	\$ 925,633	\$ 738,816
55957PA0370001	Gold	16	\$ 154,684	\$ 127,646
55957PA0370002	Gold	16	\$ 154,684	\$ 124,062
55957PA0380001	Silver	16	\$ 147,522	\$ 106,721
55957PA0270023	Gold	8	\$ 82,279	\$ 69,438
55957PA0270024	Silver	11	\$ 107,895	\$ 76,706
55957PA0270026	Silver	16	\$ 156,939	\$ 109,998
55957PA0290024	Gold	34	\$ 269,256	\$ 227,237
55957PA0290025	Silver	64	\$ 483,371	\$ 343,645
55957PA0290027	Silver	39	\$ 294,554	\$ 206,453
55957PA0270013	Bronze	10	\$ 95,230	\$ 63,105
55957PA0290021	Bronze	71	\$ 520,621	\$ 344,994
55957PA0270027	Silver	40	\$ 392,347	\$ 276,793
55957PA0270025	Silver	19	\$ 186,365	\$ 131,722
55957PA0290028	Silver	47	\$ 354,976	\$ 250,428
55957PA0290026	Silver	44	\$ 332,318	\$ 234,881
55957PA0300003	Gold	16	\$ 118,481	\$ 96,049
55957PA0300004	Gold	16	\$ 118,481	\$ 98,048
55957PA0300005	Silver	16	\$ 112,996	\$ 80,460

First Priority Life Insurance Co.
2020 Small Group Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
55957PA0270007	Platinum	150	\$ 1,642,713	\$ 1,509,442	0.919	0.962	1.047
55957PA0270016	Platinum	79	\$ 865,162	\$ 786,069	0.909	0.952	1.047
55957PA0270002	Platinum	382	\$ 4,183,443	\$ 3,779,881	0.904	0.946	1.047
55957PA0270006	Platinum	68	\$ 744,697	\$ 656,595	0.882	0.924	1.047
55957PA0270017	Gold	83	\$ 853,640	\$ 725,945	0.850	0.837	0.984
55957PA0270018	Gold	19	\$ 195,411	\$ 153,671	0.786	0.774	0.984
55957PA0270008	Gold	75	\$ 771,361	\$ 627,952	0.814	0.801	0.984
55957PA0270009	Gold	53	\$ 545,095	\$ 443,119	0.813	0.800	0.984
55957PA0270010	Gold	2	\$ 20,570	\$ 16,238	0.789	0.777	0.984
55957PA0270011	Gold	347	\$ 3,568,830	\$ 2,855,588	0.800	0.787	0.984
55957PA0270030	Gold	108	\$ 1,110,760	\$ 881,970	0.794	0.781	0.984
55957PA0270031	Gold	11	\$ 113,133	\$ 86,323	0.763	0.751	0.984
55957PA0270032	Gold	7	\$ 71,994	\$ 54,051	0.751	0.739	0.984
55957PA0270028	Gold	7	\$ 71,994	\$ 54,149	0.752	0.740	0.984
55957PA0270029	Gold	49	\$ 503,956	\$ 374,813	0.744	0.732	0.984
55957PA0290007	Platinum	192	\$ 1,619,058	\$ 1,487,706	0.919	0.962	1.047
55957PA0290008	Platinum	123	\$ 1,037,209	\$ 942,387	0.909	0.952	1.047
55957PA0290002	Platinum	366	\$ 3,086,330	\$ 2,788,603	0.904	0.946	1.047
55957PA0290006	Platinum	66	\$ 556,551	\$ 490,709	0.882	0.924	1.047
55957PA0290022	Gold	211	\$ 1,670,974	\$ 1,421,016	0.850	0.837	0.984
55957PA0290012	Gold	66	\$ 522,674	\$ 411,030	0.786	0.774	0.984
55957PA0290011	Gold	192	\$ 1,520,507	\$ 1,237,818	0.814	0.801	0.984
55957PA0290013	Gold	196	\$ 1,552,184	\$ 1,261,803	0.813	0.800	0.984
55957PA0290014	Gold	23	\$ 182,144	\$ 143,784	0.789	0.777	0.984
55957PA0290016	Gold	503	\$ 3,983,411	\$ 3,187,314	0.800	0.787	0.984
55957PA0290029	Gold	373	\$ 2,953,901	\$ 2,345,469	0.794	0.781	0.984
55957PA0290030	Gold	64	\$ 506,836	\$ 386,728	0.763	0.751	0.984
55957PA0290031	Gold	38	\$ 300,934	\$ 226,344	0.752	0.740	0.984
55957PA0290032	Gold	201	\$ 1,591,781	\$ 1,183,874	0.744	0.732	0.984
55957PA0290033	Gold	16	\$ 126,709	\$ 95,129	0.751	0.739	0.984
55957PA0280001	Bronze	3	\$ 28,569	\$ 19,019	0.666	0.606	0.911
55957PA0280002	Bronze	3	\$ 28,569	\$ 18,976	0.664	0.605	0.911
55957PA0280003	Silver	4	\$ 39,235	\$ 29,015	0.740	0.694	0.938
55957PA0280004	Gold	14	\$ 143,987	\$ 118,480	0.823	0.809	0.984
55957PA0300001	Platinum	145	\$ 1,143,328	\$ 1,008,880	0.882	0.924	1.047
55957PA0300002	Gold	125	\$ 925,633	\$ 738,816	0.798	0.785	0.984
55957PA0370001	Gold	16	\$ 154,684	\$ 127,646	0.825	0.812	0.984
55957PA0370002	Gold	16	\$ 154,684	\$ 124,062	0.802	0.789	0.984
55957PA0380001	Silver	16	\$ 147,522	\$ 106,721	0.723	0.679	0.938
55957PA0270023	Gold	8	\$ 82,279	\$ 69,438	0.844	0.830	0.984
55957PA0270024	Silver	11	\$ 107,895	\$ 76,706	0.711	0.667	0.938
55957PA0270026	Silver	16	\$ 156,939	\$ 109,998	0.701	0.658	0.938
55957PA0290024	Gold	34	\$ 269,256	\$ 227,237	0.844	0.830	0.984
55957PA0290025	Silver	64	\$ 483,371	\$ 343,645	0.711	0.667	0.938
55957PA0290027	Silver	39	\$ 294,554	\$ 206,453	0.701	0.658	0.938
55957PA0270013	Bronze	10	\$ 95,230	\$ 63,105	0.663	0.604	0.911
55957PA0290021	Bronze	71	\$ 520,621	\$ 344,994	0.663	0.604	0.911
55957PA0270027	Silver	40	\$ 392,347	\$ 276,793	0.705	0.662	0.938
55957PA0270025	Silver	19	\$ 186,365	\$ 131,722	0.707	0.663	0.938
55957PA0290028	Silver	47	\$ 354,976	\$ 250,428	0.705	0.662	0.938
55957PA0290026	Silver	44	\$ 332,318	\$ 234,881	0.707	0.663	0.938
55957PA0300003	Gold	16	\$ 118,481	\$ 96,049	0.811	0.797	0.984
55957PA0300004	Gold	16	\$ 118,481	\$ 98,048	0.828	0.814	0.984
55957PA0300005	Silver	16	\$ 112,996	\$ 80,460	0.712	0.668	0.938

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First Priority Life Insurance Co.
2020 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members	Allowed Claims
Current ACA Book - EOY 2017	1.563	75.5%	\$ 615.94
Movement to ACA Book (from Transitional and New Business)	1.565	24.5%	\$ 641.72
Overall	1.564	100.0%	\$ 622.26

Child Capping Adjustment 1.005

Average Age Factor 1.556

Geographic Factor 1.000

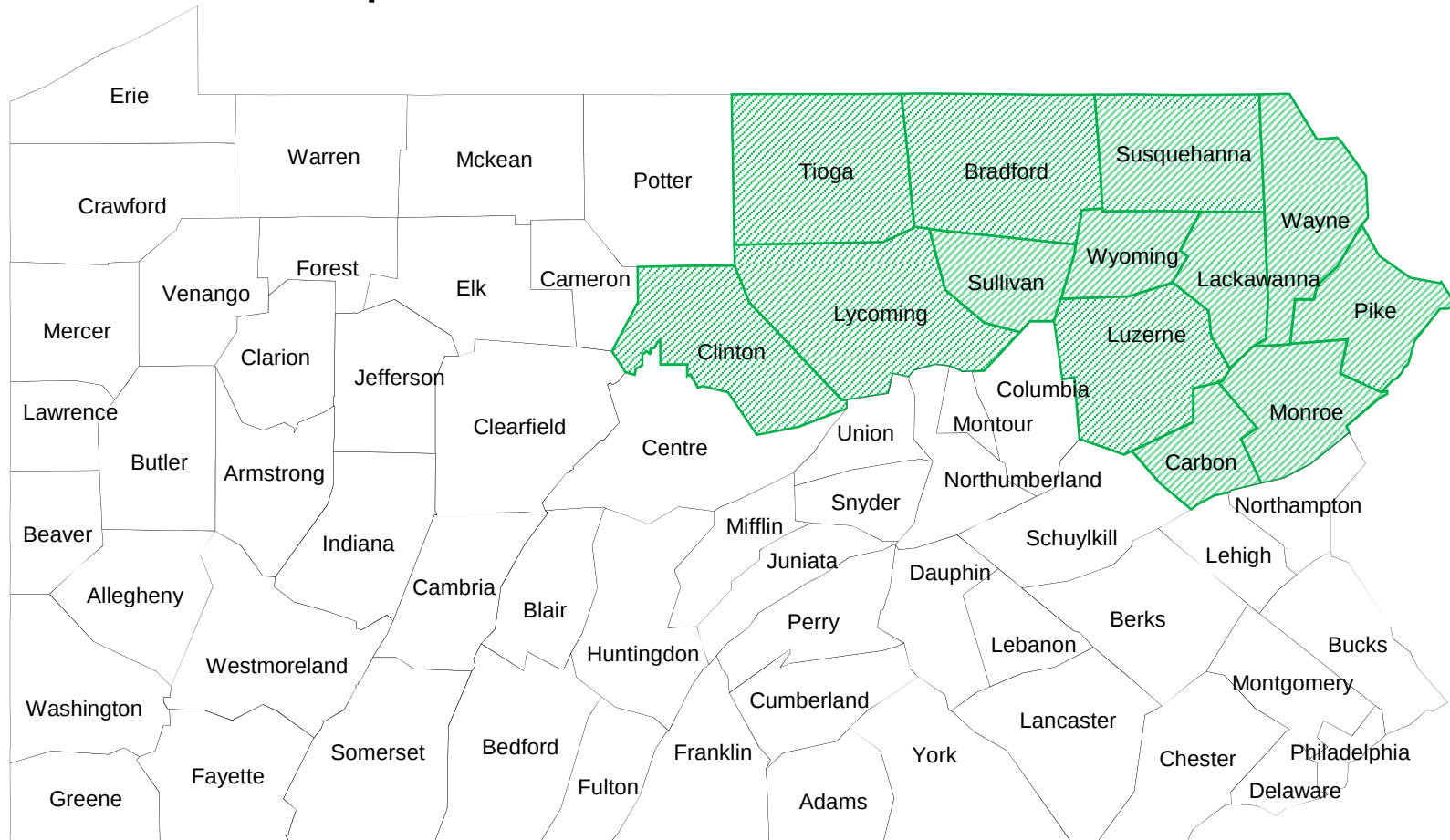
Tobacco Surcharge (Not Applicable) 1.000

Area Factors					
State	County Code	County	Rating Area	Area Factor	% of Northeastern PA Membership
PA	015	Bradford	R-PA003	1.00	6.9%
PA	025	Carbon	R-PA003	1.00	4.8%
PA	035	Clinton	R-PA003	1.00	2.0%
PA	069	Lackawanna	R-PA003	1.00	22.3%
PA	079	Luzerne	R-PA003	1.00	27.0%
PA	081	Lycoming	R-PA003	1.00	9.1%
PA	089	Monroe	R-PA003	1.00	8.4%
PA	103	Pike	R-PA003	1.00	2.0%
PA	113	Sullivan	R-PA003	1.00	0.5%
PA	115	Susquehanna	R-PA003	1.00	4.0%
PA	117	Tioga	R-PA003	1.00	3.2%
PA	127	Wayne	R-PA003	1.00	7.0%
PA	131	Wyoming	R-PA003	1.00	2.7%

2019 Service Area

Issuer: First Priority Life Insurance Company

Market: Small Group



Key *(modify as needed)*

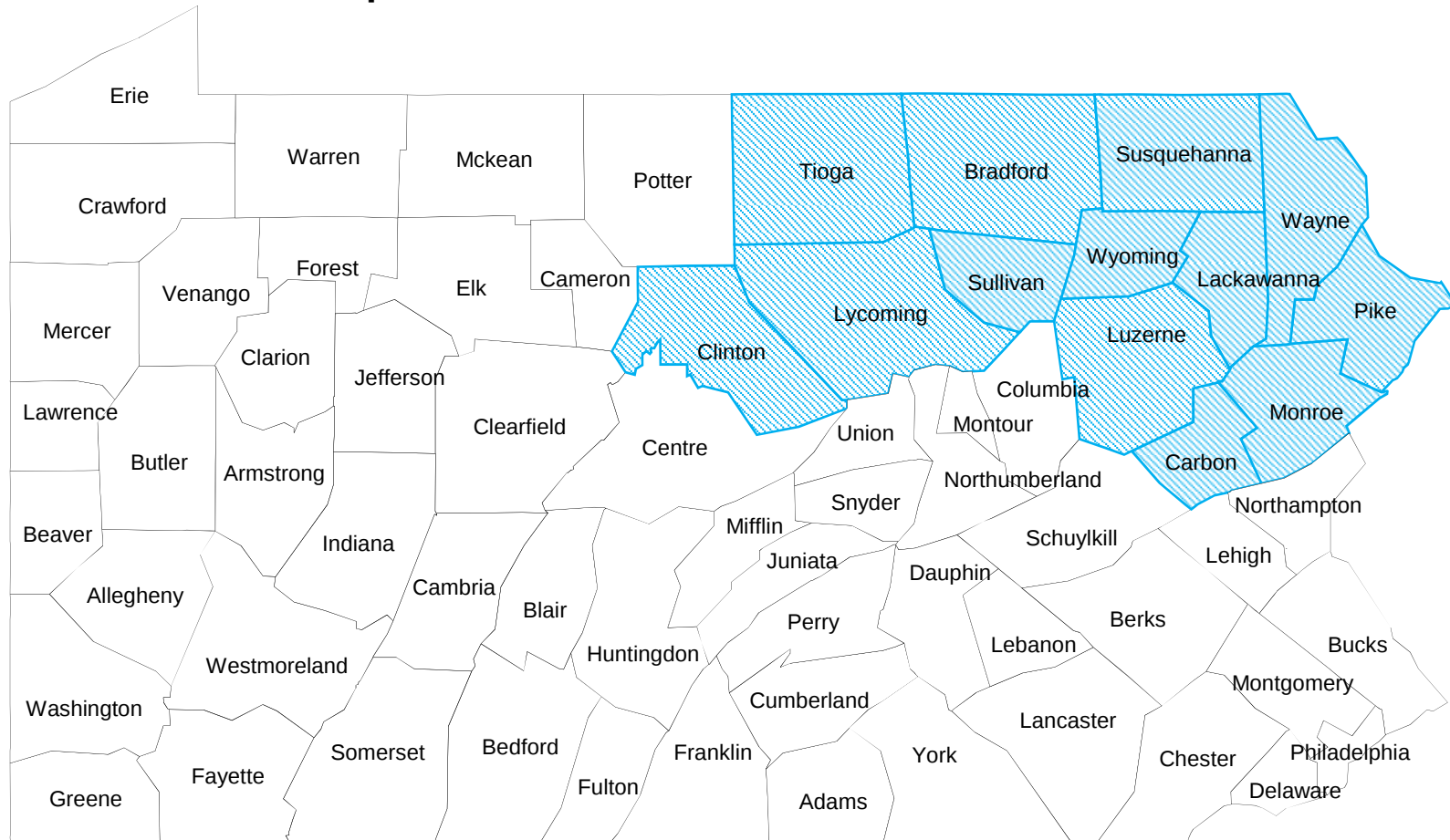
 : 2019 on-exchange service area

 : 2019 off-exchange only service area

2020 Service Area

Issuer: First Priority Life Insurance Company

Market: Small Group



Key *(modify as needed)*

 : 2020 on-exchange service area

 : 2020 off-exchange only service area

**First Priority Life Insurance Company's Response to Objection Letter Dated
06/18/2019**

Product Name: FPLIC Small Group 2020 ACA Rate Filing

RE: FPLIC – 2020 Small Group ACA Compliant Plans (1A-SG-FPLIC-2019);

Pennsylvania Insurance Department ID #: HGHM-131937085

Objection Letter Status: Data Request Sent

Objection Letter Date: 06/18/2019

Respond By Date: 06/25/2019

Response Date: 06/24/2019

Below please find our responses to the First Priority Life Insurance Company (FPLIC, “Company”) Small Group 2020 ACA Rate Filing Objection Letter dated 06/18/2019. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. The updated URR instructions require the quantitative impact of rate increase drivers. Please provide the estimated impact of the drivers discussed on page 2 of the Part III memorandum

Response:

Please see the worksheet named "Question #1" in the file “PID Response FPLIC 2019-06-24.xlsx” submitted with this response. As this exhibit demonstrates, the 0.2% rate increase referenced in the URR Part III memorandum is composed of the following drivers:

- 7.5% is due to the increase in claim levels from the base experience period
- 1.9% is due to changes in our claims trend
- 1.3% is due to increases in administrative costs, taxes and fees
- 0.5% is due to changes in the risk adjustment transfer

These increases are being offset by the following to produce the net 0.2% average increase:

- (-0.1%) from an increase in pharmaceutical rebates
- (-2.2%) from an improvement in morbidity
- (-7.9%) from a change in the pricing of benefits and benefit richness

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

Response:

When developing the AV and Cost Sharing Design for each plan design, we did not include adjustments that take into account the morbidity of the population expected to enroll in the plan. Additionally, the geographic rating factors used for pricing do not include differences in population morbidity by geographic area. Therefore, the variations in plan increases are not impacted by morbidity.

3. What is the run-out and current date for the URRT and the PA template, February 1st or February 28th?

Response:

As requested by the PID, the run-out date for all data used in the development of these templates is February 28th, 2019.

4. Please confirm the experience premiums on WS1 of the URRT do not reflect MLR rebates.

Response:

Confirmed. The WS1 premium excludes MLR rebates.

5. Please explain the basis of your 66.5% increase in capitation rates PMPM for the vision benefit provider for covering pediatric vision benefits. This contradicts the statement on page 4 of the Part III Actuarial Memorandum that there was a \$0.20 reduction in the capitation.

Response:

On URRT Worksheet I, Section II, the “Experience Period Index Rate PMPM” is reflective of FPLIC’s Transitional and ACA experience. Since there are only capitations for FPLIC’s ACA plans, the ACA capitation rate PMPM gets diluted to \$0.15 by the Transitional membership. The 1.665 cost factor is applied to adjust the \$0.15 PMPM

capitation to be reflective of the ACA PMPM capitation rate in 2020, \$0.42. The \$0.20 reduction in the capitation that is mentioned in the Part III Actuarial Memorandum signifies a \$0.20 PMPM reduction from the ACA-only experience vision capitation rate.

6. Are trends adjusted due to fluctuation in large claim amounts? If so, please explain how.

Response:

Yes. As part of our trend analysis, member claims in excess of \$100,000 in any single month are removed from the total monthly claims. An additional analysis is performed on these excess claims to determine if an adjustment to the projected trend is warranted.

7. Please explain why you believe that it is important to have the same trend for all service categories (i.e. Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, and Prescription Drugs) when other carriers provide trends by service category.

Response:

Our trend development modeling utilizes a regression trend model that is intended to smooth out statistical noise in the historical claim levels. In addition to the regression analysis, the Company's development of trend involves a comprehensive assessment of many factors that impact historical and projected claims levels. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers.

The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for our trend regression model, which will be used to establish the Company's rating trend.

Given the historical shifts that have occurred among medical and drug service categories, and that continue to occur, we believe it is more appropriate to provide an assessment of trend at a combined level. This allows us to focus on the overall level of trend impacting our markets, and minimize the effect of market dynamics that shift service utilization

between categories. By keeping the trend analysis at this macro level, it minimizes the aggregated actuarial judgment that would need to be applied at each service category level, which may unduly increase our projected trend levels.

8. The Change in Benefits Calculation in Table 5 shows \$0.76 PMPM for EHB – Pediatric Benefits, but page 6 of the Part III memo shows \$0.34 for Pediatric Dental and a reduction of \$0.20 PMPM for Pediatric Vision. Please explain why these are different.

Response:

The \$0.20 PMPM reduction is the expected change in the Pediatric Vision capitations from the experience period to the rating period. The Pediatric Vision capitation rate in the experience period for ACA plans was \$0.62 PMPM. The \$0.34 for Pediatric Dental is the expected cost of Pediatric Dental in the rating period. $\$0.34 + (\$0.62 - \$0.20) = \0.76 gets you to the 2020 EHB pediatric benefits amount of \$0.76 PMPM. The “Change in Morbidity” in Table 5 is calculated from non-capitation adjusted claims, essentially removing the experience pediatric benefit, so the expected \$0.76 PMPM for pediatric benefits has to be brought back in with the change in benefits calculation, as opposed to using experience to rating period change values, like the change in vision mentioned in the memo.

9. The Change in Benefits Calculation in Table 5 shows (\$4.67) PMPM for change in pharmacy rebates. How is this different than the (\$9.54) PMPM Other adjustment for prescription drug rebates?

Response:

The (\$9.54) PMPM rebate change listed in the actuarial memorandum is the change from 2018 to 2020 rebates, while the (\$4.67) PMPM rebate change in the supplemental exhibits is the change from the 2018 rebate that has been population adjusted and trended to the 2020 rebate.

10. Please explain why the ‘Other’ factor on the URRT (0.945) does not match the PA Table 5 other adjustments (.956) times the network factor (0.999).

Response:

The Morbidity Adjustment, Demographic Shift, Plan Design Changes, and Other factor on the URRT are all going to differ slightly from their respective values on PA Table 5 because the factors on the URRT are developed after applying the 1.665^2 trend to the capitation. The buildup to PA Table 5 does not trend the capitation by the 1.665^2 and instead captures that adjustment in the other factors further down the line to end up at the same final adjusted projected allowed claims, \$734.57.

11. Are there adjustments for large claim pooling? If yes, was the risk adjustment program considered?

Response:

The Company did not adjust the claims in its base experience period for the pooling of large claims.

12. Please explain why the Projected Index Rate on the URRT (\$733.82) does not match PA Table 5 index rate of \$734.57. Please correct where appropriate.

Response:

The difference between the URRT projected index rate and the development of the PA Table 5 index rate is due to the rounding required in the URRT. Specifically, the URRT requires the Year 1 Trend and Year 2 Trend values to be rounded, which causes the Trended EHB Allowed Claims PMPM to be slightly different. Furthermore, the Morbidity Adjustment, Demographic Shift, Plan Design Changes, and Other change factors are also rounded, which results in an Adjusted Trended EHB Allowed Claims PMPM for 01/01/2020 to be different than what is projected for the PA Table 5 Index Rate.

13. Please explain why the PA trend in Table 5A was overwritten.

Response:

To determine the Two year trend projection Factor on Table 5, the impact of induced demand is included as a trend component in Table 3. By applying this trend factor and the Single Risk Pool Adjustment Factors, we develop the correct projected index rate. When we trend this index rate to the 2nd, 3rd, and 4th quarters in Table 5A to develop the

Total Single Risk Pool index rate for all groups renewing in 2020, the impact of induced demand is excluded so that the quarterly trend represents cost and utilization only. By incorporating this methodology, we arrive at the same Market Adjusted Index Rate between the URRT and the PA Table 5 exhibit. To make this comparison, please note the rounding conventions within the URRT, and that the Market Adjusted Index Rate in Table 5 needs to be adjusted by the Total Single Risk Pool Quarterly Trend Factor from Table 5A.

14. We note in the URRT the risk adjustment for 2020 is \$2,726,927 on WS2 D7 and the Supplemental Exhibits FPLIC shows a \$3,813,377 for 2018, but according to the PA Statewide results from RATEE files as of May 1, 2019 the risk adjustment is \$4,624,620 for 2018. Please explain these variances.

Response:

Response redacted.

15. Please explain the 2018 to 2020 Annual Premium Trend of 8% in the development of the Risk Adjustment, compared to the 9.83% claims trend in the rate filing from 2018 to 2020.

Response:

The Company's claims trend projection reflects the average annualized increase in claim level we anticipate for the business covered by the Company in the projected experience period. The premium trend assumption in the risk adjustment development represents the average premium increase across the entire state marketplace. This is an estimate of annual premium increases expected in the market in 2019 and 2020. Given that this assumption reflects future unknown levels of rate increases in the state marketplace, we believe that the 8% premium increase assumption is reasonable and in line with past market-level increases.

16. Please describe any adjustments or considerations made due to the Risk Adjustment Data Validation process (RADV).

Response:

The Company considered whether or not any adjustment to projected experience was warranted due to the RADV process. However, since this process was only recently implemented, with 2017 results only recently released, we believe that it is too soon to

make any assumptions in our projections regarding the anticipated level of payments or recoveries from this program.

17. The projected risk adjustment on the PAAM of \$47.87PMPM divided by the paid-to-allowed ratio of 0.829 results in \$57.74 PMPM, while the URRT shows \$56.40 PMPM. Please explain this discrepancy.

Response:

The projected risk adjustment on the PAAM represents an average amount for each of the renewal quarters in 2020, while the projected risk adjustment in the URRT is a first quarter amount. To reconcile the two values, the projected risk adjustment on the PAAM must also be divided by the Total Single Risk Pool Quarterly Trend Factor from Table 5A.

18. Please provide the completed federal MLR formula showing all elements or point to where we can find it in the filing.

Response:

Please see the exhibit tab named "Question #18" in the submitted response file "PID Response FPLIC 2019-06-24.xlsx" showing the quantitative development, with all elements, of the 91.4% MLR.

19. We note that the benefit richness on Table 10 is not completely normalized (1.001 in L15). Is there a reason that it was not normalized?

Response:

"The Benefit Richness in cell L15 of Table 10 does not normalize to exactly 1.000 because the membership distribution that this is using for weights is based on February, 2019 enrollment. If the Benefit Richness is instead normalized based on our expected membership distribution in the projection period, it fully normalizes to 1.000. This calculation is demonstrated and proven on the "Induced Utilization" within the Supplemental Exhibit spreadsheet provided in SERFF during the initial filing.

20. Please provide qualitative and quantitative document for the provider network adjustment.

Response:

The network discount factors included in the initial submission of this filing apply to specific plan designs offered in the various service zones, which are also listed in Table 14 of the PID Actuarial Memorandum next to the current factors. These factors are evaluated each year to reflect the impact of anticipated network cost and utilization changes between the experience period and the projection period. The proposed factors will better align premium with the expected costs in the projection period. Note the network discount factors shown in Column 5 of the Supplemental Exhibits included in the initial submission of this filing are before normalization is applied. The network discount factors shown in Column 6 of the Supplemental Exhibits included in the initial submission of this filing are normalized to account for the average network discount factor.

21. Please explain the changes in CutomPPO and AfforaBlue networks factor from the prior filing.

Response:

The changes in network factors for the Custom PPO and AffordaBlue products were driven by a review of risk adjustment normalized experience period claims for these products.

22. (a) Please provide quantitative support for the health insurer fee and (b) provide the actual paid HIT fees on a pmpm and percent of premium for calendar years 2018 and 2016.

Response:

a) The first step in calculating the health insurer fee is estimating the industry-wide fee to be collected as well as the industry-wide eligible premium in billions of dollars based on historical amounts. The ratio of these two estimates produces an estimated percentage of premium. Second, this percentage of premium is multiplied by our company-specific projected 2019 premium to derive an estimate of the dollars expected to be assessed in 2020. Finally, these estimated dollars are then divided by our company-specific projected 2020 premium to derive an estimate of the percentage of premium need to be built into the rate filing. This amount is 2.14%, which is further divided by $(1 - 0.21)$ to

account for the income tax rate. The resulting value is 2.71%. The pricing assumption was set at 2.8% given the potential fluctuation in the estimates outlined above.

b) The HIT paid in 2016 was \$10.34 PMPM or 1.97% of premium

The HIT paid in 2018 was \$12.74 PMPM or 2.17% of premium

The following are additional questions or comments from the PID:

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

Response:

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

2. Regarding Risk Adjustment Data Validation process (RADV):

a. Please describe any adjustments or considerations made due to the Risk Adjustment Data Validation process (RADV).

Response:

The Company considered whether or not any adjustment to projected experience was warranted due to the RADV process. However, since this process was only recently implemented, with 2017 results only recently released, we believe that it is too soon to make any assumptions in our projections regarding the anticipated level of payments or recoveries from this program.

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.

Response:

We provide the following additional considerations in assessing whether or not future adjustments would be practicable:

- Overall, this program is designed to be revenue neutral across the market. So absent any reliable market-wide analysis, it would be equally likely that a company would receive a payment or would be required to make a contribution.
- The consideration of risk score adjustments from the RADV process is dependent upon the entirety of market participants, and each participant's ultimate condition profile. These risk profiles are generally not known and could fluctuate from year to year.
- The Small Group results for 2017 in Pennsylvania showed that no risk score adjustment would be made for the 2018 risk adjustment transfer results.
- Even if there was an adjustment made to 2018 results, it has not been demonstrated that such an adjustment would tend to persist year over year.
- Although we have not adjusted for the RADV process in our 2020 experience projection, we believe that such an adjustment may be warranted in future rate development periods if the process exhibits a reasonable level of predictability and recurrence. This may not be known until several years beyond the initial implementation.

3. We have repurposed row 54 of Table 6 to capture RA User Fees. Please provide the RA User Fee percentage and pmpm amount in cells C54 and D54, respectively.

Response:

We intend to make this update to the template later in the review process so that if there are other subsequent updates needed, the number of document versions produced can be minimized.

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

Response:

Response redacted.

First Priority Life Insurance Company (FPLIC)

2020 Small Group ACA Rate Filing

Question #1, Components of Rate Increase

Component of Rate Change	Factor
Base Claims Experience and Projection Year Trend	9.49%
Base Experience	7.50%
Projection Year Trend	1.85%
Change in Projected Rebates	-0.11%
Risk Adjustment	0.47%
Retention (Admin, Taxes, and Fees)	1.26%
Change in Morbidity	-2.23%
Change in Pricing of Benefits and Benefit Richness	-7.86%
TOTAL	0.24%

First Priority Life Insurance Company (FPLIC)

2020 Small Group ACA Rate Filing

Question #18, Federal MLR Calculation

	Claims	
a.	Projected Incurred Claims Before 3 R's	\$608.63
b.	Projected Net Risk Adjustments PMPM	\$46.73
c.	Projected Incurred Claims After 3 R's	\$561.90 = a. - b.
	Admin / Margin / Taxes & Fees	
d.	Total Admin	\$52.73
e.	Profit / Risk Load	0.0%
f.	Risk Adjustment User Fee	\$0.18
g.	HCR Insurer Tax	2.8%
	Premium	
h.	Final Premium	\$632.52 = (c. + d. + f.) / (1 - e. - g.)
i.	Projected Incurred Claims w/o Taxes and Fees	\$614.63 = c. + d. + (e. * h.)
	Loss Ratio	91.4% = c. / i.

**First Priority Life Insurance Company's Response to Objection Letter Dated
07/05/2019**

Product Name: FPLIC Small Group 2020 ACA Rate Filing

RE: FPLIC – 2020 Small Group ACA Compliant Plans (1A-SG-FPLIC-2019);

Pennsylvania Insurance Department ID #: HGHM-131937085

Objection Letter Status: Data Request Sent

Objection Letter Date: 07/05/2019

Respond By Date: 07/12/2019

Response Date: 07/12/2019

Below please find our responses to the First Priority Life Insurance Company (FPLIC, “Company”) Small Group 2020 ACA Rate Filing Objection Letter dated 07/05/2019. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. As a follow-up to our original question 14, please explain how run out changes the risk adjustment of \$3,813,377 (February) to \$4,624,620 (May), a change of almost \$800,000.

Response:

Response redacted.

2. As a follow-up to our original question 21, Considering the network factor changes were driven by risk adjusted normalized experience period claims, please show and justify all adjustments that were made to reflect any differences between the experience period and projection period, ie differences in provider contracting etc.

Response:

There were no adjustments made to the network factors between the experience period and the projection period for items such as provider contracting or service level utilization.

3. As a follow-up to PID question 3, please remember to submit the new version of the PAAM.

Response:

The new version of the PAAM is included with this submission.

1. 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.

Response:

The Company's Table 5 projection assumptions are consistent with the 2018 plan year risk adjustment results released on June 28, 2019. As such, modified documents are not required.

2. In response to the Department's RADV survey, issuers indicated that they did not include a RADV adjustment in the initial submission, as there is no supportable reason for an adjustment when calculating the 2020 rates. Therefore, the Department has determined that there should be no RADV adjustments in the 2020 rate filings.

Response:

The Company supports this position for the 2020 rate development and has not included any adjustments for RADV in our submitted 2020 rate filings.

**First Priority Life Insurance Company's Response to Objection Letter Dated
07/16/2019**

Product Name: FPLIC Small Group 2020 ACA Rate Filing

**RE: FPLIC – 2020 Small Group ACA Compliant Plans (1A-SG-FPLIC-2019);
Pennsylvania Insurance Department ID #: HGHM-131937085**

Objection Letter Status: Data Request Sent

Objection Letter Date: 07/16/2019

Respond By Date: 07/18/2019

Response Date: 07/18/2019

Below please find our responses to the First Priority Life Insurance Company (FPLIC, “Company”) Small Group 2020 ACA Rate Filing Objection Letter dated 07/16/2019. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. As a follow-up to our original question 14.

We see that your 2018 transfer amount is \$4,624,619.74. Please update your URRT Worksheet 2 accordingly.

Response:

An updated URRT has been provided to reflect the 2018 transfer amount.