

SERFF Tracking #:	HGHM-131937189	State Tracking #:	HGHM-131937189	Company Tracking #:	1A-SG-HIGHMARK-2019
State:	Pennsylvania	Filing Company:	Highmark		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	HIGHMARK Small Group 2020 ACA Rate Filing				
Project Name/Number:	HIGHMARK 2020 ACA Rate Filing/1A-SG-HIGHMARK-2019				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	HMK Public PDF.pdf
Item Status:	
Status Date:	



July 19, 2019

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

Re: Highmark Inc. 2020 ACA Rate Filing (Small Group Market)
Highmark Filing # 1A-SG-HIGHMARK-2019 (SERFF Filing # HGHM-131937189)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Inc. 2020 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Inc. 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 Highmark Inc. should be redacted before release.

Dear Ms. Gray:

This Filing update revises the product designs and offerings from the original filing for Highmark Inc. (NAIC # 54771; HIOS Issuer ID # 33709) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2020**. Highmark Inc. is revising its entire portfolio of product offerings for 2020, terminating all its current plan designs and issuing all new plans in the Small Group Market. As such, comparisons to the previously approved rates is not applicable, as indicated in the below rate change summary.

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 #: Highmark Inc., NAIC # 54771 ("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: **6.67% increase**
6. Range of rate change requested: **5.3% to 11.6% (on plans with membership)**
7. Total additional annual revenue generated from the proposed rate change: **\$3,235,054**
8. Product(s): **PPO, EPO**
9. Rating Areas and the change from 2019: **Regions 1, 2, 4, 5, 6, 7, 9** (Western and Central PA)

For 2020, the Company is expanding its plan offerings into Regions 7 and 9.

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: **10,590 covered lives; 5,967 policyholders**
12. Number of plans offered in 2020 and the change this represents from 2019: **36**

The Company offered 40 plans in 2019. For 2020, the Company is offering 36 new plans in the Market, and removing 40 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-PA20-125092146** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
Balance PPO	PPO-SM/WG-7; HGHM-131921195
Health Savings PPO HDHP	HDHP-SM/WG-7; HGHM-131921203
Community Blue EPO	CONB/EPO-SM/WG-4; HGHM-131921315
Health Savings Flex PPO Embedded	HDHP-SM/EMB/CG; HGHM-131921331

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 33709, Company Filing # 1A-SG-HIGHMARK-2019 (SERFF Filing # HGHM-131937189)**

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 Highmark Inc. if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Inc. 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 Highmark Inc.'s business. Therefore, Highmark Inc. 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"), Highmark Inc. 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, Highmark Inc. asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Inc. RTKL representative identified below prior to release of any information contained in this Filing:

Ms. Tracie Gray, Director
Highmark Inc. 2020 Small Group Market Rates
July 19, 2019
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Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark Inc. 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_HMK_PAAMExhibits_071919 - HIOS Change v3.xlsm” submitted with this filing containing the department’s required tables.

Note that for the remainder of this document, “Company” refers to Highmark Inc., “Market” refers to Small Group, and “Rating Area” refers to Pennsylvania Rating Regions 1, 2, 4, 5, 6, 7, and 9 (Western and Central, PA). With this filing, the Company is expanding its covered service areas into Regions 7 and 9.

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	15.9%	HGHM-131864069
2019 (Initial Rate Change)	18.5%	HGHM-131496088
2018	2.2%	HGHM-131014769
2017	3.2%	HGHM-130535904

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 6.67% 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 5.9% 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

The Company is issuing an entirely new portfolio of products for 2020 effective dates. As such, there are no benefit changes to identify.

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). The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

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 \$0.17 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 95.17%.

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. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Choice Company, Highmark Health Insurance Company, and Highmark Coverage Advantage. The combined experience used is limited to the Company's Rating Area and Market, and provides a more credible base to analyze the trend components impacting the business in the Company's Market. 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 8.5% (8.5% cost; 0.0% utilization) was selected for the 2020 rate development. Please refer to the "Trend Support" exhibit in the "2020 Supplemental Exhibits - HMK - HIOS Change v3.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, combined with the data from other companies within Highmark's corporate family, was used to develop the trend in Table 3. Please see Section H for further details.

The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

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 - HMK - HIOS Change v3.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. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity. Thus we expect our morbidity to worsen slightly from the experience period and reflect this with a Change in Morbidity adjustment of 1.052.

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 - HMK - HIOS Change v3.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 \$20.72 PMPM. This amount reflects an anticipated risk transfer receipt of \$20.08, which is trended by the average 2020 pricing trend to arrive at the value of \$20.72 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 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 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
- 2.8% 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 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 Geographic Calibration Factor is the weighted average of the Area Factors by County. This average is weighted by membership.

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 2/1/18 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 - HMK - HIOS Change v3.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 1.0903. 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 - HMK - HIOS Change v3.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 (see note below). As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 5.9% increase, while the “percent rate change requested” from the SERFF Rate Review Detail Screen (and Table 10) is 6.67%.

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, with this filing, the Company is expanding its covered service areas into Regions 7 and 9.

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 - Highmark.pdf" submitted with this filing. As mentioned in the Cover Letter, with this filing, the Company is expanding its covered service areas into Regions 7 and 9.

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 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: 07/19/2019

Rate Change Summary

Highmark, Inc. – Small Group Plans

Rate request filing ID #HGHM-131937189 - 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:	6.55% ¹
Revised requested average rate change:	6.67% ¹
Range of requested rate change:	5.34% to 11.58%
Effective date:	January 1, 2020
Mapped Members:	10,590
Available in:	Rating Areas 1,2,4,5,6,7,9

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	\$64,910,491
Claims	\$61,774,135
Administrative expenses	\$8,116,855
Taxes & fees	\$1,311,584
Company made (after taxes)	(\$6,292,083)

How it plans to spend your premium

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

Claims:	87.2%
Administrative:	10.0%
Taxes & fees:	2.8%
Profit:	0.0%

The company expects its annual medical costs to increase **8.50%**.

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 Highmark'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. Identifying Information

Carrier Name:	Highmark, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2020
Base Period Start Date:	01/01/2018
Date of Most Recent Membership	02/01/2019

to

to

12/31/2020
12/31/2018

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	37.0	38.0
Total	137,111	10,590	90,288
<18	22,457	1,853	15,798
18-24	17,966	1,044	8,901
25-29	11,090	885	7,545
30-34	11,464	924	7,878
35-39	10,892	855	7,590
40-44	10,031	815	6,949
45-49	11,603	904	7,707
50-54	13,478	1,005	8,508
55-59	14,596	1,103	9,387
60-64	11,097	913	6,676
65+	7,487	621	5,089

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

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EMR portion of Allowed Claims	Total Prescription Drug Rebates*	Total EMR Capitation	Total Non-EMR Capitation	Estimated Risk Adjustment
\$ 64,041,235.00	\$ 63,461,013.37	\$ 64,702,478.90	137,111	\$ 6,620,874.00	\$ 74,221,552.80	\$	\$ 12,952,376.47	\$ 23,826.67	\$	\$ 2,786,939.30
Experience Period Total Allowed EMR Claims + EMR Capitation PMPM (net of prescription drug rebates)										\$ 620.71
Loss Ratio										92.44%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	8.49%	0.00%	-0.21%	8.27%	19.07%
Outpatient Hospital	8.49%	0.00%	-0.21%	8.27%	11.68%
Professional	8.49%	0.00%	-0.21%	8.27%	27.17%
Other Medical	8.49%	0.00%	-0.21%	8.27%	2.83%
Capitation	8.49%	0.00%	-0.21%	56.33%	0.00%
Prescription Drugs	8.49%	0.00%	-0.21%	8.27%	19.24%
Total Annual Trend				8.27%	
Months of Trend				24	100.00%
Total Annual Trend Projection Factor					1.12

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

** Should = URRF Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15	\$ 79,960,827.12	\$ 5,431,617.16	1.0000	\$ 5,431,617.16	17,592	\$ 308.75	\$ 14,033,965.82	\$ (148,300.50)	\$ 6,654,076.57	\$ 378.24
Feb-15		\$ 5,189,940.70	1.0000	\$ 5,189,940.70	17,654	\$ 293.95		\$ (148,840.08)	\$ 6,229,274.51	\$ 352.75
Mar-15		\$ 6,624,728.97	1.0000	\$ 6,624,728.97	17,770	\$ 372.62		\$ (149,876.97)	\$ 7,846,884.97	\$ 441.36
Apr-15		\$ 6,196,476.26	1.0000	\$ 6,196,476.26	18,340	\$ 337.98		\$ (154,666.20)	\$ 7,065,475.64	\$ 403.79
May-15		\$ 6,625,534.03	1.0000	\$ 6,625,534.03	18,509	\$ 363.94		\$ (156,050.87)	\$ 6,465,286.32	\$ 361.20
Jun-15		\$ 5,886,624.78	1.0000	\$ 5,886,624.78	18,747	\$ 318.42		\$ (157,895.06)	\$ 7,156,013.37	\$ 381.82
Jul-15		\$ 6,704,597.97	1.0000	\$ 6,704,597.97	19,084	\$ 349.61		\$ (163,596.12)	\$ 7,609,250.41	\$ 407.27
Aug-15		\$ 6,550,424.24	1.0000	\$ 6,550,424.24	19,695	\$ 332.90		\$ (166,028.85)	\$ 7,630,776.39	\$ 387.50
Sep-15		\$ 7,515,540.23	1.0000	\$ 7,515,540.23	19,725	\$ 381.02		\$ (166,281.75)	\$ 8,608,022.63	\$ 436.40
Oct-15		\$ 7,871,473.60	1.0000	\$ 7,871,473.60	20,127	\$ 391.09		\$ (169,110.63)	\$ 9,069,713.28	\$ 450.61
Nov-15		\$ 7,988,059.28	1.0000	\$ 7,988,059.28	20,297	\$ 393.56		\$ (171,100.71)	\$ 9,071,185.51	\$ 447.02
Dec-15		\$ 7,547,865.83	1.0000	\$ 7,547,865.83	20,343	\$ 371.07		\$ (171,474.63)	\$ 8,892,274.57	\$ 437.11
Jan-16	\$ 85,954,679.15	\$ 6,365,929.27	1.0000	\$ 6,365,929.27	19,750	\$ 322.21	\$ 12,548,362.29	\$ (159,106.17)	\$ 7,560,211.40	\$ 383.30
Feb-16		\$ 7,405,745.26	1.0000	\$ 7,405,930.76	19,661	\$ 376.64		\$ (162,206.87)	\$ 8,734,135.35	\$ 444.19
Mar-16		\$ 7,799,035.78	1.0000	\$ 7,799,205.17	19,944	\$ 414.70		\$ (165,178.60)	\$ 9,156,949.36	\$ 483.37
Apr-16		\$ 6,839,250.18	1.0000	\$ 6,839,546.06	19,061	\$ 378.69		\$ (176,547.23)	\$ 7,843,114.91	\$ 439.79
May-16		\$ 6,258,123.45	0.9999	\$ 6,258,611.87	17,428	\$ 359.11		\$ (170,359.62)	\$ 7,252,839.99	\$ 416.16
Jun-16		\$ 6,995,892.63	0.9999	\$ 6,996,725.68	17,087	\$ 404.53		\$ (167,026.33)	\$ 7,645,147.40	\$ 435.49
Jul-16		\$ 6,323,950.26	0.9999	\$ 6,324,796.87	16,831	\$ 383.90		\$ (164,523.92)	\$ 7,084,565.27	\$ 437.73
Aug-16		\$ 6,646,538.38	0.9998	\$ 6,646,700.20	16,576	\$ 400.98		\$ (162,051.28)	\$ 7,737,748.38	\$ 465.60
Sep-16		\$ 6,697,677.67	0.9999	\$ 6,697,124.72	16,321	\$ 402.90		\$ (165,570.64)	\$ 7,667,275.72	\$ 442.12
Oct-16		\$ 6,465,725.53	0.9998	\$ 6,465,935.83	15,813	\$ 405.18		\$ (154,583.14)	\$ 7,336,607.15	\$ 463.59
Nov-16		\$ 6,108,110.78	0.9998	\$ 6,109,590.87	15,517	\$ 393.86		\$ (161,630.62)	\$ 6,998,331.15	\$ 451.16
Dec-16		\$ 4,795,295.94	0.9999	\$ 4,792,384.87	12,092	\$ 393.43		\$ (118,189.98)	\$ 5,546,322.04	\$ 458.68
Jan-17	\$ 63,184,064.48	\$ 4,722,760.25	0.9999	\$ 4,723,938.91	12,171	\$ 388.13	\$ 9,090,512.81	\$ (204,051.20)	\$ 5,731,190.02	\$ 471.05
Feb-17		\$ 4,533,706.33	0.9998	\$ 4,534,758.81	12,116	\$ 374.28		\$ (203,131.10)	\$ 5,343,448.05	\$ 441.02
Mar-17		\$ 5,093,203.99	0.9998	\$ 5,092,366.13	12,020	\$ 423.48		\$ (201,460.44)	\$ 5,912,413.19	\$ 493.34
Apr-17		\$ 4,605,183.85	0.9997	\$ 4,603,641.96	11,886	\$ 391.35		\$ (199,275.03)	\$ 5,403,036.10	\$ 454.57
May-17		\$ 5,482,215.79	0.9995	\$ 5,484,893.62	11,661	\$ 470.28		\$ (195,536.32)	\$ 6,235,494.91	\$ 534.61
Jun-17		\$ 5,995,616.44	0.9994	\$ 5,994,116.90	11,601	\$ 513.14		\$ (194,496.46)	\$ 6,879,478.74	\$ 575.01
Jul-17		\$ 4,600,992.56	0.9994	\$ 4,603,824.91	11,496	\$ 400.47		\$ (192,786.47)	\$ 5,294,301.57	\$ 460.53
Aug-17		\$ 4,613,029.93	0.9994	\$ 4,614,024.90	11,545	\$ 401.53		\$ (191,490.92)	\$ 5,174,192.75	\$ 465.86
Sep-17		\$ 4,745,545.33	0.9990	\$ 4,747,101.47	11,480	\$ 431.81		\$ (192,811.81)	\$ 5,446,923.18	\$ 474.60
Oct-17		\$ 5,546,676.24	0.9987	\$ 5,554,024.58	11,414	\$ 486.60		\$ (191,361.70)	\$ 6,262,252.33	\$ 548.65
Nov-17		\$ 4,277,222.54	0.9988	\$ 4,278,796.58	11,271	\$ 442.48		\$ (188,628.92)	\$ 5,697,271.24	\$ 503.97
Dec-17		\$ 4,435,838.97	0.9983	\$ 4,443,221.54	10,904	\$ 407.49		\$ (182,811.28)	\$ 5,245,440.20	\$ 471.70
Jan-18	\$ 64,041,235.00	\$ 8,287,234.89	0.9988	\$ 8,286,965.97	11,173	\$ 742.59	\$ 9,620,874.00	\$ (240,584.89)	\$ 9,154,386.07	\$ 818.33
Feb-18		\$ 4,042,171.98	0.9981	\$ 4,040,960.87	11,242	\$ 360.75		\$ (242,070.05)	\$ 4,861,482.24	\$ 426.84
Mar-18		\$ 5,022,776.87	0.9982	\$ 5,042,887.78	11,105	\$ 455.56		\$ (240,412.63)	\$ 5,957,128.89	\$ 533.55
Apr-18		\$ 4,769,464.94	0.9946	\$ 4,795,252.61	11,103	\$ 431.97		\$ (239,034.54)	\$ 5,550,166.89	\$ 499.97
May-18		\$ 4,480,046.03	0.9953	\$ 4,533,039.33	11,422	\$ 394.94		\$ (245,968.54)	\$ 5,267,151.34	\$ 463.83
Jun-18		\$ 5,113,209.59	0.9899	\$ 5,165,432.60	11,523	\$ 448.27		\$ (248,121.34)	\$ 5,996,051.38	\$ 520.36
Jul-18		\$ 4,747,097.31	0.9843	\$ 4,822,750.62	11,509	\$ 419.30		\$ (247,669.15)	\$ 5,666,820.52	\$ 492.68
Aug-18		\$ 4,469,444.10	0.9781	\$ 4,526,091.30	11,510	\$ 479.94		\$ (247,841.41)	\$ 5,357,864.99	\$ 552.89
Sep-18		\$ 4,346,206.38	0.9747	\$ 4,356,230.87	11,439	\$ 380.82		\$ (246,112.59)	\$ 5,025,279.26	\$ 439.31
Oct-18		\$ 4,995,129.02	0.9680	\$ 5,164,193.58	11,643	\$ 443.58		\$ (250,681.73)	\$ 5,907,510.28	\$ 514.80
Nov-18		\$ 5,035,521.02	0.9561	\$ 5,351,291.41	11,620	\$ 459.43		\$ (250,101.01)	\$ 5,097,489.47	\$ 516.50
Dec-18		\$ 4,395,792.33	0.9178	\$ 4,789,328.07	11,772	\$ 406.84		\$ (253,482.98)	\$ 5,589,743.18	\$ 474.32

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Highmark, Inc.
Product(s): IPO
Market Segment: Small Group
Rate Effective Date: 03/01/2020

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	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.00%	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15				#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

Company Name:
Product(s):

Highmark, Inc.
PPO

Market Segment:
Rate Effective Date:

Small Group
01/01/2020

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug-related) PMPM	\$ 1,173	\$ 1,000
Two year trend projection factor	\$ 630.87	\$ -
Unadjusted Projected Allowed EHB Claims PMPM		
Health Plan Risk Adjustment Factor	\$ 1,002	\$ (5,000)
Change in Morbidity	\$ (2,075)	\$ (5,000)
Change in Other	\$ 1,014	\$ (5,000)
Change in Demographics	\$ (5,952)	\$ (5,000)
Change in Network	\$ (5,952)	\$ (5,000)
Change in Benefits	\$ (5,952)	\$ (5,000)
Change in Other	\$ 1,000	\$ (5,000)
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 124.61	\$ -
Credibility Factors	\$ 124.61	\$ 85
Unadjusted Projected EHB Claims PMPM	\$ 85	\$ 85
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 624.61	
Adjusted Projected Allowed EHB Claims PMPM (all only populate for small group filings)	\$ 644.59	
Projected Paid to Allowed Rate	\$ 36.88	
Projected Paid EHB Claims PMPM	\$ 536.15	
Market-Adjusted Allowables	\$ 30.10	
Projected Risk Adjustment PMPM	\$ 30.10	
Projected Paid Exchange User Fees PMPM	\$ 325.82	
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 626.09	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 626.09	
Projected Allowed Non-EHB Claims PMPM	\$ -	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 325.82	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 626.07	

Table 6. Retention

Retention Items - Excess in percentages	Percentage	PMPM Amounts
Administrative Expenses	10.00%	\$103.17
General and Claims	5.00%	\$40.51
Agent/Broker Fees and Commissions	2.00%	\$16.61
Quality Improvement Initiatives	0.20%	\$1.62
Taxes and Fees	2.00%	\$16.70
RA User Fee	0.00%	\$0.00
PA Premium Tax (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prioritized for Small Groups only)	2.00%	\$16.50
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	22.80%	\$175.50
Projected Required Revenue PMPM		\$ 505.34

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 175.80	\$ 384.40	\$ 208.60	11.7%
B. Base period allowed claims before normalization	\$ 486.18	\$ 520.75	\$ 34.57	0.4%
C. Normalization factor component of change	\$ (173.87)	\$ (189.42)	\$ (15.55)	-0.3%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 113.25	\$ 334.89	\$ 221.64	5.8%
D2. UMR Trend	\$ 62.89	\$ 57.87	\$ (5.02)	-1.3%
D3. UMR Morbidity	\$ (23,475)	\$ 20,411	\$ 43,886	11.8%
D4. UMR Other	\$ (13,746)	\$ (12,285)	\$ 1,461	0.7%
D5. Normalized UMR RA/RX on an allowed basis	\$ (1,486)	\$ (16,02)	\$ (14,537)	-0.9%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1-D6)	\$ 336.21	\$ 385.08	\$ 48.87	13.3%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (16,175)	\$ (19,24)	\$ (2,86)	-0.8%
E2. Pricing Air	\$ 42,910,828	\$ (1,302)	\$ (42,912,130)	0.0%
E3. Benefit Richness	\$ 21,91	\$ 27,64	\$ 3,73	1.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (14,29)	\$ (13,54)	\$ 0.75	0.2%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 30.13	\$ 30.60	\$ 0.13	0.0%
F2. Taxes and Fees	\$ 12,480	\$ 12,27	\$ (2,03)	-0.4%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 12,480	\$ 10,89	\$ (1,54)	-0.4%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 334.25	\$ 383.04	\$ 48.79	13.1%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 520.75	< Index Rate of Experience Period on UMR
Blended Base Period Premium	\$ 64,041,270.86	
Blended Loss Ratio	\$ 82.66%	

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

Effective Date	01/01/2020	04/01/2020	07/01/2020	10/01/2020	Total Single Risk Pool
# of Member Months Remaining in Quarter	25,014	12,507	10,006	8,005	60,532
Adjusted Projected Allowed EHB Claims PMPM (Q)	\$ 624.61	\$ 624.61	\$ 624.61	\$ 624.61	\$ 624.61
Months of Trend	8,006	8,006	8,006	8,006	8,006
Single Risk Pool Projected Allowed Claims	\$ 624.61	\$ 624.61	\$ 624.61	\$ 624.61	\$ 624.61
Quarterly Trend Factor	1.000%	1.000%	1.000%	1.000%	1.000%
2020 Trend Factors by Quarter	0.999%	0.999%	1.000%	1.000%	1.000%

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.00%	1.00%
Average Geographic Factor	0.97%	0.97%
Average Tobacco Use Factor	1.00%	1.00%
Average Benefit Richness (Induced Demand)	1.00%	1.00%
Average Network Factor	0.91%	0.91%
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 588.88	\$ 618.67
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 575.89	\$ 605.51

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

	2019	2020
Paid to Allowed	\$ -	\$ 0.00
UMR Trend (Total Applied Trend Factor)	\$ 1,349	\$ 1,375
UMR Morbidity	\$ 8,006	\$ 8,006
UMR Other	\$ 0.00	\$ 0.00
Risk Adjustment	\$ 12,386	\$ 12,372
Exchange User Fee	\$ -	\$ -
Capitation	\$ -	\$ -
Network	\$ 0.00	\$ 0.00
Pricing Air	\$ 42,910,828	\$ 42,910,828
Benefit Richness	\$ 1,000	\$ 1,000
Catastrophic Eligibility	\$ 1,000	\$ 1,000
Administrative Expenses	\$ 10,000	\$ 10,000
Taxes and Fees	\$ 2,000	\$ 2,000
Profit and/or Contingency	\$ 0.00	\$ 0.00

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Highmark, Inc.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2020
Base Period Start Date: 01/01/2018
Date of Most Recent Membership Market Adjusted Index Rate: 6.19.67

Calibration			
Age Calibration Factor			1.00
Geographic Calibration Factor			0.97
Product Calibration Factor			1.00
Aggregate Calibration Factor			1.00

Date of Most Recent Membership Market Adjusted Index Rate				02/01/2019 619.67		45 CR Part 156.6 (d) (2) Allowable Factors																															
		Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)		1/1/2019 Plan Marketing Name		Existing, Modified, New, Discontinued & Mapped (E, M, N, D, N/A, NM) for 2020		1/1/2020 Plan HOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)		Metallic Tier		Standard AV, Approach (1), Approach (2)		Exchange On/Off or Off		Pricing AV (company determined AV)		Benefits Reduction (induced demand)		Benefits in addition to DME		Provider Network		Catastrophic Eligibility		Non-Funding of CSR Adjustment		Pure Premium		Admin Costs		Taxes & Fees (not including Exchange Fee)		Profit or Contingency			
Plan Number	HOS Plan ID (Standard Component)	Plan Type	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped (E, M, N, D, N/A, NM) for 2020	1/1/2020 Plan HOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Actual Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company determined AV)	Benefits Reduction (induced demand)	Benefits in addition to DME	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange Fee)	Profit or Contingency																		
Totals		TRANSITIONAL		N/A	TRANSITIONAL		N/A	TRANSITIONAL		N/A	TRANSITIONAL		N/A	TRANSITIONAL		N/A	TRANSITIONAL		N/A	TRANSITIONAL		N/A	TRANSITIONAL		N/A	TRANSITIONAL		N/A	TRANSITIONAL		N/A	TRANSITIONAL		N/A	TRANSITIONAL		N/A
Plan 1	33709PA050007	PPO	Transitional Balance PPO S0 Platinum A a	DM	33709PA050012	Platinum	0.925	1.055	Standard	DM	0.925	1.055	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 2	33709PA050009	PPO	Transitional Balance PPO S0 Platinum A a	DM	33709PA050013	Platinum	0.940453	1.055	Standard	DM	0.940453	1.055	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 3	33709PA050011	PPO	Transitional Balance PPO S0 Gold A a	DM	33709PA050043	Gold	0.7977249	Standard	DM	0.846	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 4	33709PA050013	PPO	Transitional Balance PPO S20 Gold A a	DM	33709PA050034	Gold	0.7971262	Standard	DM	0.842	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 5	33709PA050015	PPO	Transitional Balance PPO S500 A a	DM	33709PA050035	Gold	0.7993226	Standard	DM	0.831	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 6	33709PA050017	PPO	Transitional Balance PPO S700 A a	DM	33709PA050037	Gold	0.80110812	Standard	DM	0.830	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 7	33709PA050019	PPO	Transitional Balance PPO S1000 A a	DM	33709PA050037	Gold	0.7962019	Standard	DM	0.819	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 8	33709PA050021	PPO	Transitional Balance PPO S1250 A a	DM	33709PA050038	Gold	0.8182211	Standard	DM	0.812	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 9	33709PA050023	PPO	Transitional Balance PPO S1500 A a	DM	33709PA050040	Gold	0.81367707	Standard	DM	0.804	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 10	33709PA050027	PPO	Transitional Balance PPO S2000 A a	DM	33709PA050041	Gold	0.8052063	Standard	DM	0.789	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 11	33709PA050030	PPO	Transitional Balance PPO S1400 A a	DM	33709PA050039	Gold	0.7952082	Standard	DM	0.790	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 12	33709PA050031	PPO	Transitional Balance PPO S5000 1 a	DM	33709PA050042	Gold	0.7740729	Standard	DM	0.731	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 13	33709PA0570013	PPO	Balance PPO S1000 A a Community Blue Plan	DM	33709PA0570014	Gold	0.7782779	Standard	DM	0.777	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 14	33709PA0570011	PPO	Balance PPO S1750 A a Community Blue Plan	DM	33709PA0570015	Gold	0.7891492	Standard	DM	0.767	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 15	33709PA0570012	PPO	Balance PPO S2000 A a Community Blue Plan	DM	33709PA0570016	Gold	0.7815845	Standard	DM	0.761	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 16	33709PA0450004	PPO	Health Savings PPO S1500 a Community Blue Plan	DM	33709PA0450005	Gold	0.8017226	Standard	DM	0.804	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 17	33709PA0450001	PPO	Health Savings PPO Embedded S2700 a Community Blue Plan	DM	33709PA0450006	Silver	0.71777	Standard	DM	0.741	0.945	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 18	33709PA0450002	PPO	Health Savings PPO Embedded S3200 a Community Blue Plan	DM	33709PA0450007	Silver	0.71891064	Standard	DM	0.735	0.945	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 19	33709PA0450003	PPO	Health Savings PPO Embedded S5000 a Community Blue Plan	DM	33709PA0450008	Bronze	0.6153151	Standard	DM	0.645	0.917	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 20	33709PA0450004	PPO	Health Savings PPO Embedded S5000 a Community Blue Plan	DM	33709PA0450010	Bronze	0.6153151	Standard	DM	0.645	0.917	1.000	1.048	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 21	33709PA0450005	PPO	Health Savings PPO Embedded S5000 a Community Blue Plan	DM	33709PA0450009	Bronze	0.61421439	Standard	DM	0.649	0.917	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 22	33709PA0450006	PPO	Flex PPO PA Mountains Healthcare Region S500/S1000 a Community Blue Plan	DM	33709PA0440017	Gold	0.79630811	Standard	DM	0.825	0.991	1.000	1.048	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 23	33709PA0450002	PPO	Connect Blue EPO S100 a Community Blue Plan	DM	33709PA1110001	Gold	0.81307262	Standard	DM	0.850	0.991	1.000	0.958	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 24	33709PA0450003	PPO	Connect Blue EPO S200 a Community Blue Plan	DM	33709PA1110001	Gold	0.81307262	Standard	DM	0.850	0.991	1.000	0.958	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 25	33709PA0450004	PPO	Connect Blue EPO S500 a Community Blue Plan	DM	33709PA1110002	Gold	0.8053226	Standard	DM	0.817	0.991	1.000	0.958	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Plan 26	33709PA0450005	PPO	Connect Blue EPO S750 a Community Blue Plan	DM	33709PA1110003	Gold	0.8053226	Standard	DM	0.828	0.991	1.000	0.958	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Highmark, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2020
Base Period Start Date	01/01/2018
Date of Most Recent Membership	02/01/2019
Market Adjusted Index Rate	\$ 619.67

Total Covered Lives @ 02-01-2019	10,590
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Plan Number	HOS Plan ID (Standard Contract)	Plan Type (PHO, HOS, Plan Type, Indemnity, Other)	Plan Name	12/2019 Plan Marketing Name		Existing, Modified, or Not Reported (E/M/NM)	12/2020 Plan ID (Standard Contract)	12/2020 Plan Marketing Name
				Plan Name	Plan Type			
Totals								
Transitional Plans								
Plan 1	137009A0250001	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250001	TRANSITIONAL
Plan 2	137009A0250002	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250002	TRANSITIONAL
Plan 3	137009A0250003	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250003	TRANSITIONAL
Plan 4	137009A0250004	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250004	TRANSITIONAL
Plan 5	137009A0250005	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250005	TRANSITIONAL
Plan 6	137009A0250006	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250006	TRANSITIONAL
Plan 7	137009A0250007	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250007	TRANSITIONAL
Plan 8	137009A0250008	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250008	TRANSITIONAL
Plan 9	137009A0250009	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250009	TRANSITIONAL
Plan 10	137009A0250010	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250010	TRANSITIONAL
Plan 11	137009A0250011	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250011	TRANSITIONAL
Plan 12	137009A0250012	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250012	TRANSITIONAL
Plan 13	137009A0250013	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250013	TRANSITIONAL
Plan 14	137009A0250014	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250014	TRANSITIONAL
Plan 15	137009A0250015	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250015	TRANSITIONAL
Plan 16	137009A0250016	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250016	TRANSITIONAL
Plan 17	137009A0250017	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250017	TRANSITIONAL
Plan 18	137009A0250018	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250018	TRANSITIONAL
Plan 19	137009A0250019	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250019	TRANSITIONAL
Plan 20	137009A0250020	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250020	TRANSITIONAL
Plan 21	137009A0250021	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250021	TRANSITIONAL
Plan 22	137009A0250022	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250022	TRANSITIONAL
Plan 23	137009A0250023	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250023	TRANSITIONAL
Plan 24	137009A0250024	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250024	TRANSITIONAL
Plan 25	137009A0250025	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250025	TRANSITIONAL
Plan 26	137009A0250026	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250026	TRANSITIONAL
Plan 27	137009A0250027	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250027	TRANSITIONAL
Plan 28	137009A0250028	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250028	TRANSITIONAL
Plan 29	137009A0250029	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250029	TRANSITIONAL
Plan 30	137009A0250030	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250030	TRANSITIONAL
Plan 31	137009A0250031	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250031	TRANSITIONAL
Plan 32	137009A0250032	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250032	TRANSITIONAL
Plan 33	137009A0250033	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250033	TRANSITIONAL
Plan 34	137009A0250034	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250034	TRANSITIONAL
Plan 35	137009A0250035	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250035	TRANSITIONAL
Plan 36	137009A0250036	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250036	TRANSITIONAL
Plan 37	137009A0250037	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250037	TRANSITIONAL
Plan 38	137009A0250038	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250038	TRANSITIONAL
Plan 39	137009A0250039	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250039	TRANSITIONAL
Plan 40	137009A0250040	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250040	TRANSITIONAL
Plan 41	137009A0250041	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250041	TRANSITIONAL
Plan 42	137009A0250042	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250042	TRANSITIONAL
Plan 43	137009A0250043	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250043	TRANSITIONAL
Plan 44	137009A0250044	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250044	TRANSITIONAL
Plan 45	137009A0250045	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250045	TRANSITIONAL
Plan 46	137009A0250046	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250046	TRANSITIONAL
Plan 47	137009A0250047	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250047	TRANSITIONAL
Plan 48	137009A0250048	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250048	TRANSITIONAL
Plan 49	137009A0250049	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250049	TRANSITIONAL
Plan 50	137009A0250050	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250050	TRANSITIONAL
Plan 51	137009A0250051	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250051	TRANSITIONAL
Plan 52	137009A0250052	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250052	TRANSITIONAL
Plan 53	137009A0250053	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250053	TRANSITIONAL
Plan 54	137009A0250054	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250054	TRANSITIONAL
Plan 55	137009A0250055	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250055	TRANSITIONAL
Plan 56	137009A0250056	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250056	TRANSITIONAL
Plan 57	137009A0250057	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250057	TRANSITIONAL
Plan 58	137009A0250058	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250058	TRANSITIONAL
Plan 59	137009A0250059	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250059	TRANSITIONAL
Plan 60	137009A0250060	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250060	TRANSITIONAL
Plan 61	137009A0250061	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250061	TRANSITIONAL
Plan 62	137009A0250062	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250062	TRANSITIONAL
Plan 63	137009A0250063	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250063	TRANSITIONAL
Plan 64	137009A0250064	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250064	TRANSITIONAL
Plan 65	137009A0250065	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250065	TRANSITIONAL
Plan 66	137009A0250066	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250066	TRANSITIONAL
Plan 67	137009A0250067	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250067	TRANSITIONAL
Plan 68	137009A0250068	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250068	TRANSITIONAL
Plan 69	137009A0250069	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250069	TRANSITIONAL
Plan 70	137009A0250070	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250070	TRANSITIONAL
Plan 71	137009A0250071	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250071	TRANSITIONAL
Plan 72	137009A0250072	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250072	TRANSITIONAL
Plan 73	137009A0250073	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250073	TRANSITIONAL
Plan 74	137009A0250074	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250074	TRANSITIONAL
Plan 75	137009A0250075	PHO	TRANSITIONAL	TRANSITIONAL	PHO	TRANSITIONAL	137009A0250075	TRANSITIONAL

Total Covered Lives Mapped into 2020 Plans @ 02-01-2019	Total Policyholders @ 02-01-2019
10,590	5,967

2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM
\$ 371.60	\$ 396.40

Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
6.7%	

02-01-2019 Number of Covered Lives by Rating Area										2020 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total	
1,950	77	-	8,054	440	74	-	-	-	10,596	

[illegible]

Year	MA	MA
425.13	464.32	
425.77	454.18	
374.18	398.67	
373.11	392.69	
370.09	392.74	
367.23	391.00	
362.43	388.09	
358.12	382.96	
354.20	378.84	
347.63	371.98	
347.38	372.21	
338.53	364.54	
341.71	366.43	
337.81	361.33	
335.07	354.35	
332.82	378.39	
329.14	332.88	
327.86	330.57	
276.64	281.34	
280.03	294.96	
276.66	283.41	
365.21	407.53	
362.64	383.56	
358.08	383.56	
355.41	377.79	
353.67	379.83	
347.53	372.02	
344.75	368.09	
326.89	344.33	
320.98	344.51	
319.39	414.51	
319.39	407.53	
302.05	388.44	
307.41	398.37	
303.74	331.09	
270.03	333.09	
262.70	320.48	
259.45	320.48	
250.00	312.42	
248.74	303.83	
247.31	333.09	
247.31	331.07	
247.31	397.07	
247.31	392.74	
247.31	391.00	
247.31	388.09	
247.31	378.84	
247.31	371.98	
247.31	372.21	
247.31	344.54	
247.31	364.45	
247.31	361.33	
247.31	354.47	
247.31	337.88	
247.31	330.57	
247.31	281.34	
247.31	294.96	
247.31	283.41	
247.31	383.56	
247.31	320.48	
247.31	312.42	
247.31	377.79	
247.31	379.83	
247.31	372.02	
247.31	368.09	
247.31	344.33	
247.31	407.53	
247.31	388.44	
247.31	414.51	
247.31	320.48	
247.31	312.42	

[illegible][illegible]

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

Carrier Name:	Highmark, Inc
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2020

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals	These cells auto-fill using the data entered in Table 10									
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Row 1	33709PA000007	PO 520 Platinum & A Comm	DM	33709PA0000032	Platinum	OH
Row 2	33709PA000011	5250 Platinum & A Comm	DM	33709PA0000033	Platinum	OH
Row 3	33709PA000013	PO 5200 Gold & A Comm	DM	33709PA0000034	Gold	OH
Row 4	33709PA000015	PP0 5200 A to Community	DM	33709PA0000035	Gold	OH
Row 5	33709PA000017	PP0 5200 A to Community	DM	33709PA0000036	Gold	OH
Row 6	33709PA000019	PP0 5200 A to Community	DM	33709PA0000037	Gold	OH
Row 7	33709PA000021	PP0 51200 A to Community	DM	33709PA0000038	Gold	OH
Row 8	33709PA000023	PP0 51200 A to Community	DM	33709PA0000039	Gold	OH
Row 9	33709PA000025	PP0 51200 A to Community	DM	33709PA0000040	Gold	OH
Row 10	33709PA000027	PP0 5200 A to Community	DM	33709PA0000041	Gold	OH
Row 11	33709PA000030	PP0 51400 A to Community	DM	33709PA0000042	Gold	OH
Row 12	33709PA000031	PP0 51400 A to Community	DM	33709PA0000043	Gold	OH
Row 13	33709PA000033	51000 A to Community B1	DM	33709PA0000044	Gold	OH
Row 14	33709PA000035	51750 A to Community B1	DM	33709PA0000045	Gold	OH
Row 15	33709PA000037	5200 Platinum & A Comm	DM	33709PA0000046	Gold	OH
Row 16	33709PA000040	PP0 51500 A to Community	DM	33709PA0000048	Gold	OH
Row 17	33709PA000041	Embedded 52700 A Comm	DM	33709PA0000049	Silver	OH
Row 18	33709PA000042	Embedded 52700 A Comm	DM	33709PA0000050	Silver	OH
Row 19	33709PA000043	Embedded 55500 A Comm	DM	33709PA0000051	Bronze	OH
Row 20	33709PA000044	Embedded 55500 A Comm	DM	33709PA0000052	Bronze	OH
Row 21	33709PA000045	Embedded 55500 A Comm	DM	33709PA0000053	Bronze	OH
Row 22	33709PA000048	Affairs Region 5100/514	DM	33709PA0000057	Gold	OH
Row 23	33709PA000049	PP0 1500 A to Community	DM	33709PA0000058	Gold	OH
Row 24	33709PA000050	PP0 1500 A to Community	DM	33709PA0000059	Gold	OH
Row 25	33709PA000051	PP0 1500 A to Community	DM	33709PA0000060	Gold	OH
Row 26	33709PA000052	PP0 1500 A to Community	DM	33709PA0000061	Gold	OH
Row 27	33709PA000053	PP0 1500 A to Community	DM	33709PA0000062	Gold	OH
Row 28	33709PA000054	PP0 1500 A to Community	DM	33709PA0000063	Gold	OH
Row 29	33709PA000055	PP0 1500 A to Community	DM	33709PA0000064	Gold	OH
Row 30	33709PA000056	PP0 1500 A to Community	DM	33709PA0000065	Gold	OH
Row 31	33709PA000057	PP0 1500 A to Community	DM	33709PA0000066	Gold	OH
Row 32	33709PA000058	PP0 1500 A to Community	DM	33709PA0000067	Gold	OH
Row 33	33709PA000059	PP0 5250 IP A to Community	DM	33709PA0000068	Gold	OH
Row 34	33709PA000060	PP0 5250 IP A to Community	DM	33709PA0000069	Gold	OH
Row 35	33709PA000061	PP0 51500 IP A to Community	DM	33709PA0000070	Gold	OH
Row 36	33709PA000062	High Region Connect Blue	DM	33709PA0000071	Gold	OH
Row 37	33709PA000063	High Region Connect Blue	DM	33709PA0000072	Gold	OH
Row 38	33709PA000064	High Region Connect Blue	DM	33709PA0000073	Gold	OH
Row 39	33709PA000065	High Region Connect Blue	DM	33709PA0000074	Gold	OH
Row 40	33709PA000066	High Region Connect Blue	DM	33709PA0000075	Gold	OH
Row 41	33709PA000067	High Region Connect Blue	DM	33709PA0000076	Gold	OH
Row 42	33709PA000068	High Region Connect Blue	DM	33709PA0000077	Gold	OH
Row 43	33709PA000069	High Region Connect Blue	DM	33709PA0000078	Gold	OH
Row 44	33709PA000070	High Region Connect Blue	DM	33709PA0000079	Gold	OH
Row 45	33709PA000071	High Region Connect Blue	DM	33709PA0000080	Gold	OH
Row 46	33709PA000072	High Region Connect Blue	DM	33709PA0000081	Gold	OH
Row 47	33709PA000073	High Region Connect Blue	DM	33709PA0000082	Gold	OH
Row 48	33709PA000074	High Region Connect Blue	DM	33709PA0000083	Gold	OH
Row 49	33709PA000075	High Region Connect Blue	DM	33709PA0000084	Gold	OH
Row 50	33709PA000076	High Region Connect Blue	DM	33709PA0000085	Gold	OH
Row 51	33709PA000077	High Region Connect Blue	DM	33709PA0000086	Gold	OH

Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
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\$ 347.43	\$ 351.90	\$ -	\$ 353.40	\$ 341.98	\$ 389.82	\$ -	\$ -	\$ -	\$ 352.00
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[illegible]

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

Carrier Name: Highmark, Inc.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2020

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)
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These cells auto-fill using the data entered in Table 10.				
Plan 1	33709PA050007	CO 50 Platinum A Commu	DM	33709PA050012
Plan 2	33709PA050009	1250 Platinum A Commu	DM	33709PA050013
Plan 3	33709PA050011	PPO 50 Gold A Commu	DM	33709PA050043
Plan 4	33709PA050013	PO 1250 Gold A Commu	DM	33709PA050034
Plan 5	33709PA050015	PPPO 5500 A Commu	DM	33709PA050015
Plan 6	33709PA050017	PPPO 1700 A Commu	DM	33709PA050038
Plan 7	33709PA050019	PPPO 5100 A Commu	DM	33709PA050037
Plan 8	33709PA050021	PPO 5120 A Commu	DM	33709PA050038
Plan 9	33709PA050023	PPO 5100 A Commu	DM	33709PA050040
Plan 10	33709PA050027	PPPO 5200 A Commu	DM	33709PA050041
Plan 11	33709PA050030	PPO 5140 A Commu	DM	33709PA050039
Plan 12	33709PA050031	PPO 5500 A Commu	DM	33709PA050042
Plan 13	33709PA050033	5500 A Community B	DM	33709PA050054
Plan 14	33709PA050031	51750 A Community B	DM	33709PA050015
Plan 15	33709PA050032	5200 A Community B	DM	33709PA050038
Plan 16	33709PA050034	PPPO 5100 A Community	DM	33709PA050055
Plan 17	33709PA050035	Embedded 52700 A Comm	DM	33709PA050036
Plan 18	33709PA050036	Embedded 51000 A Comm	DM	33709PA050037
Plan 19	33709PA050033	Embedded 5500 A Comm	DM	33709PA050038
Plan 20	33709PA050034	Embedded 5500 A Comm	DM	33709PA050039
Plan 21	33709PA050035	Embedded 56000 A Comm	DM	33709PA050039
Plan 22	33709PA050038	Self-care 5500/511	DM	33709PA050037
Plan 23	33709PA050042	Self-care 5500 A Commu	DM	33709PA050038
Plan 24	33709PA050043	Self-care 5500 A Commu	DM	33709PA050039
Plan 25	33709PA050044	Self-care 5500 A Commu	DM	33709PA050039
Plan 26	33709PA050045	Self-care 5500 A Commu	DM	33709PA050039
Plan 27	33709PA050046	Self-care 5500 A Commu	DM	33709PA050039
Plan 28	33709PA050047	Self-care 5500 A Commu	DM	33709PA050039
Plan 29	33709PA050048	Self-care 5500 A Commu	DM	33709PA050039
Plan 30	33709PA050049	Self-care 5500 A Commu	DM	33709PA050039
Plan 31	33709PA050050	Self-care 5500 A Commu	DM	33709PA050039
Plan 32	33709PA050051	Self-care 5500 A Commu	DM	33709PA050039
Plan 33	33709PA050052	Self-care 5500 A Commu	DM	33709PA050039
Plan 34	33709PA050053	Self-care 5500 A Commu	DM	33709PA050039
Plan 35	33709PA050054	Self-care 5500 A Commu	DM	33709PA050039
Plan 36	33709PA050055	Self-care 5500 A Commu	DM	33709PA050039
Plan 37	33709PA050056	Self-care 5500 A Commu	DM	33709PA050039
Plan 38	33709PA050057	Self-care 5500 A Commu	DM	33709PA050039
Plan 39	33709PA050058	Self-care 5500 A Commu	DM	33709PA050039
Plan 40	33709PA050059	Self-care 5500 A Commu	DM	33709PA050039
Plan 41	33709PA050060	Self-care 5500 A Commu	DM	33709PA050039
Plan 42	33709PA050061	Self-care 5500 A Commu	DM	33709PA050039
Plan 43	33709PA050062	Self-care 5500 A Commu	DM	33709PA050039
Plan 44	33709PA050063	Self-care 5500 A Commu	DM	33709PA050039
Plan 45	33709PA050064	Self-care 5500 A Commu	DM	33709PA050039
Plan 46	33709PA050065	Self-care 5500 A Commu	DM	33709PA050039
Plan 47	33709PA050066	Self-care 5500 A Commu	DM	33709PA050039
Plan 48	33709PA050067	Self-care 5500 A Commu	DM	33709PA050039
Plan 49	33709PA050068	Self-care 5500 A Commu	DM	33709PA050039
Plan 50	33709PA050069	Self-care 5500 A Commu	DM	33709PA050039
Plan 51	33709PA050070	Self-care 5500 A Commu	DM	33709PA050039
Plan 52	33709PA050071	Self-care 5500 A Commu	DM	33709PA050039
Plan 53	33709PA050072	Self-care 5500 A Commu	DM	33709PA050039
Plan 54	33709PA050073	Self-care 5500 A Commu	DM	33709PA050039
Plan 55	33709PA050074	Self-care 5500 A Commu	DM	33709PA050039
Plan 56	33709PA050075	Self-care 5500 A Commu	DM	33709PA050039
Plan 57	33709PA050076	Self-care 5500 A Commu	DM	33709PA050039
Plan 58	33709PA050077	Self-care 5500 A Commu	DM	33709PA050039
Plan 59	33709PA050078	Self-care 5500 A Commu	DM	33709PA050039
Plan 60	33709PA050079	Self-care 5500 A Commu	DM	33709PA050039
Plan 61	33709PA050080	Self-care 5500 A Commu	DM	33709PA050039
Plan 62	33709PA050081	Self-care 5500 A Commu	DM	33709PA050039
Plan 63	33709PA050082	Self-care 5500 A Commu	DM	33709PA050039
Plan 64	33709PA050083	Self-care 5500 A Commu	DM	33709PA050039
Plan 65	33709PA050084	Self-care 5500 A Commu	DM	33709PA050039
Plan 66	33709PA050085	Self-care 5500 A Commu	DM	33709PA050039
Plan 67	33709PA050086	Self-care 5500 A Commu	DM	33709PA050039
Plan 68	33709PA050087	Self-care 5500 A Commu	DM	33709PA050039
Plan 69	33709PA050088	Self-care 5500 A Commu	DM	33709PA050039
Plan 70	33709PA050089	Self-care 5500 A Commu	DM	33709PA050039
Plan 71	33709PA050090	Self-care 5500 A Commu	DM	33709PA050039
Plan 72	33709PA050091	Self-care 5500 A Commu	DM	33709PA050039
Plan 73	33709PA050092	Self-care 5500 A Commu	DM	33709PA050039
Plan 74	33709PA050093	Self-care 5500 A Commu	DM	33709PA050039
Plan 75	33709PA050094	Self-care 5500 A Commu	DM	33709PA050039
Plan 76	33709PA050095	Self-care 5500 A Commu	DM	33709PA050039

Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by rating area)
\$ 367.61	\$ 374.51	\$ -	\$ 374.45	\$ 383.43	\$ 412.28	\$ -	\$ -	\$ -	\$ 372.78

\$ 436.44	\$ 436.44	\$ -	\$ 436.44	\$ 436.44	\$ 467.93	\$ 467.93	\$ -	\$ 438.93	\$ 436.44
\$ 427.09	\$ 427.09	\$ -	\$ 427.09	\$ 427.09	\$ 457.91	\$ 457.91	\$ -	\$ 449.11	\$ 427.09
\$ 374.71	\$ 374.71	\$ -	\$ 374.71	\$ 374.71	\$ 401.77	\$ 401.77	\$ -	\$ 394.04	\$ 374.71
\$ 373.22	\$ 373.22	\$ -	\$ 373.22	\$ 373.22	\$ 400.15	\$ 400.15	\$ -	\$ 392.46	\$ 373.22
\$ 369.15	\$ 369.15	\$ -	\$ 369.15	\$ 369.15	\$ 395.79	\$ 395.79	\$ -	\$ 388.18	\$ 369.15
\$ 367.52	\$ 367.52	\$ -	\$ 367.52	\$ 367.52	\$ 394.04	\$ 394.04	\$ -	\$ 386.46	\$ 367.52
\$ 362.90	\$ 362.90	\$ -	\$ 362.90	\$ 362.90	\$ 389.09	\$ 389.09	\$ -	\$ 381.61	\$ 362.90
\$ 359.96	\$ 359.96	\$ -	\$ 359.96	\$ 359.96	\$ 385.94	\$ 385.94	\$ -	\$ 378.52	\$ 359.96
\$ 356.09	\$ 356.09	\$ -	\$ 356.09	\$ 356.09	\$ 381.78	\$ 381.78	\$ -	\$ 374.44	\$ 356.09
\$ 349.64	\$ 349.64	\$ -	\$ 349.64	\$ 349.64	\$ 374.87	\$ 374.87	\$ -	\$ 367.66	\$ 349.64
\$ 349.86	\$ 349.86	\$ -	\$ 349.86	\$ 349.86	\$ 375.10	\$ 375.10	\$ -	\$ 367.89	\$ 349.86
\$ 323.85	\$ 323.85	\$ -	\$ 323.85	\$ 323.85	\$ 347.22	\$ 347.22	\$ -	\$ 340.55	\$ 323.85
\$ 344.44	\$ 344.44	\$ -	\$ 344.44	\$ 344.44	\$ 369.30	\$ 369.30	\$ -	\$ 362.20	\$ 344.44
\$ 359.63	\$ 359.63	\$ -	\$ 359.63	\$ 359.63	\$ 364.14	\$ 364.14	\$ -	\$ 357.13	\$ 359.63
\$ 336.94	\$ 336.94	\$ -	\$ 336.94	\$ 336.94	\$ 361.25	\$ 361.25	\$ -	\$ 354.51	\$ 336.94
\$ 356.14	\$ 356.14	\$ -	\$ 356.14	\$ 356.14	\$ 381.84	\$ 381.84	\$ -	\$ 374.49	\$ 356.14
\$ 312.89	\$ 312.89	\$ -	\$ 312.89	\$ 312.89	\$ 335.47	\$ 335.47	\$ -	\$ 329.02	\$ 312.89
\$ 310.71	\$ 310.71	\$ -	\$ 310.71	\$ 310.71	\$ 333.14	\$ 333.14	\$ -	\$ 326.71	\$ 310.71
\$ 264.44	\$ 264.44	\$ -	\$ 264.44	\$ 264.44	\$ 283.52	\$ 283.52	\$ -	\$ 278.07	\$ 264.44
\$ 277.25	\$ 277.25	\$ -	\$ 277.25	\$ 277.25	\$ 297.25	\$ 297.25	\$ -	\$ 291.54	\$ 277.25
\$ 266.39	\$ 266.39	\$ -	\$ 266.39	\$ 266.39	\$ 281.61	\$ 281.61	\$ -	\$ 280.12	\$ 266.39
\$ 381.06	\$ 381.06	\$ -	\$ 381.06	\$ 381.06	\$ 410.70	\$ 410.70	\$ -	\$ 402.80	\$ 381.06
\$ 360.53	\$ 360.53	\$ -	\$ 360.53	\$ 360.53	\$ 386.54	\$ 386.54	\$ -	\$ 379.11	\$ 360.53
\$ 355.10	\$ 355.10	\$ -	\$ 355.10	\$ 355.10	\$ 380.72	\$ 380.72	\$ -	\$ 373.40	\$ 355.10
\$ 311.47	\$ 311.47	\$ -	\$ 311.47	\$ 311.47	\$ 376.84	\$ 376.84	\$ -	\$ 369.59	\$ 311.47
\$ 349.67	\$ 349.67	\$ -	\$ 349.67	\$ 349.67	\$ 374.91	\$ 374.91	\$ -	\$ 367.70	\$ 349.67
\$ 345.98	\$ 345.98	\$ -	\$ 345.98	\$ 345.98	\$ 370.95	\$ 370.95	\$ -	\$ 363.81	\$ 345.98
\$ 323.65	\$ 323.65	\$ -	\$ 323.65	\$ 323.65	\$ 347.03	\$ 347.03	\$ -	\$ 340.34	\$ 323.65
\$ 313.65	\$ 313.65	\$ -	\$ 313.65	\$ 313.65	\$ 347.01	\$ 347.01	\$ -	\$ 340.34	\$ 313.65
\$ 389.61	\$ 389.61	\$ -	\$ 389.61	\$ 389.61	\$ 417.73	\$ 417.73	\$ -	\$ 409.69	\$ 389.61
\$ 389.06	\$ 389.06	\$ -	\$ 389.06	\$ 389.06	\$ 410.70	\$ 410.70	\$ -	\$ 402.80	\$ 389.06
\$ 363.23	\$ 363.23	\$ -	\$ 363.23	\$ 363.23	\$ 389.45	\$ 389.45	\$ -	\$ 381.96	\$ 363.23
\$ 372.56	\$ 372.56	\$ -	\$ 372.56	\$ 372.56	\$ 399.45	\$ 399.45	\$ -	\$ 391.77	\$ 372.56
\$ 372.56	\$ 372.56	\$ -	\$ 372.56	\$ 372.56	\$ 399.45	\$ 399.45	\$ -	\$ 391.77	\$ 372.56
\$ 314.97	\$ 314.97	\$ -	\$ 314.97	\$ 314.97	\$ 337.69	\$ 337.69	\$ -	\$ 331.20	\$ 314.97
\$ 314.97	\$ 314.97	\$ -	\$ 314.97	\$ 314.97	\$ 337.69	\$ 337.69	\$ -	\$ 331.20	\$ 314.97
\$ 301.23	\$ 301.23	\$ -	\$ 301.23	\$ 301.23	\$ 322.97	\$ 322.97	\$ -	\$ 316.76	\$ 301.23
\$ 293.65	\$ 293.65	\$ -	\$ 293.65	\$ 293.65	\$ 314.85	\$ 314.85	\$ -	\$ 308.79	\$ 293.65
\$ 285.58	\$ 285.58	\$ -	\$ 285.58	\$ 285.58	\$ 306.19	\$ 306.19	\$ -	\$ 300.30	\$ 285.58
\$ 372.56	\$ 372.56	\$ -	\$ 372.56	\$ 372.56	\$ 399.45	\$ 399.45	\$ -	\$ 391.77	\$ 372.56
\$ 314.97	\$ 314.97	\$ -	\$ 314.97	\$ 314.97	\$ 337.69	\$ 337.69	\$ -	\$ 331.20	\$ 314.97
\$ 314.97	\$ 314.97	\$ -	\$ 314.97	\$ 314.97	\$ 337.69	\$ 337.69	\$ -	\$ 331.20	\$ 314.97
\$ 291.54	\$ 291.54	\$ -	\$ 291.54	\$ 291.54	\$ 312.58	\$ 312.58	\$ -	\$ 306.57	\$ 291.54
\$ 436.44	\$ 436.44	\$ -	\$ 436.44	\$ 436.44	\$ 467.93	\$ 467.93	\$ -	\$ 458.93	\$ 436.44
\$ 427.09	\$ 427.09	\$ -	\$ 427.09	\$ 427.09	\$ 457.91	\$ 457.91	\$ -	\$ 449.11	\$ 427.09
\$ 374.73	\$ 374.73	\$ -	\$ 374.73	\$ 374.73	\$ 401.77	\$ 401.77	\$ -	\$ 394.04	\$ 374.73
\$ 373.22	\$ 373.22	\$ -	\$ 373.22	\$ 373.22	\$ 400.15	\$ 400.15	\$ -	\$ 392.46	\$ 373.22
\$ 369.15	\$ 369.15	\$ -	\$ 369.15	\$ 369.15	\$ 395.79	\$ 395.79	\$ -	\$ 388.18	\$ 369.15
\$ 367.52	\$ 367.52	\$ -	\$ 367.52	\$ 367.52	\$ 394.04	\$ 394.04	\$ -	\$ 386.46	\$ 367.52
\$ 362.90	\$ 362.90	\$ -	\$ 362.90	\$ 362.90	\$ 389.09	\$ 389.09	\$ -	\$ 381.61	\$ 362.90
\$ 359.96	\$ 359.96	\$ -	\$ 359.96	\$ 359.96	\$ 385.94	\$ 385.94	\$ -	\$ 378.52	\$ 359.96
\$ 356.09	\$ 356.09	\$ -	\$ 356.09	\$ 356.09	\$ 381.78	\$ 381.78	\$ -	\$ 374.44	\$ 356.09
\$ 349.64	\$ 349.64	\$ -	\$ 349.64	\$ 349.64	\$ 374.87	\$ 374.87	\$ -	\$ 367.66	\$ 349.64
\$ 349.86	\$ 349.86	\$ -	\$ 349.86	\$ 349.86	\$ 375.10	\$ 375.10	\$ -	\$ 367.89	\$ 349.86
\$ 323.85	\$ 323.85	\$ -	\$ 323.85	\$ 323.85	\$ 347.22	\$ 347.22	\$ -	\$ 340.55	\$ 323.85
\$ 344.44	\$ 344.44	\$ -	\$ 344.44	\$ 344.44	\$ 369.30	\$ 369.30	\$ -	\$ 362.20	\$ 344.44
\$ 336.94	\$ 336.94	\$ -	\$ 336.94	\$ 336.94	\$ 361.25	\$ 361.25	\$ -	\$ 354.51	\$ 336.94
\$ 356.14	\$ 356.14	\$ -	\$ 356.14	\$ 356.14	\$ 381.84	\$ 381.84	\$ -	\$ 374.49	\$ 356.14
\$ 312.89	\$ 312.89	\$ -	\$ 312.89	\$ 312.89	\$ 335.47	\$ 335.47	\$ -	\$ 329.02	\$ 312.89
\$ 310.71	\$ 310.71	\$ -	\$ 310.71	\$ 310.71	\$ 333.14	\$ 333.14	\$ -	\$ 326.71	\$ 310.71
\$ 264.44	\$ 264.44	\$ -	\$ 264.44	\$ 264.44	\$ 283.52	\$ 283.52	\$ -	\$ 278.07	\$ 264.44
\$ 277.25	\$ 277.25	\$ -	\$ 277.25	\$ 277.25	\$ 297.25	\$ 297.25	\$ -	\$ 291.54	\$ 277.25
\$ 266.39	\$ 266.39	\$ -	\$ 266.39	\$ 266.39	\$ 281.61	\$ 281.61	\$ -	\$ 280.12	\$ 266.39
\$ 381.06	\$ 381.06	\$ -	\$ 381.06	\$ 381.06	\$ 410.70	\$ 410.70	\$ -	\$ 402.80	\$ 381.06
\$ 360.53	\$ 360.53	\$ -	\$ 360.53	\$ 360.53	\$ 386.54	\$ 386.54	\$ -	\$ 379.11	\$ 360.53
\$ 355.10	\$ 355.10	\$ -	\$ 355.10	\$ 355.10	\$ 380.72	\$ 380.72	\$ -	\$ 373.40	\$ 355.10
\$ 311.47	\$ 311.47	\$ -	\$ 311.47	\$ 311.47	\$ 376.84	\$ 376.84	\$ -	\$ 369.59	\$ 311.47
\$ 349.67	\$ 349.67	\$ -	\$ 349.67	\$ 349.67	\$ 374.91	\$ 374.91	\$ -	\$ 367.70	\$ 349.67
\$ 345.98	\$ 345.98	\$ -	\$ 345.98	\$ 345.98	\$ 370.95	\$ 370.95	\$ -	\$ 363.81	\$ 345.98
\$ 323.65	\$ 323.65	\$ -	\$ 323.65	\$ 323.65	\$ 347.03	\$ 347.03	\$ -	\$ 340.34	\$ 323.65
\$ 313.65	\$ 313.65	\$ -	\$ 313.65	\$ 313.65	\$ 347.01	\$ 347.01	\$ -	\$ 340.34	\$ 313.65
\$ 389.61	\$ 389.61	\$ -	\$ 389.61	\$ 389.61	\$ 417.73	\$ 417.73	\$ -	\$ 409.69	\$ 389.61
\$ 389.06	\$ 389.06	\$ -	\$ 389.06	\$ 389.06	\$ 410.70	\$ 410.70	\$ -	\$ 402.80	\$ 389.06
\$ 363.23	\$ 363.23	\$ -	\$ 363.23	\$ 363.23	\$ 389.45	\$ 389.45	\$ -	\$ 381.96	\$ 363.23
\$ 372.56	\$ 372.56	\$ -	\$ 372.56	\$ 372.56	\$ 399.45	\$ 399.45	\$ -	\$ 391.77	\$ 372.56
\$ 372.56	\$ 372.56	\$ -	\$ 372.56	\$ 372.56	\$ 399.45	\$ 399.45	\$ -	\$ 391.77	\$ 372.56
\$ 314.97	\$ 314.97	\$ -	\$ 314.97	\$ 314.97	\$ 337.69	\$ 337.69	\$ -	\$ 331.20	\$ 314.97
\$ 314.97	\$ 314.97	\$ -	\$ 314.97	\$ 314.97	\$ 337.69	\$ 337.69	\$ -	\$ 331.20	\$ 314.97
\$ 301.23	\$ 301.23	\$ -	\$ 301.23	\$ 301.23	\$ 322.97	\$ 322.97	\$ -	\$ 316.76	\$ 301.23
\$ 293.65	\$ 293.65	\$ -	\$ 293.65	\$ 293.65	\$ 314.85	\$ 314.85	\$ -	\$ 308.79	\$ 293.65
\$ 285.58	\$ 285.58	\$ -	\$ 285.58	\$ 285.58	\$ 306.19	\$ 306.19	\$ -	\$ 300.30	\$ 285.58
\$ 372.56	\$ 372.56	\$ -	\$ 372.56	\$ 372.56	\$ 399.45	\$ 399.45	\$ -	\$ 391.77	\$ 372.56
\$ 314.97	\$ 314.97	\$ -	\$ 314.97	\$ 314.97	\$ 337.69	\$ 337.69	\$ -	\$ 331.20	\$ 314.97
\$ 314.97	\$ 314.97	\$ -	\$ 314.97	\$ 314.97	\$ 337.69	\$ 337.69	\$ -	\$ 331.20	\$ 314.97
\$ 291.54	\$ 291.54	\$ -	\$ 291.54	\$ 291.54	\$ 312.58	\$ 312.58	\$ -	\$ 306.57	\$ 291.54
\$ 436.44	\$ 436.44	\$ -	\$ 436.44	\$ 436.44	\$ 467.93	\$ 467.93	\$ -	\$ 458.93	\$ 436.44
\$ 427.09	\$ 427.09	\$ -	\$ 427.09	\$ 427.09	\$ 457.91	\$ 457.91	\$ -	\$ 449.11	\$ 427.09
\$ 374.73	\$ 374.73	\$ -	\$ 374.73	\$ 374.73	\$ 401.77	\$ 401.77	\$ -	\$ 394.04	\$ 374.73
\$ 373.22	\$ 373.22	\$ -	\$ 373.22	\$ 373.22	\$ 400.15	\$ 400.15	\$ -	\$ 392.46	\$ 373.22
\$ 369.15	\$ 369.15	\$ -	\$ 369.15	\$ 369.15	\$ 395.79	\$ 395.79	\$ -	\$ 388.18	\$ 369.15
\$ 367.52	\$ 367.52	\$ -	\$ 367.52	\$ 367.52	\$ 394.04	\$ 394.04	\$ -	\$ 386.46	\$ 367.52
\$ 362.90	\$ 362.90	\$ -	\$ 362.90	\$ 362.90	\$ 389.09	\$ 389.09	\$ -	\$ 381.61	\$ 362.90
\$ 359.96	\$ 359.96	\$ -	\$ 359.96	\$ 359.96	\$ 385.94	\$ 385.94	\$ -	\$ 378.52	\$ 359.96
\$ 356.09	\$ 356.09	\$ -	\$ 356.09	\$ 356.09	\$ 381.78	\$ 381.78	\$ -	\$ 374.44	\$ 356.09
\$ 349.64	\$ 349.64	\$ -	\$ 349.64	\$ 349.64	\$ 374.87	\$ 374.87	\$ -	\$ 367.66	\$ 349.64
\$ 349.86	\$ 349.86	\$ -	\$ 349.86	\$ 349.86	\$ 375.10	\$ 375.10	\$ -	\$ 367.89	\$ 349.86
\$ 323.85	\$ 323.85	\$ -	\$ 323.85	\$ 323.85	\$ 347.22	\$ 347.22	\$ -	\$ 340.55	\$ 323.85
\$ 344.44	\$ 344.44	\$ -	\$ 344.44	\$ 344.44	\$ 369.30	\$ 369.30	\$ -	\$ 362.20	\$ 344.44
\$ 336.94	\$ 336.94	\$ -	\$ 336.94	\$ 336.94	\$ 361.25	\$ 361.25	\$ -	\$ 354.51	\$ 336.94
\$ 356.14	\$ 356.14	\$ -	\$ 356.14	\$ 356.14	\$ 381.84	\$ 381.84	\$ -	\$ 374.49	\$ 356.14
\$ 312.89	\$ 312.89	\$ -	\$ 312.89	\$ 312.89	\$ 335.47	\$ 335.47	\$ -	\$ 329.02	\$ 312.89
\$ 310.71	\$ 310.71	\$ -	\$ 310.71	\$ 310.71	\$ 333.14	\$ 333.14	\$ -	\$ 326.71	\$ 310.71
\$ 264.44	\$ 264.44	\$ -	\$ 264.44	\$ 264.44	\$ 283.52	\$ 283.52	\$ -	\$ 278.07	\$ 264.44
\$ 277.25	\$ 277.25	\$ -	\$ 277.25	\$ 277.25	\$ 297.25	\$ 297.25	\$ -	\$ 291.54	\$ 277.25
\$ 266.39	\$ 266.39	\$ -	\$ 266.39	\$ 266.39	\$ 281.61	\$ 281.61	\$ -	\$ 280.12	\$ 266.39
\$ 381.06	\$ 381.06	\$ -	\$ 381.06	\$ 381.06	\$ 410.70	\$ 410.70	\$ -	\$ 402.80	\$ 381.06
\$ 360.53	\$ 360.53	\$ -	\$ 360.53	\$ 360.53	\$ 386.54	\$ 386.54	\$ -	\$ 379.11	\$ 360.53
\$ 355.10	\$ 355.10	\$ -	\$ 355.10	\$ 355.10	\$ 380.72	\$ 380.72	\$ -	\$ 373.40	\$ 355.10
\$ 311.47	\$ 311.47	\$ -	\$ 311.47	\$ 311.47	\$ 376.84	\$ 376.84	\$ -	\$ 369.59	\$ 311.47
\$ 349.67	\$ 349.67	\$ -	\$ 349.67	\$ 349.67	\$ 374.91	\$ 374.91	\$ -	\$ 367.70	\$ 349.67
\$ 345.98	\$ 345.98	\$ -	\$ 345.98	\$ 345.98	\$ 370				

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

Carrier Name: Highmark, Inc.
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2020

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)
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Totals					These cells auto fill using the data entered in Table 10.				
Plan 1	33709PA060007	CO 50 Platinum A Commu	DM	33709PA060012					
Plan 2	33709PA060009	1250 Platinum A Commu	DM	33709PA060013					
Plan 3	33709PA060011	PPO 50 Gold A Commu	DM	33709PA060043					
Plan 4	33709PA060013	PO 1250 Gold A Commu	DM	33709PA060014					
Plan 5	33709PA060015	PPO 5500 A Commu	DM	33709PA060015					
Plan 6	33709PA060017	PPO 15700 A Commu	DM	33709PA060018					
Plan 7	33709PA060019	PPO 51000 A Commu	DM	33709PA060017					
Plan 8	33709PA060021	PPO 51250 A Commu	DM	33709PA060018					
Plan 9	33709PA060023	PPO 51500 A Commu	DM	33709PA060042					
Plan 10	33709PA060027	PPO 52000 A Commu	DM	33709PA060041					
Plan 11	33709PA060030	PPO 51250 A Commu	DM	33709PA060019					
Plan 12	33709PA060033	PPO 55000 A Commu	DM	33709PA060042					
Plan 13	33709PA070013	55000 A Community B	DM	33709PA070014					
Plan 14	33709PA070011	51750 A Community B	DM	33709PA070015					
Plan 15	33709PA070012	52000 A Community B	DM	33709PA070016					
Plan 16	33709PA060004	PPO 51500 A Community	DM	33709PA060005					
Plan 17	33709PA060002	Embedded 52700 A Comm	DM	33709PA060006					
Plan 18	33709PA060002	Embedded 51200 A Comm	DM	33709PA060007					
Plan 19	33709PA060003	Embedded 55000 A Comm	DM	33709PA060008					
Plan 20	33709PA060004	Embedded 55000 A Comm	DM	33709PA060009					
Plan 21	33709PA060005	Embedded 56000 A Comm	DM	33709PA060010					
Plan 22	33709PA060008	AltCare Region 5500/11	DM	33709PA060011					
Plan 23	33709PA060002	Joe PPO 5100 A Commu	DM	33709PA110001					
Plan 24	33709PA060003	Joe PPO 12500 A Commu	DM	33709PA110002					
Plan 25	33709PA060004	Joe PPO 55000 A Commu	DM	33709PA110003					
Plan 26	33709PA060007	Joe PPO 5100 A Commu	DM	33709PA110004					
Plan 27	33709PA060008	Joe PPO 12500 A Commu	DM	33709PA110005					
Plan 28	33709PA060008	Joe PPO 51100 A Commu	DM	33709PA110005					
Plan 29	33709PA060009	Joe PPO 52000 A Commu	DM	33709PA060012					
Plan 30	33709PA060011	Joe PPO 55000 A Commu	DM	33709PA060013					
Plan 31	33709PA060014	PPO 5250 IP A Commu	DM	33709PA060016					
Plan 32	33709PA060008	PPO 5750 IP A Commu	DM	33709PA060017					
Plan 33	33709PA060015	PPO 51250 IP A Commu	DM	33709PA060018					
Plan 34	33709PA0720001	High Region Connect Blue	DM	33709PA1030001					
Plan 35	33709PA0720002	High Region Connect Blue	DM	33709PA1030002					
Plan 36	33709PA0720003	High Region Connect Blue	DM	33709PA1030003					
Plan 37	33709PA070001	Conn Connect Blue PPO H	DM	33709PA1100001					
Plan 38	33709PA070008	CO 5000 A Community B	DM	33709PA070017					
Plan 39	33709PA070018	CO 51000 A Community B	DM	33709PA070018					
Plan 40	33709PA070019	55000 A Community B	DM	33709PA070019					
Plan 41	33709PA1100001	High Region Flex Blue PPO	N	33709PA1100001					
Plan 42	33709PA1100001	High Region Flex Blue PPO	N	33709PA1100001					
Plan 43	33709PA070001	PPO Embedded 56000 A C	N	33709PA070001					
Plan 44	33709PA060012	PPO 50 Platinum A Comm	N	33709PA060012					
Plan 45	33709PA060033	Joe PPO 52500 A Commu	N	33709PA060033					
Plan 46	33709PA060034	Joe PPO 52500 A Commu	N	33709PA060034					
Plan 47	33709PA060034	Joe PPO 52500 A Commu	N	33709PA060034					
Plan 48	33709PA060035	Joe PPO 52500 A Commu	N	33709PA060035					
Plan 49	33709PA060036	Joe PPO 5750 A Commu	N	33709PA060036					
Plan 50	33709PA060037	Joe PPO 11000 A Commu	N	33709PA060037					
Plan 51	33709PA060038	Joe PPO 11250 A Commu	N	33709PA060038					
Plan 52	33709PA060040	Joe PPO 11500 A Commu	N	33709PA060040					
Plan 53	33709PA060041	Joe PPO 12000 A Commu	N	33709PA060041					
Plan 54	33709PA060039	Joe PPO 11400 A Commu	N	33709PA060039					
Plan 55	33709PA060042	Joe PPO 15000 A Commu	N	33709PA060042					
Plan 56	33709PA070014	PPO 51000 A Community B	N	33709PA070014					
Plan 57	33709PA070015	PPO 51750 A Community B	N	33709PA070015					
Plan 58	33709PA070016	PPO 52000 A Community B	N	33709PA070016					
Plan 59	33709PA060005	Joe PPO 51500 A Commu	N	33709PA060005					
Plan 60	33709PA060006	Joe Embedded 52800 A Cor	N	33709PA060006					
Plan 61	33709PA060007	Joe Embedded 53300 A Cor	N	33709PA060007					
Plan 62	33709PA060008	Joe Embedded 55000 A Cor	N	33709PA060008					
Plan 63	33709PA060009	Joe Embedded 55500 A Cor	N	33709PA060009					
Plan 64	33709PA060010	Joe Embedded 56000 A Cor	N	33709PA060010					
Plan 65	33709PA1110001	Joe PPO 5250 A Commu	N	33709PA1110001					
Plan 66	33709PA1110002	Joe PPO 5500 A Commu	N	33709PA1110002					
Plan 67	33709PA1110003	Joe PPO 5750 A Commu	N	33709PA1110003					
Plan 68	33709PA1110004	Joe PPO 5900 A Commu	N	33709PA1110004					
Plan 69	33709PA110005	Joe PPO 11000 A Commu	N	33709PA110005					
Plan 70	33709PA1110006	Joe PPO 12500 A Commu	N	33709PA1110006					
Plan 71	33709PA060016	Joe PPO 1500 IP A Commu	N	33709PA060016					
Plan 72	33709PA060017	Joe PPO 15750 IP A Commu	N	33709PA060017					
Plan 73	33709PA060018	Joe PPO 15750 IP A Commu	N	33709PA060018					
Plan 74	33709PA070017	PPO 5600 A Community B	N	33709PA070017					
Plan 75	33709PA070018	PPO 52600 A Community B	N	33709PA070018					
Plan 76	33709PA070019	PO 55000 A Community B	N	33709PA070019					

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

\$ 375.24	\$ 382.23	\$	\$ 381.86	\$ 370.91	\$ 420.77	\$	\$	\$	\$ 380.46		
\$ 445.43	\$ 445.43	\$	\$ 445.43	\$ 445.43	\$ 477.57	\$ 477.57	\$	\$ 468.39	\$ 445.43		
\$ 435.89	\$ 435.89	\$	\$ 435.89	\$ 435.89	\$ 467.35	\$ 467.35	\$	\$ 458.36	\$ 435.89		
\$ 382.44	\$ 382.44	\$	\$ 382.44	\$ 382.44	\$ 410.04	\$ 410.04	\$	\$ 402.36	\$ 382.44		
\$ 380.91	\$ 380.91	\$	\$ 380.91	\$ 380.91	\$ 408.40	\$ 408.40	\$	\$ 400.54	\$ 380.91		
\$ 376.76	\$ 376.76	\$	\$ 376.76	\$ 376.76	\$ 403.95	\$ 403.95	\$	\$ 396.18	\$ 376.76		
\$ 370.09	\$ 370.09	\$	\$ 370.09	\$ 370.09	\$ 402.16	\$ 402.16	\$	\$ 394.62	\$ 370.09		
\$ 370.38	\$ 370.38	\$	\$ 370.38	\$ 370.38	\$ 397.10	\$ 397.10	\$	\$ 389.67	\$ 370.38		
\$ 367.38	\$ 367.38	\$	\$ 367.38	\$ 367.38	\$ 393.89	\$ 393.89	\$	\$ 386.31	\$ 367.38		
\$ 363.42	\$ 363.42	\$	\$ 363.42	\$ 363.42	\$ 389.65	\$ 389.65	\$	\$ 382.38	\$ 363.42		
\$ 356.84	\$ 356.84	\$	\$ 356.84	\$ 356.84	\$ 382.59	\$ 382.59	\$	\$ 375.23	\$ 356.84		
\$ 357.06	\$ 357.06	\$	\$ 357.06	\$ 357.06	\$ 382.83	\$ 382.83	\$	\$ 375.47	\$ 357.06		
\$ 350.52	\$ 350.52	\$	\$ 350.52	\$ 350.52	\$ 354.37	\$ 354.37	\$	\$ 347.56	\$ 350.52		
\$ 351.54	\$ 351.54	\$	\$ 351.54	\$ 351.54	\$ 376.91	\$ 376.91	\$	\$ 369.66	\$ 351.54		
\$ 346.62	\$ 346.62	\$	\$ 346.62	\$ 346.62	\$ 371.64	\$ 371.64	\$	\$ 364.69	\$ 346.62		
\$ 343.88	\$ 343.88	\$	\$ 343.88	\$ 343.88	\$ 368.69	\$ 368.69	\$	\$ 361.00	\$ 343.88		
\$ 363.47	\$ 363.47	\$	\$ 363.47	\$ 363.47	\$ 389.70	\$ 389.70	\$	\$ 382.21	\$ 363.47		
\$ 319.94	\$ 319.94	\$	\$ 319.94	\$ 319.94	\$ 342.38	\$ 342.38	\$	\$ 335.80	\$ 319.94		
\$ 317.11	\$ 317.11	\$	\$ 317.11	\$ 317.11	\$ 340.00	\$ 340.00	\$	\$ 333.46	\$ 317.11		
\$ 269.89	\$ 269.89	\$	\$ 269.89	\$ 269.89	\$ 289.36	\$ 289.36	\$	\$ 283.80	\$ 269.89		
\$ 282.96	\$ 282.96	\$	\$ 282.96	\$ 282.96	\$ 303.38	\$ 303.38	\$	\$ 297.54	\$ 282.96		
\$ 271.88	\$ 271.88	\$	\$ 271.88	\$ 271.88	\$ 291.50	\$ 291.50	\$	\$ 285.89	\$ 271.88		
\$ 390.95	\$ 390.95	\$	\$ 390.95	\$ 390.95	\$ 419.16	\$ 419.16	\$	\$ 413.10	\$ 390.95		
\$ 367.95	\$ 367.95	\$	\$ 367.95	\$ 367.95	\$ 394.51	\$ 394.51	\$	\$ 386.52	\$ 367.95		
\$ 367.95	\$ 367.95	\$	\$ 367.95	\$ 367.95	\$ 394.51	\$ 394.51	\$	\$ 386.52	\$ 367.95		
\$ 362.41	\$ 362.41	\$	\$ 362.41	\$ 362.41	\$ 388.57	\$ 388.57	\$	\$ 381.09	\$ 362.41		
\$ 368.71	\$ 368.71	\$	\$ 368.71	\$ 368.71	\$ 386.69	\$ 386.69	\$	\$ 377.29	\$ 368.71		
\$ 356.88	\$ 356.88	\$	\$ 356.88	\$ 356.88	\$ 382.63	\$ 382.63	\$	\$ 375.27	\$ 356.88		
\$ 353.10	\$ 353.10	\$	\$ 353.10	\$ 353.10	\$ 378.59	\$ 378.59	\$	\$ 373.31	\$ 353.10		
\$ 330.32	\$ 330.32	\$	\$ 330.32	\$ 330.32	\$ 354.16	\$ 354.16	\$	\$ 347.58	\$ 330.32		
\$ 330.32	\$ 330.32	\$	\$ 330.32	\$ 330.32	\$ 354.16	\$ 354.16	\$	\$ 347.58	\$ 330.32		
\$ 397.64	\$ 397.64	\$	\$ 397.64	\$ 397.64	\$ 426.33	\$ 426.33	\$	\$ 418.13	\$ 397.64		
\$ 390.95	\$ 390.95	\$	\$ 390.95	\$ 390.95	\$ 419.16	\$ 419.16	\$	\$ 413.10	\$ 390.95		
\$ 370.72	\$ 370.72	\$	\$ 370.72	\$ 370.72	\$ 397.47	\$ 397.47	\$	\$ 389.62	\$ 370.72		
\$ 380.23	\$ 380.23	\$	\$ 380.23	\$ 380.23	\$ 407.67	\$ 407.67	\$	\$ 399.83	\$ 380.23		
\$ 380.23	\$ 380.23	\$	\$ 380.23	\$ 380.23	\$ 407.67	\$ 407.67	\$	\$ 399.83	\$ 380.23		
\$ 321.45	\$ 321.45	\$	\$ 321.45	\$ 321.45	\$ 344.65	\$ 344.65	\$	\$ 338.02	\$ 321.45		
\$ 321.45	\$ 321.45	\$	\$ 321.45	\$ 321.45	\$ 344.65	\$ 344.65	\$	\$ 338.02	\$ 321.45		
\$ 307.44	\$ 307.44	\$	\$ 307.44	\$ 307.44	\$ 329.62	\$ 329.62	\$	\$ 323.28	\$ 307.44		
\$ 299.70	\$ 299.70	\$	\$ 299.70	\$ 299.70	\$ 323.33	\$ 323.33	\$	\$ 315.15	\$ 299.70		
\$ 291.46	\$ 291.46	\$	\$ 291.46	\$ 291.46	\$ 312.50	\$ 312.50	\$	\$ 306.49	\$ 291.46		
\$ 291.46	\$ 291.46	\$	\$ 291.46	\$ 291.46	\$ 312.50	\$ 312.50	\$	\$ 306.49	\$ 291.46		

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Highmark, Inc.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2020

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)
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Totals These cells auto-fill using the data entered in Table 10.

Plan 1	33709PA050007	CO 50 Platinum A Commu	DM	33709PA050012
Plan 2	33709PA050009	1250 Platinum A Comm	DM	33709PA050013
Plan 3	33709PA050011	PPO 50 Gold A Commu	DM	33709PA050043
Plan 4	33709PA050013	PO 1250 Gold A Commu	DM	33709PA050034
Plan 5	33709PA050015	PPPO 5500 A Commu	DM	33709PA050015
Plan 6	33709PA050017	PPPO 1700 A Commu	DM	33709PA050038
Plan 7	33709PA050019	PPPO 11500 A Commu	DM	33709PA050037
Plan 8	33709PA050021	PPPO 51250 A Commu	DM	33709PA050038
Plan 9	33709PA050023	PPPO 51500 A Commu	DM	33709PA050042
Plan 10	33709PA050027	PPPO 52000 A Commu	DM	33709PA050041
Plan 11	33709PA050030	PPPO 31400 A Commu	DM	33709PA050039
Plan 12	33709PA050031	PPPO 51500 A Commu	DM	33709PA050042
Plan 13	33709PA050033	15000 A Community B	DM	33709PA050014
Plan 14	33709PA050011	51750 A Community B	DM	33709PA050015
Plan 15	33709PA050012	12500 A Community B	DM	33709PA050038
Plan 16	33709PA050004	PPPO 51500 A Community	DM	33709PA050005
Plan 17	33709PA050001	Embedded 12700 A Comm	DM	33709PA050006
Plan 18	33709PA050002	Embedded 15100 A Comm	DM	33709PA050007
Plan 19	33709PA050003	Embedded 15500 A Comm	DM	33709PA050008
Plan 20	33709PA050004	Embedded 15500 A Comm	DM	33709PA050010
Plan 21	33709PA050005	Embedded 16000 A Comm	DM	33709PA050009
Plan 22	33709PA050008	AltCare Region 5500/11	DM	33709PA040017
Plan 23	33709PA050002	Alt PPO 1100 A Commu	DM	33709PA050012
Plan 24	33709PA050003	Alt PPO 1250 A Commu	DM	33709PA110001
Plan 25	33709PA050004	Alt PPO 5500 A Commu	DM	33709PA110002
Plan 26	33709PA050005	Alt PPO 5750 A Commu	DM	33709PA110003
Plan 27	33709PA050006	Alt PPO 5500 A Commu	DM	33709PA110004
Plan 28	33709PA050008	Alt PPO 51100 A Commu	DM	33709PA110005
Plan 29	33709PA050009	Alt PPO 52500 A Commu	DM	33709PA110006
Plan 30	33709PA050011	Alt PPO 52500 A Commu	DM	33709PA110005
Plan 31	33709PA050014	PPO 5250 IP A Commu	DM	33709PA040016
Plan 32	33709PA050008	PPO 5750 IP A Commu	DM	33709PA040017
Plan 33	33709PA050015	PPO 51500 IP A Commu	DM	33709PA040018
Plan 34	33709PA050001	Alt Region Connect Blue	DM	33709PA1030001
Plan 35	33709PA050002	Alt Region Connect Blue 14	DM	33709PA1030001
Plan 36	33709PA050003	Alt Region Connect Blue 14	DM	33709PA1030001
Plan 37	33709PA050001	Ion Connect Blue PPO 10K	DM	33709PA1100001
Plan 38	33709PA050008	PO 5000 A Community B	DM	33709PA050017
Plan 39	33709PA050009	PO 5000 A Community B	DM	33709PA050018
Plan 40	33709PA050010	15000 1A A Community B	DM	33709PA050019
Plan 41	33709PA110001	Alt Region Flex Blue PPO	N	33709PA110001
Plan 42	33709PA110001	Alt Region Flex Blue PPO	N	33709PA110001
Plan 43	33709PA050001	PPO Embedded 56000 A C	N	33709PA050001
Plan 44	33709PA050012	PPPO 50 Platinum A Comm	N	33709PA050012
Plan 45	33709PA050003	PPO 12500 Platinum A Comm	N	33709PA050003
Plan 46	33709PA050043	ice PPO 50 Gold A Commu	N	33709PA050043
Plan 47	33709PA050034	ice PPO 5250 Gold A Commu	N	33709PA050034
Plan 48	33709PA050035	ice PPO 5250 A Commu	N	33709PA050035
Plan 49	33709PA050036	ice PPO 5750 A Commu	N	33709PA050036
Plan 50	33709PA050037	ice PPO 11000 A Commu	N	33709PA050037
Plan 51	33709PA050038	ice PPO 11500 A Commu	N	33709PA050038
Plan 52	33709PA050040	ice PPO 11500 A Commu	N	33709PA050040
Plan 53	33709PA050041	ice PPO 12000 A Commu	N	33709PA050041
Plan 54	33709PA050039	ice PPO 11400 A Commu	N	33709PA050039
Plan 55	33709PA050042	ice PPO 15000 1A A Commu	N	33709PA050042
Plan 56	33709PA050014	PPO 11000 A Community B	N	33709PA050014
Plan 57	33709PA050015	PPO 11700 A Community B	N	33709PA050015
Plan 58	33709PA050016	PPO 12000 A Community B	N	33709PA050016
Plan 59	33709PA050005	ice PPO 11500 A Commu	N	33709PA040005
Plan 60	33709PA050006	ice PPO Embedded 12800 A Comm	N	33709PA040006
Plan 61	33709PA050007	ice PPO Embedded 14900 A Comm	N	33709PA040007
Plan 62	33709PA050008	ice PPO Embedded 15500 A Comm	N	33709PA040008
Plan 63	33709PA050010	ice PPO Embedded 15500 A Comm	N	33709PA040010
Plan 64	33709PA050009	ice PPO Embedded 16000 A Comm	N	33709PA040009
Plan 65	33709PA110001	ice PPO 1250 A Commu	N	33709PA110001
Plan 66	33709PA110002	ice PPO 1250 A Commu	N	33709PA110002
Plan 67	33709PA110003	ice PPO 1700 A Commu	N	33709PA110003
Plan 68	33709PA110004	ice PPO 1900 A Commu	N	33709PA110004
Plan 69	33709PA110005	ice PPO 11500 A Commu	N	33709PA110005
Plan 70	33709PA110006	ice PPO 12500 A Commu	N	33709PA110006
Plan 71	33709PA040016	ice PPO 1250 IP A Commu	N	33709PA040016
Plan 72	33709PA040017	ice PPO 1750 IP A Commu	N	33709PA040017
Plan 73	33709PA050018	ice PPO 11500 A Commu	N	33709PA050018
Plan 74	33709PA050017	PPPO 5600 A Community B	N	33709PA050017
Plan 75	33709PA050018	PPO 12600 A Community B	N	33709PA050018
Plan 76	33709PA050019	PO 15000 1A A Community	N	33709PA050019

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

\$ 390.86	\$ 398.13		\$ 397.75	\$ 386.35	\$ 418.28		\$ -	\$ -	\$ 396.30
\$ 463.97	\$ 463.97	\$ -	\$ 463.97	\$ 463.97	\$ 497.45	\$ 497.45	\$ -	\$ 487.88	\$ 463.97
\$ 454.03	\$ 454.03	\$ -	\$ 454.03	\$ 454.03	\$ 486.80	\$ 486.80	\$ -	\$ 477.43	\$ 454.03
\$ 396.36	\$ 396.36	\$ -	\$ 396.36	\$ 396.36	\$ 427.11	\$ 427.11	\$ -	\$ 418.89	\$ 396.36
\$ 396.76	\$ 396.76	\$ -	\$ 396.76	\$ 396.76	\$ 425.39	\$ 425.39	\$ -	\$ 417.21	\$ 396.76
\$ 392.44	\$ 392.44	\$ -	\$ 392.44	\$ 392.44	\$ 420.76	\$ 420.76	\$ -	\$ 412.67	\$ 392.44
\$ 390.70	\$ 390.70	\$ -	\$ 390.70	\$ 390.70	\$ 418.89	\$ 418.89	\$ -	\$ 410.84	\$ 390.70
\$ 385.79	\$ 385.79	\$ -	\$ 385.79	\$ 385.79	\$ 413.63	\$ 413.63	\$ -	\$ 405.68	\$ 385.79
\$ 382.67	\$ 382.67	\$ -	\$ 382.67	\$ 382.67	\$ 410.28	\$ 410.28	\$ -	\$ 402.39	\$ 382.67
\$ 379.55	\$ 379.55	\$ -	\$ 379.55	\$ 379.55	\$ 405.87	\$ 405.87	\$ -	\$ 398.09	\$ 379.55
\$ 371.69	\$ 371.69	\$ -	\$ 371.69	\$ 371.69	\$ 398.51	\$ 398.51	\$ -	\$ 390.85	\$ 371.69
\$ 371.92	\$ 371.92	\$ -	\$ 371.92	\$ 371.92	\$ 398.76	\$ 398.76	\$ -	\$ 391.10	\$ 371.92
\$ 344.28	\$ 344.28	\$ -	\$ 344.28	\$ 344.28	\$ 369.12	\$ 369.12	\$ -	\$ 362.02	\$ -
\$ 366.17	\$ 366.17	\$ -	\$ 366.17	\$ 366.17	\$ 392.59	\$ 392.59	\$ -	\$ 385.04	\$ 366.17
\$ 361.05	\$ 361.05	\$ -	\$ 361.05	\$ 361.05	\$ 387.10	\$ 387.10	\$ -	\$ 379.66	\$ 361.05
\$ 358.19	\$ 358.19	\$ -	\$ 358.19	\$ 358.19	\$ 384.04	\$ 384.04	\$ -	\$ 376.65	\$ 358.19
\$ 378.60	\$ 378.60	\$ -	\$ 378.60	\$ 378.60	\$ 405.92	\$ 405.92	\$ -	\$ 398.11	\$ 378.60
\$ 342.63	\$ 342.63	\$ -	\$ 342.63	\$ 342.63	\$ 356.63	\$ 356.63	\$ -	\$ 349.77	\$ 342.63
\$ 330.31	\$ 330.31	\$ -	\$ 330.31	\$ 330.31	\$ 354.15	\$ 354.15	\$ -	\$ 347.34	\$ 330.31
\$ 281.12	\$ 281.12	\$ -	\$ 281.12	\$ 281.12	\$ 301.41	\$ 301.41	\$ -	\$ 295.61	\$ 281.12
\$ 294.73	\$ 294.73	\$ -	\$ 294.73	\$ 294.73	\$ 316.00	\$ 316.00	\$ -	\$ 309.93	\$ 294.73
\$ 281.18	\$ 281.18	\$ -	\$ 281.18	\$ 281.18	\$ 301.63	\$ 301.63	\$ -	\$ 297.79	\$ 281.18
\$ 407.22	\$ 407.22	\$ -	\$ 407.22	\$ 407.22	\$ 436.60	\$ 436.60	\$ -	\$ 428.21	\$ 407.22
\$ 383.27	\$ 383.27	\$ -	\$ 383.27	\$ 383.27	\$ 410.92	\$ 410.92	\$ -	\$ 403.48	\$ 383.27
\$ 383.27	\$ 383.27	\$ -	\$ 383.27	\$ 383.27	\$ 410.92	\$ 410.92	\$ -	\$ 403.48	\$ 383.27
\$ 377.50	\$ 377.50	\$ -	\$ 377.50	\$ 377.50	\$ 404.74	\$ 404.74	\$ -	\$ 396.55	\$ 377.50
\$ 373.64	\$ 373.64	\$ -	\$ 373.64	\$ 373.64	\$ 400.60	\$ 400.60	\$ -	\$ 392.80	\$ 373.64
\$ 371.73	\$ 371.73	\$ -	\$ 371.73	\$ 371.73	\$ 398.55	\$ 398.55	\$ -	\$ 390.89	\$ 371.73
\$ 367.80	\$ 367.80	\$ -	\$ 367.80	\$ 367.80	\$ 394.34	\$ 394.34	\$ -	\$ 386.76	\$ 367.80
\$ 344.07	\$ 344.07	\$ -	\$ 344.07	\$ 344.07	\$ 368.90	\$ 368.90	\$ -	\$ 362.29	\$ 344.07
\$ 344.07	\$ 344.07	\$ -	\$ 344.07	\$ 344.07	\$ 368.90	\$ 368.90	\$ -	\$ 362.29	\$ 344.07
\$ 414.19	\$ 414.19	\$ -	\$ 414.19	\$ 414.19	\$ 444.08	\$ 444.08	\$ -	\$ 435.54	\$ 414.19
\$ 407.22	\$ 407.22	\$ -	\$ 407.22	\$ 407.22	\$ 436.60	\$ 436.60	\$ -	\$ 428.21	\$ 407.22
\$ 386.14	\$ 386.14	\$ -	\$ 386.14	\$ 386.14	\$ 414.01	\$ 414.01	\$ -	\$ 406.05	\$ 386.14
\$ 396.06	\$ 396.06	\$ -	\$ 396.06	\$ 396.06	\$ 424.64	\$ 424.64	\$ -	\$ 416.48	\$ -
\$ 334.83	\$ 334.83	\$ -	\$ 334.83	\$ 334.83	\$ 358.99	\$ 358.99	\$ -	\$ 352.09	\$ -
\$ 334.83	\$ 334.83	\$ -	\$ 334.83	\$ 334.83	\$ 358.99	\$ 358.99	\$ -	\$ 352.09	\$ -
\$ 320.23	\$ 320.23	\$ -	\$ 320.23	\$ 320.23	\$ 343.34	\$ 343.34	\$ -	\$ 336.74	\$ 320.23
\$ 312.18	\$ 312.18	\$ -	\$ 312.18	\$ 312.18	\$ 334.70	\$ 334.70	\$ -	\$ 328.27	\$ 312.18
\$ 303.59	\$ 303.59	\$ -	\$ 303.59	\$ 303.59	\$ 325.50	\$ 325.50	\$ -	\$ 319.24	\$ 303.59
\$ 306.06	\$ 306.06	\$ -	\$ 306.06	\$ 306.06	\$ 324.64	\$ 324.64	\$ -	\$ 318.48	\$ -
\$ 334.83	\$ 334.83	\$ -	\$ 334.83	\$ 334.83	\$ 358.99	\$ 358.99	\$ -	\$ 352.09	\$ -
\$ 309.93	\$ 309.93	\$ -	\$ 309.93	\$ 309.93	\$ 332.29	\$ 332.29	\$ -	\$ 325.90	\$ -
\$ 463.97	\$ 463.97	\$ -	\$ 463.97	\$ 463.97	\$ 497.45	\$ 497.45	\$ -	\$ 487.88	\$ -
\$ 454.03	\$ 454.03	\$ -	\$ 454.03	\$ 454.03	\$ 486.80	\$ 486.80	\$ -	\$ 477.43	\$ -
\$ 398.36	\$ 398.36	\$ -	\$ 398.36	\$ 398.36	\$ 427.11	\$ 427.11	\$ -	\$ 418.89	\$ -
\$ 396.76	\$ 396.76	\$ -	\$ 396.76	\$ 396.76	\$ 425.39	\$ 425.39	\$ -	\$ 417.21	\$ -
\$ 392.44	\$ 392.44	\$ -	\$ 392.44	\$ 392.44	\$ 420.76	\$ 420.76	\$ -	\$ 412.67	\$ -
\$ 390.70	\$ 390.70	\$ -	\$ 390.70	\$ 390.70	\$ 418.89	\$ 418.89	\$ -	\$ 410.84	\$ -
\$ 385.79	\$ 385.79	\$ -	\$ 385.79	\$ 385.79	\$ 413.63	\$ 413.63	\$ -	\$ 405.68	\$ -
\$ 382.67	\$ 382.67	\$ -	\$ 382.67	\$ 382.67	\$ 410.28	\$ 410.28	\$ -	\$ 402.39	\$ -
\$ 379.55	\$ 379.55	\$ -	\$ 379.55	\$ 379.55	\$ 405.87	\$ 405.87	\$ -	\$ 398.09	\$ -
\$ 371.69	\$ 371.69	\$ -	\$ 371.69	\$ 371.69	\$ 398.51	\$ 398.51	\$ -	\$ 390.85	\$ -
\$ 371.92	\$ 371.92	\$ -	\$ 371.92	\$ 371.92	\$ 398.76	\$ 398.76	\$ -	\$ 391.10	\$ -
\$ 344.28	\$ 344.28	\$ -	\$ 344.28	\$ 344.28	\$ 369.12	\$ 369.12	\$ -	\$ 362.02	\$ -
\$ 366.17	\$ 366.17	\$ -	\$ 366.17	\$ 366.17	\$ 392.59	\$ 392.59	\$ -	\$ 385.04	\$ -
\$ 361.05	\$ 361.05	\$ -	\$ 361.05	\$ 361.05	\$ 387.10	\$ 387.10	\$ -	\$ 379.66	\$ -
\$ 358.19	\$ 358.19	\$ -	\$ 358.19	\$ 358.19	\$ 384.04	\$ 384.04	\$ -	\$ 376.65	\$ -
\$ 378.60	\$ 378.60	\$ -	\$ 378.60	\$ 378.60	\$ 405.92	\$ 405.92	\$ -	\$ 398.11	\$ -
\$ 342.63	\$ 342.63	\$ -	\$ 342.63	\$ 342.63	\$ 356.63	\$ 356.63	\$ -	\$ 349.77	\$ -
\$ 330.31	\$ 330.31	\$ -	\$ 330.31	\$ 330.31	\$ 354.15	\$ 354.15	\$ -	\$ 347.34	\$ -
\$ 281.12	\$ 281.12	\$ -	\$ 281.12	\$ 281.12	\$ 301.41	\$ 301.41	\$ -	\$ 295.61	\$ -
\$ 294.73	\$ 294.73	\$ -	\$ 294.73	\$ 294.73	\$ 316.00	\$ 316.00	\$ -	\$ 309.93	\$ -
\$ 281.18	\$ 281.18	\$ -	\$ 281.18	\$ 281.18	\$ 301.63	\$ 301.63	\$ -	\$ 297.79	\$ -
\$ 407.22	\$ 407.22	\$ -	\$ 407.22	\$ 407.22	\$ 436.60	\$ 436.60	\$ -	\$ 428.21	\$ -
\$ 383.27	\$ 383.27	\$ -	\$ 383.27	\$ 383.27	\$ 410.92	\$ 410.92	\$ -	\$ 403.48	\$ -
\$ 383.27	\$ 383.27	\$ -	\$ 383.27	\$ 383.27	\$ 410.92	\$ 410.92	\$ -	\$ 403.48	\$ -
\$ 377.50	\$ 377.50	\$ -	\$ 377.50	\$ 377.50	\$ 404.74	\$ 404.74	\$ -	\$ 396.55	\$ -
\$ 373.64	\$ 373.64	\$ -	\$ 373.64	\$ 373.64	\$ 400.60	\$ 400.60	\$ -	\$ 392.80	\$ -
\$ 371.73	\$ 371.73	\$ -	\$ 371.73	\$ 371.73	\$ 398.55	\$ 398.55	\$ -	\$ 390.89	\$ -
\$ 367.80	\$ 367.80	\$ -	\$ 367.80	\$ 367.80	\$ 394.34	\$ 394.34	\$ -	\$ 386.76	\$ -
\$ 344.07	\$ 344.07	\$ -	\$ 344.07	\$ 344.07	\$ 368.90	\$ 368.90	\$ -	\$ 362.29	\$ -
\$ 344.07	\$ 344.07	\$ -	\$ 344.07	\$ 344.07	\$ 368.90	\$ 368.90	\$ -	\$ 362.29	\$ -
\$ 414.19	\$ 414.19	\$ -	\$ 414.19	\$ 414.19	\$ 444.08	\$ 444.08	\$ -	\$ 435.54	\$ -
\$ 407.22	\$ 407.22	\$ -	\$ 407.22	\$ 407.22	\$ 436.60	\$ 436.60	\$ -	\$ 428.21	\$ -
\$ 386.14	\$ 386.14	\$ -	\$ 386.14	\$ 386.14	\$ 414.01	\$ 414.01	\$ -	\$ 406.05	\$ -
\$ 396.06	\$ 396.06	\$ -	\$ 396.06	\$ 396.06	\$ 424.64	\$ 424.64	\$ -	\$ 416.48	\$ -
\$ 334.83	\$ 334.83	\$ -	\$ 334.83	\$ 334.83	\$ 358.99	\$ 358.99	\$ -	\$ 352.09	\$ -
\$ 334.83	\$ 334.83	\$ -	\$ 334.83	\$ 334.83	\$ 358.99	\$ 358.99	\$ -	\$ 352.09	\$ -
\$ 320.23	\$ 320.23	\$ -	\$ 320.23	\$ 320.23	\$ 343.34	\$ 343.34	\$ -	\$ 336.74	\$ -
\$ 312.18	\$ 312.18	\$ -	\$ 312.18	\$ 312.18	\$ 334.70	\$ 334.70	\$ -	\$ 328.27	\$ -
\$ 303.59	\$ 303.59	\$ -	\$ 303.59	\$ 303.59	\$ 325.50	\$ 325.50	\$ -	\$ 319.24	\$ -
\$ 306.06	\$ 306.06	\$ -	\$ 306.06	\$ 306.06	\$ 324.64	\$ 324.64	\$ -	\$ 318.48	\$ -
\$ 334.83	\$ 334.83	\$ -	\$ 334.83	\$ 334.83	\$ 358.99	\$ 358.99	\$ -	\$ 352.09	\$ -
\$ 309.93	\$ 309.93	\$ -	\$ 309.93	\$ 309.93	\$ 332.29	\$ 332.29	\$ -	\$ 325.90	\$ -

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Highmark, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2020

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	Crawford, Erie, McKean, Mercer, Warren, Clarion, Forest, Venango	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union	1.040	1.040
Rating Area 7	Berks, Lancaster, Adams, York	0.000	1.040
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata	0.000	1.020

Table 14. Network Factors

[illegible]

Company Name: Highmark, Inc.
 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)=>	33709PA0560032		33709PA0560033		33709PA0560043		33709PA0560034		33709PA0560035	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum a Community Blue Plan		Premier Balance PPO \$250 Platinum a Community Blue Plan		Premier Balance PPO \$0 Gold a Community Blue Plan		Premier Balance PPO \$250 Gold a Community Blue Plan		Premier Balance PPO \$500 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$250		\$0		\$250		\$500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$30		\$30		\$25	
OOP Maximum =>	\$4,000		\$4,000		\$7,900		\$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	\$333.88	\$333.88	\$326.72	\$326.72	\$286.67	\$286.67	\$285.51	\$285.51	\$282.40	\$282.40
15	\$363.55	\$363.55	\$355.77	\$355.77	\$312.15	\$312.15	\$310.89	\$310.89	\$307.50	\$307.50
16	\$374.90	\$374.90	\$366.87	\$366.87	\$321.89	\$321.89	\$320.60	\$320.60	\$317.10	\$317.10
17	\$386.25	\$386.25	\$377.97	\$377.97	\$331.64	\$331.64	\$330.30	\$330.30	\$326.70	\$326.70
18	\$398.47	\$398.47	\$389.93	\$389.93	\$342.13	\$342.13	\$340.75	\$340.75	\$337.03	\$337.03
19	\$410.69	\$410.69	\$401.89	\$401.89	\$352.62	\$352.62	\$351.20	\$351.20	\$347.37	\$347.37
20	\$423.35	\$423.35	\$414.28	\$414.28	\$363.49	\$363.49	\$362.02	\$362.02	\$358.08	\$358.08
21	\$436.44	\$436.44	\$427.09	\$427.09	\$374.73	\$374.73	\$373.22	\$373.22	\$369.15	\$369.15
22	\$436.44	\$436.44	\$427.09	\$427.09	\$374.73	\$374.73	\$373.22	\$373.22	\$369.15	\$369.15
23	\$436.44	\$436.44	\$427.09	\$427.09	\$374.73	\$374.73	\$373.22	\$373.22	\$369.15	\$369.15
24	\$436.44	\$436.44	\$427.09	\$427.09	\$374.73	\$374.73	\$373.22	\$373.22	\$369.15	\$369.15
25	\$438.19	\$438.19	\$428.80	\$428.80	\$376.23	\$376.23	\$374.71	\$374.71	\$370.63	\$370.63
26	\$446.91	\$446.91	\$437.34	\$437.34	\$383.72	\$383.72	\$382.18	\$382.18	\$378.01	\$378.01
27	\$457.39	\$457.39	\$447.59	\$447.59	\$392.72	\$392.72	\$391.13	\$391.13	\$386.87	\$386.87
28	\$474.41	\$474.41	\$464.25	\$464.25	\$407.33	\$407.33	\$405.69	\$405.69	\$401.27	\$401.27
29	\$488.38	\$488.38	\$477.91	\$477.91	\$419.32	\$419.32	\$417.63	\$417.63	\$413.08	\$413.08
30	\$495.36	\$495.36	\$484.75	\$484.75	\$425.32	\$425.32	\$423.60	\$423.60	\$418.99	\$418.99
31	\$505.83	\$505.83	\$495.00	\$495.00	\$434.31	\$434.31	\$432.56	\$432.56	\$427.84	\$427.84
32	\$516.31	\$516.31	\$505.25	\$505.25	\$443.31	\$443.31	\$441.52	\$441.52	\$436.70	\$436.70
33	\$522.86	\$522.86	\$511.65	\$511.65	\$448.93	\$448.93	\$447.12	\$447.12	\$442.24	\$442.24
34	\$529.84	\$529.84	\$518.49	\$518.49	\$454.92	\$454.92	\$453.09	\$453.09	\$448.15	\$448.15
35	\$533.33	\$533.33	\$521.90	\$521.90	\$457.92	\$457.92	\$456.07	\$456.07	\$451.10	\$451.10
36	\$536.82	\$536.82	\$525.32	\$525.32	\$460.92	\$460.92	\$459.06	\$459.06	\$454.05	\$454.05
37	\$540.31	\$540.31	\$528.74	\$528.74	\$463.92	\$463.92	\$462.05	\$462.05	\$457.01	\$457.01
38	\$543.80	\$543.80	\$532.15	\$532.15	\$466.91	\$466.91	\$465.03	\$465.03	\$459.96	\$459.96
39	\$550.79	\$550.79	\$538.99	\$538.99	\$472.91	\$472.91	\$471.00	\$471.00	\$465.87	\$465.87
40	\$557.77	\$557.77	\$545.82	\$545.82	\$478.90	\$478.90	\$476.98	\$476.98	\$471.77	\$471.77
41	\$568.24	\$568.24	\$556.07	\$556.07	\$487.90	\$487.90	\$485.93	\$485.93	\$480.63	\$480.63
42	\$578.28	\$578.28	\$565.89	\$565.89	\$496.52	\$496.52	\$494.52	\$494.52	\$489.12	\$489.12
43	\$592.25	\$592.25	\$579.56	\$579.56	\$508.51	\$508.51	\$506.46	\$506.46	\$500.94	\$500.94
44	\$609.71	\$609.71	\$596.64	\$596.64	\$523.50	\$523.50	\$521.39	\$521.39	\$515.70	\$515.70
45	\$630.22	\$630.22	\$616.72	\$616.72	\$541.11	\$541.11	\$538.93	\$538.93	\$533.05	\$533.05
46	\$654.66	\$654.66	\$640.64	\$640.64	\$562.10	\$562.10	\$559.83	\$559.83	\$553.73	\$553.73
47	\$682.16	\$682.16	\$667.54	\$667.54	\$585.70	\$585.70	\$583.34	\$583.34	\$576.98	\$576.98
48	\$713.58	\$713.58	\$698.29	\$698.29	\$612.68	\$612.68	\$610.21	\$610.21	\$603.56	\$603.56
49	\$744.57	\$744.57	\$728.62	\$728.62	\$639.29	\$639.29	\$636.71	\$636.71	\$629.77	\$629.77
50	\$779.48	\$779.48	\$762.78	\$762.78	\$669.27	\$669.27	\$666.57	\$666.57	\$659.30	\$659.30
51	\$813.96	\$813.96	\$796.52	\$796.52	\$698.87	\$698.87	\$696.06	\$696.06	\$688.46	\$688.46
52	\$851.93	\$851.93	\$833.68	\$833.68	\$731.47	\$731.47	\$728.53	\$728.53	\$720.58	\$720.58
53	\$890.34	\$890.34	\$871.26	\$871.26	\$764.45	\$764.45	\$761.37	\$761.37	\$753.07	\$753.07
54	\$931.80	\$931.80	\$911.84	\$911.84	\$800.05	\$800.05	\$796.82	\$796.82	\$788.14	\$788.14
55	\$973.26	\$973.26	\$952.41	\$952.41	\$835.65	\$835.65	\$832.28	\$832.28	\$823.20	\$823.20
56	\$1,018.21	\$1,018.21	\$996.40	\$996.40	\$874.25	\$874.25	\$870.72	\$870.72	\$861.23	\$861.23
57	\$1,063.60	\$1,063.60	\$1,040.82	\$1,040.82	\$913.22	\$913.22	\$909.54	\$909.54	\$899.62	\$899.62
58	\$1,112.05	\$1,112.05	\$1,088.23	\$1,088.23	\$954.81	\$954.81	\$950.96	\$950.96	\$940.59	\$940.59
59	\$1,136.05	\$1,136.05	\$1,111.72	\$1,111.72	\$975.42	\$975.42	\$971.49	\$971.49	\$960.90	\$960.90
60	\$1,184.50	\$1,184.50	\$1,159.12	\$1,159.12	\$1,017.02	\$1,017.02	\$1,012.92	\$1,012.92	\$1,001.87	\$1,001.87
61	\$1,226.40	\$1,226.40	\$1,200.12	\$1,200.12	\$1,052.99	\$1,052.99	\$1,048.75	\$1,048.75	\$1,037.31	\$1,037.31
62	\$1,253.89	\$1,253.89	\$1,227.03	\$1,227.03	\$1,076.60	\$1,076.60	\$1,072.26	\$1,072.26	\$1,060.57	\$1,060.57
63	\$1,288.37	\$1,288.37	\$1,260.77	\$1,260.77	\$1,106.20	\$1,106.20	\$1,101.75	\$1,101.75	\$1,089.73	\$1,089.73
64+	\$1,309.32	\$1,309.32	\$1,281.27	\$1,281.27	\$1,124.19	\$1,124.19	\$1,119.66	\$1,119.66	\$1,107.45	\$1,107.45

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)=>	33709PA0560036		33709PA0560037		33709PA0560038		33709PA0560040		33709PA0560041	
Plan Marketing Name =>	Premier Balance PPO \$750 a Community Blue Plan		Premier Balance PPO \$1000 a Community Blue Plan		Premier Balance PPO \$1250 a Community Blue Plan		Premier Balance PPO \$1500 a Community Blue Plan		Premier Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$1,000		\$1,250		\$1,500		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$25		\$25		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$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	\$281.15	\$281.15	\$277.62	\$277.62	\$275.37	\$275.37	\$272.41	\$272.41	\$267.47	\$267.47
15	\$306.14	\$306.14	\$302.30	\$302.30	\$299.85	\$299.85	\$296.62	\$296.62	\$291.25	\$291.25
16	\$315.70	\$315.70	\$311.73	\$311.73	\$309.21	\$309.21	\$305.88	\$305.88	\$300.34	\$300.34
17	\$325.26	\$325.26	\$321.17	\$321.17	\$318.56	\$318.56	\$315.14	\$315.14	\$309.43	\$309.43
18	\$335.55	\$335.55	\$331.33	\$331.33	\$328.64	\$328.64	\$325.11	\$325.11	\$319.22	\$319.22
19	\$345.84	\$345.84	\$341.49	\$341.49	\$338.72	\$338.72	\$335.08	\$335.08	\$329.01	\$329.01
20	\$356.49	\$356.49	\$352.01	\$352.01	\$349.16	\$349.16	\$345.41	\$345.41	\$339.15	\$339.15
21	\$367.52	\$367.52	\$362.90	\$362.90	\$359.96	\$359.96	\$356.09	\$356.09	\$349.64	\$349.64
22	\$367.52	\$367.52	\$362.90	\$362.90	\$359.96	\$359.96	\$356.09	\$356.09	\$349.64	\$349.64
23	\$367.52	\$367.52	\$362.90	\$362.90	\$359.96	\$359.96	\$356.09	\$356.09	\$349.64	\$349.64
24	\$367.52	\$367.52	\$362.90	\$362.90	\$359.96	\$359.96	\$356.09	\$356.09	\$349.64	\$349.64
25	\$368.99	\$368.99	\$364.35	\$364.35	\$361.40	\$361.40	\$357.51	\$357.51	\$351.04	\$351.04
26	\$376.34	\$376.34	\$371.61	\$371.61	\$368.60	\$368.60	\$364.64	\$364.64	\$358.03	\$358.03
27	\$385.16	\$385.16	\$380.32	\$380.32	\$377.24	\$377.24	\$373.18	\$373.18	\$366.42	\$366.42
28	\$399.49	\$399.49	\$394.47	\$394.47	\$391.28	\$391.28	\$387.07	\$387.07	\$380.06	\$380.06
29	\$411.25	\$411.25	\$406.09	\$406.09	\$402.80	\$402.80	\$398.46	\$398.46	\$391.25	\$391.25
30	\$417.14	\$417.14	\$411.89	\$411.89	\$408.55	\$408.55	\$404.16	\$404.16	\$396.84	\$396.84
31	\$425.96	\$425.96	\$420.60	\$420.60	\$417.19	\$417.19	\$412.71	\$412.71	\$405.23	\$405.23
32	\$434.78	\$434.78	\$429.31	\$429.31	\$425.83	\$425.83	\$421.25	\$421.25	\$413.62	\$413.62
33	\$440.29	\$440.29	\$434.75	\$434.75	\$431.23	\$431.23	\$426.60	\$426.60	\$418.87	\$418.87
34	\$446.17	\$446.17	\$440.56	\$440.56	\$436.99	\$436.99	\$432.29	\$432.29	\$424.46	\$424.46
35	\$449.11	\$449.11	\$443.46	\$443.46	\$439.87	\$439.87	\$435.14	\$435.14	\$427.26	\$427.26
36	\$452.05	\$452.05	\$446.37	\$446.37	\$442.75	\$442.75	\$437.99	\$437.99	\$430.06	\$430.06
37	\$454.99	\$454.99	\$449.27	\$449.27	\$445.63	\$445.63	\$440.84	\$440.84	\$432.85	\$432.85
38	\$457.93	\$457.93	\$452.17	\$452.17	\$448.51	\$448.51	\$443.69	\$443.69	\$435.65	\$435.65
39	\$463.81	\$463.81	\$457.98	\$457.98	\$454.27	\$454.27	\$449.39	\$449.39	\$441.25	\$441.25
40	\$469.69	\$469.69	\$463.79	\$463.79	\$460.03	\$460.03	\$455.08	\$455.08	\$446.84	\$446.84
41	\$478.51	\$478.51	\$472.50	\$472.50	\$468.67	\$468.67	\$463.63	\$463.63	\$455.23	\$455.23
42	\$486.96	\$486.96	\$480.84	\$480.84	\$476.95	\$476.95	\$471.82	\$471.82	\$463.27	\$463.27
43	\$498.72	\$498.72	\$492.46	\$492.46	\$488.47	\$488.47	\$483.21	\$483.21	\$474.46	\$474.46
44	\$513.43	\$513.43	\$506.97	\$506.97	\$502.86	\$502.86	\$497.46	\$497.46	\$488.45	\$488.45
45	\$530.70	\$530.70	\$524.03	\$524.03	\$519.78	\$519.78	\$514.19	\$514.19	\$504.88	\$504.88
46	\$551.28	\$551.28	\$544.35	\$544.35	\$539.94	\$539.94	\$534.14	\$534.14	\$524.46	\$524.46
47	\$574.43	\$574.43	\$567.21	\$567.21	\$562.62	\$562.62	\$556.57	\$556.57	\$546.49	\$546.49
48	\$600.90	\$600.90	\$593.34	\$593.34	\$588.53	\$588.53	\$582.21	\$582.21	\$571.66	\$571.66
49	\$626.99	\$626.99	\$619.11	\$619.11	\$614.09	\$614.09	\$607.49	\$607.49	\$596.49	\$596.49
50	\$656.39	\$656.39	\$648.14	\$648.14	\$642.89	\$642.89	\$635.98	\$635.98	\$624.46	\$624.46
51	\$685.42	\$685.42	\$676.81	\$676.81	\$671.33	\$671.33	\$664.11	\$664.11	\$652.08	\$652.08
52	\$717.40	\$717.40	\$708.38	\$708.38	\$702.64	\$702.64	\$695.09	\$695.09	\$682.50	\$682.50
53	\$749.74	\$749.74	\$740.32	\$740.32	\$734.32	\$734.32	\$726.42	\$726.42	\$713.27	\$713.27
54	\$784.66	\$784.66	\$774.79	\$774.79	\$768.51	\$768.51	\$760.25	\$760.25	\$746.48	\$746.48
55	\$819.57	\$819.57	\$809.27	\$809.27	\$802.71	\$802.71	\$794.08	\$794.08	\$779.70	\$779.70
56	\$857.42	\$857.42	\$846.65	\$846.65	\$839.79	\$839.79	\$830.76	\$830.76	\$815.71	\$815.71
57	\$895.65	\$895.65	\$884.39	\$884.39	\$877.22	\$877.22	\$867.79	\$867.79	\$852.07	\$852.07
58	\$936.44	\$936.44	\$924.67	\$924.67	\$917.18	\$917.18	\$907.32	\$907.32	\$890.88	\$890.88
59	\$956.65	\$956.65	\$944.63	\$944.63	\$936.98	\$936.98	\$926.90	\$926.90	\$910.11	\$910.11
60	\$997.45	\$997.45	\$984.91	\$984.91	\$976.93	\$976.93	\$966.43	\$966.43	\$948.92	\$948.92
61	\$1,032.73	\$1,032.73	\$1,019.75	\$1,019.75	\$1,011.49	\$1,011.49	\$1,000.61	\$1,000.61	\$982.49	\$982.49
62	\$1,055.88	\$1,055.88	\$1,042.61	\$1,042.61	\$1,034.17	\$1,034.17	\$1,023.05	\$1,023.05	\$1,004.52	\$1,004.52
63	\$1,084.92	\$1,084.92	\$1,071.28	\$1,071.28	\$1,062.60	\$1,062.60	\$1,051.18	\$1,051.18	\$1,032.14	\$1,032.14
64+	\$1,102.56	\$1,102.56	\$1,088.70	\$1,088.70	\$1,079.88	\$1,079.88	\$1,068.27	\$1,068.27	\$1,048.92	\$1,048.92

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)=>	33709PA0560039		33709PA0560042		33709PA0570014		33709PA0570015		33709PA0570016	
Plan Marketing Name =>	Premier Balance PPO \$1400 a Community Blue Plan		Premier Balance PPO \$5000 1x a Community Blue Plan		Balance PPO \$1000 a Community Blue Plan		Balance PPO \$1750 a Community Blue Plan		Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$5,000		\$1,000		\$1,750		\$2,000	
Coinsurance =>	100%		100%		90%		90%		90%	
Copays =>	\$40		\$25		\$45		\$35		\$35	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$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	\$267.64	\$267.64	\$247.75	\$247.75	\$263.50	\$263.50	\$259.82	\$259.82	\$257.76	\$257.76
15	\$291.43	\$291.43	\$269.77	\$269.77	\$286.92	\$286.92	\$282.91	\$282.91	\$280.67	\$280.67
16	\$300.53	\$300.53	\$278.19	\$278.19	\$295.87	\$295.87	\$291.74	\$291.74	\$289.43	\$289.43
17	\$309.63	\$309.63	\$286.61	\$286.61	\$304.83	\$304.83	\$300.57	\$300.57	\$298.19	\$298.19
18	\$319.42	\$319.42	\$295.68	\$295.68	\$314.47	\$314.47	\$310.08	\$310.08	\$307.63	\$307.63
19	\$329.22	\$329.22	\$304.74	\$304.74	\$324.12	\$324.12	\$319.59	\$319.59	\$317.06	\$317.06
20	\$339.36	\$339.36	\$314.13	\$314.13	\$334.11	\$334.11	\$329.44	\$329.44	\$326.83	\$326.83
21	\$349.86	\$349.86	\$323.85	\$323.85	\$344.44	\$344.44	\$339.63	\$339.63	\$336.94	\$336.94
22	\$349.86	\$349.86	\$323.85	\$323.85	\$344.44	\$344.44	\$339.63	\$339.63	\$336.94	\$336.94
23	\$349.86	\$349.86	\$323.85	\$323.85	\$344.44	\$344.44	\$339.63	\$339.63	\$336.94	\$336.94
24	\$349.86	\$349.86	\$323.85	\$323.85	\$344.44	\$344.44	\$339.63	\$339.63	\$336.94	\$336.94
25	\$351.26	\$351.26	\$325.15	\$325.15	\$345.82	\$345.82	\$340.99	\$340.99	\$338.29	\$338.29
26	\$358.26	\$358.26	\$331.62	\$331.62	\$352.71	\$352.71	\$347.78	\$347.78	\$345.03	\$345.03
27	\$366.65	\$366.65	\$339.39	\$339.39	\$360.97	\$360.97	\$355.93	\$355.93	\$353.11	\$353.11
28	\$380.30	\$380.30	\$352.02	\$352.02	\$374.41	\$374.41	\$369.18	\$369.18	\$366.25	\$366.25
29	\$391.49	\$391.49	\$362.39	\$362.39	\$385.43	\$385.43	\$380.05	\$380.05	\$377.04	\$377.04
30	\$397.09	\$397.09	\$367.57	\$367.57	\$390.94	\$390.94	\$385.48	\$385.48	\$382.43	\$382.43
31	\$405.49	\$405.49	\$375.34	\$375.34	\$399.21	\$399.21	\$393.63	\$393.63	\$390.51	\$390.51
32	\$413.88	\$413.88	\$383.11	\$383.11	\$407.47	\$407.47	\$401.78	\$401.78	\$398.60	\$398.60
33	\$419.13	\$419.13	\$387.97	\$387.97	\$412.64	\$412.64	\$406.88	\$406.88	\$403.65	\$403.65
34	\$424.73	\$424.73	\$393.15	\$393.15	\$418.15	\$418.15	\$412.31	\$412.31	\$409.05	\$409.05
35	\$427.53	\$427.53	\$395.74	\$395.74	\$420.91	\$420.91	\$415.03	\$415.03	\$411.74	\$411.74
36	\$430.33	\$430.33	\$398.34	\$398.34	\$423.66	\$423.66	\$417.74	\$417.74	\$414.44	\$414.44
37	\$433.13	\$433.13	\$400.93	\$400.93	\$426.42	\$426.42	\$420.46	\$420.46	\$417.13	\$417.13
38	\$435.93	\$435.93	\$403.52	\$403.52	\$429.17	\$429.17	\$423.18	\$423.18	\$419.83	\$419.83
39	\$441.52	\$441.52	\$408.70	\$408.70	\$434.68	\$434.68	\$428.61	\$428.61	\$425.22	\$425.22
40	\$447.12	\$447.12	\$413.88	\$413.88	\$440.19	\$440.19	\$434.05	\$434.05	\$430.61	\$430.61
41	\$455.52	\$455.52	\$421.65	\$421.65	\$448.46	\$448.46	\$442.20	\$442.20	\$438.70	\$438.70
42	\$463.56	\$463.56	\$429.10	\$429.10	\$456.38	\$456.38	\$450.01	\$450.01	\$446.45	\$446.45
43	\$474.76	\$474.76	\$439.46	\$439.46	\$467.41	\$467.41	\$460.88	\$460.88	\$457.23	\$457.23
44	\$488.75	\$488.75	\$452.42	\$452.42	\$481.18	\$481.18	\$474.46	\$474.46	\$470.71	\$470.71
45	\$505.20	\$505.20	\$467.64	\$467.64	\$497.37	\$497.37	\$490.43	\$490.43	\$486.54	\$486.54
46	\$524.79	\$524.79	\$485.78	\$485.78	\$516.66	\$516.66	\$509.45	\$509.45	\$505.41	\$505.41
47	\$546.83	\$546.83	\$506.18	\$506.18	\$538.36	\$538.36	\$530.84	\$530.84	\$526.64	\$526.64
48	\$572.02	\$572.02	\$529.49	\$529.49	\$563.16	\$563.16	\$555.30	\$555.30	\$550.90	\$550.90
49	\$596.86	\$596.86	\$552.49	\$552.49	\$587.61	\$587.61	\$579.41	\$579.41	\$574.82	\$574.82
50	\$624.85	\$624.85	\$578.40	\$578.40	\$615.17	\$615.17	\$606.58	\$606.58	\$601.77	\$601.77
51	\$652.49	\$652.49	\$603.98	\$603.98	\$642.38	\$642.38	\$633.41	\$633.41	\$628.39	\$628.39
52	\$682.93	\$682.93	\$632.16	\$632.16	\$672.35	\$672.35	\$662.96	\$662.96	\$657.71	\$657.71
53	\$713.71	\$713.71	\$660.65	\$660.65	\$702.66	\$702.66	\$692.85	\$692.85	\$687.36	\$687.36
54	\$746.95	\$746.95	\$691.42	\$691.42	\$735.38	\$735.38	\$725.11	\$725.11	\$719.37	\$719.37
55	\$780.19	\$780.19	\$722.19	\$722.19	\$768.10	\$768.10	\$757.37	\$757.37	\$751.38	\$751.38
56	\$816.22	\$816.22	\$755.54	\$755.54	\$803.58	\$803.58	\$792.36	\$792.36	\$786.08	\$786.08
57	\$852.61	\$852.61	\$789.22	\$789.22	\$839.40	\$839.40	\$827.68	\$827.68	\$821.12	\$821.12
58	\$891.44	\$891.44	\$825.17	\$825.17	\$877.63	\$877.63	\$865.38	\$865.38	\$858.52	\$858.52
59	\$910.69	\$910.69	\$842.98	\$842.98	\$896.58	\$896.58	\$884.06	\$884.06	\$877.05	\$877.05
60	\$949.52	\$949.52	\$878.93	\$878.93	\$934.81	\$934.81	\$921.76	\$921.76	\$914.46	\$914.46
61	\$983.11	\$983.11	\$910.02	\$910.02	\$967.88	\$967.88	\$954.36	\$954.36	\$946.80	\$946.80
62	\$1,005.15	\$1,005.15	\$930.42	\$930.42	\$989.58	\$989.58	\$975.76	\$975.76	\$968.03	\$968.03
63	\$1,032.79	\$1,032.79	\$956.01	\$956.01	\$1,016.79	\$1,016.79	\$1,002.59	\$1,002.59	\$994.65	\$994.65
64+	\$1,049.58	\$1,049.58	\$971.55	\$971.55	\$1,033.32	\$1,033.32	\$1,018.89	\$1,018.89	\$1,010.82	\$1,010.82

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)=>	33709PA0450005		33709PA0640006		33709PA0640007		33709PA0640008		33709PA0640010	
Plan Marketing Name =>	Health Savings PPO \$1500 a Community Blue Plan		Health Savings PPO Embedded \$2800 a Community Blue Plan		Health Savings PPO Embedded \$3350 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	A		A		A		A		B	
Metal =>	Gold		Silver		Silver		Bronze		Bronze	
Deductible =>	\$1,500		\$2,800		\$3,350		\$5,500		\$5,500	
Coinsurance =>	100%		100%		100%		80%		80%	
Copays =>	\$15		100%		100%		80%		80%	
OOP Maximum =>	\$3,300		\$6,750		\$6,650		\$6,650		\$6,650	
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	\$272.45	\$272.45	\$239.36	\$239.36	\$237.69	\$237.69	\$202.30	\$202.30	\$212.10	\$212.10
15	\$296.66	\$296.66	\$260.64	\$260.64	\$258.82	\$258.82	\$220.28	\$220.28	\$230.95	\$230.95
16	\$305.92	\$305.92	\$268.77	\$268.77	\$266.90	\$266.90	\$227.15	\$227.15	\$238.16	\$238.16
17	\$315.18	\$315.18	\$276.91	\$276.91	\$274.98	\$274.98	\$234.03	\$234.03	\$245.37	\$245.37
18	\$325.16	\$325.16	\$285.67	\$285.67	\$283.68	\$283.68	\$241.43	\$241.43	\$253.13	\$253.13
19	\$335.13	\$335.13	\$294.43	\$294.43	\$292.38	\$292.38	\$248.84	\$248.84	\$260.89	\$260.89
20	\$345.46	\$345.46	\$303.50	\$303.50	\$301.39	\$301.39	\$256.51	\$256.51	\$268.93	\$268.93
21	\$356.14	\$356.14	\$312.89	\$312.89	\$310.71	\$310.71	\$264.44	\$264.44	\$277.25	\$277.25
22	\$356.14	\$356.14	\$312.89	\$312.89	\$310.71	\$310.71	\$264.44	\$264.44	\$277.25	\$277.25
23	\$356.14	\$356.14	\$312.89	\$312.89	\$310.71	\$310.71	\$264.44	\$264.44	\$277.25	\$277.25
24	\$356.14	\$356.14	\$312.89	\$312.89	\$310.71	\$310.71	\$264.44	\$264.44	\$277.25	\$277.25
25	\$357.56	\$357.56	\$314.14	\$314.14	\$311.95	\$311.95	\$265.50	\$265.50	\$278.36	\$278.36
26	\$364.69	\$364.69	\$320.40	\$320.40	\$318.17	\$318.17	\$270.79	\$270.79	\$283.90	\$283.90
27	\$373.23	\$373.23	\$327.91	\$327.91	\$325.62	\$325.62	\$277.13	\$277.13	\$290.56	\$290.56
28	\$387.12	\$387.12	\$340.11	\$340.11	\$337.74	\$337.74	\$287.45	\$287.45	\$301.37	\$301.37
29	\$398.52	\$398.52	\$350.12	\$350.12	\$347.68	\$347.68	\$295.91	\$295.91	\$310.24	\$310.24
30	\$404.22	\$404.22	\$355.13	\$355.13	\$352.66	\$352.66	\$300.14	\$300.14	\$314.68	\$314.68
31	\$412.77	\$412.77	\$362.64	\$362.64	\$360.11	\$360.11	\$306.49	\$306.49	\$321.33	\$321.33
32	\$421.31	\$421.31	\$370.15	\$370.15	\$367.57	\$367.57	\$312.83	\$312.83	\$327.99	\$327.99
33	\$426.66	\$426.66	\$374.84	\$374.84	\$372.23	\$372.23	\$316.80	\$316.80	\$332.15	\$332.15
34	\$432.35	\$432.35	\$379.85	\$379.85	\$377.20	\$377.20	\$321.03	\$321.03	\$336.58	\$336.58
35	\$435.20	\$435.20	\$382.35	\$382.35	\$379.69	\$379.69	\$323.15	\$323.15	\$338.80	\$338.80
36	\$438.05	\$438.05	\$384.85	\$384.85	\$382.17	\$382.17	\$325.26	\$325.26	\$341.02	\$341.02
37	\$440.90	\$440.90	\$387.36	\$387.36	\$384.66	\$384.66	\$327.38	\$327.38	\$343.24	\$343.24
38	\$443.75	\$443.75	\$389.86	\$389.86	\$387.14	\$387.14	\$329.49	\$329.49	\$345.45	\$345.45
39	\$449.45	\$449.45	\$394.87	\$394.87	\$392.12	\$392.12	\$333.72	\$333.72	\$349.89	\$349.89
40	\$455.15	\$455.15	\$399.87	\$399.87	\$397.09	\$397.09	\$337.95	\$337.95	\$354.33	\$354.33
41	\$463.69	\$463.69	\$407.38	\$407.38	\$404.54	\$404.54	\$344.30	\$344.30	\$360.98	\$360.98
42	\$471.89	\$471.89	\$414.58	\$414.58	\$411.69	\$411.69	\$350.38	\$350.38	\$367.36	\$367.36
43	\$483.28	\$483.28	\$424.59	\$424.59	\$421.63	\$421.63	\$358.85	\$358.85	\$376.23	\$376.23
44	\$497.53	\$497.53	\$437.11	\$437.11	\$434.06	\$434.06	\$369.42	\$369.42	\$387.32	\$387.32
45	\$514.27	\$514.27	\$451.81	\$451.81	\$448.67	\$448.67	\$381.85	\$381.85	\$400.35	\$400.35
46	\$534.21	\$534.21	\$469.34	\$469.34	\$466.07	\$466.07	\$396.66	\$396.66	\$415.88	\$415.88
47	\$556.65	\$556.65	\$489.05	\$489.05	\$485.64	\$485.64	\$413.32	\$413.32	\$433.34	\$433.34
48	\$582.29	\$582.29	\$511.58	\$511.58	\$508.01	\$508.01	\$432.36	\$432.36	\$453.30	\$453.30
49	\$607.57	\$607.57	\$533.79	\$533.79	\$530.07	\$530.07	\$451.13	\$451.13	\$472.99	\$472.99
50	\$636.07	\$636.07	\$558.82	\$558.82	\$554.93	\$554.93	\$472.29	\$472.29	\$495.17	\$495.17
51	\$664.20	\$664.20	\$583.54	\$583.54	\$579.47	\$579.47	\$493.18	\$493.18	\$517.07	\$517.07
52	\$695.19	\$695.19	\$610.76	\$610.76	\$606.51	\$606.51	\$516.19	\$516.19	\$541.19	\$541.19
53	\$726.53	\$726.53	\$638.30	\$638.30	\$633.85	\$633.85	\$539.46	\$539.46	\$565.59	\$565.59
54	\$760.36	\$760.36	\$668.02	\$668.02	\$663.37	\$663.37	\$564.58	\$564.58	\$591.93	\$591.93
55	\$794.19	\$794.19	\$697.74	\$697.74	\$692.88	\$692.88	\$589.70	\$589.70	\$618.27	\$618.27
56	\$830.87	\$830.87	\$729.97	\$729.97	\$724.89	\$724.89	\$616.94	\$616.94	\$646.82	\$646.82
57	\$867.91	\$867.91	\$762.51	\$762.51	\$757.20	\$757.20	\$644.44	\$644.44	\$675.66	\$675.66
58	\$907.44	\$907.44	\$797.24	\$797.24	\$791.69	\$791.69	\$673.79	\$673.79	\$706.43	\$706.43
59	\$927.03	\$927.03	\$814.45	\$814.45	\$808.78	\$808.78	\$688.34	\$688.34	\$721.68	\$721.68
60	\$966.56	\$966.56	\$849.18	\$849.18	\$843.27	\$843.27	\$717.69	\$717.69	\$752.46	\$752.46
61	\$1,000.75	\$1,000.75	\$879.22	\$879.22	\$873.10	\$873.10	\$743.08	\$743.08	\$779.07	\$779.07
62	\$1,023.19	\$1,023.19	\$898.93	\$898.93	\$892.67	\$892.67	\$759.74	\$759.74	\$796.54	\$796.54
63	\$1,051.33	\$1,051.33	\$923.65	\$923.65	\$917.22	\$917.22	\$780.63	\$780.63	\$818.44	\$818.44
64+	\$1,068.42	\$1,068.42	\$938.67	\$938.67	\$932.13	\$932.13	\$793.32	\$793.32	\$831.75	\$831.75

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	33709PA0640010		33709PA0640009		33709PA1110001		33709PA1110002		33709PA1110003		33709PA1110004		33709PA
Plan Marketing Name =>	Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$6000 a Community Blue Plan		Premier Balance EPO \$250 a Community Blue Plan		Premier Balance EPO \$500 a Community Blue Plan		Premier Balance EPO \$750 a Community Blue Plan		Premier Balance EPO \$900 a Community Blue Plan		Premier Balance EPO \$1,000 a Community Blue Plan
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO
Rating Area =>	Area 6		Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4
Network =>	B		A		J		J		J		J		G
Metal =>	Bronze		Bronze		Gold		Gold		Gold		Gold		Gold
Deductible =>	\$5,500		\$6,000		\$250		\$500		\$750		\$900		\$1,000
Coinsurance =>	80%		100%		100%		100%		100%		100%		100%
Copays =>	80%		100%		\$10		\$15		\$10		\$10		\$10
OOP Maximum =>	\$6,650		\$6,650		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$227.40	\$227.40	\$203.79	\$203.79	\$275.81	\$275.81	\$271.65	\$271.65	\$268.87	\$268.87	\$267.50	\$267.50	\$264.67
15	\$247.61	\$247.61	\$221.90	\$221.90	\$300.32	\$300.32	\$295.80	\$295.80	\$292.77	\$292.77	\$291.28	\$291.28	\$288.20
16	\$255.34	\$255.34	\$228.83	\$228.83	\$309.70	\$309.70	\$305.03	\$305.03	\$301.91	\$301.91	\$300.37	\$300.37	\$297.20
17	\$263.07	\$263.07	\$235.76	\$235.76	\$319.07	\$319.07	\$314.26	\$314.26	\$311.05	\$311.05	\$309.46	\$309.46	\$306.19
18	\$271.39	\$271.39	\$243.21	\$243.21	\$329.16	\$329.16	\$324.21	\$324.21	\$320.89	\$320.89	\$319.25	\$319.25	\$315.88
19	\$279.71	\$279.71	\$250.67	\$250.67	\$339.26	\$339.26	\$334.15	\$334.15	\$330.73	\$330.73	\$329.04	\$329.04	\$325.57
20	\$288.33	\$288.33	\$258.40	\$258.40	\$349.71	\$349.71	\$344.45	\$344.45	\$340.93	\$340.93	\$339.18	\$339.18	\$335.60
21	\$297.25	\$297.25	\$266.39	\$266.39	\$360.53	\$360.53	\$355.10	\$355.10	\$351.47	\$351.47	\$349.67	\$349.67	\$345.98
22	\$297.25	\$297.25	\$266.39	\$266.39	\$360.53	\$360.53	\$355.10	\$355.10	\$351.47	\$351.47	\$349.67	\$349.67	\$345.98
23	\$297.25	\$297.25	\$266.39	\$266.39	\$360.53	\$360.53	\$355.10	\$355.10	\$351.47	\$351.47	\$349.67	\$349.67	\$345.98
24	\$297.25	\$297.25	\$266.39	\$266.39	\$360.53	\$360.53	\$355.10	\$355.10	\$351.47	\$351.47	\$349.67	\$349.67	\$345.98
25	\$298.44	\$298.44	\$267.46	\$267.46	\$361.97	\$361.97	\$356.52	\$356.52	\$352.88	\$352.88	\$351.07	\$351.07	\$347.36
26	\$304.38	\$304.38	\$272.78	\$272.78	\$369.18	\$369.18	\$363.62	\$363.62	\$359.91	\$359.91	\$358.06	\$358.06	\$354.28
27	\$311.52	\$311.52	\$279.18	\$279.18	\$377.84	\$377.84	\$372.14	\$372.14	\$368.34	\$368.34	\$366.45	\$366.45	\$362.59
28	\$323.11	\$323.11	\$289.57	\$289.57	\$391.90	\$391.90	\$385.99	\$385.99	\$382.05	\$382.05	\$380.09	\$380.09	\$376.08
29	\$332.62	\$332.62	\$298.09	\$298.09	\$403.43	\$403.43	\$397.36	\$397.36	\$393.29	\$393.29	\$391.28	\$391.28	\$387.15
30	\$337.38	\$337.38	\$302.35	\$302.35	\$409.20	\$409.20	\$403.04	\$403.04	\$398.92	\$398.92	\$396.88	\$396.88	\$392.69
31	\$344.51	\$344.51	\$308.75	\$308.75	\$417.85	\$417.85	\$411.56	\$411.56	\$407.35	\$407.35	\$405.27	\$405.27	\$400.99
32	\$351.65	\$351.65	\$315.14	\$315.14	\$426.51	\$426.51	\$420.08	\$420.08	\$415.79	\$415.79	\$413.66	\$413.66	\$409.29
33	\$356.11	\$356.11	\$319.14	\$319.14	\$431.91	\$431.91	\$425.41	\$425.41	\$421.06	\$421.06	\$418.90	\$418.90	\$414.48
34	\$360.86	\$360.86	\$323.40	\$323.40	\$437.68	\$437.68	\$431.09	\$431.09	\$426.68	\$426.68	\$424.50	\$424.50	\$420.02
35	\$363.24	\$363.24	\$325.53	\$325.53	\$440.57	\$440.57	\$433.93	\$433.93	\$429.50	\$429.50	\$427.30	\$427.30	\$422.79
36	\$365.62	\$365.62	\$327.66	\$327.66	\$443.45	\$443.45	\$436.77	\$436.77	\$432.31	\$432.31	\$430.09	\$430.09	\$425.56
37	\$368.00	\$368.00	\$329.79	\$329.79	\$446.34	\$446.34	\$439.61	\$439.61	\$435.12	\$435.12	\$432.89	\$432.89	\$428.32
38	\$370.37	\$370.37	\$331.92	\$331.92	\$449.22	\$449.22	\$442.45	\$442.45	\$437.93	\$437.93	\$435.69	\$435.69	\$431.09
39	\$375.13	\$375.13	\$336.18	\$336.18	\$454.99	\$454.99	\$448.14	\$448.14	\$443.56	\$443.56	\$441.28	\$441.28	\$436.63
40	\$379.89	\$379.89	\$340.45	\$340.45	\$460.76	\$460.76	\$453.82	\$453.82	\$449.18	\$449.18	\$446.88	\$446.88	\$442.16
41	\$387.02	\$387.02	\$346.84	\$346.84	\$469.41	\$469.41	\$462.34	\$462.34	\$457.61	\$457.61	\$455.27	\$455.27	\$450.47
42	\$393.86	\$393.86	\$352.97	\$352.97	\$477.70	\$477.70	\$470.51	\$470.51	\$465.70	\$465.70	\$463.31	\$463.31	\$458.42
43	\$403.37	\$403.37	\$361.49	\$361.49	\$489.24	\$489.24	\$481.87	\$481.87	\$476.94	\$476.94	\$474.50	\$474.50	\$469.49
44	\$415.26	\$415.26	\$372.15	\$372.15	\$503.66	\$503.66	\$496.07	\$496.07	\$491.00	\$491.00	\$488.49	\$488.49	\$483.33
45	\$429.23	\$429.23	\$384.67	\$384.67	\$520.61	\$520.61	\$512.76	\$512.76	\$507.52	\$507.52	\$504.92	\$504.92	\$499.60
46	\$445.88	\$445.88	\$399.59	\$399.59	\$540.80	\$540.80	\$532.65	\$532.65	\$527.21	\$527.21	\$524.51	\$524.51	\$518.97
47	\$464.60	\$464.60	\$416.37	\$416.37	\$563.51	\$563.51	\$555.02	\$555.02	\$549.35	\$549.35	\$546.53	\$546.53	\$540.77
48	\$486.00	\$486.00	\$435.55	\$435.55	\$589.47	\$589.47	\$580.59	\$580.59	\$574.65	\$574.65	\$571.71	\$571.71	\$565.68
49	\$507.11	\$507.11	\$454.46	\$454.46	\$615.06	\$615.06	\$605.80	\$605.80	\$599.61	\$599.61	\$596.54	\$596.54	\$590.24
50	\$530.89	\$530.89	\$475.77	\$475.77	\$643.91	\$643.91	\$634.21	\$634.21	\$627.73	\$627.73	\$624.51	\$624.51	\$617.92
51	\$554.37	\$554.37	\$496.82	\$496.82	\$672.39	\$672.39	\$662.26	\$662.26	\$655.49	\$655.49	\$652.13	\$652.13	\$645.25
52	\$580.23	\$580.23	\$519.99	\$519.99	\$703.75	\$703.75	\$693.16	\$693.16	\$686.07	\$686.07	\$682.56	\$682.56	\$675.35
53	\$606.39	\$606.39	\$543.44	\$543.44	\$735.48	\$735.48	\$724.40	\$724.40	\$717.00	\$717.00	\$713.33	\$713.33	\$705.80
54	\$634.63	\$634.63	\$568.74	\$568.74	\$769.73	\$769.73	\$758.14	\$758.14	\$750.39	\$750.39	\$746.55	\$746.55	\$738.67
55	\$662.87	\$662.87	\$594.05	\$594.05	\$803.98	\$803.98	\$791.87	\$791.87	\$783.78	\$783.78	\$779.76	\$779.76	\$771.54
56	\$693.48	\$693.48	\$621.49	\$621.49	\$841.12	\$841.12	\$828.45	\$828.45	\$819.98	\$819.98	\$815.78	\$815.78	\$807.17
57	\$724.40	\$724.40	\$649.19	\$649.19	\$878.61	\$878.61	\$865.38	\$865.38	\$856.53	\$856.53	\$852.15	\$852.15	\$843.15
58	\$757.39	\$757.39	\$678.76	\$678.76	\$918.63	\$918.63	\$904.79	\$904.79	\$895.55	\$895.55	\$890.96	\$890.96	\$881.56
59	\$773.74	\$773.74	\$693.41	\$693.41	\$938.46	\$938.46	\$924.33	\$924.33	\$914.88	\$914.88	\$910.19	\$910.19	\$900.59
60	\$806.74	\$806.74	\$722.98	\$722.98	\$978.48	\$978.48	\$963.74	\$963.74	\$953.89	\$953.89	\$949.00	\$949.00	\$938.99
61	\$835.27	\$835.27	\$748.56	\$748.56	\$1,013.09	\$1,013.09	\$997.83	\$997.83	\$987.63	\$987.63	\$982.57	\$982.57	\$972.20
62	\$854.00	\$854.00	\$765.34	\$765.34	\$1,035.80	\$1,035.80	\$1,020.20	\$1,020.20	\$1,009.77	\$1,009.77	\$1,004.60	\$1,004.60	\$994.00
63	\$877.48	\$877.48	\$786.38	\$786.38	\$1,064.28	\$1,064.28	\$1,048.26	\$1,048.26	\$1,037.54	\$1,037.54	\$1,032.23	\$1,032.23	\$1,021.33
64+	\$891.75	\$891.75	\$799.17	\$799.17	\$1,081.59	\$1,081.59	\$1,065.30	\$1,065.30	\$1,054.41	\$1,054.41	\$1,049.01	\$1,049.01	\$1,037.94

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)=>	1110005		33709PA1110006		33709PA0440016		33709PA0440016		33709PA0440017	
Plan Marketing Name =>	Premier Balance EPO \$1100 a Community Blue Plan		Premier Balance EPO \$2500 a Community Blue Plan		Premier Balance PPO \$250 IP a Community Blue Plan		Premier Balance PPO \$250 IP a Community Blue Plan		Premier Balance PPO \$750 IP a Community Blue Plan	
Form # =>	PPO-SM/WG-4		CONB/EPO-SM/WG-4		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,2,5		Area 6		Area 1,2,5	
Network =>	J		J		B		B		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$100		\$2,500		\$250		\$250		\$750	
Coinsurance =>	0%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$40		\$40		\$35	
OOP Maximum =>	\$150		\$8,150		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$264.67	\$247.59	\$247.59	\$298.05	\$298.05	\$319.56	\$319.56	\$293.04	\$293.04	\$293.04
15	\$288.20	\$269.60	\$269.60	\$324.55	\$324.55	\$347.97	\$347.97	\$319.09	\$319.09	\$319.09
16	\$297.20	\$278.02	\$278.02	\$334.67	\$334.67	\$358.83	\$358.83	\$329.05	\$329.05	\$329.05
17	\$306.19	\$286.43	\$286.43	\$344.80	\$344.80	\$369.69	\$369.69	\$339.01	\$339.01	\$339.01
18	\$315.88	\$295.49	\$295.49	\$355.71	\$355.71	\$381.39	\$381.39	\$349.73	\$349.73	\$349.73
19	\$325.57	\$304.55	\$304.55	\$366.62	\$366.62	\$393.08	\$393.08	\$360.46	\$360.46	\$360.46
20	\$335.60	\$313.94	\$313.94	\$377.92	\$377.92	\$405.20	\$405.20	\$371.57	\$371.57	\$371.57
21	\$345.98	\$323.65	\$323.65	\$389.61	\$389.61	\$417.73	\$417.73	\$383.06	\$383.06	\$383.06
22	\$345.98	\$323.65	\$323.65	\$389.61	\$389.61	\$417.73	\$417.73	\$383.06	\$383.06	\$383.06
23	\$345.98	\$323.65	\$323.65	\$389.61	\$389.61	\$417.73	\$417.73	\$383.06	\$383.06	\$383.06
24	\$345.98	\$323.65	\$323.65	\$389.61	\$389.61	\$417.73	\$417.73	\$383.06	\$383.06	\$383.06
25	\$347.36	\$324.94	\$324.94	\$391.17	\$391.17	\$419.40	\$419.40	\$384.59	\$384.59	\$384.59
26	\$354.28	\$331.42	\$331.42	\$398.96	\$398.96	\$427.76	\$427.76	\$392.25	\$392.25	\$392.25
27	\$362.59	\$339.19	\$339.19	\$408.31	\$408.31	\$437.78	\$437.78	\$401.45	\$401.45	\$401.45
28	\$376.08	\$351.81	\$351.81	\$423.51	\$423.51	\$454.07	\$454.07	\$416.39	\$416.39	\$416.39
29	\$387.15	\$362.16	\$362.16	\$435.97	\$435.97	\$467.44	\$467.44	\$428.64	\$428.64	\$428.64
30	\$392.69	\$367.34	\$367.34	\$442.21	\$442.21	\$474.12	\$474.12	\$434.77	\$434.77	\$434.77
31	\$400.99	\$375.11	\$375.11	\$451.56	\$451.56	\$484.15	\$484.15	\$443.97	\$443.97	\$443.97
32	\$409.29	\$382.88	\$382.88	\$460.91	\$460.91	\$494.17	\$494.17	\$453.16	\$453.16	\$453.16
33	\$414.48	\$387.73	\$387.73	\$466.75	\$466.75	\$500.44	\$500.44	\$458.91	\$458.91	\$458.91
34	\$420.02	\$392.91	\$392.91	\$472.99	\$472.99	\$507.12	\$507.12	\$465.03	\$465.03	\$465.03
35	\$422.79	\$395.50	\$395.50	\$476.10	\$476.10	\$510.47	\$510.47	\$468.10	\$468.10	\$468.10
36	\$425.56	\$398.09	\$398.09	\$479.22	\$479.22	\$513.81	\$513.81	\$471.16	\$471.16	\$471.16
37	\$428.32	\$400.68	\$400.68	\$482.34	\$482.34	\$517.15	\$517.15	\$474.23	\$474.23	\$474.23
38	\$431.09	\$403.27	\$403.27	\$485.45	\$485.45	\$520.49	\$520.49	\$477.29	\$477.29	\$477.29
39	\$436.63	\$408.45	\$408.45	\$491.69	\$491.69	\$527.18	\$527.18	\$483.42	\$483.42	\$483.42
40	\$442.16	\$413.62	\$413.62	\$497.92	\$497.92	\$533.86	\$533.86	\$489.55	\$489.55	\$489.55
41	\$450.47	\$421.39	\$421.39	\$507.27	\$507.27	\$543.88	\$543.88	\$498.74	\$498.74	\$498.74
42	\$458.42	\$428.84	\$428.84	\$516.23	\$516.23	\$553.49	\$553.49	\$507.55	\$507.55	\$507.55
43	\$469.49	\$439.19	\$439.19	\$528.70	\$528.70	\$566.86	\$566.86	\$519.81	\$519.81	\$519.81
44	\$483.33	\$452.14	\$452.14	\$544.29	\$544.29	\$583.57	\$583.57	\$535.13	\$535.13	\$535.13
45	\$499.60	\$467.35	\$467.35	\$562.60	\$562.60	\$603.20	\$603.20	\$553.14	\$553.14	\$553.14
46	\$518.97	\$485.48	\$485.48	\$584.42	\$584.42	\$626.60	\$626.60	\$574.59	\$574.59	\$574.59
47	\$540.77	\$505.86	\$505.86	\$608.96	\$608.96	\$652.91	\$652.91	\$598.72	\$598.72	\$598.72
48	\$565.68	\$529.17	\$529.17	\$637.01	\$637.01	\$682.99	\$682.99	\$626.30	\$626.30	\$626.30
49	\$590.24	\$552.15	\$552.15	\$664.67	\$664.67	\$712.65	\$712.65	\$653.50	\$653.50	\$653.50
50	\$617.92	\$578.04	\$578.04	\$695.84	\$695.84	\$746.07	\$746.07	\$684.15	\$684.15	\$684.15
51	\$645.25	\$603.61	\$603.61	\$726.62	\$726.62	\$779.07	\$779.07	\$714.41	\$714.41	\$714.41
52	\$675.35	\$631.76	\$631.76	\$760.52	\$760.52	\$815.41	\$815.41	\$747.73	\$747.73	\$747.73
53	\$705.80	\$660.25	\$660.25	\$794.80	\$794.80	\$852.17	\$852.17	\$781.44	\$781.44	\$781.44
54	\$738.67	\$690.99	\$690.99	\$831.82	\$831.82	\$891.85	\$891.85	\$817.83	\$817.83	\$817.83
55	\$771.54	\$721.74	\$721.74	\$868.83	\$868.83	\$931.54	\$931.54	\$854.22	\$854.22	\$854.22
56	\$807.17	\$755.08	\$755.08	\$908.96	\$908.96	\$974.56	\$974.56	\$893.68	\$893.68	\$893.68
57	\$843.15	\$788.74	\$788.74	\$949.48	\$949.48	\$1,018.01	\$1,018.01	\$933.52	\$933.52	\$933.52
58	\$881.56	\$824.66	\$824.66	\$992.73	\$992.73	\$1,064.38	\$1,064.38	\$976.04	\$976.04	\$976.04
59	\$900.59	\$842.46	\$842.46	\$1,014.15	\$1,014.15	\$1,087.35	\$1,087.35	\$997.11	\$997.11	\$997.11
60	\$938.99	\$878.39	\$878.39	\$1,057.40	\$1,057.40	\$1,133.72	\$1,133.72	\$1,039.62	\$1,039.62	\$1,039.62
61	\$972.20	\$909.46	\$909.46	\$1,094.80	\$1,094.80	\$1,173.82	\$1,173.82	\$1,076.40	\$1,076.40	\$1,076.40
62	\$994.00	\$929.85	\$929.85	\$1,119.35	\$1,119.35	\$1,200.14	\$1,200.14	\$1,100.53	\$1,100.53	\$1,100.53
63	\$1,021.33	\$955.41	\$955.41	\$1,150.13	\$1,150.13	\$1,233.14	\$1,233.14	\$1,130.79	\$1,130.79	\$1,130.79
64+	\$1,037.94	\$970.95	\$970.95	\$1,168.83	\$1,168.83	\$1,253.19	\$1,253.19	\$1,149.18	\$1,149.18	\$1,149.18

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A
HIOS Plan ID (Off Exchange)=>	33709PA0440017		33709PA0440018		33709PA0440018		33709PA0570017		33709PA0570018		33709PA0570019		33709PA
Plan Marketing Name =>	Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan		Balance PPO \$600 a Community Blue Plan		Balance PPO \$2600 a Community Blue Plan		Balance PPO \$5000 1x a Community Blue Plan		Conemaugh Re PPO
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM
Rating Area =>	Area 6		Area 1,2,5		Area 6		Area 1,4		Area 1,4		Area 1,4		Area
Network =>	B		B		B		A		A		A		A
Metal =>	Gold		Gold		Gold		Silver		Silver		Silver		Gold
Deductible =>	\$750		\$1,500		\$1,500		\$600		\$2,600		\$5,000		\$500/yr
Coinsurance =>	100%		100%		100%		50%		70%		70%		100%
Copays =>	\$35		\$45		\$45		\$65		\$40		\$35		\$25/yr
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$8,150		\$8,150		\$8,150		\$7,900/yr
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$314.19	\$314.19	\$277.87	\$277.87	\$297.93	\$297.93	\$230.44	\$230.44	\$224.64	\$224.64	\$218.47	\$218.47	\$285.01
15	\$342.11	\$342.11	\$302.57	\$302.57	\$324.41	\$324.41	\$250.92	\$250.92	\$244.61	\$244.61	\$237.89	\$237.89	\$310.34
16	\$352.79	\$352.79	\$312.01	\$312.01	\$334.54	\$334.54	\$258.76	\$258.76	\$252.25	\$252.25	\$245.31	\$245.31	\$320.03
17	\$363.47	\$363.47	\$321.46	\$321.46	\$344.66	\$344.66	\$266.59	\$266.59	\$259.88	\$259.88	\$252.74	\$252.74	\$329.72
18	\$374.97	\$374.97	\$331.63	\$331.63	\$355.57	\$355.57	\$275.02	\$275.02	\$268.10	\$268.10	\$260.73	\$260.73	\$340.15
19	\$386.47	\$386.47	\$341.80	\$341.80	\$366.47	\$366.47	\$283.46	\$283.46	\$276.32	\$276.32	\$268.73	\$268.73	\$350.58
20	\$398.38	\$398.38	\$352.33	\$352.33	\$377.77	\$377.77	\$292.19	\$292.19	\$284.84	\$284.84	\$277.01	\$277.01	\$361.38
21	\$410.70	\$410.70	\$363.23	\$363.23	\$389.45	\$389.45	\$301.23	\$301.23	\$293.65	\$293.65	\$285.58	\$285.58	\$372.56
22	\$410.70	\$410.70	\$363.23	\$363.23	\$389.45	\$389.45	\$301.23	\$301.23	\$293.65	\$293.65	\$285.58	\$285.58	\$372.56
23	\$410.70	\$410.70	\$363.23	\$363.23	\$389.45	\$389.45	\$301.23	\$301.23	\$293.65	\$293.65	\$285.58	\$285.58	\$372.56
24	\$410.70	\$410.70	\$363.23	\$363.23	\$389.45	\$389.45	\$301.23	\$301.23	\$293.65	\$293.65	\$285.58	\$285.58	\$372.56
25	\$412.34	\$412.34	\$364.68	\$364.68	\$391.01	\$391.01	\$302.43	\$302.43	\$294.82	\$294.82	\$286.72	\$286.72	\$374.05
26	\$420.56	\$420.56	\$371.95	\$371.95	\$398.80	\$398.80	\$308.46	\$308.46	\$300.70	\$300.70	\$292.43	\$292.43	\$381.50
27	\$430.41	\$430.41	\$380.67	\$380.67	\$408.14	\$408.14	\$315.69	\$315.69	\$307.75	\$307.75	\$299.29	\$299.29	\$390.44
28	\$446.43	\$446.43	\$394.83	\$394.83	\$423.33	\$423.33	\$327.44	\$327.44	\$319.20	\$319.20	\$310.43	\$310.43	\$404.97
29	\$459.57	\$459.57	\$406.45	\$406.45	\$435.79	\$435.79	\$337.08	\$337.08	\$328.59	\$328.59	\$319.56	\$319.56	\$416.89
30	\$466.14	\$466.14	\$412.27	\$412.27	\$442.03	\$442.03	\$341.90	\$341.90	\$333.29	\$333.29	\$324.13	\$324.13	\$422.86
31	\$476.00	\$476.00	\$420.98	\$420.98	\$451.37	\$451.37	\$349.13	\$349.13	\$340.34	\$340.34	\$330.99	\$330.99	\$431.80
32	\$485.86	\$485.86	\$429.70	\$429.70	\$460.72	\$460.72	\$356.36	\$356.36	\$347.39	\$347.39	\$337.84	\$337.84	\$440.74
33	\$492.02	\$492.02	\$435.15	\$435.15	\$466.56	\$466.56	\$360.87	\$360.87	\$351.79	\$351.79	\$342.12	\$342.12	\$446.33
34	\$498.59	\$498.59	\$440.96	\$440.96	\$472.79	\$472.79	\$365.69	\$365.69	\$356.49	\$356.49	\$346.69	\$346.69	\$452.29
35	\$501.88	\$501.88	\$443.87	\$443.87	\$475.91	\$475.91	\$368.10	\$368.10	\$358.84	\$358.84	\$348.98	\$348.98	\$455.27
36	\$505.16	\$505.16	\$446.77	\$446.77	\$479.02	\$479.02	\$370.51	\$370.51	\$361.19	\$361.19	\$351.26	\$351.26	\$458.25
37	\$508.45	\$508.45	\$449.68	\$449.68	\$482.14	\$482.14	\$372.92	\$372.92	\$363.54	\$363.54	\$353.55	\$353.55	\$461.23
38	\$511.73	\$511.73	\$452.58	\$452.58	\$485.25	\$485.25	\$375.33	\$375.33	\$365.89	\$365.89	\$355.83	\$355.83	\$464.21
39	\$518.30	\$518.30	\$458.40	\$458.40	\$491.49	\$491.49	\$380.15	\$380.15	\$370.59	\$370.59	\$360.40	\$360.40	\$470.17
40	\$524.87	\$524.87	\$464.21	\$464.21	\$497.72	\$497.72	\$384.97	\$384.97	\$375.28	\$375.28	\$364.97	\$364.97	\$476.13
41	\$534.73	\$534.73	\$472.93	\$472.93	\$507.06	\$507.06	\$392.20	\$392.20	\$382.33	\$382.33	\$371.83	\$371.83	\$485.07
42	\$544.18	\$544.18	\$481.28	\$481.28	\$516.02	\$516.02	\$399.13	\$399.13	\$389.09	\$389.09	\$378.39	\$378.39	\$493.64
43	\$557.32	\$557.32	\$492.90	\$492.90	\$528.48	\$528.48	\$408.77	\$408.77	\$398.48	\$398.48	\$387.53	\$387.53	\$505.56
44	\$573.75	\$573.75	\$507.43	\$507.43	\$544.06	\$544.06	\$420.82	\$420.82	\$410.23	\$410.23	\$398.96	\$398.96	\$520.47
45	\$593.05	\$593.05	\$524.50	\$524.50	\$562.37	\$562.37	\$434.98	\$434.98	\$424.03	\$424.03	\$412.38	\$412.38	\$537.98
46	\$616.05	\$616.05	\$544.85	\$544.85	\$584.18	\$584.18	\$451.85	\$451.85	\$440.48	\$440.48	\$428.37	\$428.37	\$558.84
47	\$641.92	\$641.92	\$567.73	\$567.73	\$608.71	\$608.71	\$470.82	\$470.82	\$458.97	\$458.97	\$446.36	\$446.36	\$582.31
48	\$671.49	\$671.49	\$593.88	\$593.88	\$636.75	\$636.75	\$492.51	\$492.51	\$480.12	\$480.12	\$466.92	\$466.92	\$609.14
49	\$700.65	\$700.65	\$619.67	\$619.67	\$664.40	\$664.40	\$513.90	\$513.90	\$500.97	\$500.97	\$487.20	\$487.20	\$635.59
50	\$733.51	\$733.51	\$648.73	\$648.73	\$695.56	\$695.56	\$538.00	\$538.00	\$524.46	\$524.46	\$510.05	\$510.05	\$665.39
51	\$765.96	\$765.96	\$677.42	\$677.42	\$726.32	\$726.32	\$561.79	\$561.79	\$547.66	\$547.66	\$532.61	\$532.61	\$694.82
52	\$801.69	\$801.69	\$709.02	\$709.02	\$760.21	\$760.21	\$588.00	\$588.00	\$573.20	\$573.20	\$557.45	\$557.45	\$727.24
53	\$837.83	\$837.83	\$740.99	\$740.99	\$794.48	\$794.48	\$614.51	\$614.51	\$599.05	\$599.05	\$582.58	\$582.58	\$760.02
54	\$876.84	\$876.84	\$775.50	\$775.50	\$831.48	\$831.48	\$643.13	\$643.13	\$626.94	\$626.94	\$609.71	\$609.71	\$795.42
55	\$915.86	\$915.86	\$810.00	\$810.00	\$868.47	\$868.47	\$671.74	\$671.74	\$654.84	\$654.84	\$636.84	\$636.84	\$830.81
56	\$958.16	\$958.16	\$847.42	\$847.42	\$908.59	\$908.59	\$702.77	\$702.77	\$685.09	\$685.09	\$666.26	\$666.26	\$869.18
57	\$1,000.88	\$1,000.88	\$885.19	\$885.19	\$949.09	\$949.09	\$734.10	\$734.10	\$715.63	\$715.63	\$695.96	\$695.96	\$907.93
58	\$1,046.46	\$1,046.46	\$925.51	\$925.51	\$992.32	\$992.32	\$767.53	\$767.53	\$748.22	\$748.22	\$727.66	\$727.66	\$949.28
59	\$1,069.05	\$1,069.05	\$945.49	\$945.49	\$1,013.74	\$1,013.74	\$784.10	\$784.10	\$764.37	\$764.37	\$743.36	\$743.36	\$969.77
60	\$1,114.64	\$1,114.64	\$985.81	\$985.81	\$1,056.97	\$1,056.97	\$817.54	\$817.54	\$796.97	\$796.97	\$775.06	\$775.06	\$1,011.13
61	\$1,154.07	\$1,154.07	\$1,020.68	\$1,020.68	\$1,094.35	\$1,094.35	\$846.46	\$846.46	\$825.16	\$825.16	\$802.48	\$802.48	\$1,046.89
62	\$1,179.94	\$1,179.94	\$1,043.56	\$1,043.56	\$1,118.89	\$1,118.89	\$865.43	\$865.43	\$843.66	\$843.66	\$820.47	\$820.47	\$1,070.36
63	\$1,212.39	\$1,212.39	\$1,072.25	\$1,072.25	\$1,149.66	\$1,149.66	\$889.23	\$889.23	\$866.85	\$866.85	\$843.03	\$843.03	\$1,099.80
64+	\$1,232.10	\$1,232.10	\$1,089.69	\$1,089.69	\$1,168.35	\$1,168.35	\$903.69	\$903.69	\$880.95	\$880.95	\$856.74	\$856.74	\$1,117.68

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	1030001	33709PA1100001		33709PA0920001		33709PA0920001	
Plan Marketing Name =>	egion Flex Blue \$500	Conemaugh Region Flex Blue PPO \$2800Q		Health Savings Flex PPO Embedded \$6000 a Community Blue Plan		Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	
Form # =>	1/WG-7	HDHP-SM/WG-7		HDHP-SM/EMB/CG		HDHP-SM/EMB/CG	
Rating Area =>	a 5	Area 5		Area 6,7		Area 9	
Network =>	/	Y		F		F	
Metal =>	ld	Silver		Bronze		Bronze	
Deductible =>	\$1,500	\$2,800/\$2,800		\$6,000/\$6,000		\$6,000/\$6,000	
Coinsurance =>	/70%	100%/70%		60%/50%		60%/50%	
Copays =>	\$65	100%/\$30		60%/50%		60%/50%	
OOP Maximum =>	\$7,900	\$6,750/\$6,750		\$6,750/\$6,750		\$6,750/\$6,750	
Pediatric Dental (Yes/No) =>	as	Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$285.01	\$240.95	\$240.95	\$239.12	\$239.12	\$234.53	\$234.53
15	\$310.34	\$262.37	\$262.37	\$260.38	\$260.38	\$255.37	\$255.37
16	\$320.03	\$270.56	\$270.56	\$268.51	\$268.51	\$263.34	\$263.34
17	\$329.72	\$278.75	\$278.75	\$276.63	\$276.63	\$271.31	\$271.31
18	\$340.15	\$287.57	\$287.57	\$285.39	\$285.39	\$279.90	\$279.90
19	\$350.58	\$296.39	\$296.39	\$294.14	\$294.14	\$288.48	\$288.48
20	\$361.38	\$305.52	\$305.52	\$303.20	\$303.20	\$297.37	\$297.37
21	\$372.56	\$314.97	\$314.97	\$312.58	\$312.58	\$306.57	\$306.57
22	\$372.56	\$314.97	\$314.97	\$312.58	\$312.58	\$306.57	\$306.57
23	\$372.56	\$314.97	\$314.97	\$312.58	\$312.58	\$306.57	\$306.57
24	\$372.56	\$314.97	\$314.97	\$312.58	\$312.58	\$306.57	\$306.57
25	\$374.05	\$316.23	\$316.23	\$313.83	\$313.83	\$307.80	\$307.80
26	\$381.50	\$322.53	\$322.53	\$320.08	\$320.08	\$313.93	\$313.93
27	\$390.44	\$330.09	\$330.09	\$327.58	\$327.58	\$321.29	\$321.29
28	\$404.97	\$342.37	\$342.37	\$339.77	\$339.77	\$333.24	\$333.24
29	\$416.89	\$352.45	\$352.45	\$349.78	\$349.78	\$343.05	\$343.05
30	\$422.86	\$357.49	\$357.49	\$354.78	\$354.78	\$347.96	\$347.96
31	\$431.80	\$365.05	\$365.05	\$362.28	\$362.28	\$355.31	\$355.31
32	\$440.74	\$372.61	\$372.61	\$369.78	\$369.78	\$362.67	\$362.67
33	\$446.33	\$377.33	\$377.33	\$374.47	\$374.47	\$367.27	\$367.27
34	\$452.29	\$382.37	\$382.37	\$379.47	\$379.47	\$372.18	\$372.18
35	\$455.27	\$384.89	\$384.89	\$381.97	\$381.97	\$374.63	\$374.63
36	\$458.25	\$387.41	\$387.41	\$384.47	\$384.47	\$377.08	\$377.08
37	\$461.23	\$389.93	\$389.93	\$386.97	\$386.97	\$379.53	\$379.53
38	\$464.21	\$392.45	\$392.45	\$389.47	\$389.47	\$381.99	\$381.99
39	\$470.17	\$397.49	\$397.49	\$394.48	\$394.48	\$386.89	\$386.89
40	\$476.13	\$402.53	\$402.53	\$399.48	\$399.48	\$391.80	\$391.80
41	\$485.07	\$410.09	\$410.09	\$406.98	\$406.98	\$399.15	\$399.15
42	\$493.64	\$417.34	\$417.34	\$414.17	\$414.17	\$406.21	\$406.21
43	\$505.56	\$427.41	\$427.41	\$424.17	\$424.17	\$416.02	\$416.02
44	\$520.47	\$440.01	\$440.01	\$436.67	\$436.67	\$428.28	\$428.28
45	\$537.98	\$454.82	\$454.82	\$451.37	\$451.37	\$442.69	\$442.69
46	\$558.84	\$472.46	\$472.46	\$468.87	\$468.87	\$459.86	\$459.86
47	\$582.31	\$492.30	\$492.30	\$488.56	\$488.56	\$479.17	\$479.17
48	\$609.14	\$514.98	\$514.98	\$511.07	\$511.07	\$501.24	\$501.24
49	\$635.59	\$537.34	\$537.34	\$533.26	\$533.26	\$523.01	\$523.01
50	\$665.39	\$562.54	\$562.54	\$558.27	\$558.27	\$547.53	\$547.53
51	\$694.82	\$587.42	\$587.42	\$582.96	\$582.96	\$571.75	\$571.75
52	\$727.24	\$614.82	\$614.82	\$610.16	\$610.16	\$598.42	\$598.42
53	\$760.02	\$642.54	\$642.54	\$637.66	\$637.66	\$625.40	\$625.40
54	\$795.42	\$672.46	\$672.46	\$667.36	\$667.36	\$654.53	\$654.53
55	\$830.81	\$702.38	\$702.38	\$697.05	\$697.05	\$683.65	\$683.65
56	\$869.18	\$734.83	\$734.83	\$729.25	\$729.25	\$715.23	\$715.23
57	\$907.93	\$767.58	\$767.58	\$761.76	\$761.76	\$747.11	\$747.11
58	\$949.28	\$802.54	\$802.54	\$796.45	\$796.45	\$781.14	\$781.14
59	\$969.77	\$819.87	\$819.87	\$813.65	\$813.65	\$798.00	\$798.00
60	\$1,011.13	\$854.83	\$854.83	\$848.34	\$848.34	\$832.03	\$832.03
61	\$1,046.89	\$885.07	\$885.07	\$878.35	\$878.35	\$861.46	\$861.46
62	\$1,070.36	\$904.91	\$904.91	\$898.04	\$898.04	\$880.78	\$880.78
63	\$1,099.80	\$929.79	\$929.79	\$922.74	\$922.74	\$904.99	\$904.99
64+	\$1,117.68	\$944.91	\$944.91	\$937.74	\$937.74	\$919.71	\$919.71

Company Name: Highmark, Inc.
 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)=>	33709PA0560032		33709PA0560033		33709PA0560043		33709PA0560034		33709PA0560035	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum a Community Blue Plan		Premier Balance PPO \$250 Platinum a Community Blue Plan		Premier Balance PPO \$0 Gold a Community Blue Plan		Premier Balance PPO \$250 Gold a Community Blue Plan		Premier Balance PPO \$500 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$250		\$0		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$30		\$30		\$25	
OOP Maximum =>	\$4,000		\$4,000		\$7,900		\$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	\$340.75	\$340.75	\$333.46	\$333.46	\$292.57	\$292.57	\$291.40	\$291.40	\$288.22	\$288.22
15	\$371.04	\$371.04	\$363.10	\$363.10	\$318.57	\$318.57	\$317.30	\$317.30	\$313.84	\$313.84
16	\$382.62	\$382.62	\$374.43	\$374.43	\$328.52	\$328.52	\$327.20	\$327.20	\$323.64	\$323.64
17	\$394.21	\$394.21	\$385.76	\$385.76	\$338.46	\$338.46	\$337.11	\$337.11	\$333.43	\$333.43
18	\$406.68	\$406.68	\$397.97	\$397.97	\$349.17	\$349.17	\$347.77	\$347.77	\$343.98	\$343.98
19	\$419.15	\$419.15	\$410.17	\$410.17	\$359.88	\$359.88	\$358.44	\$358.44	\$354.53	\$354.53
20	\$432.07	\$432.07	\$422.81	\$422.81	\$370.97	\$370.97	\$369.48	\$369.48	\$365.46	\$365.46
21	\$445.43	\$445.43	\$435.89	\$435.89	\$382.44	\$382.44	\$380.91	\$380.91	\$376.76	\$376.76
22	\$445.43	\$445.43	\$435.89	\$435.89	\$382.44	\$382.44	\$380.91	\$380.91	\$376.76	\$376.76
23	\$445.43	\$445.43	\$435.89	\$435.89	\$382.44	\$382.44	\$380.91	\$380.91	\$376.76	\$376.76
24	\$445.43	\$445.43	\$435.89	\$435.89	\$382.44	\$382.44	\$380.91	\$380.91	\$376.76	\$376.76
25	\$447.21	\$447.21	\$437.63	\$437.63	\$383.97	\$383.97	\$382.43	\$382.43	\$378.27	\$378.27
26	\$456.12	\$456.12	\$446.35	\$446.35	\$391.62	\$391.62	\$390.05	\$390.05	\$385.80	\$385.80
27	\$466.81	\$466.81	\$456.81	\$456.81	\$400.80	\$400.80	\$399.19	\$399.19	\$394.84	\$394.84
28	\$484.18	\$484.18	\$473.81	\$473.81	\$415.71	\$415.71	\$414.05	\$414.05	\$409.54	\$409.54
29	\$498.44	\$498.44	\$487.76	\$487.76	\$427.95	\$427.95	\$426.24	\$426.24	\$421.59	\$421.59
30	\$505.56	\$505.56	\$494.74	\$494.74	\$434.07	\$434.07	\$432.33	\$432.33	\$427.62	\$427.62
31	\$516.25	\$516.25	\$505.20	\$505.20	\$443.25	\$443.25	\$441.47	\$441.47	\$436.66	\$436.66
32	\$526.94	\$526.94	\$515.66	\$515.66	\$452.43	\$452.43	\$450.62	\$450.62	\$445.71	\$445.71
33	\$533.63	\$533.63	\$522.20	\$522.20	\$458.16	\$458.16	\$456.33	\$456.33	\$451.36	\$451.36
34	\$540.75	\$540.75	\$529.17	\$529.17	\$464.28	\$464.28	\$462.42	\$462.42	\$457.39	\$457.39
35	\$544.32	\$544.32	\$532.66	\$532.66	\$467.34	\$467.34	\$465.47	\$465.47	\$460.40	\$460.40
36	\$547.88	\$547.88	\$536.14	\$536.14	\$470.40	\$470.40	\$468.52	\$468.52	\$463.41	\$463.41
37	\$551.44	\$551.44	\$539.63	\$539.63	\$473.46	\$473.46	\$471.57	\$471.57	\$466.43	\$466.43
38	\$555.01	\$555.01	\$543.12	\$543.12	\$476.52	\$476.52	\$474.61	\$474.61	\$469.44	\$469.44
39	\$562.13	\$562.13	\$550.09	\$550.09	\$482.64	\$482.64	\$480.71	\$480.71	\$475.47	\$475.47
40	\$569.26	\$569.26	\$557.07	\$557.07	\$488.76	\$488.76	\$486.80	\$486.80	\$481.50	\$481.50
41	\$579.95	\$579.95	\$567.53	\$567.53	\$497.94	\$497.94	\$495.94	\$495.94	\$490.54	\$490.54
42	\$590.19	\$590.19	\$577.55	\$577.55	\$506.73	\$506.73	\$504.71	\$504.71	\$499.21	\$499.21
43	\$604.45	\$604.45	\$591.50	\$591.50	\$518.97	\$518.97	\$516.89	\$516.89	\$511.26	\$511.26
44	\$622.27	\$622.27	\$608.94	\$608.94	\$534.27	\$534.27	\$532.13	\$532.13	\$526.33	\$526.33
45	\$643.20	\$643.20	\$629.43	\$629.43	\$552.24	\$552.24	\$550.03	\$550.03	\$544.04	\$544.04
46	\$668.15	\$668.15	\$653.84	\$653.84	\$573.66	\$573.66	\$571.37	\$571.37	\$565.14	\$565.14
47	\$696.21	\$696.21	\$681.30	\$681.30	\$597.75	\$597.75	\$595.36	\$595.36	\$588.88	\$588.88
48	\$728.28	\$728.28	\$712.68	\$712.68	\$625.29	\$625.29	\$622.79	\$622.79	\$616.00	\$616.00
49	\$759.90	\$759.90	\$743.63	\$743.63	\$652.44	\$652.44	\$649.83	\$649.83	\$642.75	\$642.75
50	\$795.54	\$795.54	\$778.50	\$778.50	\$683.04	\$683.04	\$680.31	\$680.31	\$672.89	\$672.89
51	\$830.73	\$830.73	\$812.93	\$812.93	\$713.25	\$713.25	\$710.40	\$710.40	\$702.66	\$702.66
52	\$869.48	\$869.48	\$850.86	\$850.86	\$746.52	\$746.52	\$743.54	\$743.54	\$735.44	\$735.44
53	\$908.68	\$908.68	\$889.22	\$889.22	\$780.18	\$780.18	\$777.06	\$777.06	\$768.59	\$768.59
54	\$950.99	\$950.99	\$930.63	\$930.63	\$816.51	\$816.51	\$813.24	\$813.24	\$804.38	\$804.38
55	\$993.31	\$993.31	\$972.03	\$972.03	\$852.84	\$852.84	\$849.43	\$849.43	\$840.17	\$840.17
56	\$1,039.19	\$1,039.19	\$1,016.93	\$1,016.93	\$892.23	\$892.23	\$888.66	\$888.66	\$878.98	\$878.98
57	\$1,085.51	\$1,085.51	\$1,062.26	\$1,062.26	\$932.01	\$932.01	\$928.28	\$928.28	\$918.16	\$918.16
58	\$1,134.96	\$1,134.96	\$1,110.65	\$1,110.65	\$974.46	\$974.46	\$970.56	\$970.56	\$959.98	\$959.98
59	\$1,159.45	\$1,159.45	\$1,134.62	\$1,134.62	\$995.49	\$995.49	\$991.51	\$991.51	\$980.71	\$980.71
60	\$1,208.90	\$1,208.90	\$1,183.01	\$1,183.01	\$1,037.94	\$1,037.94	\$1,033.79	\$1,033.79	\$1,022.53	\$1,022.53
61	\$1,251.66	\$1,251.66	\$1,224.85	\$1,224.85	\$1,074.66	\$1,074.66	\$1,070.36	\$1,070.36	\$1,058.70	\$1,058.70
62	\$1,279.72	\$1,279.72	\$1,252.31	\$1,252.31	\$1,098.75	\$1,098.75	\$1,094.35	\$1,094.35	\$1,082.43	\$1,082.43
63	\$1,314.91	\$1,314.91	\$1,286.75	\$1,286.75	\$1,128.96	\$1,128.96	\$1,124.45	\$1,124.45	\$1,112.20	\$1,112.20
64+	\$1,336.29	\$1,336.29	\$1,307.67	\$1,307.67	\$1,147.32	\$1,147.32	\$1,142.73	\$1,142.73	\$1,130.28	\$1,130.28

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)=>	33709PA0560036		33709PA0560037		33709PA0560038		33709PA0560040		33709PA0560041	
Plan Marketing Name =>	Premier Balance PPO \$750 a Community Blue Plan		Premier Balance PPO \$1000 a Community Blue Plan		Premier Balance PPO \$1250 a Community Blue Plan		Premier Balance PPO \$1500 a Community Blue Plan		Premier Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$1,000		\$1,250		\$1,500		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$25		\$25		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$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	\$286.94	\$286.94	\$283.34	\$283.34	\$281.05	\$281.05	\$278.02	\$278.02	\$272.98	\$272.98
15	\$312.45	\$312.45	\$308.53	\$308.53	\$306.03	\$306.03	\$302.73	\$302.73	\$297.25	\$297.25
16	\$322.20	\$322.20	\$318.16	\$318.16	\$315.58	\$315.58	\$312.18	\$312.18	\$306.53	\$306.53
17	\$331.95	\$331.95	\$327.79	\$327.79	\$325.13	\$325.13	\$321.63	\$321.63	\$315.80	\$315.80
18	\$342.46	\$342.46	\$338.16	\$338.16	\$335.42	\$335.42	\$331.80	\$331.80	\$325.79	\$325.79
19	\$352.96	\$352.96	\$348.53	\$348.53	\$345.70	\$345.70	\$341.98	\$341.98	\$335.79	\$335.79
20	\$363.84	\$363.84	\$359.27	\$359.27	\$356.36	\$356.36	\$352.52	\$352.52	\$346.13	\$346.13
21	\$375.09	\$375.09	\$370.38	\$370.38	\$367.38	\$367.38	\$363.42	\$363.42	\$356.84	\$356.84
22	\$375.09	\$375.09	\$370.38	\$370.38	\$367.38	\$367.38	\$363.42	\$363.42	\$356.84	\$356.84
23	\$375.09	\$375.09	\$370.38	\$370.38	\$367.38	\$367.38	\$363.42	\$363.42	\$356.84	\$356.84
24	\$375.09	\$375.09	\$370.38	\$370.38	\$367.38	\$367.38	\$363.42	\$363.42	\$356.84	\$356.84
25	\$376.59	\$376.59	\$371.86	\$371.86	\$368.85	\$368.85	\$364.87	\$364.87	\$358.27	\$358.27
26	\$384.09	\$384.09	\$379.27	\$379.27	\$376.20	\$376.20	\$372.14	\$372.14	\$365.40	\$365.40
27	\$393.09	\$393.09	\$388.16	\$388.16	\$385.01	\$385.01	\$380.86	\$380.86	\$373.97	\$373.97
28	\$407.72	\$407.72	\$402.60	\$402.60	\$399.34	\$399.34	\$395.04	\$395.04	\$387.89	\$387.89
29	\$419.73	\$419.73	\$414.46	\$414.46	\$411.10	\$411.10	\$406.67	\$406.67	\$399.30	\$399.30
30	\$425.73	\$425.73	\$420.38	\$420.38	\$416.98	\$416.98	\$412.48	\$412.48	\$405.01	\$405.01
31	\$434.73	\$434.73	\$429.27	\$429.27	\$425.79	\$425.79	\$421.20	\$421.20	\$413.58	\$413.58
32	\$443.73	\$443.73	\$438.16	\$438.16	\$434.61	\$434.61	\$429.93	\$429.93	\$422.14	\$422.14
33	\$449.36	\$449.36	\$443.72	\$443.72	\$440.12	\$440.12	\$435.38	\$435.38	\$427.49	\$427.49
34	\$455.36	\$455.36	\$449.64	\$449.64	\$446.00	\$446.00	\$441.19	\$441.19	\$433.20	\$433.20
35	\$458.36	\$458.36	\$452.60	\$452.60	\$448.94	\$448.94	\$444.10	\$444.10	\$436.06	\$436.06
36	\$461.36	\$461.36	\$455.57	\$455.57	\$451.88	\$451.88	\$447.01	\$447.01	\$438.91	\$438.91
37	\$464.36	\$464.36	\$458.53	\$458.53	\$454.82	\$454.82	\$449.91	\$449.91	\$441.77	\$441.77
38	\$467.36	\$467.36	\$461.49	\$461.49	\$457.76	\$457.76	\$452.82	\$452.82	\$444.62	\$444.62
39	\$473.36	\$473.36	\$467.42	\$467.42	\$463.63	\$463.63	\$458.64	\$458.64	\$450.33	\$450.33
40	\$479.37	\$479.37	\$473.35	\$473.35	\$469.51	\$469.51	\$464.45	\$464.45	\$456.04	\$456.04
41	\$488.37	\$488.37	\$482.23	\$482.23	\$478.33	\$478.33	\$473.17	\$473.17	\$464.61	\$464.61
42	\$496.99	\$496.99	\$490.75	\$490.75	\$486.78	\$486.78	\$481.53	\$481.53	\$472.81	\$472.81
43	\$509.00	\$509.00	\$502.61	\$502.61	\$498.53	\$498.53	\$493.16	\$493.16	\$484.23	\$484.23
44	\$524.00	\$524.00	\$517.42	\$517.42	\$513.23	\$513.23	\$507.70	\$507.70	\$498.51	\$498.51
45	\$541.63	\$541.63	\$534.83	\$534.83	\$530.50	\$530.50	\$524.78	\$524.78	\$515.28	\$515.28
46	\$562.64	\$562.64	\$555.57	\$555.57	\$551.07	\$551.07	\$545.13	\$545.13	\$535.26	\$535.26
47	\$586.27	\$586.27	\$578.90	\$578.90	\$574.21	\$574.21	\$568.03	\$568.03	\$557.74	\$557.74
48	\$613.27	\$613.27	\$605.57	\$605.57	\$600.67	\$600.67	\$594.19	\$594.19	\$583.43	\$583.43
49	\$639.90	\$639.90	\$631.87	\$631.87	\$626.75	\$626.75	\$619.99	\$619.99	\$608.77	\$608.77
50	\$669.91	\$669.91	\$661.50	\$661.50	\$656.14	\$656.14	\$649.07	\$649.07	\$637.32	\$637.32
51	\$699.54	\$699.54	\$690.76	\$690.76	\$685.16	\$685.16	\$677.78	\$677.78	\$665.51	\$665.51
52	\$732.18	\$732.18	\$722.98	\$722.98	\$717.13	\$717.13	\$709.40	\$709.40	\$696.55	\$696.55
53	\$765.18	\$765.18	\$755.58	\$755.58	\$749.46	\$749.46	\$741.38	\$741.38	\$727.95	\$727.95
54	\$800.82	\$800.82	\$790.76	\$790.76	\$784.36	\$784.36	\$775.90	\$775.90	\$761.85	\$761.85
55	\$836.45	\$836.45	\$825.95	\$825.95	\$819.26	\$819.26	\$810.43	\$810.43	\$795.75	\$795.75
56	\$875.08	\$875.08	\$864.10	\$864.10	\$857.10	\$857.10	\$847.86	\$847.86	\$832.51	\$832.51
57	\$914.09	\$914.09	\$902.62	\$902.62	\$895.31	\$895.31	\$885.65	\$885.65	\$869.62	\$869.62
58	\$955.73	\$955.73	\$943.73	\$943.73	\$936.08	\$936.08	\$925.99	\$925.99	\$909.23	\$909.23
59	\$976.36	\$976.36	\$964.10	\$964.10	\$956.29	\$956.29	\$945.98	\$945.98	\$928.85	\$928.85
60	\$1,017.99	\$1,017.99	\$1,005.21	\$1,005.21	\$997.07	\$997.07	\$986.32	\$986.32	\$968.46	\$968.46
61	\$1,054.00	\$1,054.00	\$1,040.77	\$1,040.77	\$1,032.34	\$1,032.34	\$1,021.21	\$1,021.21	\$1,002.72	\$1,002.72
62	\$1,077.63	\$1,077.63	\$1,064.10	\$1,064.10	\$1,055.48	\$1,055.48	\$1,044.11	\$1,044.11	\$1,025.20	\$1,025.20
63	\$1,107.27	\$1,107.27	\$1,093.36	\$1,093.36	\$1,084.51	\$1,084.51	\$1,072.82	\$1,072.82	\$1,053.39	\$1,053.39
64+	\$1,125.27	\$1,125.27	\$1,111.14	\$1,111.14	\$1,102.14	\$1,102.14	\$1,090.26	\$1,090.26	\$1,070.52	\$1,070.52

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)=>	33709PA0560039		33709PA0560042		33709PA0570014		33709PA0570015		33709PA0570016	
Plan Marketing Name =>	Premier Balance PPO \$1400 a Community Blue Plan		Premier Balance PPO \$5000 1x a Community Blue Plan		Balance PPO \$1000 a Community Blue Plan		Balance PPO \$1750 a Community Blue Plan		Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$5,000		\$1,000		\$1,750		\$2,000	
Coinsurance =>	100%		100%		90%		90%		90%	
Copays =>	\$40		\$25		\$45		\$35		\$35	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$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	\$273.15	\$273.15	\$252.85	\$252.85	\$268.93	\$268.93	\$265.16	\$265.16	\$263.07	\$263.07
15	\$297.43	\$297.43	\$275.32	\$275.32	\$292.83	\$292.83	\$288.73	\$288.73	\$286.45	\$286.45
16	\$306.71	\$306.71	\$283.92	\$283.92	\$301.97	\$301.97	\$297.75	\$297.75	\$295.39	\$295.39
17	\$316.00	\$316.00	\$292.51	\$292.51	\$311.11	\$311.11	\$306.76	\$306.76	\$304.33	\$304.33
18	\$326.00	\$326.00	\$301.76	\$301.76	\$320.96	\$320.96	\$316.46	\$316.46	\$313.96	\$313.96
19	\$335.99	\$335.99	\$311.02	\$311.02	\$330.80	\$330.80	\$326.17	\$326.17	\$323.59	\$323.59
20	\$346.35	\$346.35	\$320.60	\$320.60	\$340.99	\$340.99	\$336.22	\$336.22	\$333.56	\$333.56
21	\$357.06	\$357.06	\$330.52	\$330.52	\$351.54	\$351.54	\$346.62	\$346.62	\$343.88	\$343.88
22	\$357.06	\$357.06	\$330.52	\$330.52	\$351.54	\$351.54	\$346.62	\$346.62	\$343.88	\$343.88
23	\$357.06	\$357.06	\$330.52	\$330.52	\$351.54	\$351.54	\$346.62	\$346.62	\$343.88	\$343.88
24	\$357.06	\$357.06	\$330.52	\$330.52	\$351.54	\$351.54	\$346.62	\$346.62	\$343.88	\$343.88
25	\$358.49	\$358.49	\$331.84	\$331.84	\$352.95	\$352.95	\$348.01	\$348.01	\$345.26	\$345.26
26	\$365.63	\$365.63	\$338.45	\$338.45	\$359.98	\$359.98	\$354.94	\$354.94	\$352.13	\$352.13
27	\$374.20	\$374.20	\$346.38	\$346.38	\$368.41	\$368.41	\$363.26	\$363.26	\$360.39	\$360.39
28	\$388.12	\$388.12	\$359.28	\$359.28	\$382.12	\$382.12	\$376.78	\$376.78	\$373.80	\$373.80
29	\$399.55	\$399.55	\$369.85	\$369.85	\$393.37	\$393.37	\$387.87	\$387.87	\$384.80	\$384.80
30	\$405.26	\$405.26	\$375.14	\$375.14	\$399.00	\$399.00	\$393.41	\$393.41	\$390.30	\$390.30
31	\$413.83	\$413.83	\$383.07	\$383.07	\$407.43	\$407.43	\$401.73	\$401.73	\$398.56	\$398.56
32	\$422.40	\$422.40	\$391.01	\$391.01	\$415.87	\$415.87	\$410.05	\$410.05	\$406.81	\$406.81
33	\$427.76	\$427.76	\$395.96	\$395.96	\$421.14	\$421.14	\$415.25	\$415.25	\$411.97	\$411.97
34	\$433.47	\$433.47	\$401.25	\$401.25	\$426.77	\$426.77	\$420.80	\$420.80	\$417.47	\$417.47
35	\$436.33	\$436.33	\$403.90	\$403.90	\$429.58	\$429.58	\$423.57	\$423.57	\$420.22	\$420.22
36	\$439.18	\$439.18	\$406.54	\$406.54	\$432.39	\$432.39	\$426.34	\$426.34	\$422.97	\$422.97
37	\$442.04	\$442.04	\$409.18	\$409.18	\$435.21	\$435.21	\$429.12	\$429.12	\$425.72	\$425.72
38	\$444.90	\$444.90	\$411.83	\$411.83	\$438.02	\$438.02	\$431.89	\$431.89	\$428.47	\$428.47
39	\$450.61	\$450.61	\$417.12	\$417.12	\$443.64	\$443.64	\$437.43	\$437.43	\$433.98	\$433.98
40	\$456.32	\$456.32	\$422.40	\$422.40	\$449.27	\$449.27	\$442.98	\$442.98	\$439.48	\$439.48
41	\$464.89	\$464.89	\$430.34	\$430.34	\$457.71	\$457.71	\$451.30	\$451.30	\$447.73	\$447.73
42	\$473.10	\$473.10	\$437.94	\$437.94	\$465.79	\$465.79	\$459.27	\$459.27	\$455.64	\$455.64
43	\$484.53	\$484.53	\$448.52	\$448.52	\$477.04	\$477.04	\$470.36	\$470.36	\$466.65	\$466.65
44	\$498.81	\$498.81	\$461.74	\$461.74	\$491.10	\$491.10	\$484.23	\$484.23	\$480.40	\$480.40
45	\$515.59	\$515.59	\$477.27	\$477.27	\$507.62	\$507.62	\$500.52	\$500.52	\$496.56	\$496.56
46	\$535.59	\$535.59	\$495.78	\$495.78	\$527.31	\$527.31	\$519.93	\$519.93	\$515.82	\$515.82
47	\$558.08	\$558.08	\$516.60	\$516.60	\$549.46	\$549.46	\$541.77	\$541.77	\$537.48	\$537.48
48	\$583.79	\$583.79	\$540.40	\$540.40	\$574.77	\$574.77	\$566.72	\$566.72	\$562.24	\$562.24
49	\$609.14	\$609.14	\$563.87	\$563.87	\$599.73	\$599.73	\$591.33	\$591.33	\$586.66	\$586.66
50	\$637.71	\$637.71	\$590.31	\$590.31	\$627.85	\$627.85	\$619.06	\$619.06	\$614.17	\$614.17
51	\$665.92	\$665.92	\$616.42	\$616.42	\$655.62	\$655.62	\$646.45	\$646.45	\$641.34	\$641.34
52	\$696.98	\$696.98	\$645.18	\$645.18	\$686.21	\$686.21	\$676.60	\$676.60	\$671.25	\$671.25
53	\$728.40	\$728.40	\$674.26	\$674.26	\$717.14	\$717.14	\$707.10	\$707.10	\$701.52	\$701.52
54	\$762.32	\$762.32	\$705.66	\$705.66	\$750.54	\$750.54	\$740.03	\$740.03	\$734.18	\$734.18
55	\$796.24	\$796.24	\$737.06	\$737.06	\$783.93	\$783.93	\$772.96	\$772.96	\$766.85	\$766.85
56	\$833.02	\$833.02	\$771.10	\$771.10	\$820.14	\$820.14	\$808.66	\$808.66	\$802.27	\$802.27
57	\$870.16	\$870.16	\$805.48	\$805.48	\$856.70	\$856.70	\$844.71	\$844.71	\$838.04	\$838.04
58	\$909.79	\$909.79	\$842.16	\$842.16	\$895.72	\$895.72	\$883.19	\$883.19	\$876.21	\$876.21
59	\$929.43	\$929.43	\$860.34	\$860.34	\$915.06	\$915.06	\$902.25	\$902.25	\$895.12	\$895.12
60	\$969.06	\$969.06	\$897.03	\$897.03	\$954.08	\$954.08	\$940.73	\$940.73	\$933.29	\$933.29
61	\$1,003.34	\$1,003.34	\$928.76	\$928.76	\$987.83	\$987.83	\$974.00	\$974.00	\$966.30	\$966.30
62	\$1,025.83	\$1,025.83	\$949.58	\$949.58	\$1,009.97	\$1,009.97	\$995.84	\$995.84	\$987.97	\$987.97
63	\$1,054.04	\$1,054.04	\$975.70	\$975.70	\$1,037.75	\$1,037.75	\$1,023.22	\$1,023.22	\$1,015.13	\$1,015.13
64+	\$1,071.18	\$1,071.18	\$991.56	\$991.56	\$1,054.62	\$1,054.62	\$1,039.86	\$1,039.86	\$1,031.64	\$1,031.64

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)=>	33709PA0450005		33709PA0640006		33709PA0640007		33709PA0640008		33709PA0640010	
Plan Marketing Name =>	Health Savings PPO \$1500 a Community Blue Plan		Health Savings PPO Embedded \$2800 a Community Blue Plan		Health Savings PPO Embedded \$3350 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	A		A		A		A		B	
Metal =>	Gold		Silver		Silver		Bronze		Bronze	
Deductible =>	\$1,500		\$2,800		\$3,350		\$5,500		\$5,500	
Coinsurance =>	100%		100%		100%		80%		80%	
Copays =>	\$15		100%		100%		80%		80%	
OOP Maximum =>	\$3,300		\$6,750		\$6,650		\$6,650		\$6,650	
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	\$278.05	\$278.05	\$244.30	\$244.30	\$242.59	\$242.59	\$206.47	\$206.47	\$216.46	\$216.46
15	\$302.77	\$302.77	\$266.01	\$266.01	\$264.15	\$264.15	\$224.82	\$224.82	\$235.71	\$235.71
16	\$312.22	\$312.22	\$274.31	\$274.31	\$272.40	\$272.40	\$231.84	\$231.84	\$243.06	\$243.06
17	\$321.67	\$321.67	\$282.62	\$282.62	\$280.64	\$280.64	\$238.85	\$238.85	\$250.42	\$250.42
18	\$331.85	\$331.85	\$291.56	\$291.56	\$289.52	\$289.52	\$246.41	\$246.41	\$258.34	\$258.34
19	\$342.03	\$342.03	\$300.50	\$300.50	\$298.40	\$298.40	\$253.97	\$253.97	\$266.27	\$266.27
20	\$352.57	\$352.57	\$309.76	\$309.76	\$307.60	\$307.60	\$261.79	\$261.79	\$274.47	\$274.47
21	\$363.47	\$363.47	\$319.34	\$319.34	\$317.11	\$317.11	\$269.89	\$269.89	\$282.96	\$282.96
22	\$363.47	\$363.47	\$319.34	\$319.34	\$317.11	\$317.11	\$269.89	\$269.89	\$282.96	\$282.96
23	\$363.47	\$363.47	\$319.34	\$319.34	\$317.11	\$317.11	\$269.89	\$269.89	\$282.96	\$282.96
24	\$363.47	\$363.47	\$319.34	\$319.34	\$317.11	\$317.11	\$269.89	\$269.89	\$282.96	\$282.96
25	\$364.92	\$364.92	\$320.62	\$320.62	\$318.38	\$318.38	\$270.97	\$270.97	\$284.09	\$284.09
26	\$372.19	\$372.19	\$327.00	\$327.00	\$324.72	\$324.72	\$276.37	\$276.37	\$289.75	\$289.75
27	\$380.92	\$380.92	\$334.67	\$334.67	\$332.33	\$332.33	\$282.84	\$282.84	\$296.54	\$296.54
28	\$395.09	\$395.09	\$347.12	\$347.12	\$344.70	\$344.70	\$293.37	\$293.37	\$307.58	\$307.58
29	\$406.72	\$406.72	\$357.34	\$357.34	\$354.85	\$354.85	\$302.01	\$302.01	\$316.63	\$316.63
30	\$412.54	\$412.54	\$362.45	\$362.45	\$359.92	\$359.92	\$306.33	\$306.33	\$321.16	\$321.16
31	\$421.26	\$421.26	\$370.12	\$370.12	\$367.53	\$367.53	\$312.80	\$312.80	\$327.95	\$327.95
32	\$429.99	\$429.99	\$377.78	\$377.78	\$375.14	\$375.14	\$319.28	\$319.28	\$334.74	\$334.74
33	\$435.44	\$435.44	\$382.57	\$382.57	\$379.90	\$379.90	\$323.33	\$323.33	\$338.99	\$338.99
34	\$441.25	\$441.25	\$387.68	\$387.68	\$384.97	\$384.97	\$327.65	\$327.65	\$343.51	\$343.51
35	\$444.16	\$444.16	\$390.23	\$390.23	\$387.51	\$387.51	\$329.81	\$329.81	\$345.78	\$345.78
36	\$447.07	\$447.07	\$392.79	\$392.79	\$390.05	\$390.05	\$331.96	\$331.96	\$348.04	\$348.04
37	\$449.98	\$449.98	\$395.34	\$395.34	\$392.58	\$392.58	\$334.12	\$334.12	\$350.30	\$350.30
38	\$452.88	\$452.88	\$397.90	\$397.90	\$395.12	\$395.12	\$336.28	\$336.28	\$352.57	\$352.57
39	\$458.70	\$458.70	\$403.01	\$403.01	\$400.19	\$400.19	\$340.60	\$340.60	\$357.10	\$357.10
40	\$464.51	\$464.51	\$408.12	\$408.12	\$405.27	\$405.27	\$344.92	\$344.92	\$361.62	\$361.62
41	\$473.24	\$473.24	\$415.78	\$415.78	\$412.88	\$412.88	\$351.40	\$351.40	\$368.41	\$368.41
42	\$481.60	\$481.60	\$423.13	\$423.13	\$420.17	\$420.17	\$357.60	\$357.60	\$374.92	\$374.92
43	\$493.23	\$493.23	\$433.34	\$433.34	\$430.32	\$430.32	\$366.24	\$366.24	\$383.98	\$383.98
44	\$507.77	\$507.77	\$446.12	\$446.12	\$443.00	\$443.00	\$377.04	\$377.04	\$395.30	\$395.30
45	\$524.85	\$524.85	\$461.13	\$461.13	\$457.91	\$457.91	\$389.72	\$389.72	\$408.59	\$408.59
46	\$545.21	\$545.21	\$479.01	\$479.01	\$475.67	\$475.67	\$404.84	\$404.84	\$424.44	\$424.44
47	\$568.10	\$568.10	\$499.13	\$499.13	\$495.64	\$495.64	\$421.84	\$421.84	\$442.27	\$442.27
48	\$594.27	\$594.27	\$522.12	\$522.12	\$518.47	\$518.47	\$441.27	\$441.27	\$462.64	\$462.64
49	\$620.08	\$620.08	\$544.79	\$544.79	\$540.99	\$540.99	\$460.43	\$460.43	\$482.73	\$482.73
50	\$649.16	\$649.16	\$570.34	\$570.34	\$566.36	\$566.36	\$482.02	\$482.02	\$505.37	\$505.37
51	\$677.87	\$677.87	\$595.57	\$595.57	\$591.41	\$591.41	\$503.34	\$503.34	\$527.72	\$527.72
52	\$709.49	\$709.49	\$623.35	\$623.35	\$619.00	\$619.00	\$526.83	\$526.83	\$552.34	\$552.34
53	\$741.48	\$741.48	\$651.45	\$651.45	\$646.90	\$646.90	\$550.58	\$550.58	\$577.24	\$577.24
54	\$776.01	\$776.01	\$681.79	\$681.79	\$677.03	\$677.03	\$576.22	\$576.22	\$604.12	\$604.12
55	\$810.54	\$810.54	\$712.13	\$712.13	\$707.16	\$707.16	\$601.85	\$601.85	\$631.00	\$631.00
56	\$847.98	\$847.98	\$745.02	\$745.02	\$739.82	\$739.82	\$629.65	\$629.65	\$660.15	\$660.15
57	\$885.78	\$885.78	\$778.23	\$778.23	\$772.80	\$772.80	\$657.72	\$657.72	\$689.57	\$689.57
58	\$926.12	\$926.12	\$813.68	\$813.68	\$808.00	\$808.00	\$687.68	\$687.68	\$720.98	\$720.98
59	\$946.11	\$946.11	\$831.24	\$831.24	\$825.44	\$825.44	\$702.52	\$702.52	\$736.54	\$736.54
60	\$986.46	\$986.46	\$866.69	\$866.69	\$860.64	\$860.64	\$732.48	\$732.48	\$767.95	\$767.95
61	\$1,021.35	\$1,021.35	\$897.35	\$897.35	\$891.08	\$891.08	\$758.39	\$758.39	\$795.12	\$795.12
62	\$1,044.25	\$1,044.25	\$917.46	\$917.46	\$911.06	\$911.06	\$775.39	\$775.39	\$812.94	\$812.94
63	\$1,072.96	\$1,072.96	\$942.69	\$942.69	\$936.11	\$936.11	\$796.72	\$796.72	\$835.30	\$835.30
64+	\$1,090.41	\$1,090.41	\$958.02	\$958.02	\$951.33	\$951.33	\$809.67	\$809.67	\$848.88	\$848.88

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)=>	33709PA0640010		33709PA0640009		33709PA1110001		33709PA1110002		33709PA1110003	
Plan Marketing Name =>	Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$6000 a Community Blue Plan		Premier Balance EPO \$250 a Community Blue Plan		Premier Balance EPO \$500 a Community Blue Plan		Premier Balance EPO \$750 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4	
Rating Area =>	Area 6		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	B		A		J		J		J	
Metal =>	Bronze		Bronze		Gold		Gold		Gold	
Deductible =>	\$5,500		\$6,000		\$250		\$500		\$750	
Coinsurance =>	80%		100%		100%		100%		100%	
Copays =>	80%		100%		\$10		\$15		\$10	
OOP Maximum =>	\$6,650		\$6,650		\$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	\$232.09	\$232.09	\$207.99	\$207.99	\$281.48	\$281.48	\$277.24	\$277.24	\$274.41	\$274.41
15	\$252.72	\$252.72	\$226.48	\$226.48	\$306.50	\$306.50	\$301.89	\$301.89	\$298.81	\$298.81
16	\$260.60	\$260.60	\$233.54	\$233.54	\$316.07	\$316.07	\$311.31	\$311.31	\$308.13	\$308.13
17	\$268.49	\$268.49	\$240.61	\$240.61	\$325.64	\$325.64	\$320.73	\$320.73	\$317.46	\$317.46
18	\$276.99	\$276.99	\$248.23	\$248.23	\$335.94	\$335.94	\$330.88	\$330.88	\$327.50	\$327.50
19	\$285.48	\$285.48	\$255.84	\$255.84	\$346.24	\$346.24	\$341.03	\$341.03	\$337.55	\$337.55
20	\$294.28	\$294.28	\$263.72	\$263.72	\$356.91	\$356.91	\$351.54	\$351.54	\$347.95	\$347.95
21	\$303.38	\$303.38	\$271.88	\$271.88	\$367.95	\$367.95	\$362.41	\$362.41	\$358.71	\$358.71
22	\$303.38	\$303.38	\$271.88	\$271.88	\$367.95	\$367.95	\$362.41	\$362.41	\$358.71	\$358.71
23	\$303.38	\$303.38	\$271.88	\$271.88	\$367.95	\$367.95	\$362.41	\$362.41	\$358.71	\$358.71
24	\$303.38	\$303.38	\$271.88	\$271.88	\$367.95	\$367.95	\$362.41	\$362.41	\$358.71	\$358.71
25	\$304.59	\$304.59	\$272.97	\$272.97	\$369.42	\$369.42	\$363.86	\$363.86	\$360.14	\$360.14
26	\$310.66	\$310.66	\$278.41	\$278.41	\$376.78	\$376.78	\$371.11	\$371.11	\$367.32	\$367.32
27	\$317.94	\$317.94	\$284.93	\$284.93	\$385.61	\$385.61	\$379.81	\$379.81	\$375.93	\$375.93
28	\$329.77	\$329.77	\$295.53	\$295.53	\$399.96	\$399.96	\$393.94	\$393.94	\$389.92	\$389.92
29	\$339.48	\$339.48	\$304.23	\$304.23	\$411.74	\$411.74	\$405.54	\$405.54	\$401.40	\$401.40
30	\$344.34	\$344.34	\$308.58	\$308.58	\$417.62	\$417.62	\$411.34	\$411.34	\$407.14	\$407.14
31	\$351.62	\$351.62	\$315.11	\$315.11	\$426.45	\$426.45	\$420.03	\$420.03	\$415.74	\$415.74
32	\$358.90	\$358.90	\$321.63	\$321.63	\$435.28	\$435.28	\$428.73	\$428.73	\$424.35	\$424.35
33	\$363.45	\$363.45	\$325.71	\$325.71	\$440.80	\$440.80	\$434.17	\$434.17	\$429.73	\$429.73
34	\$368.30	\$368.30	\$330.06	\$330.06	\$446.69	\$446.69	\$439.97	\$439.97	\$435.47	\$435.47
35	\$370.73	\$370.73	\$332.24	\$332.24	\$449.63	\$449.63	\$442.87	\$442.87	\$438.34	\$438.34
36	\$373.16	\$373.16	\$334.41	\$334.41	\$452.58	\$452.58	\$445.76	\$445.76	\$441.21	\$441.21
37	\$375.58	\$375.58	\$336.59	\$336.59	\$455.52	\$455.52	\$448.66	\$448.66	\$444.08	\$444.08
38	\$378.01	\$378.01	\$338.76	\$338.76	\$458.47	\$458.47	\$451.56	\$451.56	\$446.95	\$446.95
39	\$382.87	\$382.87	\$343.11	\$343.11	\$464.35	\$464.35	\$457.36	\$457.36	\$452.69	\$452.69
40	\$387.72	\$387.72	\$347.46	\$347.46	\$470.24	\$470.24	\$463.16	\$463.16	\$458.43	\$458.43
41	\$395.00	\$395.00	\$353.99	\$353.99	\$479.07	\$479.07	\$471.86	\$471.86	\$467.04	\$467.04
42	\$401.98	\$401.98	\$360.24	\$360.24	\$487.53	\$487.53	\$480.19	\$480.19	\$475.29	\$475.29
43	\$411.69	\$411.69	\$368.94	\$368.94	\$499.31	\$499.31	\$491.79	\$491.79	\$486.77	\$486.77
44	\$423.82	\$423.82	\$379.82	\$379.82	\$514.03	\$514.03	\$506.29	\$506.29	\$501.12	\$501.12
45	\$438.08	\$438.08	\$392.59	\$392.59	\$531.32	\$531.32	\$523.32	\$523.32	\$517.98	\$517.98
46	\$455.07	\$455.07	\$407.82	\$407.82	\$551.93	\$551.93	\$543.62	\$543.62	\$538.07	\$538.07
47	\$474.18	\$474.18	\$424.95	\$424.95	\$575.11	\$575.11	\$566.45	\$566.45	\$560.66	\$560.66
48	\$496.03	\$496.03	\$444.52	\$444.52	\$601.60	\$601.60	\$592.54	\$592.54	\$586.49	\$586.49
49	\$517.57	\$517.57	\$463.83	\$463.83	\$627.72	\$627.72	\$618.27	\$618.27	\$611.96	\$611.96
50	\$541.84	\$541.84	\$485.58	\$485.58	\$657.16	\$657.16	\$647.26	\$647.26	\$640.66	\$640.66
51	\$565.80	\$565.80	\$507.06	\$507.06	\$686.23	\$686.23	\$675.89	\$675.89	\$668.99	\$668.99
52	\$592.20	\$592.20	\$530.71	\$530.71	\$718.24	\$718.24	\$707.42	\$707.42	\$700.20	\$700.20
53	\$618.90	\$618.90	\$554.64	\$554.64	\$750.62	\$750.62	\$739.32	\$739.32	\$731.77	\$731.77
54	\$647.72	\$647.72	\$580.46	\$580.46	\$785.57	\$785.57	\$773.75	\$773.75	\$765.85	\$765.85
55	\$676.54	\$676.54	\$606.29	\$606.29	\$820.53	\$820.53	\$808.17	\$808.17	\$799.92	\$799.92
56	\$707.79	\$707.79	\$634.30	\$634.30	\$858.43	\$858.43	\$845.50	\$845.50	\$836.87	\$836.87
57	\$739.34	\$739.34	\$662.57	\$662.57	\$896.69	\$896.69	\$883.19	\$883.19	\$874.18	\$874.18
58	\$773.01	\$773.01	\$692.75	\$692.75	\$937.54	\$937.54	\$923.42	\$923.42	\$913.99	\$913.99
59	\$789.70	\$789.70	\$707.70	\$707.70	\$957.77	\$957.77	\$943.35	\$943.35	\$933.72	\$933.72
60	\$823.37	\$823.37	\$737.88	\$737.88	\$998.62	\$998.62	\$983.58	\$983.58	\$973.54	\$973.54
61	\$852.50	\$852.50	\$763.98	\$763.98	\$1,033.94	\$1,033.94	\$1,018.37	\$1,018.37	\$1,007.98	\$1,007.98
62	\$871.61	\$871.61	\$781.11	\$781.11	\$1,057.12	\$1,057.12	\$1,041.20	\$1,041.20	\$1,030.57	\$1,030.57
63	\$895.58	\$895.58	\$802.59	\$802.59	\$1,086.19	\$1,086.19	\$1,069.83	\$1,069.83	\$1,058.91	\$1,058.91
64+	\$910.14	\$910.14	\$815.64	\$815.64	\$1,103.85	\$1,103.85	\$1,087.23	\$1,087.23	\$1,076.13	\$1,076.13

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)=>	33709PA1110004		33709PA1110005		33709PA1110006		33709PA0440016		33709PA0440016	
Plan Marketing Name =>	Premier Balance EPO \$900 a Community Blue Plan		Premier Balance EPO \$1100 a Community Blue Plan		Premier Balance EPO \$2500 a Community Blue Plan		Premier Balance PPO \$250 IP a Community Blue Plan		Premier Balance PPO \$250 IP a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,2,5		Area 6	
Network =>	J		J		J		B		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$900		\$1,100		\$2,500		\$250		\$250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$10		\$40		\$40	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$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	\$273.01	\$273.01	\$270.12	\$270.12	\$252.69	\$252.69	\$304.19	\$304.19	\$326.14	\$326.14
15	\$297.28	\$297.28	\$294.13	\$294.13	\$275.16	\$275.16	\$331.23	\$331.23	\$355.13	\$355.13
16	\$306.56	\$306.56	\$303.31	\$303.31	\$283.74	\$283.74	\$341.57	\$341.57	\$366.22	\$366.22
17	\$315.84	\$315.84	\$312.49	\$312.49	\$292.33	\$292.33	\$351.91	\$351.91	\$377.30	\$377.30
18	\$325.83	\$325.83	\$322.38	\$322.38	\$301.58	\$301.58	\$363.05	\$363.05	\$389.24	\$389.24
19	\$335.82	\$335.82	\$332.27	\$332.27	\$310.83	\$310.83	\$374.18	\$374.18	\$401.18	\$401.18
20	\$346.17	\$346.17	\$342.51	\$342.51	\$320.41	\$320.41	\$385.71	\$385.71	\$413.54	\$413.54
21	\$356.88	\$356.88	\$353.10	\$353.10	\$330.32	\$330.32	\$397.64	\$397.64	\$426.33	\$426.33
22	\$356.88	\$356.88	\$353.10	\$353.10	\$330.32	\$330.32	\$397.64	\$397.64	\$426.33	\$426.33
23	\$356.88	\$356.88	\$353.10	\$353.10	\$330.32	\$330.32	\$397.64	\$397.64	\$426.33	\$426.33
24	\$356.88	\$356.88	\$353.10	\$353.10	\$330.32	\$330.32	\$397.64	\$397.64	\$426.33	\$426.33
25	\$358.31	\$358.31	\$354.51	\$354.51	\$331.64	\$331.64	\$399.23	\$399.23	\$428.04	\$428.04
26	\$365.45	\$365.45	\$361.57	\$361.57	\$338.25	\$338.25	\$407.18	\$407.18	\$436.56	\$436.56
27	\$374.01	\$374.01	\$370.05	\$370.05	\$346.18	\$346.18	\$416.73	\$416.73	\$446.79	\$446.79
28	\$387.93	\$387.93	\$383.82	\$383.82	\$359.06	\$359.06	\$432.23	\$432.23	\$463.42	\$463.42
29	\$399.35	\$399.35	\$395.12	\$395.12	\$369.63	\$369.63	\$444.96	\$444.96	\$477.06	\$477.06
30	\$405.06	\$405.06	\$400.77	\$400.77	\$374.91	\$374.91	\$451.32	\$451.32	\$483.88	\$483.88
31	\$413.62	\$413.62	\$409.24	\$409.24	\$382.84	\$382.84	\$460.86	\$460.86	\$494.12	\$494.12
32	\$422.19	\$422.19	\$417.72	\$417.72	\$390.77	\$390.77	\$470.41	\$470.41	\$504.35	\$504.35
33	\$427.54	\$427.54	\$423.01	\$423.01	\$395.72	\$395.72	\$476.37	\$476.37	\$510.74	\$510.74
34	\$433.25	\$433.25	\$428.66	\$428.66	\$401.01	\$401.01	\$482.73	\$482.73	\$517.56	\$517.56
35	\$436.11	\$436.11	\$431.49	\$431.49	\$403.65	\$403.65	\$485.92	\$485.92	\$520.98	\$520.98
36	\$438.96	\$438.96	\$434.31	\$434.31	\$406.29	\$406.29	\$489.10	\$489.10	\$524.39	\$524.39
37	\$441.82	\$441.82	\$437.14	\$437.14	\$408.94	\$408.94	\$492.28	\$492.28	\$527.80	\$527.80
38	\$444.67	\$444.67	\$439.96	\$439.96	\$411.58	\$411.58	\$495.46	\$495.46	\$531.21	\$531.21
39	\$450.38	\$450.38	\$445.61	\$445.61	\$416.86	\$416.86	\$501.82	\$501.82	\$538.03	\$538.03
40	\$456.09	\$456.09	\$451.26	\$451.26	\$422.15	\$422.15	\$508.18	\$508.18	\$544.85	\$544.85
41	\$464.66	\$464.66	\$459.74	\$459.74	\$430.08	\$430.08	\$517.73	\$517.73	\$555.08	\$555.08
42	\$472.87	\$472.87	\$467.86	\$467.86	\$437.67	\$437.67	\$526.87	\$526.87	\$564.89	\$564.89
43	\$484.29	\$484.29	\$479.16	\$479.16	\$448.24	\$448.24	\$539.60	\$539.60	\$578.53	\$578.53
44	\$498.56	\$498.56	\$493.28	\$493.28	\$461.46	\$461.46	\$555.50	\$555.50	\$595.58	\$595.58
45	\$515.33	\$515.33	\$509.88	\$509.88	\$476.98	\$476.98	\$574.19	\$574.19	\$615.62	\$615.62
46	\$535.32	\$535.32	\$529.65	\$529.65	\$495.48	\$495.48	\$596.46	\$596.46	\$639.50	\$639.50
47	\$557.80	\$557.80	\$551.90	\$551.90	\$516.29	\$516.29	\$621.51	\$621.51	\$666.35	\$666.35
48	\$583.50	\$583.50	\$577.32	\$577.32	\$540.07	\$540.07	\$650.14	\$650.14	\$697.05	\$697.05
49	\$608.84	\$608.84	\$602.39	\$602.39	\$563.53	\$563.53	\$678.37	\$678.37	\$727.32	\$727.32
50	\$637.39	\$637.39	\$630.64	\$630.64	\$589.95	\$589.95	\$710.19	\$710.19	\$761.43	\$761.43
51	\$665.58	\$665.58	\$658.53	\$658.53	\$616.05	\$616.05	\$741.60	\$741.60	\$795.11	\$795.11
52	\$696.63	\$696.63	\$689.25	\$689.25	\$644.78	\$644.78	\$776.19	\$776.19	\$832.20	\$832.20
53	\$728.04	\$728.04	\$720.32	\$720.32	\$673.85	\$673.85	\$811.19	\$811.19	\$869.71	\$869.71
54	\$761.94	\$761.94	\$753.87	\$753.87	\$705.23	\$705.23	\$848.96	\$848.96	\$910.21	\$910.21
55	\$795.84	\$795.84	\$787.41	\$787.41	\$736.61	\$736.61	\$886.74	\$886.74	\$950.72	\$950.72
56	\$832.60	\$832.60	\$823.78	\$823.78	\$770.64	\$770.64	\$927.69	\$927.69	\$994.63	\$994.63
57	\$869.72	\$869.72	\$860.50	\$860.50	\$804.99	\$804.99	\$969.05	\$969.05	\$1,038.97	\$1,038.97
58	\$909.33	\$909.33	\$899.70	\$899.70	\$841.66	\$841.66	\$1,013.19	\$1,013.19	\$1,086.29	\$1,086.29
59	\$928.96	\$928.96	\$919.12	\$919.12	\$859.82	\$859.82	\$1,035.06	\$1,035.06	\$1,109.74	\$1,109.74
60	\$968.57	\$968.57	\$958.31	\$958.31	\$896.49	\$896.49	\$1,079.19	\$1,079.19	\$1,157.06	\$1,157.06
61	\$1,002.83	\$1,002.83	\$992.21	\$992.21	\$928.20	\$928.20	\$1,117.37	\$1,117.37	\$1,197.99	\$1,197.99
62	\$1,025.32	\$1,025.32	\$1,014.46	\$1,014.46	\$949.01	\$949.01	\$1,142.42	\$1,142.42	\$1,224.85	\$1,224.85
63	\$1,053.51	\$1,053.51	\$1,042.35	\$1,042.35	\$975.10	\$975.10	\$1,173.83	\$1,173.83	\$1,258.53	\$1,258.53
64+	\$1,070.64	\$1,070.64	\$1,059.30	\$1,059.30	\$990.96	\$990.96	\$1,192.92	\$1,192.92	\$1,278.99	\$1,278.99

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)=>	33709PA0440017		33709PA0440017		33709PA0440018		33709PA0440018		33709PA0570017	
Plan Marketing Name =>	Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan		Balance PPO \$600 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,2,5		Area 6		Area 1,2,5		Area 6		Area 1,4	
Network =>	B		B		B		B		A	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	\$750		\$750		\$1,500		\$1,500		\$600	
Coinsurance =>	100%		100%		100%		100%		50%	
Copays =>	\$35		\$35		\$45		\$45		\$65	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$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	\$299.08	\$299.08	\$320.66	\$320.66	\$283.60	\$283.60	\$304.06	\$304.06	\$235.19	\$235.19
15	\$325.66	\$325.66	\$349.16	\$349.16	\$308.81	\$308.81	\$331.09	\$331.09	\$256.10	\$256.10
16	\$335.83	\$335.83	\$360.06	\$360.06	\$318.45	\$318.45	\$341.43	\$341.43	\$264.09	\$264.09
17	\$345.99	\$345.99	\$370.96	\$370.96	\$328.09	\$328.09	\$351.76	\$351.76	\$272.08	\$272.08
18	\$356.94	\$356.94	\$382.69	\$382.69	\$338.47	\$338.47	\$362.89	\$362.89	\$280.69	\$280.69
19	\$367.88	\$367.88	\$394.43	\$394.43	\$348.85	\$348.85	\$374.02	\$374.02	\$289.30	\$289.30
20	\$379.22	\$379.22	\$406.59	\$406.59	\$359.60	\$359.60	\$385.55	\$385.55	\$298.22	\$298.22
21	\$390.95	\$390.95	\$419.16	\$419.16	\$370.72	\$370.72	\$397.47	\$397.47	\$307.44	\$307.44
22	\$390.95	\$390.95	\$419.16	\$419.16	\$370.72	\$370.72	\$397.47	\$397.47	\$307.44	\$307.44
23	\$390.95	\$390.95	\$419.16	\$419.16	\$370.72	\$370.72	\$397.47	\$397.47	\$307.44	\$307.44
24	\$390.95	\$390.95	\$419.16	\$419.16	\$370.72	\$370.72	\$397.47	\$397.47	\$307.44	\$307.44
25	\$392.51	\$392.51	\$420.84	\$420.84	\$372.20	\$372.20	\$399.06	\$399.06	\$308.67	\$308.67
26	\$400.33	\$400.33	\$429.22	\$429.22	\$379.62	\$379.62	\$407.01	\$407.01	\$314.82	\$314.82
27	\$409.72	\$409.72	\$439.28	\$439.28	\$388.51	\$388.51	\$416.55	\$416.55	\$322.20	\$322.20
28	\$424.96	\$424.96	\$455.63	\$455.63	\$402.97	\$402.97	\$432.05	\$432.05	\$334.19	\$334.19
29	\$437.47	\$437.47	\$469.04	\$469.04	\$414.84	\$414.84	\$444.77	\$444.77	\$344.03	\$344.03
30	\$443.73	\$443.73	\$475.75	\$475.75	\$420.77	\$420.77	\$451.13	\$451.13	\$348.94	\$348.94
31	\$453.11	\$453.11	\$485.81	\$485.81	\$429.66	\$429.66	\$460.67	\$460.67	\$356.32	\$356.32
32	\$462.49	\$462.49	\$495.87	\$495.87	\$438.56	\$438.56	\$470.21	\$470.21	\$363.70	\$363.70
33	\$468.36	\$468.36	\$502.15	\$502.15	\$444.12	\$444.12	\$476.17	\$476.17	\$368.31	\$368.31
34	\$474.61	\$474.61	\$508.86	\$508.86	\$450.05	\$450.05	\$482.53	\$482.53	\$373.23	\$373.23
35	\$477.74	\$477.74	\$512.21	\$512.21	\$453.02	\$453.02	\$485.71	\$485.71	\$375.69	\$375.69
36	\$480.87	\$480.87	\$515.57	\$515.57	\$455.99	\$455.99	\$488.89	\$488.89	\$378.15	\$378.15
37	\$484.00	\$484.00	\$518.92	\$518.92	\$458.95	\$458.95	\$492.07	\$492.07	\$380.61	\$380.61
38	\$487.12	\$487.12	\$522.27	\$522.27	\$461.92	\$461.92	\$495.25	\$495.25	\$383.07	\$383.07
39	\$493.38	\$493.38	\$528.98	\$528.98	\$467.85	\$467.85	\$501.61	\$501.61	\$387.99	\$387.99
40	\$499.63	\$499.63	\$535.69	\$535.69	\$473.78	\$473.78	\$507.97	\$507.97	\$392.91	\$392.91
41	\$509.02	\$509.02	\$545.75	\$545.75	\$482.68	\$482.68	\$517.51	\$517.51	\$400.29	\$400.29
42	\$518.01	\$518.01	\$555.39	\$555.39	\$491.20	\$491.20	\$526.65	\$526.65	\$407.36	\$407.36
43	\$530.52	\$530.52	\$568.80	\$568.80	\$503.07	\$503.07	\$539.37	\$539.37	\$417.20	\$417.20
44	\$546.16	\$546.16	\$585.57	\$585.57	\$517.90	\$517.90	\$555.27	\$555.27	\$429.49	\$429.49
45	\$564.53	\$564.53	\$605.27	\$605.27	\$535.32	\$535.32	\$573.95	\$573.95	\$443.94	\$443.94
46	\$586.43	\$586.43	\$628.74	\$628.74	\$556.08	\$556.08	\$596.21	\$596.21	\$461.16	\$461.16
47	\$611.05	\$611.05	\$655.15	\$655.15	\$579.44	\$579.44	\$621.25	\$621.25	\$480.53	\$480.53
48	\$639.20	\$639.20	\$685.33	\$685.33	\$606.13	\$606.13	\$649.86	\$649.86	\$502.66	\$502.66
49	\$666.96	\$666.96	\$715.09	\$715.09	\$632.45	\$632.45	\$678.08	\$678.08	\$524.49	\$524.49
50	\$698.24	\$698.24	\$748.62	\$748.62	\$662.11	\$662.11	\$709.88	\$709.88	\$549.09	\$549.09
51	\$729.12	\$729.12	\$781.73	\$781.73	\$691.39	\$691.39	\$741.28	\$741.28	\$573.38	\$573.38
52	\$763.13	\$763.13	\$818.20	\$818.20	\$723.65	\$723.65	\$775.86	\$775.86	\$600.12	\$600.12
53	\$797.54	\$797.54	\$855.09	\$855.09	\$756.27	\$756.27	\$810.84	\$810.84	\$627.18	\$627.18
54	\$834.68	\$834.68	\$894.91	\$894.91	\$791.49	\$791.49	\$848.60	\$848.60	\$656.38	\$656.38
55	\$871.82	\$871.82	\$934.73	\$934.73	\$826.71	\$826.71	\$886.36	\$886.36	\$685.59	\$685.59
56	\$912.09	\$912.09	\$977.90	\$977.90	\$864.89	\$864.89	\$927.30	\$927.30	\$717.26	\$717.26
57	\$952.75	\$952.75	\$1,021.49	\$1,021.49	\$903.44	\$903.44	\$968.63	\$968.63	\$749.23	\$749.23
58	\$996.14	\$996.14	\$1,068.02	\$1,068.02	\$944.59	\$944.59	\$1,012.75	\$1,012.75	\$783.36	\$783.36
59	\$1,017.64	\$1,017.64	\$1,091.07	\$1,091.07	\$964.98	\$964.98	\$1,034.61	\$1,034.61	\$800.27	\$800.27
60	\$1,061.04	\$1,061.04	\$1,137.60	\$1,137.60	\$1,006.13	\$1,006.13	\$1,078.73	\$1,078.73	\$834.39	\$834.39
61	\$1,098.57	\$1,098.57	\$1,177.84	\$1,177.84	\$1,041.72	\$1,041.72	\$1,116.89	\$1,116.89	\$863.91	\$863.91
62	\$1,123.20	\$1,123.20	\$1,204.25	\$1,204.25	\$1,065.08	\$1,065.08	\$1,141.93	\$1,141.93	\$883.28	\$883.28
63	\$1,154.08	\$1,154.08	\$1,237.36	\$1,237.36	\$1,094.37	\$1,094.37	\$1,173.33	\$1,173.33	\$907.56	\$907.56
64+	\$1,172.85	\$1,172.85	\$1,257.48	\$1,257.48	\$1,112.16	\$1,112.16	\$1,192.41	\$1,192.41	\$922.32	\$922.32

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570018		33709PA0570019		33709PA1030001		33709PA1100001		33709PA0920001		33709PA0920001	
Plan Marketing Name =>	Balance PPO \$2600 a Community Blue Plan		Balance PPO \$5000 1x a Community Blue Plan		Conemaugh Region Flex Blue PPO \$500		Conemaugh Region Flex Blue PPO \$2800Q		Health Savings Flex PPO Embedded \$6000 a Community Blue Plan		Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/EMB/CG		HDHP-SM/EMB/CG	
Rating Area =>	Area 1,4		Area 1,4		Area 5		Area 5		Area 6,7		Area 9	
Network =>	A		A		Y		Y		F		F	
Metal =>	Silver		Silver		Gold		Silver		Bronze		Bronze	
Deductible =>	\$2,600		\$5,000		\$500/\$1,500		\$2,800/\$2,800		\$6,000/\$6,000		\$6,000/\$6,000	
Coinurance =>	70%		70%		100%/70%		100%/70%		60%/50%		60%/50%	
Copays =>	\$40		\$35		\$25/\$65		100%/\$30		60%/50%		60%/50%	
OOP Maximum =>	\$8,150		\$8,150		\$7,900/\$7,900		\$6,750/\$6,750		\$6,750/\$6,750		\$6,750/\$6,750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$229.27	\$229.27	\$222.97	\$222.97	\$290.88	\$290.88	\$245.91	\$245.91	\$244.05	\$244.05	\$239.35	\$239.35
15	\$249.65	\$249.65	\$242.79	\$242.79	\$316.73	\$316.73	\$267.77	\$267.77	\$265.74	\$265.74	\$260.63	\$260.63
16	\$257.44	\$257.44	\$250.36	\$250.36	\$326.62	\$326.62	\$276.13	\$276.13	\$274.04	\$274.04	\$268.76	\$268.76
17	\$265.23	\$265.23	\$257.94	\$257.94	\$336.50	\$336.50	\$284.48	\$284.48	\$282.33	\$282.33	\$276.90	\$276.90
18	\$273.63	\$273.63	\$266.10	\$266.10	\$347.15	\$347.15	\$293.48	\$293.48	\$291.27	\$291.27	\$285.66	\$285.66
19	\$282.02	\$282.02	\$274.26	\$274.26	\$357.80	\$357.80	\$302.48	\$302.48	\$300.20	\$300.20	\$294.42	\$294.42
20	\$290.71	\$290.71	\$282.72	\$282.72	\$368.82	\$368.82	\$311.81	\$311.81	\$309.45	\$309.45	\$303.49	\$303.49
21	\$299.70	\$299.70	\$291.46	\$291.46	\$380.23	\$380.23	\$321.45	\$321.45	\$319.02	\$319.02	\$312.88	\$312.88
22	\$299.70	\$299.70	\$291.46	\$291.46	\$380.23	\$380.23	\$321.45	\$321.45	\$319.02	\$319.02	\$312.88	\$312.88
23	\$299.70	\$299.70	\$291.46	\$291.46	\$380.23	\$380.23	\$321.45	\$321.45	\$319.02	\$319.02	\$312.88	\$312.88
24	\$299.70	\$299.70	\$291.46	\$291.46	\$380.23	\$380.23	\$321.45	\$321.45	\$319.02	\$319.02	\$312.88	\$312.88
25	\$300.90	\$300.90	\$292.63	\$292.63	\$381.75	\$381.75	\$322.74	\$322.74	\$320.30	\$320.30	\$314.13	\$314.13
26	\$306.89	\$306.89	\$298.46	\$298.46	\$389.36	\$389.36	\$329.16	\$329.16	\$326.68	\$326.68	\$320.39	\$320.39
27	\$314.09	\$314.09	\$305.45	\$305.45	\$398.48	\$398.48	\$336.88	\$336.88	\$334.33	\$334.33	\$327.90	\$327.90
28	\$325.77	\$325.77	\$316.82	\$316.82	\$413.31	\$413.31	\$349.42	\$349.42	\$346.77	\$346.77	\$340.10	\$340.10
29	\$335.36	\$335.36	\$326.14	\$326.14	\$425.48	\$425.48	\$359.70	\$359.70	\$356.98	\$356.98	\$350.11	\$350.11
30	\$340.16	\$340.16	\$330.81	\$330.81	\$431.56	\$431.56	\$364.85	\$364.85	\$362.09	\$362.09	\$355.12	\$355.12
31	\$347.35	\$347.35	\$337.80	\$337.80	\$440.69	\$440.69	\$372.56	\$372.56	\$369.74	\$369.74	\$362.63	\$362.63
32	\$354.55	\$354.55	\$344.80	\$344.80	\$449.81	\$449.81	\$380.28	\$380.28	\$377.40	\$377.40	\$370.14	\$370.14
33	\$359.04	\$359.04	\$349.17	\$349.17	\$455.52	\$455.52	\$385.10	\$385.10	\$382.19	\$382.19	\$374.83	\$374.83
34	\$363.84	\$363.84	\$353.83	\$353.83	\$461.60	\$461.60	\$390.24	\$390.24	\$387.29	\$387.29	\$379.84	\$379.84
35	\$366.23	\$366.23	\$356.16	\$356.16	\$464.64	\$464.64	\$392.81	\$392.81	\$389.84	\$389.84	\$382.34	\$382.34
36	\$368.63	\$368.63	\$358.50	\$358.50	\$467.68	\$467.68	\$395.38	\$395.38	\$392.39	\$392.39	\$384.84	\$384.84
37	\$371.03	\$371.03	\$360.83	\$360.83	\$470.72	\$470.72	\$397.96	\$397.96	\$394.95	\$394.95	\$387.35	\$387.35
38	\$373.43	\$373.43	\$363.16	\$363.16	\$473.77	\$473.77	\$400.53	\$400.53	\$397.50	\$397.50	\$389.85	\$389.85
39	\$378.22	\$378.22	\$367.82	\$367.82	\$479.85	\$479.85	\$405.67	\$405.67	\$402.60	\$402.60	\$394.85	\$394.85
40	\$383.02	\$383.02	\$372.49	\$372.49	\$485.93	\$485.93	\$410.81	\$410.81	\$407.71	\$407.71	\$399.86	\$399.86
41	\$390.21	\$390.21	\$379.48	\$379.48	\$495.06	\$495.06	\$418.53	\$418.53	\$415.36	\$415.36	\$407.37	\$407.37
42	\$397.10	\$397.10	\$386.18	\$386.18	\$503.80	\$503.80	\$425.92	\$425.92	\$422.70	\$422.70	\$414.57	\$414.57
43	\$406.69	\$406.69	\$395.51	\$395.51	\$515.97	\$515.97	\$436.21	\$436.21	\$432.91	\$432.91	\$424.58	\$424.58
44	\$418.68	\$418.68	\$407.17	\$407.17	\$531.18	\$531.18	\$449.07	\$449.07	\$445.67	\$445.67	\$437.09	\$437.09
45	\$432.77	\$432.77	\$420.87	\$420.87	\$549.05	\$549.05	\$464.17	\$464.17	\$460.66	\$460.66	\$451.80	\$451.80
46	\$449.55	\$449.55	\$437.19	\$437.19	\$570.35	\$570.35	\$482.18	\$482.18	\$478.53	\$478.53	\$469.32	\$469.32
47	\$468.43	\$468.43	\$455.55	\$455.55	\$594.30	\$594.30	\$502.43	\$502.43	\$498.63	\$498.63	\$489.03	\$489.03
48	\$490.01	\$490.01	\$476.54	\$476.54	\$621.68	\$621.68	\$525.57	\$525.57	\$521.60	\$521.60	\$511.56	\$511.56
49	\$511.29	\$511.29	\$497.23	\$497.23	\$648.67	\$648.67	\$548.39	\$548.39	\$544.25	\$544.25	\$533.77	\$533.77
50	\$535.26	\$535.26	\$520.55	\$520.55	\$679.09	\$679.09	\$574.11	\$574.11	\$569.77	\$569.77	\$558.80	\$558.80
51	\$558.94	\$558.94	\$543.57	\$543.57	\$709.13	\$709.13	\$599.50	\$599.50	\$594.97	\$594.97	\$583.52	\$583.52
52	\$585.01	\$585.01	\$568.93	\$568.93	\$742.21	\$742.21	\$627.47	\$627.47	\$622.73	\$622.73	\$610.74	\$610.74
53	\$611.39	\$611.39	\$594.58	\$594.58	\$775.67	\$775.67	\$655.76	\$655.76	\$650.80	\$650.80	\$638.28	\$638.28
54	\$639.86	\$639.86	\$622.27	\$622.27	\$811.79	\$811.79	\$686.30	\$686.30	\$681.11	\$681.11	\$668.00	\$668.00
55	\$668.33	\$668.33	\$649.96	\$649.96	\$847.91	\$847.91	\$716.83	\$716.83	\$711.41	\$711.41	\$697.72	\$697.72
56	\$699.20	\$699.20	\$679.98	\$679.98	\$887.08	\$887.08	\$749.94	\$749.94	\$744.27	\$744.27	\$729.95	\$729.95
57	\$730.37	\$730.37	\$710.29	\$710.29	\$926.62	\$926.62	\$783.37	\$783.37	\$777.45	\$777.45	\$762.49	\$762.49
58	\$763.64	\$763.64	\$742.64	\$742.64	\$968.83	\$968.83	\$819.05	\$819.05	\$812.86	\$812.86	\$797.22	\$797.22
59	\$780.12	\$780.12	\$758.67	\$758.67	\$989.74	\$989.74	\$836.73	\$836.73	\$830.41	\$830.41	\$814.43	\$814.43
60	\$813.39	\$813.39	\$791.02	\$791.02	\$1,031.94	\$1,031.94	\$872.42	\$872.42	\$865.82	\$865.82	\$849.16	\$849.16
61	\$842.16	\$842.16	\$819.00	\$819.00	\$1,068.45	\$1,068.45	\$903.27	\$903.27	\$896.45	\$896.45	\$879.19	\$879.19
62	\$861.04	\$861.04	\$837.36	\$837.36	\$1,092.40	\$1,092.40	\$923.53	\$923.53	\$916.54	\$916.54	\$898.90	\$898.90
63	\$884.71	\$884.71	\$860.39	\$860.39	\$1,122.44	\$1,122.44	\$948.92	\$948.92	\$941.75	\$941.75	\$923.62	\$923.62
64+	\$899.10	\$899.10	\$874.38	\$874.38	\$1,140.69	\$1,140.69	\$964.35	\$964.35	\$957.06	\$957.06	\$938.64	\$938.64

Company Name: Highmark, Inc.
 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)=>	33709PA0560032		33709PA0560033		33709PA0560043		33709PA0560034		33709PA0560035	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum a Community Blue Plan		Premier Balance PPO \$250 Platinum a Community Blue Plan		Premier Balance PPO \$0 Gold a Community Blue Plan		Premier Balance PPO \$250 Gold a Community Blue Plan		Premier Balance PPO \$500 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$250		\$0		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$30		\$30		\$25	
OOP Maximum =>	\$4,000		\$4,000		\$7,900		\$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	\$347.77	\$347.77	\$340.33	\$340.33	\$298.59	\$298.59	\$297.39	\$297.39	\$294.16	\$294.16
15	\$378.68	\$378.68	\$370.58	\$370.58	\$325.14	\$325.14	\$323.83	\$323.83	\$320.31	\$320.31
16	\$390.50	\$390.50	\$382.14	\$382.14	\$335.28	\$335.28	\$333.94	\$333.94	\$330.30	\$330.30
17	\$402.32	\$402.32	\$393.71	\$393.71	\$345.43	\$345.43	\$344.04	\$344.04	\$340.30	\$340.30
18	\$415.05	\$415.05	\$406.17	\$406.17	\$356.36	\$356.36	\$354.93	\$354.93	\$351.07	\$351.07
19	\$427.78	\$427.78	\$418.62	\$418.62	\$367.29	\$367.29	\$365.81	\$365.81	\$361.83	\$361.83
20	\$440.96	\$440.96	\$431.52	\$431.52	\$378.61	\$378.61	\$377.09	\$377.09	\$372.98	\$372.98
21	\$454.60	\$454.60	\$444.87	\$444.87	\$390.32	\$390.32	\$388.75	\$388.75	\$384.52	\$384.52
22	\$454.60	\$454.60	\$444.87	\$444.87	\$390.32	\$390.32	\$388.75	\$388.75	\$384.52	\$384.52
23	\$454.60	\$454.60	\$444.87	\$444.87	\$390.32	\$390.32	\$388.75	\$388.75	\$384.52	\$384.52
24	\$454.60	\$454.60	\$444.87	\$444.87	\$390.32	\$390.32	\$388.75	\$388.75	\$384.52	\$384.52
25	\$456.42	\$456.42	\$446.65	\$446.65	\$391.88	\$391.88	\$390.31	\$390.31	\$386.06	\$386.06
26	\$465.51	\$465.51	\$455.55	\$455.55	\$399.69	\$399.69	\$398.08	\$398.08	\$393.75	\$393.75
27	\$476.42	\$476.42	\$466.22	\$466.22	\$409.06	\$409.06	\$407.41	\$407.41	\$402.98	\$402.98
28	\$494.15	\$494.15	\$483.57	\$483.57	\$424.28	\$424.28	\$422.57	\$422.57	\$417.97	\$417.97
29	\$508.70	\$508.70	\$497.81	\$497.81	\$436.77	\$436.77	\$435.01	\$435.01	\$430.28	\$430.28
30	\$515.97	\$515.97	\$504.93	\$504.93	\$443.01	\$443.01	\$441.23	\$441.23	\$436.43	\$436.43
31	\$526.88	\$526.88	\$515.60	\$515.60	\$452.38	\$452.38	\$450.56	\$450.56	\$445.66	\$445.66
32	\$537.79	\$537.79	\$526.28	\$526.28	\$461.75	\$461.75	\$459.89	\$459.89	\$454.89	\$454.89
33	\$544.61	\$544.61	\$532.95	\$532.95	\$467.60	\$467.60	\$465.72	\$465.72	\$460.65	\$460.65
34	\$551.88	\$551.88	\$540.07	\$540.07	\$473.85	\$473.85	\$471.94	\$471.94	\$466.81	\$466.81
35	\$555.52	\$555.52	\$543.63	\$543.63	\$476.97	\$476.97	\$475.05	\$475.05	\$469.88	\$469.88
36	\$559.16	\$559.16	\$547.19	\$547.19	\$480.09	\$480.09	\$478.16	\$478.16	\$472.96	\$472.96
37	\$562.79	\$562.79	\$550.75	\$550.75	\$483.22	\$483.22	\$481.27	\$481.27	\$476.04	\$476.04
38	\$566.43	\$566.43	\$554.31	\$554.31	\$486.34	\$486.34	\$484.38	\$484.38	\$479.11	\$479.11
39	\$573.71	\$573.71	\$561.43	\$561.43	\$492.58	\$492.58	\$490.60	\$490.60	\$485.26	\$485.26
40	\$580.98	\$580.98	\$568.54	\$568.54	\$498.83	\$498.83	\$496.82	\$496.82	\$491.42	\$491.42
41	\$591.89	\$591.89	\$579.22	\$579.22	\$508.20	\$508.20	\$506.15	\$506.15	\$500.65	\$500.65
42	\$602.35	\$602.35	\$589.45	\$589.45	\$517.17	\$517.17	\$515.09	\$515.09	\$509.49	\$509.49
43	\$616.89	\$616.89	\$603.69	\$603.69	\$529.66	\$529.66	\$527.53	\$527.53	\$521.79	\$521.79
44	\$635.08	\$635.08	\$621.48	\$621.48	\$545.28	\$545.28	\$543.08	\$543.08	\$537.17	\$537.17
45	\$656.44	\$656.44	\$642.39	\$642.39	\$563.62	\$563.62	\$561.36	\$561.36	\$555.25	\$555.25
46	\$681.90	\$681.90	\$667.31	\$667.31	\$585.48	\$585.48	\$583.13	\$583.13	\$576.78	\$576.78
47	\$710.54	\$710.54	\$695.33	\$695.33	\$610.07	\$610.07	\$607.62	\$607.62	\$601.00	\$601.00
48	\$743.27	\$743.27	\$727.36	\$727.36	\$638.17	\$638.17	\$635.61	\$635.61	\$628.69	\$628.69
49	\$775.55	\$775.55	\$758.95	\$758.95	\$665.89	\$665.89	\$663.21	\$663.21	\$655.99	\$655.99
50	\$811.92	\$811.92	\$794.54	\$794.54	\$697.11	\$697.11	\$694.31	\$694.31	\$686.75	\$686.75
51	\$847.83	\$847.83	\$829.68	\$829.68	\$727.95	\$727.95	\$725.02	\$725.02	\$717.13	\$717.13
52	\$887.38	\$887.38	\$868.39	\$868.39	\$761.90	\$761.90	\$758.84	\$758.84	\$750.58	\$750.58
53	\$927.38	\$927.38	\$907.53	\$907.53	\$796.25	\$796.25	\$793.05	\$793.05	\$784.42	\$784.42
54	\$970.57	\$970.57	\$949.80	\$949.80	\$833.33	\$833.33	\$829.98	\$829.98	\$820.95	\$820.95
55	\$1,013.76	\$1,013.76	\$992.06	\$992.06	\$870.41	\$870.41	\$866.91	\$866.91	\$857.48	\$857.48
56	\$1,060.58	\$1,060.58	\$1,037.88	\$1,037.88	\$910.62	\$910.62	\$906.95	\$906.95	\$897.09	\$897.09
57	\$1,107.86	\$1,107.86	\$1,084.15	\$1,084.15	\$951.21	\$951.21	\$947.38	\$947.38	\$937.08	\$937.08
58	\$1,158.32	\$1,158.32	\$1,133.53	\$1,133.53	\$994.54	\$994.54	\$990.54	\$990.54	\$979.76	\$979.76
59	\$1,183.32	\$1,183.32	\$1,158.00	\$1,158.00	\$1,016.00	\$1,016.00	\$1,011.92	\$1,011.92	\$1,000.91	\$1,000.91
60	\$1,233.78	\$1,233.78	\$1,207.38	\$1,207.38	\$1,059.33	\$1,059.33	\$1,055.07	\$1,055.07	\$1,043.59	\$1,043.59
61	\$1,277.43	\$1,277.43	\$1,250.08	\$1,250.08	\$1,096.80	\$1,096.80	\$1,092.39	\$1,092.39	\$1,080.50	\$1,080.50
62	\$1,306.07	\$1,306.07	\$1,278.11	\$1,278.11	\$1,121.39	\$1,121.39	\$1,116.88	\$1,116.88	\$1,104.73	\$1,104.73
63	\$1,341.98	\$1,341.98	\$1,313.26	\$1,313.26	\$1,152.22	\$1,152.22	\$1,147.59	\$1,147.59	\$1,135.10	\$1,135.10
64+	\$1,363.80	\$1,363.80	\$1,334.61	\$1,334.61	\$1,170.96	\$1,170.96	\$1,166.25	\$1,166.25	\$1,153.56	\$1,153.56

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)=>	33709PA0560036		33709PA0560037		33709PA0560038		33709PA0560040		33709PA0560041	
Plan Marketing Name =>	Premier Balance PPO \$750 a Community Blue Plan		Premier Balance PPO \$1000 a Community Blue Plan		Premier Balance PPO \$1250 a Community Blue Plan		Premier Balance PPO \$1500 a Community Blue Plan		Premier Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$1,000		\$1,250		\$1,500		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$25		\$25		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$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	\$292.85	\$292.85	\$289.17	\$289.17	\$286.83	\$286.83	\$283.75	\$283.75	\$278.61	\$278.61
15	\$318.88	\$318.88	\$314.87	\$314.87	\$312.33	\$312.33	\$308.97	\$308.97	\$303.37	\$303.37
16	\$328.83	\$328.83	\$324.70	\$324.70	\$322.07	\$322.07	\$318.61	\$318.61	\$312.84	\$312.84
17	\$338.79	\$338.79	\$334.53	\$334.53	\$331.82	\$331.82	\$328.26	\$328.26	\$322.31	\$322.31
18	\$349.51	\$349.51	\$345.11	\$345.11	\$342.32	\$342.32	\$338.64	\$338.64	\$332.51	\$332.51
19	\$360.22	\$360.22	\$355.70	\$355.70	\$352.82	\$352.82	\$349.03	\$349.03	\$342.70	\$342.70
20	\$371.33	\$371.33	\$366.66	\$366.66	\$363.69	\$363.69	\$359.78	\$359.78	\$353.26	\$353.26
21	\$382.81	\$382.81	\$378.00	\$378.00	\$374.94	\$374.94	\$370.91	\$370.91	\$364.19	\$364.19
22	\$382.81	\$382.81	\$378.00	\$378.00	\$374.94	\$374.94	\$370.91	\$370.91	\$364.19	\$364.19
23	\$382.81	\$382.81	\$378.00	\$378.00	\$374.94	\$374.94	\$370.91	\$370.91	\$364.19	\$364.19
24	\$382.81	\$382.81	\$378.00	\$378.00	\$374.94	\$374.94	\$370.91	\$370.91	\$364.19	\$364.19
25	\$384.34	\$384.34	\$379.51	\$379.51	\$376.44	\$376.44	\$372.39	\$372.39	\$365.65	\$365.65
26	\$392.00	\$392.00	\$387.07	\$387.07	\$383.94	\$383.94	\$379.81	\$379.81	\$372.93	\$372.93
27	\$401.18	\$401.18	\$396.14	\$396.14	\$392.94	\$392.94	\$388.71	\$388.71	\$381.67	\$381.67
28	\$416.11	\$416.11	\$410.89	\$410.89	\$407.56	\$407.56	\$403.18	\$403.18	\$395.87	\$395.87
29	\$428.36	\$428.36	\$422.98	\$422.98	\$419.56	\$419.56	\$415.05	\$415.05	\$407.53	\$407.53
30	\$434.49	\$434.49	\$429.03	\$429.03	\$425.56	\$425.56	\$420.98	\$420.98	\$413.36	\$413.36
31	\$443.68	\$443.68	\$438.10	\$438.10	\$434.56	\$434.56	\$429.88	\$429.88	\$422.10	\$422.10
32	\$452.86	\$452.86	\$447.17	\$447.17	\$443.55	\$443.55	\$438.79	\$438.79	\$430.84	\$430.84
33	\$458.61	\$458.61	\$452.84	\$452.84	\$449.18	\$449.18	\$444.35	\$444.35	\$436.30	\$436.30
34	\$464.73	\$464.73	\$458.89	\$458.89	\$455.18	\$455.18	\$450.28	\$450.28	\$442.13	\$442.13
35	\$467.79	\$467.79	\$461.92	\$461.92	\$458.18	\$458.18	\$453.25	\$453.25	\$445.04	\$445.04
36	\$470.86	\$470.86	\$464.94	\$464.94	\$461.18	\$461.18	\$456.22	\$456.22	\$447.95	\$447.95
37	\$473.92	\$473.92	\$467.96	\$467.96	\$464.18	\$464.18	\$459.19	\$459.19	\$450.87	\$450.87
38	\$476.98	\$476.98	\$470.99	\$470.99	\$467.18	\$467.18	\$462.15	\$462.15	\$453.78	\$453.78
39	\$483.11	\$483.11	\$477.04	\$477.04	\$473.17	\$473.17	\$468.09	\$468.09	\$459.61	\$459.61
40	\$489.23	\$489.23	\$483.08	\$483.08	\$479.17	\$479.17	\$474.02	\$474.02	\$465.43	\$465.43
41	\$498.42	\$498.42	\$492.16	\$492.16	\$488.17	\$488.17	\$482.92	\$482.92	\$474.18	\$474.18
42	\$507.22	\$507.22	\$500.85	\$500.85	\$496.80	\$496.80	\$491.46	\$491.46	\$482.55	\$482.55
43	\$519.47	\$519.47	\$512.95	\$512.95	\$508.79	\$508.79	\$503.32	\$503.32	\$494.21	\$494.21
44	\$534.79	\$534.79	\$528.07	\$528.07	\$523.79	\$523.79	\$518.16	\$518.16	\$508.77	\$508.77
45	\$552.78	\$552.78	\$545.83	\$545.83	\$541.41	\$541.41	\$535.59	\$535.59	\$525.89	\$525.89
46	\$574.22	\$574.22	\$567.00	\$567.00	\$562.41	\$562.41	\$556.37	\$556.37	\$546.29	\$546.29
47	\$598.33	\$598.33	\$590.81	\$590.81	\$586.03	\$586.03	\$579.73	\$579.73	\$569.23	\$569.23
48	\$625.89	\$625.89	\$618.03	\$618.03	\$613.03	\$613.03	\$606.44	\$606.44	\$595.45	\$595.45
49	\$653.07	\$653.07	\$644.87	\$644.87	\$639.65	\$639.65	\$632.77	\$632.77	\$621.31	\$621.31
50	\$683.70	\$683.70	\$675.11	\$675.11	\$669.64	\$669.64	\$662.45	\$662.45	\$650.44	\$650.44
51	\$713.94	\$713.94	\$704.97	\$704.97	\$699.26	\$699.26	\$691.75	\$691.75	\$679.21	\$679.21
52	\$747.25	\$747.25	\$737.86	\$737.86	\$731.88	\$731.88	\$724.02	\$724.02	\$710.90	\$710.90
53	\$780.93	\$780.93	\$771.12	\$771.12	\$764.88	\$764.88	\$756.66	\$756.66	\$742.95	\$742.95
54	\$817.30	\$817.30	\$807.03	\$807.03	\$800.50	\$800.50	\$791.89	\$791.89	\$777.55	\$777.55
55	\$853.67	\$853.67	\$842.94	\$842.94	\$836.12	\$836.12	\$827.13	\$827.13	\$812.14	\$812.14
56	\$893.10	\$893.10	\$881.87	\$881.87	\$874.74	\$874.74	\$865.33	\$865.33	\$849.66	\$849.66
57	\$932.91	\$932.91	\$921.19	\$921.19	\$913.73	\$913.73	\$903.91	\$903.91	\$887.53	\$887.53
58	\$975.40	\$975.40	\$963.14	\$963.14	\$955.35	\$955.35	\$945.08	\$945.08	\$927.96	\$927.96
59	\$996.45	\$996.45	\$983.93	\$983.93	\$975.97	\$975.97	\$965.48	\$965.48	\$947.99	\$947.99
60	\$1,038.95	\$1,038.95	\$1,025.89	\$1,025.89	\$1,017.59	\$1,017.59	\$1,006.65	\$1,006.65	\$988.41	\$988.41
61	\$1,075.70	\$1,075.70	\$1,062.18	\$1,062.18	\$1,053.58	\$1,053.58	\$1,042.26	\$1,042.26	\$1,023.37	\$1,023.37
62	\$1,099.81	\$1,099.81	\$1,085.99	\$1,085.99	\$1,077.20	\$1,077.20	\$1,065.62	\$1,065.62	\$1,046.32	\$1,046.32
63	\$1,130.06	\$1,130.06	\$1,115.86	\$1,115.86	\$1,106.82	\$1,106.82	\$1,094.93	\$1,094.93	\$1,075.09	\$1,075.09
64+	\$1,148.43	\$1,148.43	\$1,134.00	\$1,134.00	\$1,124.82	\$1,124.82	\$1,112.73	\$1,112.73	\$1,092.57	\$1,092.57

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)=>	33709PA0560039		33709PA0560042		33709PA0570014		33709PA0570015		33709PA0570016	
Plan Marketing Name =>	Premier Balance PPO \$1400 a Community Blue Plan		Premier Balance PPO \$5000 1x a Community Blue Plan		Balance PPO \$1000 a Community Blue Plan		Balance PPO \$1750 a Community Blue Plan		Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$5,000		\$1,000		\$1,750		\$2,000	
Coinsurance =>	100%		100%		90%		90%		90%	
Copays =>	\$40		\$25		\$45		\$35		\$35	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$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	\$278.78	\$278.78	\$258.06	\$258.06	\$274.47	\$274.47	\$270.63	\$270.63	\$268.48	\$268.48
15	\$303.56	\$303.56	\$281.00	\$281.00	\$298.86	\$298.86	\$294.68	\$294.68	\$292.35	\$292.35
16	\$313.04	\$313.04	\$289.77	\$289.77	\$308.19	\$308.19	\$303.88	\$303.88	\$301.47	\$301.47
17	\$322.51	\$322.51	\$298.54	\$298.54	\$317.52	\$317.52	\$313.08	\$313.08	\$310.60	\$310.60
18	\$332.72	\$332.72	\$307.98	\$307.98	\$327.57	\$327.57	\$322.98	\$322.98	\$320.43	\$320.43
19	\$342.92	\$342.92	\$317.43	\$317.43	\$337.61	\$337.61	\$332.89	\$332.89	\$330.25	\$330.25
20	\$353.49	\$353.49	\$327.21	\$327.21	\$348.02	\$348.02	\$343.15	\$343.15	\$340.43	\$340.43
21	\$364.42	\$364.42	\$337.33	\$337.33	\$358.78	\$358.78	\$353.76	\$353.76	\$350.96	\$350.96
22	\$364.42	\$364.42	\$337.33	\$337.33	\$358.78	\$358.78	\$353.76	\$353.76	\$350.96	\$350.96
23	\$364.42	\$364.42	\$337.33	\$337.33	\$358.78	\$358.78	\$353.76	\$353.76	\$350.96	\$350.96
24	\$364.42	\$364.42	\$337.33	\$337.33	\$358.78	\$358.78	\$353.76	\$353.76	\$350.96	\$350.96
25	\$365.88	\$365.88	\$338.68	\$338.68	\$360.22	\$360.22	\$355.18	\$355.18	\$352.36	\$352.36
26	\$373.17	\$373.17	\$345.43	\$345.43	\$367.39	\$367.39	\$362.25	\$362.25	\$359.38	\$359.38
27	\$381.91	\$381.91	\$353.52	\$353.52	\$376.00	\$376.00	\$370.74	\$370.74	\$367.81	\$367.81
28	\$396.12	\$396.12	\$366.68	\$366.68	\$389.99	\$389.99	\$384.54	\$384.54	\$381.49	\$381.49
29	\$407.79	\$407.79	\$377.47	\$377.47	\$401.47	\$401.47	\$395.86	\$395.86	\$392.72	\$392.72
30	\$413.62	\$413.62	\$382.87	\$382.87	\$407.22	\$407.22	\$401.52	\$401.52	\$398.34	\$398.34
31	\$422.36	\$422.36	\$390.97	\$390.97	\$415.83	\$415.83	\$410.01	\$410.01	\$406.76	\$406.76
32	\$431.11	\$431.11	\$399.06	\$399.06	\$424.44	\$424.44	\$418.50	\$418.50	\$415.19	\$415.19
33	\$436.58	\$436.58	\$404.12	\$404.12	\$429.82	\$429.82	\$423.80	\$423.80	\$420.45	\$420.45
34	\$442.41	\$442.41	\$409.52	\$409.52	\$435.56	\$435.56	\$429.46	\$429.46	\$426.07	\$426.07
35	\$445.32	\$445.32	\$412.22	\$412.22	\$438.43	\$438.43	\$432.29	\$432.29	\$428.87	\$428.87
36	\$448.24	\$448.24	\$414.92	\$414.92	\$441.30	\$441.30	\$435.12	\$435.12	\$431.68	\$431.68
37	\$451.15	\$451.15	\$417.61	\$417.61	\$444.17	\$444.17	\$437.95	\$437.95	\$434.49	\$434.49
38	\$454.07	\$454.07	\$420.31	\$420.31	\$447.04	\$447.04	\$440.78	\$440.78	\$437.30	\$437.30
39	\$459.90	\$459.90	\$425.71	\$425.71	\$452.78	\$452.78	\$446.45	\$446.45	\$442.91	\$442.91
40	\$465.73	\$465.73	\$431.11	\$431.11	\$458.52	\$458.52	\$452.11	\$452.11	\$448.53	\$448.53
41	\$474.47	\$474.47	\$439.20	\$439.20	\$467.13	\$467.13	\$460.60	\$460.60	\$456.95	\$456.95
42	\$482.86	\$482.86	\$446.96	\$446.96	\$475.38	\$475.38	\$468.73	\$468.73	\$465.02	\$465.02
43	\$494.52	\$494.52	\$457.76	\$457.76	\$486.86	\$486.86	\$480.05	\$480.05	\$476.25	\$476.25
44	\$509.09	\$509.09	\$471.25	\$471.25	\$501.22	\$501.22	\$494.20	\$494.20	\$490.29	\$490.29
45	\$526.22	\$526.22	\$487.10	\$487.10	\$518.08	\$518.08	\$510.83	\$510.83	\$506.79	\$506.79
46	\$546.63	\$546.63	\$506.00	\$506.00	\$538.17	\$538.17	\$530.64	\$530.64	\$526.44	\$526.44
47	\$569.59	\$569.59	\$527.25	\$527.25	\$560.77	\$560.77	\$552.93	\$552.93	\$548.55	\$548.55
48	\$595.83	\$595.83	\$551.53	\$551.53	\$586.61	\$586.61	\$578.40	\$578.40	\$573.82	\$573.82
49	\$621.70	\$621.70	\$575.48	\$575.48	\$612.08	\$612.08	\$603.51	\$603.51	\$598.74	\$598.74
50	\$650.85	\$650.85	\$602.47	\$602.47	\$640.78	\$640.78	\$631.82	\$631.82	\$626.81	\$626.81
51	\$679.64	\$679.64	\$629.12	\$629.12	\$669.12	\$669.12	\$659.76	\$659.76	\$654.54	\$654.54
52	\$711.35	\$711.35	\$658.47	\$658.47	\$700.34	\$700.34	\$690.54	\$690.54	\$685.07	\$685.07
53	\$743.42	\$743.42	\$688.15	\$688.15	\$731.91	\$731.91	\$721.67	\$721.67	\$715.96	\$715.96
54	\$778.04	\$778.04	\$720.20	\$720.20	\$766.00	\$766.00	\$755.28	\$755.28	\$749.30	\$749.30
55	\$812.66	\$812.66	\$752.25	\$752.25	\$800.08	\$800.08	\$788.88	\$788.88	\$782.64	\$782.64
56	\$850.19	\$850.19	\$786.99	\$786.99	\$837.03	\$837.03	\$825.32	\$825.32	\$818.79	\$818.79
57	\$888.09	\$888.09	\$822.07	\$822.07	\$874.35	\$874.35	\$862.11	\$862.11	\$855.29	\$855.29
58	\$928.54	\$928.54	\$859.52	\$859.52	\$914.17	\$914.17	\$901.38	\$901.38	\$894.25	\$894.25
59	\$948.59	\$948.59	\$878.07	\$878.07	\$933.90	\$933.90	\$920.84	\$920.84	\$913.55	\$913.55
60	\$989.04	\$989.04	\$915.51	\$915.51	\$973.73	\$973.73	\$960.10	\$960.10	\$952.51	\$952.51
61	\$1,024.02	\$1,024.02	\$947.90	\$947.90	\$1,008.17	\$1,008.17	\$994.07	\$994.07	\$986.20	\$986.20
62	\$1,046.98	\$1,046.98	\$969.15	\$969.15	\$1,030.77	\$1,030.77	\$1,016.35	\$1,016.35	\$1,008.31	\$1,008.31
63	\$1,075.77	\$1,075.77	\$995.80	\$995.80	\$1,059.12	\$1,059.12	\$1,044.30	\$1,044.30	\$1,036.03	\$1,036.03
64+	\$1,093.26	\$1,093.26	\$1,011.99	\$1,011.99	\$1,076.34	\$1,076.34	\$1,061.28	\$1,061.28	\$1,052.88	\$1,052.88

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)=>	33709PA0450005		33709PA0640006		33709PA0640007		33709PA0640008		33709PA0640010	
Plan Marketing Name =>	Health Savings PPO \$1500 a Community Blue Plan		Health Savings PPO Embedded \$2800 a Community Blue Plan		Health Savings PPO Embedded \$3350 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	A		A		A		A		B	
Metal =>	Gold		Silver		Silver		Bronze		Bronze	
Deductible =>	\$1,500		\$2,800		\$3,350		\$5,500		\$5,500	
Coinsurance =>	100%		100%		100%		80%		80%	
Copays =>	\$15		100%		100%		80%		80%	
OOP Maximum =>	\$3,300		\$6,750		\$6,650		\$6,650		\$6,650	
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	\$283.78	\$283.78	\$249.32	\$249.32	\$247.59	\$247.59	\$210.72	\$210.72	\$220.92	\$220.92
15	\$309.01	\$309.01	\$271.48	\$271.48	\$269.60	\$269.60	\$229.45	\$229.45	\$240.55	\$240.55
16	\$318.65	\$318.65	\$279.96	\$279.96	\$278.02	\$278.02	\$236.61	\$236.61	\$248.06	\$248.06
17	\$328.30	\$328.30	\$288.43	\$288.43	\$286.43	\$286.43	\$243.77	\$243.77	\$255.57	\$255.57
18	\$338.69	\$338.69	\$297.56	\$297.56	\$295.49	\$295.49	\$251.49	\$251.49	\$263.66	\$263.66
19	\$349.07	\$349.07	\$306.68	\$306.68	\$304.55	\$304.55	\$259.20	\$259.20	\$271.74	\$271.74
20	\$359.83	\$359.83	\$316.13	\$316.13	\$313.94	\$313.94	\$267.19	\$267.19	\$280.12	\$280.12
21	\$370.96	\$370.96	\$325.91	\$325.91	\$323.65	\$323.65	\$275.45	\$275.45	\$288.78	\$288.78
22	\$370.96	\$370.96	\$325.91	\$325.91	\$323.65	\$323.65	\$275.45	\$275.45	\$288.78	\$288.78
23	\$370.96	\$370.96	\$325.91	\$325.91	\$323.65	\$323.65	\$275.45	\$275.45	\$288.78	\$288.78
24	\$370.96	\$370.96	\$325.91	\$325.91	\$323.65	\$323.65	\$275.45	\$275.45	\$288.78	\$288.78
25	\$372.44	\$372.44	\$327.21	\$327.21	\$324.94	\$324.94	\$276.55	\$276.55	\$289.94	\$289.94
26	\$379.86	\$379.86	\$333.73	\$333.73	\$331.42	\$331.42	\$282.06	\$282.06	\$295.71	\$295.71
27	\$388.77	\$388.77	\$341.55	\$341.55	\$339.19	\$339.19	\$288.67	\$288.67	\$302.64	\$302.64
28	\$403.23	\$403.23	\$354.26	\$354.26	\$351.81	\$351.81	\$299.41	\$299.41	\$313.90	\$313.90
29	\$415.10	\$415.10	\$364.69	\$364.69	\$362.16	\$362.16	\$308.23	\$308.23	\$323.14	\$323.14
30	\$421.04	\$421.04	\$369.91	\$369.91	\$367.34	\$367.34	\$312.64	\$312.64	\$327.77	\$327.77
31	\$429.94	\$429.94	\$377.73	\$377.73	\$375.11	\$375.11	\$319.25	\$319.25	\$334.70	\$334.70
32	\$438.85	\$438.85	\$385.55	\$385.55	\$382.88	\$382.88	\$325.86	\$325.86	\$341.63	\$341.63
33	\$444.41	\$444.41	\$390.44	\$390.44	\$387.73	\$387.73	\$329.99	\$329.99	\$345.96	\$345.96
34	\$450.35	\$450.35	\$395.65	\$395.65	\$392.91	\$392.91	\$334.40	\$334.40	\$350.58	\$350.58
35	\$453.31	\$453.31	\$398.26	\$398.26	\$395.50	\$395.50	\$336.60	\$336.60	\$352.89	\$352.89
36	\$456.28	\$456.28	\$400.87	\$400.87	\$398.09	\$398.09	\$338.80	\$338.80	\$355.20	\$355.20
37	\$459.25	\$459.25	\$403.48	\$403.48	\$400.68	\$400.68	\$341.01	\$341.01	\$357.51	\$357.51
38	\$462.22	\$462.22	\$406.08	\$406.08	\$403.27	\$403.27	\$343.21	\$343.21	\$359.82	\$359.82
39	\$468.15	\$468.15	\$411.30	\$411.30	\$408.45	\$408.45	\$347.62	\$347.62	\$364.44	\$364.44
40	\$474.09	\$474.09	\$416.51	\$416.51	\$413.62	\$413.62	\$352.03	\$352.03	\$369.06	\$369.06
41	\$482.99	\$482.99	\$424.33	\$424.33	\$421.39	\$421.39	\$358.64	\$358.64	\$375.99	\$375.99
42	\$491.52	\$491.52	\$431.83	\$431.83	\$428.84	\$428.84	\$364.97	\$364.97	\$382.63	\$382.63
43	\$503.39	\$503.39	\$442.26	\$442.26	\$439.19	\$439.19	\$373.79	\$373.79	\$391.87	\$391.87
44	\$518.23	\$518.23	\$455.30	\$455.30	\$452.14	\$452.14	\$384.80	\$384.80	\$403.43	\$403.43
45	\$535.67	\$535.67	\$470.61	\$470.61	\$467.35	\$467.35	\$397.75	\$397.75	\$417.00	\$417.00
46	\$556.44	\$556.44	\$488.87	\$488.87	\$485.48	\$485.48	\$413.18	\$413.18	\$433.17	\$433.17
47	\$579.81	\$579.81	\$509.40	\$509.40	\$505.86	\$505.86	\$430.53	\$430.53	\$451.36	\$451.36
48	\$606.52	\$606.52	\$532.86	\$532.86	\$529.17	\$529.17	\$450.36	\$450.36	\$472.16	\$472.16
49	\$632.86	\$632.86	\$556.00	\$556.00	\$552.15	\$552.15	\$469.92	\$469.92	\$492.66	\$492.66
50	\$662.53	\$662.53	\$582.08	\$582.08	\$578.04	\$578.04	\$491.95	\$491.95	\$515.76	\$515.76
51	\$691.84	\$691.84	\$607.82	\$607.82	\$603.61	\$603.61	\$513.71	\$513.71	\$538.57	\$538.57
52	\$724.11	\$724.11	\$636.18	\$636.18	\$631.76	\$631.76	\$537.68	\$537.68	\$563.70	\$563.70
53	\$756.76	\$756.76	\$664.86	\$664.86	\$660.25	\$660.25	\$561.92	\$561.92	\$589.11	\$589.11
54	\$792.00	\$792.00	\$695.82	\$695.82	\$690.99	\$690.99	\$588.09	\$588.09	\$616.55	\$616.55
55	\$827.24	\$827.24	\$726.78	\$726.78	\$721.74	\$721.74	\$614.25	\$614.25	\$643.98	\$643.98
56	\$865.45	\$865.45	\$760.35	\$760.35	\$755.08	\$755.08	\$642.62	\$642.62	\$673.72	\$673.72
57	\$904.03	\$904.03	\$794.24	\$794.24	\$788.74	\$788.74	\$671.27	\$671.27	\$703.76	\$703.76
58	\$945.21	\$945.21	\$830.42	\$830.42	\$824.66	\$824.66	\$701.85	\$701.85	\$735.81	\$735.81
59	\$965.61	\$965.61	\$848.34	\$848.34	\$842.46	\$842.46	\$717.00	\$717.00	\$751.69	\$751.69
60	\$1,006.79	\$1,006.79	\$884.52	\$884.52	\$878.39	\$878.39	\$747.57	\$747.57	\$783.75	\$783.75
61	\$1,042.40	\$1,042.40	\$915.81	\$915.81	\$909.46	\$909.46	\$774.01	\$774.01	\$811.47	\$811.47
62	\$1,065.77	\$1,065.77	\$936.34	\$936.34	\$929.85	\$929.85	\$791.37	\$791.37	\$829.66	\$829.66
63	\$1,095.07	\$1,095.07	\$962.09	\$962.09	\$955.41	\$955.41	\$813.13	\$813.13	\$852.48	\$852.48
64+	\$1,112.88	\$1,112.88	\$977.73	\$977.73	\$970.95	\$970.95	\$826.35	\$826.35	\$866.34	\$866.34

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)=>	33709PA0640010		33709PA0640009		33709PA1110001		33709PA1110002		33709PA1110003	
Plan Marketing Name =>	Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$6000 a Community Blue Plan		Premier Balance EPO \$250 a Community Blue Plan		Premier Balance EPO \$500 a Community Blue Plan		Premier Balance EPO \$750 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4	
Rating Area =>	Area 6		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	B		A		J		J		J	
Metal =>	Bronze		Bronze		Gold		Gold		Gold	
Deductible =>	\$5,500		\$6,000		\$250		\$500		\$750	
Coinsurance =>	80%		100%		100%		100%		100%	
Copays =>	80%		100%		\$10		\$15		\$10	
OOP Maximum =>	\$6,650		\$6,650		\$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	\$236.86	\$236.86	\$212.27	\$212.27	\$287.28	\$287.28	\$282.96	\$282.96	\$280.07	\$280.07
15	\$257.91	\$257.91	\$231.14	\$231.14	\$312.82	\$312.82	\$308.11	\$308.11	\$304.96	\$304.96
16	\$265.96	\$265.96	\$238.36	\$238.36	\$322.58	\$322.58	\$317.73	\$317.73	\$314.48	\$314.48
17	\$274.01	\$274.01	\$245.57	\$245.57	\$332.34	\$332.34	\$327.34	\$327.34	\$324.00	\$324.00
18	\$282.68	\$282.68	\$253.34	\$253.34	\$342.86	\$342.86	\$337.70	\$337.70	\$334.25	\$334.25
19	\$291.35	\$291.35	\$261.11	\$261.11	\$353.37	\$353.37	\$348.06	\$348.06	\$344.50	\$344.50
20	\$300.33	\$300.33	\$269.16	\$269.16	\$364.26	\$364.26	\$358.78	\$358.78	\$355.12	\$355.12
21	\$309.62	\$309.62	\$277.48	\$277.48	\$375.53	\$375.53	\$369.88	\$369.88	\$366.10	\$366.10
22	\$309.62	\$309.62	\$277.48	\$277.48	\$375.53	\$375.53	\$369.88	\$369.88	\$366.10	\$366.10
23	\$309.62	\$309.62	\$277.48	\$277.48	\$375.53	\$375.53	\$369.88	\$369.88	\$366.10	\$366.10
24	\$309.62	\$309.62	\$277.48	\$277.48	\$375.53	\$375.53	\$369.88	\$369.88	\$366.10	\$366.10
25	\$310.86	\$310.86	\$278.59	\$278.59	\$377.03	\$377.03	\$371.36	\$371.36	\$367.56	\$367.56
26	\$317.05	\$317.05	\$284.14	\$284.14	\$384.54	\$384.54	\$378.76	\$378.76	\$374.89	\$374.89
27	\$324.48	\$324.48	\$290.80	\$290.80	\$393.56	\$393.56	\$387.63	\$387.63	\$383.67	\$383.67
28	\$336.56	\$336.56	\$301.62	\$301.62	\$408.20	\$408.20	\$402.06	\$402.06	\$397.95	\$397.95
29	\$346.46	\$346.46	\$310.50	\$310.50	\$420.22	\$420.22	\$413.90	\$413.90	\$409.67	\$409.67
30	\$351.42	\$351.42	\$314.94	\$314.94	\$426.23	\$426.23	\$419.81	\$419.81	\$415.52	\$415.52
31	\$358.85	\$358.85	\$321.60	\$321.60	\$435.24	\$435.24	\$428.69	\$428.69	\$424.31	\$424.31
32	\$366.28	\$366.28	\$328.26	\$328.26	\$444.25	\$444.25	\$437.57	\$437.57	\$433.10	\$433.10
33	\$370.92	\$370.92	\$332.42	\$332.42	\$449.88	\$449.88	\$443.12	\$443.12	\$438.59	\$438.59
34	\$375.88	\$375.88	\$336.86	\$336.86	\$455.89	\$455.89	\$449.03	\$449.03	\$444.45	\$444.45
35	\$378.36	\$378.36	\$339.08	\$339.08	\$458.90	\$458.90	\$451.99	\$451.99	\$447.37	\$447.37
36	\$380.83	\$380.83	\$341.30	\$341.30	\$461.90	\$461.90	\$454.95	\$454.95	\$450.30	\$450.30
37	\$383.31	\$383.31	\$343.52	\$343.52	\$464.91	\$464.91	\$457.91	\$457.91	\$453.23	\$453.23
38	\$385.79	\$385.79	\$345.74	\$345.74	\$467.91	\$467.91	\$460.87	\$460.87	\$456.16	\$456.16
39	\$390.74	\$390.74	\$350.18	\$350.18	\$473.92	\$473.92	\$466.79	\$466.79	\$462.02	\$462.02
40	\$395.69	\$395.69	\$354.62	\$354.62	\$479.93	\$479.93	\$472.71	\$472.71	\$467.88	\$467.88
41	\$403.13	\$403.13	\$361.28	\$361.28	\$488.94	\$488.94	\$481.58	\$481.58	\$476.66	\$476.66
42	\$410.25	\$410.25	\$367.66	\$367.66	\$497.58	\$497.58	\$490.09	\$490.09	\$485.08	\$485.08
43	\$420.15	\$420.15	\$376.54	\$376.54	\$509.59	\$509.59	\$501.93	\$501.93	\$496.80	\$496.80
44	\$432.54	\$432.54	\$387.64	\$387.64	\$524.62	\$524.62	\$516.72	\$516.72	\$511.44	\$511.44
45	\$447.09	\$447.09	\$400.68	\$400.68	\$542.27	\$542.27	\$534.11	\$534.11	\$528.65	\$528.65
46	\$464.43	\$464.43	\$416.22	\$416.22	\$563.30	\$563.30	\$554.82	\$554.82	\$549.15	\$549.15
47	\$483.94	\$483.94	\$433.70	\$433.70	\$586.95	\$586.95	\$578.12	\$578.12	\$572.21	\$572.21
48	\$506.23	\$506.23	\$453.68	\$453.68	\$613.99	\$613.99	\$604.75	\$604.75	\$598.57	\$598.57
49	\$528.21	\$528.21	\$473.38	\$473.38	\$640.65	\$640.65	\$631.02	\$631.02	\$624.57	\$624.57
50	\$552.98	\$552.98	\$495.58	\$495.58	\$670.70	\$670.70	\$660.61	\$660.61	\$653.85	\$653.85
51	\$577.44	\$577.44	\$517.50	\$517.50	\$700.36	\$700.36	\$689.83	\$689.83	\$682.78	\$682.78
52	\$604.38	\$604.38	\$541.64	\$541.64	\$733.03	\$733.03	\$722.01	\$722.01	\$714.63	\$714.63
53	\$631.62	\$631.62	\$566.06	\$566.06	\$766.08	\$766.08	\$754.56	\$754.56	\$746.84	\$746.84
54	\$661.04	\$661.04	\$592.42	\$592.42	\$801.76	\$801.76	\$789.69	\$789.69	\$781.62	\$781.62
55	\$690.45	\$690.45	\$618.78	\$618.78	\$837.43	\$837.43	\$824.83	\$824.83	\$816.40	\$816.40
56	\$722.34	\$722.34	\$647.36	\$647.36	\$876.11	\$876.11	\$862.93	\$862.93	\$854.11	\$854.11
57	\$754.54	\$754.54	\$676.22	\$676.22	\$915.17	\$915.17	\$901.40	\$901.40	\$892.19	\$892.19
58	\$788.91	\$788.91	\$707.02	\$707.02	\$956.85	\$956.85	\$942.45	\$942.45	\$932.82	\$932.82
59	\$805.94	\$805.94	\$722.28	\$722.28	\$977.50	\$977.50	\$962.80	\$962.80	\$952.96	\$952.96
60	\$840.31	\$840.31	\$753.08	\$753.08	\$1,019.19	\$1,019.19	\$1,003.85	\$1,003.85	\$993.60	\$993.60
61	\$870.03	\$870.03	\$779.72	\$779.72	\$1,055.24	\$1,055.24	\$1,039.36	\$1,039.36	\$1,028.74	\$1,028.74
62	\$889.54	\$889.54	\$797.20	\$797.20	\$1,078.90	\$1,078.90	\$1,062.67	\$1,062.67	\$1,051.81	\$1,051.81
63	\$914.00	\$914.00	\$819.12	\$819.12	\$1,108.56	\$1,108.56	\$1,091.89	\$1,091.89	\$1,080.73	\$1,080.73
64+	\$928.86	\$928.86	\$832.44	\$832.44	\$1,126.59	\$1,126.59	\$1,109.64	\$1,109.64	\$1,098.30	\$1,098.30

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)=>	33709PA1110004		33709PA1110005		33709PA1110006		33709PA0440016		33709PA0440016	
Plan Marketing Name =>	Premier Balance EPO \$900 a Community Blue Plan		Premier Balance EPO \$1100 a Community Blue Plan		Premier Balance EPO \$2500 a Community Blue Plan		Premier Balance PPO \$250 IP a Community Blue Plan		Premier Balance PPO \$250 IP a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,2,5		Area 6	
Network =>	J		J		J		B		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$900		\$1,100		\$2,500		\$250		\$250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$10		\$40		\$40	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$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	\$278.64	\$278.64	\$275.69	\$275.69	\$257.90	\$257.90	\$310.46	\$310.46	\$332.86	\$332.86
15	\$303.40	\$303.40	\$300.20	\$300.20	\$280.82	\$280.82	\$338.06	\$338.06	\$362.45	\$362.45
16	\$312.87	\$312.87	\$309.57	\$309.57	\$289.59	\$289.59	\$348.61	\$348.61	\$373.76	\$373.76
17	\$322.34	\$322.34	\$318.94	\$318.94	\$298.35	\$298.35	\$359.16	\$359.16	\$385.07	\$385.07
18	\$332.54	\$332.54	\$329.03	\$329.03	\$307.79	\$307.79	\$370.52	\$370.52	\$397.26	\$397.26
19	\$342.74	\$342.74	\$339.12	\$339.12	\$317.23	\$317.23	\$381.89	\$381.89	\$409.44	\$409.44
20	\$353.30	\$353.30	\$349.57	\$349.57	\$327.01	\$327.01	\$393.66	\$393.66	\$422.06	\$422.06
21	\$364.23	\$364.23	\$360.38	\$360.38	\$337.12	\$337.12	\$405.83	\$405.83	\$435.11	\$435.11
22	\$364.23	\$364.23	\$360.38	\$360.38	\$337.12	\$337.12	\$405.83	\$405.83	\$435.11	\$435.11
23	\$364.23	\$364.23	\$360.38	\$360.38	\$337.12	\$337.12	\$405.83	\$405.83	\$435.11	\$435.11
24	\$364.23	\$364.23	\$360.38	\$360.38	\$337.12	\$337.12	\$405.83	\$405.83	\$435.11	\$435.11
25	\$365.69	\$365.69	\$361.82	\$361.82	\$338.47	\$338.47	\$407.45	\$407.45	\$436.85	\$436.85
26	\$372.97	\$372.97	\$369.03	\$369.03	\$345.21	\$345.21	\$415.57	\$415.57	\$445.55	\$445.55
27	\$381.71	\$381.71	\$377.68	\$377.68	\$353.30	\$353.30	\$425.31	\$425.31	\$456.00	\$456.00
28	\$395.92	\$395.92	\$391.73	\$391.73	\$366.45	\$366.45	\$441.14	\$441.14	\$472.96	\$472.96
29	\$407.57	\$407.57	\$403.27	\$403.27	\$377.24	\$377.24	\$454.12	\$454.12	\$486.89	\$486.89
30	\$413.40	\$413.40	\$409.03	\$409.03	\$382.63	\$382.63	\$460.62	\$460.62	\$493.85	\$493.85
31	\$422.14	\$422.14	\$417.68	\$417.68	\$390.72	\$390.72	\$470.36	\$470.36	\$504.29	\$504.29
32	\$430.88	\$430.88	\$426.33	\$426.33	\$398.81	\$398.81	\$480.10	\$480.10	\$514.74	\$514.74
33	\$436.35	\$436.35	\$431.74	\$431.74	\$403.87	\$403.87	\$486.18	\$486.18	\$521.26	\$521.26
34	\$442.18	\$442.18	\$437.50	\$437.50	\$409.26	\$409.26	\$492.68	\$492.68	\$528.22	\$528.22
35	\$445.09	\$445.09	\$440.38	\$440.38	\$411.96	\$411.96	\$495.92	\$495.92	\$531.70	\$531.70
36	\$448.00	\$448.00	\$443.27	\$443.27	\$414.66	\$414.66	\$499.17	\$499.17	\$535.19	\$535.19
37	\$450.92	\$450.92	\$446.15	\$446.15	\$417.35	\$417.35	\$502.42	\$502.42	\$538.67	\$538.67
38	\$453.83	\$453.83	\$449.03	\$449.03	\$420.05	\$420.05	\$505.66	\$505.66	\$542.15	\$542.15
39	\$459.66	\$459.66	\$454.80	\$454.80	\$425.45	\$425.45	\$512.16	\$512.16	\$549.11	\$549.11
40	\$465.49	\$465.49	\$460.57	\$460.57	\$430.84	\$430.84	\$518.65	\$518.65	\$556.07	\$556.07
41	\$474.23	\$474.23	\$469.21	\$469.21	\$438.93	\$438.93	\$528.39	\$528.39	\$566.51	\$566.51
42	\$482.60	\$482.60	\$477.50	\$477.50	\$446.68	\$446.68	\$537.72	\$537.72	\$576.52	\$576.52
43	\$494.26	\$494.26	\$489.04	\$489.04	\$457.47	\$457.47	\$550.71	\$550.71	\$590.44	\$590.44
44	\$508.83	\$508.83	\$503.45	\$503.45	\$470.96	\$470.96	\$566.94	\$566.94	\$607.85	\$607.85
45	\$525.95	\$525.95	\$520.39	\$520.39	\$486.80	\$486.80	\$586.02	\$586.02	\$628.30	\$628.30
46	\$546.35	\$546.35	\$540.57	\$540.57	\$505.68	\$505.68	\$608.75	\$608.75	\$652.67	\$652.67
47	\$569.29	\$569.29	\$563.27	\$563.27	\$526.92	\$526.92	\$634.31	\$634.31	\$680.08	\$680.08
48	\$595.52	\$595.52	\$589.22	\$589.22	\$551.19	\$551.19	\$663.53	\$663.53	\$711.40	\$711.40
49	\$621.38	\$621.38	\$614.81	\$614.81	\$575.13	\$575.13	\$692.35	\$692.35	\$742.30	\$742.30
50	\$650.51	\$650.51	\$643.64	\$643.64	\$602.10	\$602.10	\$724.81	\$724.81	\$777.11	\$777.11
51	\$679.29	\$679.29	\$672.11	\$672.11	\$628.73	\$628.73	\$756.87	\$756.87	\$811.48	\$811.48
52	\$710.98	\$710.98	\$703.46	\$703.46	\$658.06	\$658.06	\$792.18	\$792.18	\$849.33	\$849.33
53	\$743.03	\$743.03	\$735.18	\$735.18	\$687.72	\$687.72	\$827.89	\$827.89	\$887.62	\$887.62
54	\$777.63	\$777.63	\$769.41	\$769.41	\$719.75	\$719.75	\$866.45	\$866.45	\$928.96	\$928.96
55	\$812.23	\$812.23	\$803.65	\$803.65	\$751.78	\$751.78	\$905.00	\$905.00	\$970.30	\$970.30
56	\$849.75	\$849.75	\$840.77	\$840.77	\$786.50	\$786.50	\$946.80	\$946.80	\$1,015.11	\$1,015.11
57	\$887.63	\$887.63	\$878.25	\$878.25	\$821.56	\$821.56	\$989.01	\$989.01	\$1,060.36	\$1,060.36
58	\$928.06	\$928.06	\$918.25	\$918.25	\$858.98	\$858.98	\$1,034.05	\$1,034.05	\$1,108.66	\$1,108.66
59	\$948.09	\$948.09	\$938.07	\$938.07	\$877.52	\$877.52	\$1,056.38	\$1,056.38	\$1,132.59	\$1,132.59
60	\$988.52	\$988.52	\$978.07	\$978.07	\$914.94	\$914.94	\$1,101.42	\$1,101.42	\$1,180.89	\$1,180.89
61	\$1,023.49	\$1,023.49	\$1,012.67	\$1,012.67	\$947.31	\$947.31	\$1,140.38	\$1,140.38	\$1,222.66	\$1,222.66
62	\$1,046.43	\$1,046.43	\$1,035.37	\$1,035.37	\$968.55	\$968.55	\$1,165.95	\$1,165.95	\$1,250.07	\$1,250.07
63	\$1,075.21	\$1,075.21	\$1,063.84	\$1,063.84	\$995.18	\$995.18	\$1,198.01	\$1,198.01	\$1,284.44	\$1,284.44
64+	\$1,092.69	\$1,092.69	\$1,081.14	\$1,081.14	\$1,011.36	\$1,011.36	\$1,217.49	\$1,217.49	\$1,305.33	\$1,305.33

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)=>	33709PA0440017		33709PA0440017		33709PA0440018		33709PA0440018		33709PA0570017	
Plan Marketing Name =>	Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan		Balance PPO \$600 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,2,5		Area 6		Area 1,2,5		Area 6		Area 1,4	
Network =>	B		B		B		B		A	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	\$750		\$750		\$1,500		\$1,500		\$600	
Coinurance =>	100%		100%		100%		100%		50%	
Copays =>	\$35		\$35		\$45		\$45		\$65	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$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	\$305.24	\$305.24	\$327.26	\$327.26	\$289.44	\$289.44	\$310.33	\$310.33	\$240.03	\$240.03
15	\$332.37	\$332.37	\$356.35	\$356.35	\$315.17	\$315.17	\$337.91	\$337.91	\$261.37	\$261.37
16	\$342.74	\$342.74	\$367.47	\$367.47	\$325.00	\$325.00	\$348.46	\$348.46	\$269.53	\$269.53
17	\$353.12	\$353.12	\$378.59	\$378.59	\$334.84	\$334.84	\$359.01	\$359.01	\$277.69	\$277.69
18	\$364.29	\$364.29	\$390.57	\$390.57	\$345.43	\$345.43	\$370.37	\$370.37	\$286.47	\$286.47
19	\$375.46	\$375.46	\$402.55	\$402.55	\$356.03	\$356.03	\$381.73	\$381.73	\$295.26	\$295.26
20	\$387.03	\$387.03	\$414.96	\$414.96	\$367.00	\$367.00	\$393.49	\$393.49	\$304.36	\$304.36
21	\$399.00	\$399.00	\$427.79	\$427.79	\$378.35	\$378.35	\$405.66	\$405.66	\$313.77	\$313.77
22	\$399.00	\$399.00	\$427.79	\$427.79	\$378.35	\$378.35	\$405.66	\$405.66	\$313.77	\$313.77
23	\$399.00	\$399.00	\$427.79	\$427.79	\$378.35	\$378.35	\$405.66	\$405.66	\$313.77	\$313.77
24	\$399.00	\$399.00	\$427.79	\$427.79	\$378.35	\$378.35	\$405.66	\$405.66	\$313.77	\$313.77
25	\$400.60	\$400.60	\$429.50	\$429.50	\$379.86	\$379.86	\$407.28	\$407.28	\$315.03	\$315.03
26	\$408.58	\$408.58	\$438.06	\$438.06	\$387.43	\$387.43	\$415.40	\$415.40	\$321.30	\$321.30
27	\$418.15	\$418.15	\$448.32	\$448.32	\$396.51	\$396.51	\$425.13	\$425.13	\$328.83	\$328.83
28	\$433.71	\$433.71	\$465.01	\$465.01	\$411.27	\$411.27	\$440.95	\$440.95	\$341.07	\$341.07
29	\$446.48	\$446.48	\$478.70	\$478.70	\$423.37	\$423.37	\$453.93	\$453.93	\$351.11	\$351.11
30	\$452.87	\$452.87	\$485.54	\$485.54	\$429.43	\$429.43	\$460.42	\$460.42	\$356.13	\$356.13
31	\$462.44	\$462.44	\$495.81	\$495.81	\$438.51	\$438.51	\$470.16	\$470.16	\$363.66	\$363.66
32	\$472.02	\$472.02	\$506.08	\$506.08	\$447.59	\$447.59	\$479.90	\$479.90	\$371.19	\$371.19
33	\$478.00	\$478.00	\$512.49	\$512.49	\$453.26	\$453.26	\$485.98	\$485.98	\$375.90	\$375.90
34	\$484.39	\$484.39	\$519.34	\$519.34	\$459.32	\$459.32	\$492.47	\$492.47	\$380.92	\$380.92
35	\$487.58	\$487.58	\$522.76	\$522.76	\$462.34	\$462.34	\$495.72	\$495.72	\$383.43	\$383.43
36	\$490.77	\$490.77	\$526.18	\$526.18	\$465.37	\$465.37	\$498.96	\$498.96	\$385.94	\$385.94
37	\$493.96	\$493.96	\$529.60	\$529.60	\$468.40	\$468.40	\$502.21	\$502.21	\$388.45	\$388.45
38	\$497.15	\$497.15	\$533.03	\$533.03	\$471.42	\$471.42	\$505.45	\$505.45	\$390.96	\$390.96
39	\$503.54	\$503.54	\$539.87	\$539.87	\$477.48	\$477.48	\$511.94	\$511.94	\$395.98	\$395.98
40	\$509.92	\$509.92	\$546.72	\$546.72	\$483.53	\$483.53	\$518.43	\$518.43	\$401.00	\$401.00
41	\$519.50	\$519.50	\$556.98	\$556.98	\$492.61	\$492.61	\$528.17	\$528.17	\$408.53	\$408.53
42	\$528.68	\$528.68	\$566.82	\$566.82	\$501.31	\$501.31	\$537.50	\$537.50	\$415.75	\$415.75
43	\$541.44	\$541.44	\$580.51	\$580.51	\$513.42	\$513.42	\$550.48	\$550.48	\$425.79	\$425.79
44	\$557.40	\$557.40	\$597.62	\$597.62	\$528.55	\$528.55	\$566.71	\$566.71	\$438.34	\$438.34
45	\$576.16	\$576.16	\$617.73	\$617.73	\$546.34	\$546.34	\$585.77	\$585.77	\$453.08	\$453.08
46	\$598.50	\$598.50	\$641.69	\$641.69	\$567.53	\$567.53	\$608.49	\$608.49	\$470.66	\$470.66
47	\$623.64	\$623.64	\$668.64	\$668.64	\$591.36	\$591.36	\$634.05	\$634.05	\$490.42	\$490.42
48	\$652.37	\$652.37	\$699.44	\$699.44	\$618.60	\$618.60	\$663.25	\$663.25	\$513.01	\$513.01
49	\$680.69	\$680.69	\$729.81	\$729.81	\$645.47	\$645.47	\$692.06	\$692.06	\$535.29	\$535.29
50	\$712.61	\$712.61	\$764.03	\$764.03	\$675.73	\$675.73	\$724.51	\$724.51	\$560.39	\$560.39
51	\$744.14	\$744.14	\$797.83	\$797.83	\$705.62	\$705.62	\$756.56	\$756.56	\$585.18	\$585.18
52	\$778.85	\$778.85	\$835.05	\$835.05	\$738.54	\$738.54	\$791.85	\$791.85	\$612.48	\$612.48
53	\$813.96	\$813.96	\$872.69	\$872.69	\$771.83	\$771.83	\$827.55	\$827.55	\$640.09	\$640.09
54	\$851.87	\$851.87	\$913.33	\$913.33	\$807.78	\$807.78	\$866.08	\$866.08	\$669.90	\$669.90
55	\$889.77	\$889.77	\$953.97	\$953.97	\$843.72	\$843.72	\$904.62	\$904.62	\$699.71	\$699.71
56	\$930.87	\$930.87	\$998.03	\$998.03	\$882.69	\$882.69	\$946.40	\$946.40	\$732.03	\$732.03
57	\$972.36	\$972.36	\$1,042.52	\$1,042.52	\$922.04	\$922.04	\$988.59	\$988.59	\$764.66	\$764.66
58	\$1,016.65	\$1,016.65	\$1,090.01	\$1,090.01	\$964.04	\$964.04	\$1,033.62	\$1,033.62	\$799.49	\$799.49
59	\$1,038.60	\$1,038.60	\$1,113.54	\$1,113.54	\$984.85	\$984.85	\$1,055.93	\$1,055.93	\$816.74	\$816.74
60	\$1,082.89	\$1,082.89	\$1,161.02	\$1,161.02	\$1,026.84	\$1,026.84	\$1,100.96	\$1,100.96	\$851.57	\$851.57
61	\$1,121.19	\$1,121.19	\$1,202.09	\$1,202.09	\$1,063.16	\$1,063.16	\$1,139.90	\$1,139.90	\$881.69	\$881.69
62	\$1,146.33	\$1,146.33	\$1,229.04	\$1,229.04	\$1,087.00	\$1,087.00	\$1,165.46	\$1,165.46	\$901.46	\$901.46
63	\$1,177.85	\$1,177.85	\$1,262.84	\$1,262.84	\$1,116.89	\$1,116.89	\$1,197.51	\$1,197.51	\$926.25	\$926.25
64+	\$1,197.00	\$1,197.00	\$1,283.37	\$1,283.37	\$1,135.05	\$1,135.05	\$1,216.98	\$1,216.98	\$941.31	\$941.31

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570018		33709PA0570019		33709PA1030001		33709PA1100001		33709PA0920001		33709PA0920001	
Plan Marketing Name =>	Balance PPO \$2600 a Community Blue Plan		Balance PPO \$5000 1x a Community Blue Plan		Conemaugh Region Flex Blue PPO \$500		Conemaugh Region Flex Blue PPO \$2800Q		Health Savings Flex PPO Embedded \$6000 a Community Blue Plan		Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/EMB/CG		HDHP-SM/EMB/CG	
Rating Area =>	Area 1,4		Area 1,4		Area 5		Area 5		Area 6,7		Area 9	
Network =>	A		A		Y		Y		F		F	
Metal =>	Silver		Silver		Gold		Silver		Bronze		Bronze	
Deductible =>	\$2,600		\$5,000		\$500/\$1,500		\$2,800/\$2,800		\$6,000/\$6,000		\$6,000/\$6,000	
Coinsurance =>	70%		70%		100%/70%		100%/70%		60%/50%		60%/50%	
Copays =>	\$40		\$35		\$25/\$65		100%/\$30		60%/50%		60%/50%	
OOP Maximum =>	\$8,150		\$8,150		\$7,900/\$7,900		\$6,750/\$6,750		\$6,750/\$6,750		\$6,750/\$6,750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$234.00	\$234.00	\$227.56	\$227.56	\$296.87	\$296.87	\$250.97	\$250.97	\$249.08	\$249.08	\$244.29	\$244.29
15	\$254.80	\$254.80	\$247.79	\$247.79	\$323.26	\$323.26	\$273.28	\$273.28	\$271.22	\$271.22	\$266.00	\$266.00
16	\$262.75	\$262.75	\$255.53	\$255.53	\$333.35	\$333.35	\$281.81	\$281.81	\$279.68	\$279.68	\$274.30	\$274.30
17	\$270.70	\$270.70	\$263.26	\$263.26	\$343.44	\$343.44	\$290.34	\$290.34	\$288.15	\$288.15	\$282.61	\$282.61
18	\$279.27	\$279.27	\$271.59	\$271.59	\$354.31	\$354.31	\$299.53	\$299.53	\$297.26	\$297.26	\$291.55	\$291.55
19	\$287.83	\$287.83	\$279.92	\$279.92	\$365.17	\$365.17	\$308.71	\$308.71	\$306.38	\$306.38	\$300.49	\$300.49
20	\$296.70	\$296.70	\$288.55	\$288.55	\$376.43	\$376.43	\$318.23	\$318.23	\$315.82	\$315.82	\$309.75	\$309.75
21	\$305.88	\$305.88	\$297.47	\$297.47	\$388.07	\$388.07	\$328.07	\$328.07	\$325.59	\$325.59	\$319.33	\$319.33
22	\$305.88	\$305.88	\$297.47	\$297.47	\$388.07	\$388.07	\$328.07	\$328.07	\$325.59	\$325.59	\$319.33	\$319.33
23	\$305.88	\$305.88	\$297.47	\$297.47	\$388.07	\$388.07	\$328.07	\$328.07	\$325.59	\$325.59	\$319.33	\$319.33
24	\$305.88	\$305.88	\$297.47	\$297.47	\$388.07	\$388.07	\$328.07	\$328.07	\$325.59	\$325.59	\$319.33	\$319.33
25	\$307.10	\$307.10	\$298.66	\$298.66	\$389.62	\$389.62	\$329.38	\$329.38	\$326.89	\$326.89	\$320.61	\$320.61
26	\$313.22	\$313.22	\$304.61	\$304.61	\$397.38	\$397.38	\$335.94	\$335.94	\$333.40	\$333.40	\$326.99	\$326.99
27	\$320.56	\$320.56	\$311.75	\$311.75	\$406.70	\$406.70	\$343.82	\$343.82	\$341.22	\$341.22	\$334.66	\$334.66
28	\$332.49	\$332.49	\$323.35	\$323.35	\$421.83	\$421.83	\$356.61	\$356.61	\$353.92	\$353.92	\$347.11	\$347.11
29	\$342.28	\$342.28	\$332.87	\$332.87	\$434.25	\$434.25	\$367.11	\$367.11	\$364.34	\$364.34	\$357.33	\$357.33
30	\$347.17	\$347.17	\$337.63	\$337.63	\$440.46	\$440.46	\$372.36	\$372.36	\$369.54	\$369.54	\$362.44	\$362.44
31	\$354.51	\$354.51	\$344.77	\$344.77	\$449.77	\$449.77	\$380.23	\$380.23	\$377.36	\$377.36	\$370.10	\$370.10
32	\$361.86	\$361.86	\$351.91	\$351.91	\$459.09	\$459.09	\$388.11	\$388.11	\$385.17	\$385.17	\$377.77	\$377.77
33	\$366.44	\$366.44	\$356.37	\$356.37	\$464.91	\$464.91	\$393.03	\$393.03	\$390.06	\$390.06	\$382.56	\$382.56
34	\$371.34	\$371.34	\$361.13	\$361.13	\$471.12	\$471.12	\$398.28	\$398.28	\$395.27	\$395.27	\$387.67	\$387.67
35	\$373.79	\$373.79	\$363.51	\$363.51	\$474.22	\$474.22	\$400.90	\$400.90	\$397.87	\$397.87	\$390.22	\$390.22
36	\$376.23	\$376.23	\$365.89	\$365.89	\$477.33	\$477.33	\$403.53	\$403.53	\$400.48	\$400.48	\$392.78	\$392.78
37	\$378.68	\$378.68	\$368.27	\$368.27	\$480.43	\$480.43	\$406.15	\$406.15	\$403.08	\$403.08	\$395.33	\$395.33
38	\$381.13	\$381.13	\$370.65	\$370.65	\$483.54	\$483.54	\$408.78	\$408.78	\$405.69	\$405.69	\$397.89	\$397.89
39	\$386.02	\$386.02	\$375.41	\$375.41	\$489.74	\$489.74	\$414.02	\$414.02	\$410.89	\$410.89	\$402.99	\$402.99
40	\$390.91	\$390.91	\$380.17	\$380.17	\$495.95	\$495.95	\$419.27	\$419.27	\$416.10	\$416.10	\$408.10	\$408.10
41	\$398.26	\$398.26	\$387.31	\$387.31	\$505.27	\$505.27	\$427.15	\$427.15	\$423.92	\$423.92	\$415.77	\$415.77
42	\$405.29	\$405.29	\$394.15	\$394.15	\$514.19	\$514.19	\$434.69	\$434.69	\$431.41	\$431.41	\$423.11	\$423.11
43	\$415.08	\$415.08	\$403.67	\$403.67	\$526.61	\$526.61	\$445.19	\$445.19	\$441.83	\$441.83	\$433.33	\$433.33
44	\$427.31	\$427.31	\$415.57	\$415.57	\$542.13	\$542.13	\$458.31	\$458.31	\$454.85	\$454.85	\$446.10	\$446.10
45	\$441.69	\$441.69	\$429.55	\$429.55	\$560.37	\$560.37	\$473.73	\$473.73	\$470.15	\$470.15	\$461.11	\$461.11
46	\$458.82	\$458.82	\$446.21	\$446.21	\$582.11	\$582.11	\$492.11	\$492.11	\$488.39	\$488.39	\$479.00	\$479.00
47	\$478.09	\$478.09	\$464.95	\$464.95	\$606.55	\$606.55	\$512.77	\$512.77	\$508.90	\$508.90	\$499.11	\$499.11
48	\$500.11	\$500.11	\$486.36	\$486.36	\$634.49	\$634.49	\$536.39	\$536.39	\$532.34	\$532.34	\$522.10	\$522.10
49	\$521.83	\$521.83	\$507.48	\$507.48	\$662.05	\$662.05	\$559.69	\$559.69	\$555.46	\$555.46	\$544.78	\$544.78
50	\$546.30	\$546.30	\$531.28	\$531.28	\$693.09	\$693.09	\$585.93	\$585.93	\$581.50	\$581.50	\$570.32	\$570.32
51	\$570.47	\$570.47	\$554.78	\$554.78	\$723.75	\$723.75	\$611.85	\$611.85	\$607.23	\$607.23	\$595.55	\$595.55
52	\$597.08	\$597.08	\$580.66	\$580.66	\$757.51	\$757.51	\$640.39	\$640.39	\$635.55	\$635.55	\$623.33	\$623.33
53	\$624.00	\$624.00	\$606.84	\$606.84	\$791.66	\$791.66	\$669.26	\$669.26	\$664.20	\$664.20	\$651.43	\$651.43
54	\$653.05	\$653.05	\$635.10	\$635.10	\$828.53	\$828.53	\$700.43	\$700.43	\$695.13	\$695.13	\$681.77	\$681.77
55	\$682.11	\$682.11	\$663.36	\$663.36	\$865.40	\$865.40	\$731.60	\$731.60	\$726.07	\$726.07	\$712.11	\$712.11
56	\$713.62	\$713.62	\$694.00	\$694.00	\$905.37	\$905.37	\$765.39	\$765.39	\$759.60	\$759.60	\$745.00	\$745.00
57	\$745.43	\$745.43	\$724.93	\$724.93	\$945.73	\$945.73	\$799.51	\$799.51	\$793.46	\$793.46	\$778.21	\$778.21
58	\$779.38	\$779.38	\$757.95	\$757.95	\$988.80	\$988.80	\$835.92	\$835.92	\$829.60	\$829.60	\$813.65	\$813.65
59	\$796.21	\$796.21	\$774.31	\$774.31	\$1,010.15	\$1,010.15	\$853.97	\$853.97	\$847.51	\$847.51	\$831.22	\$831.22
60	\$830.16	\$830.16	\$807.33	\$807.33	\$1,053.22	\$1,053.22	\$890.38	\$890.38	\$883.65	\$883.65	\$866.66	\$866.66
61	\$859.52	\$859.52	\$835.89	\$835.89	\$1,090.48	\$1,090.48	\$921.88	\$921.88	\$914.91	\$914.91	\$897.32	\$897.32
62	\$878.79	\$878.79	\$854.63	\$854.63	\$1,114.93	\$1,114.93	\$942.55	\$942.55	\$935.42	\$935.42	\$917.44	\$917.44
63	\$902.96	\$902.96	\$878.13	\$878.13	\$1,145.58	\$1,145.58	\$968.46	\$968.46	\$961.14	\$961.14	\$942.66	\$942.66
64+	\$917.64	\$917.64	\$892.41	\$892.41	\$1,164.21	\$1,164.21	\$984.21	\$984.21	\$976.77	\$976.77	\$957.99	\$957.99

Company Name: Highmark, Inc.
 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)=>	33709PA0560032		33709PA0560033		33709PA0560043		33709PA0560034		33709PA0560035	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum a Community Blue Plan		Premier Balance PPO \$250 Platinum a Community Blue Plan		Premier Balance PPO \$0 Gold a Community Blue Plan		Premier Balance PPO \$250 Gold a Community Blue Plan		Premier Balance PPO \$500 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	\$0		\$250		\$0		\$250		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$30		\$30		\$25	
OOP Maximum =>	\$4,000		\$4,000		\$7,900		\$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	\$354.94	\$354.94	\$347.33	\$347.33	\$304.75	\$304.75	\$303.52	\$303.52	\$300.22	\$300.22
15	\$386.49	\$386.49	\$378.21	\$378.21	\$331.83	\$331.83	\$330.50	\$330.50	\$326.90	\$326.90
16	\$398.55	\$398.55	\$390.01	\$390.01	\$342.19	\$342.19	\$340.82	\$340.82	\$337.11	\$337.11
17	\$410.61	\$410.61	\$401.82	\$401.82	\$352.55	\$352.55	\$351.13	\$351.13	\$347.31	\$347.31
18	\$423.60	\$423.60	\$414.53	\$414.53	\$363.70	\$363.70	\$362.24	\$362.24	\$358.30	\$358.30
19	\$436.60	\$436.60	\$427.24	\$427.24	\$374.86	\$374.86	\$373.35	\$373.35	\$369.29	\$369.29
20	\$450.05	\$450.05	\$440.41	\$440.41	\$386.41	\$386.41	\$384.86	\$384.86	\$380.67	\$380.67
21	\$463.97	\$463.97	\$454.03	\$454.03	\$398.36	\$398.36	\$396.76	\$396.76	\$392.44	\$392.44
22	\$463.97	\$463.97	\$454.03	\$454.03	\$398.36	\$398.36	\$396.76	\$396.76	\$392.44	\$392.44
23	\$463.97	\$463.97	\$454.03	\$454.03	\$398.36	\$398.36	\$396.76	\$396.76	\$392.44	\$392.44
24	\$463.97	\$463.97	\$454.03	\$454.03	\$398.36	\$398.36	\$396.76	\$396.76	\$392.44	\$392.44
25	\$465.83	\$465.83	\$455.85	\$455.85	\$399.95	\$399.95	\$398.35	\$398.35	\$394.01	\$394.01
26	\$475.11	\$475.11	\$464.93	\$464.93	\$407.92	\$407.92	\$406.28	\$406.28	\$401.86	\$401.86
27	\$486.24	\$486.24	\$475.82	\$475.82	\$417.48	\$417.48	\$415.80	\$415.80	\$411.28	\$411.28
28	\$504.34	\$504.34	\$493.53	\$493.53	\$433.02	\$433.02	\$431.28	\$431.28	\$426.58	\$426.58
29	\$519.18	\$519.18	\$508.06	\$508.06	\$445.76	\$445.76	\$443.97	\$443.97	\$439.14	\$439.14
30	\$526.61	\$526.61	\$515.32	\$515.32	\$452.14	\$452.14	\$450.32	\$450.32	\$445.42	\$445.42
31	\$537.74	\$537.74	\$526.22	\$526.22	\$461.70	\$461.70	\$459.84	\$459.84	\$454.84	\$454.84
32	\$548.88	\$548.88	\$537.12	\$537.12	\$471.26	\$471.26	\$469.37	\$469.37	\$464.26	\$464.26
33	\$555.84	\$555.84	\$543.93	\$543.93	\$477.24	\$477.24	\$475.32	\$475.32	\$470.14	\$470.14
34	\$563.26	\$563.26	\$551.19	\$551.19	\$483.61	\$483.61	\$481.67	\$481.67	\$476.42	\$476.42
35	\$566.97	\$566.97	\$554.82	\$554.82	\$486.80	\$486.80	\$484.84	\$484.84	\$479.56	\$479.56
36	\$570.68	\$570.68	\$558.46	\$558.46	\$489.98	\$489.98	\$488.01	\$488.01	\$482.70	\$482.70
37	\$574.39	\$574.39	\$562.09	\$562.09	\$493.17	\$493.17	\$491.19	\$491.19	\$485.84	\$485.84
38	\$578.11	\$578.11	\$565.72	\$565.72	\$496.36	\$496.36	\$494.36	\$494.36	\$488.98	\$488.98
39	\$585.53	\$585.53	\$572.99	\$572.99	\$502.73	\$502.73	\$500.71	\$500.71	\$495.26	\$495.26
40	\$592.95	\$592.95	\$580.25	\$580.25	\$509.10	\$509.10	\$507.06	\$507.06	\$501.54	\$501.54
41	\$604.09	\$604.09	\$591.15	\$591.15	\$518.66	\$518.66	\$516.58	\$516.58	\$510.96	\$510.96
42	\$614.76	\$614.76	\$601.59	\$601.59	\$527.83	\$527.83	\$525.71	\$525.71	\$519.98	\$519.98
43	\$629.61	\$629.61	\$616.12	\$616.12	\$540.57	\$540.57	\$538.40	\$538.40	\$532.54	\$532.54
44	\$648.17	\$648.17	\$634.28	\$634.28	\$556.51	\$556.51	\$554.27	\$554.27	\$548.24	\$548.24
45	\$669.97	\$669.97	\$655.62	\$655.62	\$575.23	\$575.23	\$572.92	\$572.92	\$566.68	\$566.68
46	\$695.96	\$695.96	\$681.05	\$681.05	\$597.54	\$597.54	\$595.14	\$595.14	\$588.66	\$588.66
47	\$725.19	\$725.19	\$709.65	\$709.65	\$622.64	\$622.64	\$620.14	\$620.14	\$613.38	\$613.38
48	\$758.59	\$758.59	\$742.34	\$742.34	\$651.32	\$651.32	\$648.70	\$648.70	\$641.64	\$641.64
49	\$791.53	\$791.53	\$774.58	\$774.58	\$679.60	\$679.60	\$676.87	\$676.87	\$669.50	\$669.50
50	\$828.65	\$828.65	\$810.90	\$810.90	\$711.47	\$711.47	\$708.61	\$708.61	\$700.90	\$700.90
51	\$865.30	\$865.30	\$846.77	\$846.77	\$742.94	\$742.94	\$739.96	\$739.96	\$731.90	\$731.90
52	\$905.67	\$905.67	\$886.27	\$886.27	\$777.60	\$777.60	\$774.48	\$774.48	\$766.04	\$766.04
53	\$946.50	\$946.50	\$926.22	\$926.22	\$812.65	\$812.65	\$809.39	\$809.39	\$800.58	\$800.58
54	\$990.58	\$990.58	\$969.35	\$969.35	\$850.50	\$850.50	\$847.08	\$847.08	\$837.86	\$837.86
55	\$1,034.65	\$1,034.65	\$1,012.49	\$1,012.49	\$888.34	\$888.34	\$884.77	\$884.77	\$875.14	\$875.14
56	\$1,082.44	\$1,082.44	\$1,059.25	\$1,059.25	\$929.37	\$929.37	\$925.64	\$925.64	\$915.56	\$915.56
57	\$1,130.69	\$1,130.69	\$1,106.47	\$1,106.47	\$970.80	\$970.80	\$966.90	\$966.90	\$956.38	\$956.38
58	\$1,182.20	\$1,182.20	\$1,156.87	\$1,156.87	\$1,015.02	\$1,015.02	\$1,010.94	\$1,010.94	\$999.94	\$999.94
59	\$1,207.71	\$1,207.71	\$1,181.84	\$1,181.84	\$1,036.93	\$1,036.93	\$1,032.77	\$1,032.77	\$1,021.52	\$1,021.52
60	\$1,259.21	\$1,259.21	\$1,232.24	\$1,232.24	\$1,081.15	\$1,081.15	\$1,076.81	\$1,076.81	\$1,065.08	\$1,065.08
61	\$1,303.76	\$1,303.76	\$1,275.82	\$1,275.82	\$1,119.39	\$1,119.39	\$1,114.90	\$1,114.90	\$1,102.76	\$1,102.76
62	\$1,332.99	\$1,332.99	\$1,304.43	\$1,304.43	\$1,144.49	\$1,144.49	\$1,139.89	\$1,139.89	\$1,127.48	\$1,127.48
63	\$1,369.64	\$1,369.64	\$1,340.30	\$1,340.30	\$1,175.96	\$1,175.96	\$1,171.24	\$1,171.24	\$1,158.48	\$1,158.48
64+	\$1,391.91	\$1,391.91	\$1,362.09	\$1,362.09	\$1,195.08	\$1,195.08	\$1,190.28	\$1,190.28	\$1,177.32	\$1,177.32

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)=>	33709PA0560036		33709PA0560037		33709PA0560038		33709PA0560040		33709PA0560041	
Plan Marketing Name =>	Premier Balance PPO \$750 a Community Blue Plan		Premier Balance PPO \$1000 a Community Blue Plan		Premier Balance PPO \$1250 a Community Blue Plan		Premier Balance PPO \$1500 a Community Blue Plan		Premier Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$750		\$1,000		\$1,250		\$1,500		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$25		\$25		\$25		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$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	\$298.89	\$298.89	\$295.13	\$295.13	\$292.74	\$292.74	\$289.59	\$289.59	\$284.34	\$284.34
15	\$325.45	\$325.45	\$321.36	\$321.36	\$318.76	\$318.76	\$315.33	\$315.33	\$309.62	\$309.62
16	\$335.61	\$335.61	\$331.39	\$331.39	\$328.71	\$328.71	\$325.17	\$325.17	\$319.28	\$319.28
17	\$345.77	\$345.77	\$341.42	\$341.42	\$338.66	\$338.66	\$335.02	\$335.02	\$328.95	\$328.95
18	\$356.71	\$356.71	\$352.23	\$352.23	\$349.38	\$349.38	\$345.62	\$345.62	\$339.35	\$339.35
19	\$367.65	\$367.65	\$363.03	\$363.03	\$360.09	\$360.09	\$356.22	\$356.22	\$349.76	\$349.76
20	\$378.98	\$378.98	\$374.22	\$374.22	\$371.19	\$371.19	\$367.19	\$367.19	\$360.54	\$360.54
21	\$390.70	\$390.70	\$385.79	\$385.79	\$382.67	\$382.67	\$378.55	\$378.55	\$371.69	\$371.69
22	\$390.70	\$390.70	\$385.79	\$385.79	\$382.67	\$382.67	\$378.55	\$378.55	\$371.69	\$371.69
23	\$390.70	\$390.70	\$385.79	\$385.79	\$382.67	\$382.67	\$378.55	\$378.55	\$371.69	\$371.69
24	\$390.70	\$390.70	\$385.79	\$385.79	\$382.67	\$382.67	\$378.55	\$378.55	\$371.69	\$371.69
25	\$392.26	\$392.26	\$387.33	\$387.33	\$384.20	\$384.20	\$380.06	\$380.06	\$373.18	\$373.18
26	\$400.08	\$400.08	\$395.05	\$395.05	\$391.85	\$391.85	\$387.64	\$387.64	\$380.61	\$380.61
27	\$409.45	\$409.45	\$404.31	\$404.31	\$401.04	\$401.04	\$396.72	\$396.72	\$389.53	\$389.53
28	\$424.69	\$424.69	\$419.35	\$419.35	\$415.96	\$415.96	\$411.48	\$411.48	\$404.03	\$404.03
29	\$437.19	\$437.19	\$431.70	\$431.70	\$428.21	\$428.21	\$423.60	\$423.60	\$415.92	\$415.92
30	\$443.44	\$443.44	\$437.87	\$437.87	\$434.33	\$434.33	\$429.65	\$429.65	\$421.87	\$421.87
31	\$452.82	\$452.82	\$447.13	\$447.13	\$443.51	\$443.51	\$438.74	\$438.74	\$430.79	\$430.79
32	\$462.20	\$462.20	\$456.39	\$456.39	\$452.70	\$452.70	\$447.82	\$447.82	\$439.71	\$439.71
33	\$468.06	\$468.06	\$462.18	\$462.18	\$458.44	\$458.44	\$453.50	\$453.50	\$445.28	\$445.28
34	\$474.31	\$474.31	\$468.35	\$468.35	\$464.56	\$464.56	\$459.56	\$459.56	\$451.23	\$451.23
35	\$477.44	\$477.44	\$471.44	\$471.44	\$467.62	\$467.62	\$462.59	\$462.59	\$454.21	\$454.21
36	\$480.56	\$480.56	\$474.52	\$474.52	\$470.68	\$470.68	\$465.62	\$465.62	\$457.18	\$457.18
37	\$483.69	\$483.69	\$477.61	\$477.61	\$473.75	\$473.75	\$468.64	\$468.64	\$460.15	\$460.15
38	\$486.81	\$486.81	\$480.69	\$480.69	\$476.81	\$476.81	\$471.67	\$471.67	\$463.13	\$463.13
39	\$493.06	\$493.06	\$486.87	\$486.87	\$482.93	\$482.93	\$477.73	\$477.73	\$469.07	\$469.07
40	\$499.31	\$499.31	\$493.04	\$493.04	\$489.05	\$489.05	\$483.79	\$483.79	\$475.02	\$475.02
41	\$508.69	\$508.69	\$502.30	\$502.30	\$498.24	\$498.24	\$492.87	\$492.87	\$483.94	\$483.94
42	\$517.68	\$517.68	\$511.17	\$511.17	\$507.04	\$507.04	\$501.58	\$501.58	\$492.49	\$492.49
43	\$530.18	\$530.18	\$523.52	\$523.52	\$519.28	\$519.28	\$513.69	\$513.69	\$504.38	\$504.38
44	\$545.81	\$545.81	\$538.95	\$538.95	\$534.59	\$534.59	\$528.83	\$528.83	\$519.25	\$519.25
45	\$564.17	\$564.17	\$557.08	\$557.08	\$552.58	\$552.58	\$546.63	\$546.63	\$536.72	\$536.72
46	\$586.05	\$586.05	\$578.69	\$578.69	\$574.01	\$574.01	\$567.83	\$567.83	\$557.54	\$557.54
47	\$610.66	\$610.66	\$602.99	\$602.99	\$598.11	\$598.11	\$591.67	\$591.67	\$580.95	\$580.95
48	\$638.79	\$638.79	\$630.77	\$630.77	\$625.67	\$625.67	\$618.93	\$618.93	\$607.71	\$607.71
49	\$666.53	\$666.53	\$658.16	\$658.16	\$652.84	\$652.84	\$645.81	\$645.81	\$634.10	\$634.10
50	\$697.79	\$697.79	\$689.02	\$689.02	\$683.45	\$683.45	\$676.09	\$676.09	\$663.84	\$663.84
51	\$728.66	\$728.66	\$719.50	\$719.50	\$713.68	\$713.68	\$706.00	\$706.00	\$693.20	\$693.20
52	\$762.65	\$762.65	\$753.06	\$753.06	\$746.97	\$746.97	\$738.93	\$738.93	\$725.54	\$725.54
53	\$797.03	\$797.03	\$787.01	\$787.01	\$780.65	\$780.65	\$772.24	\$772.24	\$758.25	\$758.25
54	\$834.14	\$834.14	\$823.66	\$823.66	\$817.00	\$817.00	\$808.20	\$808.20	\$793.56	\$793.56
55	\$871.26	\$871.26	\$860.31	\$860.31	\$853.35	\$853.35	\$844.17	\$844.17	\$828.87	\$828.87
56	\$911.50	\$911.50	\$900.05	\$900.05	\$892.77	\$892.77	\$883.16	\$883.16	\$867.15	\$867.15
57	\$952.14	\$952.14	\$940.17	\$940.17	\$932.57	\$932.57	\$922.53	\$922.53	\$905.81	\$905.81
58	\$995.50	\$995.50	\$982.99	\$982.99	\$975.04	\$975.04	\$964.55	\$964.55	\$947.07	\$947.07
59	\$1,016.99	\$1,016.99	\$1,004.21	\$1,004.21	\$996.09	\$996.09	\$985.37	\$985.37	\$967.51	\$967.51
60	\$1,060.36	\$1,060.36	\$1,047.03	\$1,047.03	\$1,038.57	\$1,038.57	\$1,027.38	\$1,027.38	\$1,008.77	\$1,008.77
61	\$1,097.87	\$1,097.87	\$1,084.07	\$1,084.07	\$1,075.30	\$1,075.30	\$1,063.73	\$1,063.73	\$1,044.45	\$1,044.45
62	\$1,122.48	\$1,122.48	\$1,108.37	\$1,108.37	\$1,099.41	\$1,099.41	\$1,087.57	\$1,087.57	\$1,067.87	\$1,067.87
63	\$1,153.35	\$1,153.35	\$1,138.85	\$1,138.85	\$1,129.64	\$1,129.64	\$1,117.48	\$1,117.48	\$1,097.23	\$1,097.23
64+	\$1,172.10	\$1,172.10	\$1,157.37	\$1,157.37	\$1,148.01	\$1,148.01	\$1,135.65	\$1,135.65	\$1,115.07	\$1,115.07

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)=>	33709PA0560039		33709PA0560042		33709PA0570014		33709PA0570015		33709PA0570016	
Plan Marketing Name =>	Premier Balance PPO \$1400 a Community Blue Plan		Premier Balance PPO \$5000 1x a Community Blue Plan		Balance PPO \$1000 a Community Blue Plan		Balance PPO \$1750 a Community Blue Plan		Balance PPO \$2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,400		\$5,000		\$1,000		\$1,750		\$2,000	
Coinsurance =>	100%		100%		90%		90%		90%	
Copays =>	\$40		\$25		\$45		\$35		\$35	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$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	\$284.52	\$284.52	\$263.37	\$263.37	\$280.12	\$280.12	\$276.20	\$276.20	\$274.02	\$274.02
15	\$309.81	\$309.81	\$286.79	\$286.79	\$305.02	\$305.02	\$300.75	\$300.75	\$298.37	\$298.37
16	\$319.48	\$319.48	\$295.74	\$295.74	\$314.54	\$314.54	\$310.14	\$310.14	\$307.69	\$307.69
17	\$329.15	\$329.15	\$304.69	\$304.69	\$324.06	\$324.06	\$319.53	\$319.53	\$317.00	\$317.00
18	\$339.56	\$339.56	\$314.33	\$314.33	\$334.31	\$334.31	\$329.64	\$329.64	\$327.03	\$327.03
19	\$349.98	\$349.98	\$323.97	\$323.97	\$344.57	\$344.57	\$339.75	\$339.75	\$337.06	\$337.06
20	\$360.76	\$360.76	\$333.95	\$333.95	\$355.18	\$355.18	\$350.22	\$350.22	\$347.44	\$347.44
21	\$371.92	\$371.92	\$344.28	\$344.28	\$366.17	\$366.17	\$361.05	\$361.05	\$358.19	\$358.19
22	\$371.92	\$371.92	\$344.28	\$344.28	\$366.17	\$366.17	\$361.05	\$361.05	\$358.19	\$358.19
23	\$371.92	\$371.92	\$344.28	\$344.28	\$366.17	\$366.17	\$361.05	\$361.05	\$358.19	\$358.19
24	\$371.92	\$371.92	\$344.28	\$344.28	\$366.17	\$366.17	\$361.05	\$361.05	\$358.19	\$358.19
25	\$373.41	\$373.41	\$345.66	\$345.66	\$367.63	\$367.63	\$362.49	\$362.49	\$359.62	\$359.62
26	\$380.85	\$380.85	\$352.54	\$352.54	\$374.96	\$374.96	\$369.72	\$369.72	\$366.79	\$366.79
27	\$389.77	\$389.77	\$360.81	\$360.81	\$383.75	\$383.75	\$378.38	\$378.38	\$375.38	\$375.38
28	\$404.28	\$404.28	\$374.23	\$374.23	\$398.03	\$398.03	\$392.46	\$392.46	\$389.35	\$389.35
29	\$416.18	\$416.18	\$385.25	\$385.25	\$409.74	\$409.74	\$404.01	\$404.01	\$400.81	\$400.81
30	\$422.13	\$422.13	\$390.76	\$390.76	\$415.60	\$415.60	\$409.79	\$409.79	\$406.55	\$406.55
31	\$431.06	\$431.06	\$399.02	\$399.02	\$424.39	\$424.39	\$418.46	\$418.46	\$415.14	\$415.14
32	\$439.98	\$439.98	\$407.28	\$407.28	\$433.18	\$433.18	\$427.12	\$427.12	\$423.74	\$423.74
33	\$445.56	\$445.56	\$412.45	\$412.45	\$438.67	\$438.67	\$432.54	\$432.54	\$429.11	\$429.11
34	\$451.51	\$451.51	\$417.96	\$417.96	\$444.53	\$444.53	\$438.31	\$438.31	\$434.84	\$434.84
35	\$454.49	\$454.49	\$420.71	\$420.71	\$447.46	\$447.46	\$441.20	\$441.20	\$437.71	\$437.71
36	\$457.46	\$457.46	\$423.46	\$423.46	\$450.39	\$450.39	\$444.09	\$444.09	\$440.57	\$440.57
37	\$460.44	\$460.44	\$426.22	\$426.22	\$453.32	\$453.32	\$446.98	\$446.98	\$443.44	\$443.44
38	\$463.41	\$463.41	\$428.97	\$428.97	\$456.25	\$456.25	\$449.87	\$449.87	\$446.30	\$446.30
39	\$469.36	\$469.36	\$434.48	\$434.48	\$462.11	\$462.11	\$455.65	\$455.65	\$452.04	\$452.04
40	\$475.31	\$475.31	\$439.99	\$439.99	\$467.97	\$467.97	\$461.42	\$461.42	\$457.77	\$457.77
41	\$484.24	\$484.24	\$448.25	\$448.25	\$476.75	\$476.75	\$470.09	\$470.09	\$466.36	\$466.36
42	\$492.79	\$492.79	\$456.17	\$456.17	\$485.18	\$485.18	\$478.39	\$478.39	\$474.60	\$474.60
43	\$504.70	\$504.70	\$467.19	\$467.19	\$496.89	\$496.89	\$489.94	\$489.94	\$486.06	\$486.06
44	\$519.57	\$519.57	\$480.96	\$480.96	\$511.54	\$511.54	\$504.39	\$504.39	\$500.39	\$500.39
45	\$537.05	\$537.05	\$497.14	\$497.14	\$528.75	\$528.75	\$521.36	\$521.36	\$517.23	\$517.23
46	\$557.88	\$557.88	\$516.42	\$516.42	\$549.26	\$549.26	\$541.58	\$541.58	\$537.29	\$537.29
47	\$581.31	\$581.31	\$538.11	\$538.11	\$572.32	\$572.32	\$564.32	\$564.32	\$559.85	\$559.85
48	\$608.09	\$608.09	\$562.90	\$562.90	\$598.69	\$598.69	\$590.32	\$590.32	\$585.64	\$585.64
49	\$634.50	\$634.50	\$587.34	\$587.34	\$624.69	\$624.69	\$615.95	\$615.95	\$611.07	\$611.07
50	\$664.25	\$664.25	\$614.88	\$614.88	\$653.98	\$653.98	\$644.84	\$644.84	\$639.73	\$639.73
51	\$693.63	\$693.63	\$642.08	\$642.08	\$682.91	\$682.91	\$673.36	\$673.36	\$668.02	\$668.02
52	\$725.99	\$725.99	\$672.03	\$672.03	\$714.76	\$714.76	\$704.77	\$704.77	\$699.19	\$699.19
53	\$758.72	\$758.72	\$702.33	\$702.33	\$746.99	\$746.99	\$736.54	\$736.54	\$730.71	\$730.71
54	\$794.05	\$794.05	\$735.04	\$735.04	\$781.77	\$781.77	\$770.84	\$770.84	\$764.74	\$764.74
55	\$829.38	\$829.38	\$767.74	\$767.74	\$816.56	\$816.56	\$805.14	\$805.14	\$798.76	\$798.76
56	\$867.69	\$867.69	\$803.21	\$803.21	\$854.27	\$854.27	\$842.33	\$842.33	\$835.66	\$835.66
57	\$906.37	\$906.37	\$839.01	\$839.01	\$892.36	\$892.36	\$879.88	\$879.88	\$872.91	\$872.91
58	\$947.65	\$947.65	\$877.23	\$877.23	\$933.00	\$933.00	\$919.96	\$919.96	\$912.67	\$912.67
59	\$968.11	\$968.11	\$896.16	\$896.16	\$953.14	\$953.14	\$939.81	\$939.81	\$932.37	\$932.37
60	\$1,009.39	\$1,009.39	\$934.38	\$934.38	\$993.79	\$993.79	\$979.89	\$979.89	\$972.13	\$972.13
61	\$1,045.10	\$1,045.10	\$967.43	\$967.43	\$1,028.94	\$1,028.94	\$1,014.55	\$1,014.55	\$1,006.51	\$1,006.51
62	\$1,068.53	\$1,068.53	\$989.12	\$989.12	\$1,052.01	\$1,052.01	\$1,037.30	\$1,037.30	\$1,029.08	\$1,029.08
63	\$1,097.91	\$1,097.91	\$1,016.31	\$1,016.31	\$1,080.93	\$1,080.93	\$1,065.82	\$1,065.82	\$1,057.38	\$1,057.38
64+	\$1,115.76	\$1,115.76	\$1,032.84	\$1,032.84	\$1,098.51	\$1,098.51	\$1,083.15	\$1,083.15	\$1,074.57	\$1,074.57

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)=>	33709PA0450005		33709PA0640006		33709PA0640007		33709PA0640008		33709PA0640010	
Plan Marketing Name =>	Health Savings PPO \$1500 a Community Blue Plan		Health Savings PPO Embedded \$2800 a Community Blue Plan		Health Savings PPO Embedded \$3350 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$5500 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	A		A		A		A		B	
Metal =>	Gold		Silver		Silver		Bronze		Bronze	
Deductible =>	\$1,500		\$2,800		\$3,350		\$5,500		\$5,500	
Coinsurance =>	100%		100%		100%		80%		80%	
Copays =>	\$15		100%		100%		80%		80%	
OOP Maximum =>	\$3,300		\$6,750		\$6,650		\$6,650		\$6,650	
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	\$289.63	\$289.63	\$254.46	\$254.46	\$252.69	\$252.69	\$215.06	\$215.06	\$225.47	\$225.47
15	\$315.37	\$315.37	\$277.08	\$277.08	\$275.15	\$275.15	\$234.17	\$234.17	\$245.51	\$245.51
16	\$325.22	\$325.22	\$285.73	\$285.73	\$283.74	\$283.74	\$241.48	\$241.48	\$253.17	\$253.17
17	\$335.06	\$335.06	\$294.38	\$294.38	\$292.32	\$292.32	\$248.79	\$248.79	\$260.84	\$260.84
18	\$345.66	\$345.66	\$303.69	\$303.69	\$301.57	\$301.57	\$256.66	\$256.66	\$269.09	\$269.09
19	\$356.26	\$356.26	\$313.00	\$313.00	\$310.82	\$310.82	\$264.53	\$264.53	\$277.34	\$277.34
20	\$367.24	\$367.24	\$322.65	\$322.65	\$320.40	\$320.40	\$272.69	\$272.69	\$285.89	\$285.89
21	\$378.60	\$378.60	\$332.63	\$332.63	\$330.31	\$330.31	\$281.12	\$281.12	\$294.73	\$294.73
22	\$378.60	\$378.60	\$332.63	\$332.63	\$330.31	\$330.31	\$281.12	\$281.12	\$294.73	\$294.73
23	\$378.60	\$378.60	\$332.63	\$332.63	\$330.31	\$330.31	\$281.12	\$281.12	\$294.73	\$294.73
24	\$378.60	\$378.60	\$332.63	\$332.63	\$330.31	\$330.31	\$281.12	\$281.12	\$294.73	\$294.73
25	\$380.11	\$380.11	\$333.96	\$333.96	\$331.63	\$331.63	\$282.24	\$282.24	\$295.91	\$295.91
26	\$387.69	\$387.69	\$340.61	\$340.61	\$338.24	\$338.24	\$287.87	\$287.87	\$301.80	\$301.80
27	\$396.77	\$396.77	\$348.60	\$348.60	\$346.16	\$346.16	\$294.61	\$294.61	\$308.88	\$308.88
28	\$411.54	\$411.54	\$361.57	\$361.57	\$359.05	\$359.05	\$305.58	\$305.58	\$320.37	\$320.37
29	\$423.65	\$423.65	\$372.21	\$372.21	\$369.62	\$369.62	\$314.57	\$314.57	\$329.80	\$329.80
30	\$429.71	\$429.71	\$377.54	\$377.54	\$374.90	\$374.90	\$319.07	\$319.07	\$334.52	\$334.52
31	\$438.80	\$438.80	\$385.52	\$385.52	\$382.83	\$382.83	\$325.82	\$325.82	\$341.59	\$341.59
32	\$447.88	\$447.88	\$393.50	\$393.50	\$390.76	\$390.76	\$332.56	\$332.56	\$348.67	\$348.67
33	\$453.56	\$453.56	\$398.49	\$398.49	\$395.71	\$395.71	\$336.78	\$336.78	\$353.09	\$353.09
34	\$459.62	\$459.62	\$403.81	\$403.81	\$401.00	\$401.00	\$341.28	\$341.28	\$357.80	\$357.80
35	\$462.65	\$462.65	\$406.47	\$406.47	\$403.64	\$403.64	\$343.53	\$343.53	\$360.16	\$360.16
36	\$465.68	\$465.68	\$409.13	\$409.13	\$406.28	\$406.28	\$345.78	\$345.78	\$362.52	\$362.52
37	\$468.71	\$468.71	\$411.80	\$411.80	\$408.92	\$408.92	\$348.03	\$348.03	\$364.88	\$364.88
38	\$471.74	\$471.74	\$414.46	\$414.46	\$411.57	\$411.57	\$350.28	\$350.28	\$367.23	\$367.23
39	\$477.79	\$477.79	\$419.78	\$419.78	\$416.85	\$416.85	\$354.77	\$354.77	\$371.95	\$371.95
40	\$483.85	\$483.85	\$425.10	\$425.10	\$422.14	\$422.14	\$359.27	\$359.27	\$376.66	\$376.66
41	\$492.94	\$492.94	\$433.08	\$433.08	\$430.06	\$430.06	\$366.02	\$366.02	\$383.74	\$383.74
42	\$501.65	\$501.65	\$440.73	\$440.73	\$437.66	\$437.66	\$372.48	\$372.48	\$390.52	\$390.52
43	\$513.76	\$513.76	\$451.38	\$451.38	\$448.23	\$448.23	\$381.48	\$381.48	\$399.95	\$399.95
44	\$528.90	\$528.90	\$464.68	\$464.68	\$461.44	\$461.44	\$392.72	\$392.72	\$411.74	\$411.74
45	\$546.70	\$546.70	\$480.32	\$480.32	\$476.97	\$476.97	\$405.94	\$405.94	\$425.59	\$425.59
46	\$567.90	\$567.90	\$498.95	\$498.95	\$495.47	\$495.47	\$421.68	\$421.68	\$442.10	\$442.10
47	\$591.75	\$591.75	\$519.90	\$519.90	\$516.27	\$516.27	\$439.39	\$439.39	\$460.66	\$460.66
48	\$619.01	\$619.01	\$543.85	\$543.85	\$540.06	\$540.06	\$459.63	\$459.63	\$481.88	\$481.88
49	\$645.89	\$645.89	\$567.47	\$567.47	\$563.51	\$563.51	\$479.59	\$479.59	\$502.81	\$502.81
50	\$676.18	\$676.18	\$594.08	\$594.08	\$589.93	\$589.93	\$502.08	\$502.08	\$526.39	\$526.39
51	\$706.09	\$706.09	\$620.35	\$620.35	\$616.03	\$616.03	\$524.29	\$524.29	\$549.67	\$549.67
52	\$739.03	\$739.03	\$649.29	\$649.29	\$644.77	\$644.77	\$548.75	\$548.75	\$575.31	\$575.31
53	\$772.34	\$772.34	\$678.57	\$678.57	\$673.83	\$673.83	\$573.48	\$573.48	\$601.25	\$601.25
54	\$808.31	\$808.31	\$710.17	\$710.17	\$705.21	\$705.21	\$600.19	\$600.19	\$629.25	\$629.25
55	\$844.28	\$844.28	\$741.76	\$741.76	\$736.59	\$736.59	\$626.90	\$626.90	\$657.25	\$657.25
56	\$883.27	\$883.27	\$776.03	\$776.03	\$770.61	\$770.61	\$655.85	\$655.85	\$687.61	\$687.61
57	\$922.65	\$922.65	\$810.62	\$810.62	\$804.97	\$804.97	\$685.09	\$685.09	\$718.26	\$718.26
58	\$964.67	\$964.67	\$847.54	\$847.54	\$841.63	\$841.63	\$716.29	\$716.29	\$750.97	\$750.97
59	\$985.50	\$985.50	\$865.84	\$865.84	\$859.80	\$859.80	\$731.76	\$731.76	\$767.18	\$767.18
60	\$1,027.52	\$1,027.52	\$902.76	\$902.76	\$896.46	\$896.46	\$762.96	\$762.96	\$799.90	\$799.90
61	\$1,063.87	\$1,063.87	\$934.69	\$934.69	\$928.17	\$928.17	\$789.95	\$789.95	\$828.19	\$828.19
62	\$1,087.72	\$1,087.72	\$955.65	\$955.65	\$948.98	\$948.98	\$807.66	\$807.66	\$846.76	\$846.76
63	\$1,117.63	\$1,117.63	\$981.92	\$981.92	\$975.08	\$975.08	\$829.87	\$829.87	\$870.04	\$870.04
64+	\$1,135.80	\$1,135.80	\$997.89	\$997.89	\$990.93	\$990.93	\$843.36	\$843.36	\$884.19	\$884.19

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)=>	33709PA0640010		33709PA0640009		33709PA1110001		33709PA1110002		33709PA1110003	
Plan Marketing Name =>	Health Savings PPO Embedded \$5500 a Community Blue Plan		Health Savings PPO Embedded \$6000 a Community Blue Plan		Premier Balance EPO \$250 a Community Blue Plan		Premier Balance EPO \$500 a Community Blue Plan		Premier Balance EPO \$750 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4	
Rating Area =>	Area 6		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	B		A		J		J		J	
Metal =>	Bronze		Bronze		Gold		Gold		Gold	
Deductible =>	\$5,500		\$6,000		\$250		\$500		\$750	
Coinsurance =>	80%		100%		100%		100%		100%	
Copays =>	80%		100%		\$10		\$15		\$10	
OOP Maximum =>	\$6,650		\$6,650		\$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	\$241.74	\$241.74	\$216.64	\$216.64	\$293.20	\$293.20	\$288.79	\$288.79	\$285.83	\$285.83
15	\$263.23	\$263.23	\$235.90	\$235.90	\$319.26	\$319.26	\$314.46	\$314.46	\$311.24	\$311.24
16	\$271.44	\$271.44	\$243.26	\$243.26	\$329.23	\$329.23	\$324.27	\$324.27	\$320.96	\$320.96
17	\$279.66	\$279.66	\$250.62	\$250.62	\$339.19	\$339.19	\$334.09	\$334.09	\$330.67	\$330.67
18	\$288.51	\$288.51	\$258.55	\$258.55	\$349.93	\$349.93	\$344.66	\$344.66	\$341.13	\$341.13
19	\$297.36	\$297.36	\$266.48	\$266.48	\$360.66	\$360.66	\$355.23	\$355.23	\$351.60	\$351.60
20	\$306.52	\$306.52	\$274.69	\$274.69	\$371.77	\$371.77	\$366.18	\$366.18	\$362.43	\$362.43
21	\$316.00	\$316.00	\$283.19	\$283.19	\$383.27	\$383.27	\$377.50	\$377.50	\$373.64	\$373.64
22	\$316.00	\$316.00	\$283.19	\$283.19	\$383.27	\$383.27	\$377.50	\$377.50	\$373.64	\$373.64
23	\$316.00	\$316.00	\$283.19	\$283.19	\$383.27	\$383.27	\$377.50	\$377.50	\$373.64	\$373.64
24	\$316.00	\$316.00	\$283.19	\$283.19	\$383.27	\$383.27	\$377.50	\$377.50	\$373.64	\$373.64
25	\$317.26	\$317.26	\$284.32	\$284.32	\$384.80	\$384.80	\$379.01	\$379.01	\$375.13	\$375.13
26	\$323.58	\$323.58	\$289.99	\$289.99	\$392.47	\$392.47	\$386.56	\$386.56	\$382.61	\$382.61
27	\$331.17	\$331.17	\$296.78	\$296.78	\$401.67	\$401.67	\$395.62	\$395.62	\$391.57	\$391.57
28	\$343.49	\$343.49	\$307.83	\$307.83	\$416.61	\$416.61	\$410.34	\$410.34	\$406.15	\$406.15
29	\$353.60	\$353.60	\$316.89	\$316.89	\$428.88	\$428.88	\$422.42	\$422.42	\$418.10	\$418.10
30	\$358.66	\$358.66	\$321.42	\$321.42	\$435.01	\$435.01	\$428.46	\$428.46	\$424.08	\$424.08
31	\$366.24	\$366.24	\$328.22	\$328.22	\$444.21	\$444.21	\$437.52	\$437.52	\$433.05	\$433.05
32	\$373.83	\$373.83	\$335.01	\$335.01	\$453.41	\$453.41	\$446.58	\$446.58	\$442.02	\$442.02
33	\$378.57	\$378.57	\$339.26	\$339.26	\$459.16	\$459.16	\$452.25	\$452.25	\$447.62	\$447.62
34	\$383.62	\$383.62	\$343.79	\$343.79	\$465.29	\$465.29	\$458.29	\$458.29	\$453.60	\$453.60
35	\$386.15	\$386.15	\$346.06	\$346.06	\$468.36	\$468.36	\$461.31	\$461.31	\$456.59	\$456.59
36	\$388.68	\$388.68	\$348.32	\$348.32	\$471.42	\$471.42	\$464.33	\$464.33	\$459.58	\$459.58
37	\$391.21	\$391.21	\$350.59	\$350.59	\$474.49	\$474.49	\$467.35	\$467.35	\$462.57	\$462.57
38	\$393.74	\$393.74	\$352.85	\$352.85	\$477.55	\$477.55	\$470.37	\$470.37	\$465.56	\$465.56
39	\$398.79	\$398.79	\$357.39	\$357.39	\$483.69	\$483.69	\$476.41	\$476.41	\$471.53	\$471.53
40	\$403.85	\$403.85	\$361.92	\$361.92	\$489.82	\$489.82	\$482.45	\$482.45	\$477.51	\$477.51
41	\$411.43	\$411.43	\$368.71	\$368.71	\$499.02	\$499.02	\$491.51	\$491.51	\$486.48	\$486.48
42	\$418.70	\$418.70	\$375.23	\$375.23	\$507.83	\$507.83	\$500.19	\$500.19	\$495.07	\$495.07
43	\$428.81	\$428.81	\$384.29	\$384.29	\$520.10	\$520.10	\$512.27	\$512.27	\$507.03	\$507.03
44	\$441.45	\$441.45	\$395.62	\$395.62	\$535.43	\$535.43	\$527.37	\$527.37	\$521.98	\$521.98
45	\$456.30	\$456.30	\$408.93	\$408.93	\$553.44	\$553.44	\$545.11	\$545.11	\$539.54	\$539.54
46	\$474.00	\$474.00	\$424.79	\$424.79	\$574.91	\$574.91	\$566.25	\$566.25	\$560.46	\$560.46
47	\$493.91	\$493.91	\$442.63	\$442.63	\$599.05	\$599.05	\$590.03	\$590.03	\$584.00	\$584.00
48	\$516.66	\$516.66	\$463.02	\$463.02	\$626.65	\$626.65	\$617.21	\$617.21	\$610.90	\$610.90
49	\$539.10	\$539.10	\$483.12	\$483.12	\$653.86	\$653.86	\$644.02	\$644.02	\$637.43	\$637.43
50	\$564.38	\$564.38	\$505.78	\$505.78	\$684.52	\$684.52	\$674.22	\$674.22	\$667.32	\$667.32
51	\$589.34	\$589.34	\$528.15	\$528.15	\$714.80	\$714.80	\$704.04	\$704.04	\$696.84	\$696.84
52	\$616.83	\$616.83	\$552.79	\$552.79	\$748.14	\$748.14	\$736.88	\$736.88	\$729.35	\$729.35
53	\$644.64	\$644.64	\$577.71	\$577.71	\$781.87	\$781.87	\$770.10	\$770.10	\$762.23	\$762.23
54	\$674.66	\$674.66	\$604.61	\$604.61	\$818.28	\$818.28	\$805.96	\$805.96	\$797.72	\$797.72
55	\$704.68	\$704.68	\$631.51	\$631.51	\$854.69	\$854.69	\$841.83	\$841.83	\$833.22	\$833.22
56	\$737.23	\$737.23	\$660.68	\$660.68	\$894.17	\$894.17	\$880.71	\$880.71	\$871.70	\$871.70
57	\$770.09	\$770.09	\$690.13	\$690.13	\$934.03	\$934.03	\$919.97	\$919.97	\$910.56	\$910.56
58	\$805.17	\$805.17	\$721.57	\$721.57	\$976.57	\$976.57	\$961.87	\$961.87	\$952.03	\$952.03
59	\$822.55	\$822.55	\$737.14	\$737.14	\$997.65	\$997.65	\$982.63	\$982.63	\$972.58	\$972.58
60	\$857.62	\$857.62	\$768.58	\$768.58	\$1,040.19	\$1,040.19	\$1,024.54	\$1,024.54	\$1,014.06	\$1,014.06
61	\$887.96	\$887.96	\$795.76	\$795.76	\$1,076.99	\$1,076.99	\$1,060.78	\$1,060.78	\$1,049.93	\$1,049.93
62	\$907.87	\$907.87	\$813.60	\$813.60	\$1,101.13	\$1,101.13	\$1,084.56	\$1,084.56	\$1,073.47	\$1,073.47
63	\$932.83	\$932.83	\$835.98	\$835.98	\$1,131.41	\$1,131.41	\$1,114.38	\$1,114.38	\$1,102.99	\$1,102.99
64+	\$948.00	\$948.00	\$849.57	\$849.57	\$1,149.81	\$1,149.81	\$1,132.50	\$1,132.50	\$1,120.92	\$1,120.92

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)=>	33709PA1110004		33709PA1110005		33709PA1110006		33709PA0440016		33709PA0440016	
Plan Marketing Name =>	Premier Balance EPO \$900 a Community Blue Plan		Premier Balance EPO \$1100 a Community Blue Plan		Premier Balance EPO \$2500 a Community Blue Plan		Premier Balance PPO \$250 IP a Community Blue Plan		Premier Balance PPO \$250 IP a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,2,5		Area 6	
Network =>	J		J		J		B		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$900		\$1,100		\$2,500		\$250		\$250	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$10		\$10		\$10		\$40		\$40	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$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	\$284.37	\$284.37	\$281.37	\$281.37	\$263.21	\$263.21	\$316.86	\$316.86	\$339.72	\$339.72
15	\$309.65	\$309.65	\$306.38	\$306.38	\$286.61	\$286.61	\$345.02	\$345.02	\$369.92	\$369.92
16	\$319.32	\$319.32	\$315.94	\$315.94	\$295.56	\$295.56	\$355.79	\$355.79	\$381.46	\$381.46
17	\$328.98	\$328.98	\$325.50	\$325.50	\$304.50	\$304.50	\$366.56	\$366.56	\$393.01	\$393.01
18	\$339.39	\$339.39	\$335.80	\$335.80	\$314.14	\$314.14	\$378.16	\$378.16	\$405.45	\$405.45
19	\$349.80	\$349.80	\$346.10	\$346.10	\$323.77	\$323.77	\$389.75	\$389.75	\$417.88	\$417.88
20	\$360.58	\$360.58	\$356.77	\$356.77	\$333.75	\$333.75	\$401.76	\$401.76	\$430.76	\$430.76
21	\$371.73	\$371.73	\$367.80	\$367.80	\$344.07	\$344.07	\$414.19	\$414.19	\$444.08	\$444.08
22	\$371.73	\$371.73	\$367.80	\$367.80	\$344.07	\$344.07	\$414.19	\$414.19	\$444.08	\$444.08
23	\$371.73	\$371.73	\$367.80	\$367.80	\$344.07	\$344.07	\$414.19	\$414.19	\$444.08	\$444.08
24	\$371.73	\$371.73	\$367.80	\$367.80	\$344.07	\$344.07	\$414.19	\$414.19	\$444.08	\$444.08
25	\$373.22	\$373.22	\$369.27	\$369.27	\$345.45	\$345.45	\$415.85	\$415.85	\$445.86	\$445.86
26	\$380.65	\$380.65	\$376.63	\$376.63	\$352.33	\$352.33	\$424.13	\$424.13	\$454.74	\$454.74
27	\$389.57	\$389.57	\$385.45	\$385.45	\$360.59	\$360.59	\$434.07	\$434.07	\$465.40	\$465.40
28	\$404.07	\$404.07	\$399.80	\$399.80	\$374.00	\$374.00	\$450.22	\$450.22	\$482.71	\$482.71
29	\$415.97	\$415.97	\$411.57	\$411.57	\$385.01	\$385.01	\$463.48	\$463.48	\$496.93	\$496.93
30	\$421.91	\$421.91	\$417.45	\$417.45	\$390.52	\$390.52	\$470.11	\$470.11	\$504.03	\$504.03
31	\$430.84	\$430.84	\$426.28	\$426.28	\$398.78	\$398.78	\$480.05	\$480.05	\$514.69	\$514.69
32	\$439.76	\$439.76	\$435.11	\$435.11	\$407.03	\$407.03	\$489.99	\$489.99	\$525.35	\$525.35
33	\$445.33	\$445.33	\$440.62	\$440.62	\$412.20	\$412.20	\$496.20	\$496.20	\$532.01	\$532.01
34	\$451.28	\$451.28	\$446.51	\$446.51	\$417.70	\$417.70	\$502.83	\$502.83	\$539.11	\$539.11
35	\$454.25	\$454.25	\$449.45	\$449.45	\$420.45	\$420.45	\$506.14	\$506.14	\$542.67	\$542.67
36	\$457.23	\$457.23	\$452.39	\$452.39	\$423.21	\$423.21	\$509.45	\$509.45	\$546.22	\$546.22
37	\$460.20	\$460.20	\$455.34	\$455.34	\$425.96	\$425.96	\$512.77	\$512.77	\$549.77	\$549.77
38	\$463.18	\$463.18	\$458.28	\$458.28	\$428.71	\$428.71	\$516.08	\$516.08	\$553.32	\$553.32
39	\$469.12	\$469.12	\$464.16	\$464.16	\$434.22	\$434.22	\$522.71	\$522.71	\$560.43	\$560.43
40	\$475.07	\$475.07	\$470.05	\$470.05	\$439.72	\$439.72	\$529.33	\$529.33	\$567.53	\$567.53
41	\$483.99	\$483.99	\$478.88	\$478.88	\$447.98	\$447.98	\$539.28	\$539.28	\$578.19	\$578.19
42	\$492.54	\$492.54	\$487.34	\$487.34	\$455.89	\$455.89	\$548.80	\$548.80	\$588.41	\$588.41
43	\$504.44	\$504.44	\$499.10	\$499.10	\$466.90	\$466.90	\$562.06	\$562.06	\$602.62	\$602.62
44	\$519.31	\$519.31	\$513.82	\$513.82	\$480.67	\$480.67	\$578.62	\$578.62	\$620.38	\$620.38
45	\$536.78	\$536.78	\$531.10	\$531.10	\$496.84	\$496.84	\$598.09	\$598.09	\$641.25	\$641.25
46	\$557.60	\$557.60	\$551.70	\$551.70	\$516.11	\$516.11	\$621.29	\$621.29	\$666.12	\$666.12
47	\$581.01	\$581.01	\$574.87	\$574.87	\$537.78	\$537.78	\$647.38	\$647.38	\$694.10	\$694.10
48	\$607.78	\$607.78	\$601.35	\$601.35	\$562.55	\$562.55	\$677.20	\$677.20	\$726.07	\$726.07
49	\$634.17	\$634.17	\$627.47	\$627.47	\$586.98	\$586.98	\$706.61	\$706.61	\$757.60	\$757.60
50	\$663.91	\$663.91	\$656.89	\$656.89	\$614.51	\$614.51	\$739.74	\$739.74	\$793.13	\$793.13
51	\$693.28	\$693.28	\$685.95	\$685.95	\$641.69	\$641.69	\$772.46	\$772.46	\$828.21	\$828.21
52	\$725.62	\$725.62	\$717.95	\$717.95	\$671.62	\$671.62	\$808.50	\$808.50	\$866.84	\$866.84
53	\$758.33	\$758.33	\$750.31	\$750.31	\$701.90	\$701.90	\$844.95	\$844.95	\$905.92	\$905.92
54	\$793.64	\$793.64	\$785.25	\$785.25	\$734.59	\$734.59	\$884.30	\$884.30	\$948.11	\$948.11
55	\$828.96	\$828.96	\$820.19	\$820.19	\$767.28	\$767.28	\$923.64	\$923.64	\$990.30	\$990.30
56	\$867.25	\$867.25	\$858.08	\$858.08	\$802.72	\$802.72	\$966.31	\$966.31	\$1,036.04	\$1,036.04
57	\$905.91	\$905.91	\$896.33	\$896.33	\$838.50	\$838.50	\$1,009.38	\$1,009.38	\$1,082.22	\$1,082.22
58	\$947.17	\$947.17	\$937.15	\$937.15	\$876.69	\$876.69	\$1,055.36	\$1,055.36	\$1,131.52	\$1,131.52
59	\$967.61	\$967.61	\$957.38	\$957.38	\$895.61	\$895.61	\$1,078.14	\$1,078.14	\$1,155.94	\$1,155.94
60	\$1,008.88	\$1,008.88	\$998.21	\$998.21	\$933.81	\$933.81	\$1,124.11	\$1,124.11	\$1,205.23	\$1,205.23
61	\$1,044.56	\$1,044.56	\$1,033.52	\$1,033.52	\$966.84	\$966.84	\$1,163.87	\$1,163.87	\$1,247.86	\$1,247.86
62	\$1,067.98	\$1,067.98	\$1,056.69	\$1,056.69	\$988.51	\$988.51	\$1,189.97	\$1,189.97	\$1,275.84	\$1,275.84
63	\$1,097.35	\$1,097.35	\$1,085.75	\$1,085.75	\$1,015.69	\$1,015.69	\$1,222.69	\$1,222.69	\$1,310.92	\$1,310.92
64+	\$1,115.19	\$1,115.19	\$1,103.40	\$1,103.40	\$1,032.21	\$1,032.21	\$1,242.57	\$1,242.57	\$1,332.24	\$1,332.24

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)=>	33709PA0440017		33709PA0440017		33709PA0440018		33709PA0440018		33709PA0570017	
Plan Marketing Name =>	Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$750 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan		Premier Balance PPO \$1500 IP a Community Blue Plan		Balance PPO \$600 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,2,5		Area 6		Area 1,2,5		Area 6		Area 1,4	
Network =>	B		B		B		B		A	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	\$750		\$750		\$1,500		\$1,500		\$600	
Coinsurance =>	100%		100%		100%		100%		50%	
Copays =>	\$35		\$35		\$45		\$45		\$65	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$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	\$311.52	\$311.52	\$334.00	\$334.00	\$295.40	\$295.40	\$316.72	\$316.72	\$244.98	\$244.98
15	\$339.21	\$339.21	\$363.69	\$363.69	\$321.65	\$321.65	\$344.87	\$344.87	\$266.75	\$266.75
16	\$349.80	\$349.80	\$375.04	\$375.04	\$331.69	\$331.69	\$355.63	\$355.63	\$275.08	\$275.08
17	\$360.39	\$360.39	\$386.39	\$386.39	\$341.73	\$341.73	\$366.40	\$366.40	\$283.40	\$283.40
18	\$371.79	\$371.79	\$398.62	\$398.62	\$352.55	\$352.55	\$377.99	\$377.99	\$292.37	\$292.37
19	\$383.19	\$383.19	\$410.84	\$410.84	\$363.36	\$363.36	\$389.58	\$389.58	\$301.34	\$301.34
20	\$395.00	\$395.00	\$423.50	\$423.50	\$374.56	\$374.56	\$401.59	\$401.59	\$310.62	\$310.62
21	\$407.22	\$407.22	\$436.60	\$436.60	\$386.14	\$386.14	\$414.01	\$414.01	\$320.23	\$320.23
22	\$407.22	\$407.22	\$436.60	\$436.60	\$386.14	\$386.14	\$414.01	\$414.01	\$320.23	\$320.23
23	\$407.22	\$407.22	\$436.60	\$436.60	\$386.14	\$386.14	\$414.01	\$414.01	\$320.23	\$320.23
24	\$407.22	\$407.22	\$436.60	\$436.60	\$386.14	\$386.14	\$414.01	\$414.01	\$320.23	\$320.23
25	\$408.85	\$408.85	\$438.35	\$438.35	\$387.68	\$387.68	\$415.67	\$415.67	\$321.51	\$321.51
26	\$416.99	\$416.99	\$447.08	\$447.08	\$395.41	\$395.41	\$423.95	\$423.95	\$327.92	\$327.92
27	\$426.77	\$426.77	\$457.56	\$457.56	\$404.67	\$404.67	\$433.88	\$433.88	\$335.60	\$335.60
28	\$442.65	\$442.65	\$474.58	\$474.58	\$419.73	\$419.73	\$450.03	\$450.03	\$348.09	\$348.09
29	\$455.68	\$455.68	\$488.56	\$488.56	\$432.09	\$432.09	\$463.28	\$463.28	\$358.34	\$358.34
30	\$462.19	\$462.19	\$495.54	\$495.54	\$438.27	\$438.27	\$469.90	\$469.90	\$363.46	\$363.46
31	\$471.97	\$471.97	\$506.02	\$506.02	\$447.54	\$447.54	\$479.84	\$479.84	\$371.15	\$371.15
32	\$481.74	\$481.74	\$516.50	\$516.50	\$456.80	\$456.80	\$489.77	\$489.77	\$378.83	\$378.83
33	\$487.85	\$487.85	\$523.05	\$523.05	\$462.60	\$462.60	\$495.98	\$495.98	\$383.64	\$383.64
34	\$494.37	\$494.37	\$530.03	\$530.03	\$468.77	\$468.77	\$502.61	\$502.61	\$388.76	\$388.76
35	\$497.62	\$497.62	\$533.53	\$533.53	\$471.86	\$471.86	\$505.92	\$505.92	\$391.32	\$391.32
36	\$500.88	\$500.88	\$537.02	\$537.02	\$474.95	\$474.95	\$509.23	\$509.23	\$393.88	\$393.88
37	\$504.14	\$504.14	\$540.51	\$540.51	\$478.04	\$478.04	\$512.54	\$512.54	\$396.44	\$396.44
38	\$507.40	\$507.40	\$544.00	\$544.00	\$481.13	\$481.13	\$515.86	\$515.86	\$399.01	\$399.01
39	\$513.91	\$513.91	\$550.99	\$550.99	\$487.31	\$487.31	\$522.48	\$522.48	\$404.13	\$404.13
40	\$520.43	\$520.43	\$557.97	\$557.97	\$493.49	\$493.49	\$529.10	\$529.10	\$409.25	\$409.25
41	\$530.20	\$530.20	\$568.45	\$568.45	\$502.75	\$502.75	\$539.04	\$539.04	\$416.94	\$416.94
42	\$539.57	\$539.57	\$578.50	\$578.50	\$511.64	\$511.64	\$548.56	\$548.56	\$424.30	\$424.30
43	\$552.60	\$552.60	\$592.47	\$592.47	\$523.99	\$523.99	\$561.81	\$561.81	\$434.55	\$434.55
44	\$568.89	\$568.89	\$609.93	\$609.93	\$539.44	\$539.44	\$578.37	\$578.37	\$447.36	\$447.36
45	\$588.03	\$588.03	\$630.45	\$630.45	\$557.59	\$557.59	\$597.83	\$597.83	\$462.41	\$462.41
46	\$610.83	\$610.83	\$654.90	\$654.90	\$579.21	\$579.21	\$621.02	\$621.02	\$480.35	\$480.35
47	\$636.48	\$636.48	\$682.41	\$682.41	\$603.54	\$603.54	\$647.10	\$647.10	\$500.52	\$500.52
48	\$665.80	\$665.80	\$713.84	\$713.84	\$631.34	\$631.34	\$676.91	\$676.91	\$523.58	\$523.58
49	\$694.72	\$694.72	\$744.84	\$744.84	\$658.75	\$658.75	\$706.30	\$706.30	\$546.31	\$546.31
50	\$727.29	\$727.29	\$779.77	\$779.77	\$689.65	\$689.65	\$739.42	\$739.42	\$571.93	\$571.93
51	\$759.47	\$759.47	\$814.26	\$814.26	\$720.15	\$720.15	\$772.13	\$772.13	\$597.23	\$597.23
52	\$794.89	\$794.89	\$852.24	\$852.24	\$753.75	\$753.75	\$808.15	\$808.15	\$625.09	\$625.09
53	\$830.73	\$830.73	\$890.66	\$890.66	\$787.73	\$787.73	\$844.58	\$844.58	\$653.27	\$653.27
54	\$869.41	\$869.41	\$932.14	\$932.14	\$824.41	\$824.41	\$883.91	\$883.91	\$683.69	\$683.69
55	\$908.10	\$908.10	\$973.62	\$973.62	\$861.09	\$861.09	\$923.24	\$923.24	\$714.11	\$714.11
56	\$950.04	\$950.04	\$1,018.59	\$1,018.59	\$900.86	\$900.86	\$965.89	\$965.89	\$747.10	\$747.10
57	\$992.40	\$992.40	\$1,063.99	\$1,063.99	\$941.02	\$941.02	\$1,008.94	\$1,008.94	\$780.40	\$780.40
58	\$1,037.60	\$1,037.60	\$1,112.46	\$1,112.46	\$983.88	\$983.88	\$1,054.90	\$1,054.90	\$815.95	\$815.95
59	\$1,059.99	\$1,059.99	\$1,136.47	\$1,136.47	\$1,005.12	\$1,005.12	\$1,077.67	\$1,077.67	\$833.56	\$833.56
60	\$1,105.20	\$1,105.20	\$1,184.93	\$1,184.93	\$1,047.98	\$1,047.98	\$1,123.62	\$1,123.62	\$869.10	\$869.10
61	\$1,144.29	\$1,144.29	\$1,226.85	\$1,226.85	\$1,085.05	\$1,085.05	\$1,163.37	\$1,163.37	\$899.85	\$899.85
62	\$1,169.94	\$1,169.94	\$1,254.35	\$1,254.35	\$1,109.38	\$1,109.38	\$1,189.45	\$1,189.45	\$920.02	\$920.02
63	\$1,202.11	\$1,202.11	\$1,288.84	\$1,288.84	\$1,139.89	\$1,139.89	\$1,222.16	\$1,222.16	\$945.32	\$945.32
64+	\$1,221.66	\$1,221.66	\$1,309.80	\$1,309.80	\$1,158.42	\$1,158.42	\$1,242.03	\$1,242.03	\$960.69	\$960.69

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570018		33709PA0570019		33709PA1030001		33709PA1100001		33709PA0920001		33709PA0920001	
Plan Marketing Name =>	Balance PPO \$2600 a Community Blue Plan		Balance PPO \$5000 1x a Community Blue Plan		Conemaugh Region Flex Blue PPO \$500		Conemaugh Region Flex Blue PPO \$2800Q		Health Savings Flex PPO Embedded \$6000 a Community Blue Plan		Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/EMB/CG		HDHP-SM/EMB/CG	
Rating Area =>	Area 1,4		Area 1,4		Area 5		Area 5		Area 6,7		Area 9	
Network =>	A		A		Y		Y		F		F	
Metal =>	Silver		Silver		Gold		Silver		Bronze		Bronze	
Deductible =>	\$2,600		\$5,000		\$500/\$1,500		\$2,800/\$2,800		\$6,000/\$6,000		\$6,000/\$6,000	
Coinurance =>	70%		70%		100%/70%		100%/70%		60%/50%		60%/50%	
Copays =>	\$40		\$35		\$25/\$65		100%/\$30		60%/50%		60%/50%	
OOP Maximum =>	\$8,150		\$8,150		\$7,900/\$7,900		\$6,750/\$6,750		\$6,750/\$6,750		\$6,750/\$6,750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$238.82	\$238.82	\$232.25	\$232.25	\$302.99	\$302.99	\$256.14	\$256.14	\$254.20	\$254.20	\$249.31	\$249.31
15	\$260.05	\$260.05	\$252.89	\$252.89	\$329.92	\$329.92	\$278.91	\$278.91	\$276.80	\$276.80	\$271.47	\$271.47
16	\$268.16	\$268.16	\$260.78	\$260.78	\$340.22	\$340.22	\$287.62	\$287.62	\$285.44	\$285.44	\$279.95	\$279.95
17	\$276.28	\$276.28	\$268.68	\$268.68	\$350.51	\$350.51	\$296.32	\$296.32	\$294.08	\$294.08	\$288.42	\$288.42
18	\$285.02	\$285.02	\$277.18	\$277.18	\$361.60	\$361.60	\$305.70	\$305.70	\$303.38	\$303.38	\$297.55	\$297.55
19	\$293.76	\$293.76	\$285.68	\$285.68	\$372.69	\$372.69	\$315.08	\$315.08	\$312.68	\$312.68	\$306.67	\$306.67
20	\$302.81	\$302.81	\$294.48	\$294.48	\$384.18	\$384.18	\$324.79	\$324.79	\$322.32	\$322.32	\$316.12	\$316.12
21	\$312.18	\$312.18	\$303.59	\$303.59	\$396.06	\$396.06	\$334.83	\$334.83	\$332.29	\$332.29	\$325.90	\$325.90
22	\$312.18	\$312.18	\$303.59	\$303.59	\$396.06	\$396.06	\$334.83	\$334.83	\$332.29	\$332.29	\$325.90	\$325.90
23	\$312.18	\$312.18	\$303.59	\$303.59	\$396.06	\$396.06	\$334.83	\$334.83	\$332.29	\$332.29	\$325.90	\$325.90
24	\$312.18	\$312.18	\$303.59	\$303.59	\$396.06	\$396.06	\$334.83	\$334.83	\$332.29	\$332.29	\$325.90	\$325.90
25	\$313.43	\$313.43	\$304.80	\$304.80	\$397.64	\$397.64	\$336.17	\$336.17	\$333.62	\$333.62	\$327.20	\$327.20
26	\$319.67	\$319.67	\$310.88	\$310.88	\$405.57	\$405.57	\$342.87	\$342.87	\$340.26	\$340.26	\$333.72	\$333.72
27	\$327.16	\$327.16	\$318.16	\$318.16	\$415.07	\$415.07	\$350.90	\$350.90	\$348.24	\$348.24	\$341.54	\$341.54
28	\$339.34	\$339.34	\$330.00	\$330.00	\$430.52	\$430.52	\$363.96	\$363.96	\$361.20	\$361.20	\$354.25	\$354.25
29	\$349.33	\$349.33	\$339.72	\$339.72	\$443.19	\$443.19	\$374.67	\$374.67	\$371.83	\$371.83	\$364.68	\$364.68
30	\$354.32	\$354.32	\$344.57	\$344.57	\$449.53	\$449.53	\$380.03	\$380.03	\$377.15	\$377.15	\$369.90	\$369.90
31	\$361.82	\$361.82	\$351.86	\$351.86	\$459.03	\$459.03	\$388.07	\$388.07	\$385.12	\$385.12	\$377.72	\$377.72
32	\$369.31	\$369.31	\$359.15	\$359.15	\$468.54	\$468.54	\$396.10	\$396.10	\$393.10	\$393.10	\$385.54	\$385.54
33	\$373.99	\$373.99	\$363.70	\$363.70	\$474.48	\$474.48	\$401.13	\$401.13	\$398.08	\$398.08	\$390.43	\$390.43
34	\$378.99	\$378.99	\$368.56	\$368.56	\$480.82	\$480.82	\$406.48	\$406.48	\$403.40	\$403.40	\$395.64	\$395.64
35	\$381.48	\$381.48	\$370.99	\$370.99	\$483.99	\$483.99	\$409.16	\$409.16	\$406.06	\$406.06	\$398.25	\$398.25
36	\$383.98	\$383.98	\$373.42	\$373.42	\$487.15	\$487.15	\$411.84	\$411.84	\$408.72	\$408.72	\$400.86	\$400.86
37	\$386.48	\$386.48	\$375.84	\$375.84	\$490.32	\$490.32	\$414.52	\$414.52	\$411.38	\$411.38	\$403.46	\$403.46
38	\$388.98	\$388.98	\$378.27	\$378.27	\$493.49	\$493.49	\$417.20	\$417.20	\$414.03	\$414.03	\$406.07	\$406.07
39	\$393.97	\$393.97	\$383.13	\$383.13	\$499.83	\$499.83	\$422.56	\$422.56	\$419.35	\$419.35	\$411.29	\$411.29
40	\$398.97	\$398.97	\$387.99	\$387.99	\$506.16	\$506.16	\$427.91	\$427.91	\$424.67	\$424.67	\$416.50	\$416.50
41	\$406.46	\$406.46	\$395.27	\$395.27	\$515.67	\$515.67	\$435.95	\$435.95	\$432.64	\$432.64	\$424.32	\$424.32
42	\$413.64	\$413.64	\$402.26	\$402.26	\$524.78	\$524.78	\$443.65	\$443.65	\$440.28	\$440.28	\$431.82	\$431.82
43	\$423.63	\$423.63	\$411.97	\$411.97	\$537.45	\$537.45	\$454.36	\$454.36	\$450.92	\$450.92	\$442.25	\$442.25
44	\$436.12	\$436.12	\$424.12	\$424.12	\$553.30	\$553.30	\$467.76	\$467.76	\$464.21	\$464.21	\$455.28	\$455.28
45	\$450.79	\$450.79	\$438.38	\$438.38	\$571.91	\$571.91	\$483.49	\$483.49	\$479.83	\$479.83	\$470.60	\$470.60
46	\$468.27	\$468.27	\$455.39	\$455.39	\$594.09	\$594.09	\$502.25	\$502.25	\$498.44	\$498.44	\$488.85	\$488.85
47	\$487.94	\$487.94	\$474.51	\$474.51	\$619.04	\$619.04	\$523.34	\$523.34	\$519.37	\$519.37	\$509.38	\$509.38
48	\$510.41	\$510.41	\$496.37	\$496.37	\$647.56	\$647.56	\$547.45	\$547.45	\$543.29	\$543.29	\$532.85	\$532.85
49	\$532.58	\$532.58	\$517.92	\$517.92	\$675.68	\$675.68	\$571.22	\$571.22	\$566.89	\$566.89	\$555.99	\$555.99
50	\$557.55	\$557.55	\$542.21	\$542.21	\$707.36	\$707.36	\$598.01	\$598.01	\$593.47	\$593.47	\$582.06	\$582.06
51	\$582.22	\$582.22	\$566.20	\$566.20	\$738.65	\$738.65	\$624.46	\$624.46	\$619.72	\$619.72	\$607.80	\$607.80
52	\$609.38	\$609.38	\$592.61	\$592.61	\$773.11	\$773.11	\$653.59	\$653.59	\$648.63	\$648.63	\$636.16	\$636.16
53	\$636.85	\$636.85	\$619.32	\$619.32	\$807.96	\$807.96	\$683.05	\$683.05	\$677.87	\$677.87	\$664.84	\$664.84
54	\$666.50	\$666.50	\$648.16	\$648.16	\$845.59	\$845.59	\$714.86	\$714.86	\$709.44	\$709.44	\$695.80	\$695.80
55	\$696.16	\$696.16	\$677.01	\$677.01	\$883.21	\$883.21	\$746.67	\$746.67	\$741.01	\$741.01	\$726.76	\$726.76
56	\$728.32	\$728.32	\$708.28	\$708.28	\$924.01	\$924.01	\$781.16	\$781.16	\$775.23	\$775.23	\$760.32	\$760.32
57	\$760.78	\$760.78	\$739.85	\$739.85	\$965.20	\$965.20	\$815.98	\$815.98	\$809.79	\$809.79	\$794.22	\$794.22
58	\$795.43	\$795.43	\$773.55	\$773.55	\$1,009.16	\$1,009.16	\$853.15	\$853.15	\$846.67	\$846.67	\$830.39	\$830.39
59	\$812.60	\$812.60	\$790.24	\$790.24	\$1,030.94	\$1,030.94	\$871.56	\$871.56	\$864.95	\$864.95	\$848.32	\$848.32
60	\$847.26	\$847.26	\$823.94	\$823.94	\$1,074.91	\$1,074.91	\$908.73	\$908.73	\$901.84	\$901.84	\$884.49	\$884.49
61	\$877.23	\$877.23	\$853.09	\$853.09	\$1,112.93	\$1,112.93	\$940.87	\$940.87	\$933.73	\$933.73	\$915.78	\$915.78
62	\$896.89	\$896.89	\$872.21	\$872.21	\$1,137.88	\$1,137.88	\$961.97	\$961.97	\$954.67	\$954.67	\$936.31	\$936.31
63	\$921.56	\$921.56	\$896.20	\$896.20	\$1,169.17	\$1,169.17	\$988.42	\$988.42	\$980.92	\$980.92	\$962.06	\$962.06
64+	\$936.54	\$936.54	\$910.77	\$910.77	\$1,188.18	\$1,188.18	\$1,004.49	\$1,004.49	\$996.87	\$996.87	\$977.70	\$977.70

Highmark, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33709PA0560032	Premier Balance PPO 50 Platinum a Community Blue Plan	PPO	Platinum	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560033	Premier Balance PPO 5250 Platinum a Community Blue Plan	PPO	Platinum	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560043	Premier Balance PPO 50 Gold a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560034	Premier Balance PPO 5250 Gold a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560035	Premier Balance PPO 5500 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560036	Premier Balance PPO 5750 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560037	Premier Balance PPO 51000 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560038	Premier Balance PPO 51250 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560040	Premier Balance PPO 51500 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560041	Premier Balance PPO 52000 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560039	Premier Balance PPO 51400 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560042	Premier Balance PPO 55000 1x a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570014	Balance PPO 51000 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570015	Balance PPO 51750 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570016	Balance PPO 52000 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0450005	Health Savings PPO 51500 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640006	Health Savings PPO Embedded 52800 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640007	Health Savings PPO Embedded 53350 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640008	Health Savings PPO Embedded 55500 a Community Blue Plan	PPO	Bronze	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640010	Health Savings PPO Embedded 55500 a Community Blue Plan	PPO	Bronze	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0640009	Health Savings PPO Embedded 56000 a Community Blue Plan	PPO	Bronze	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA1110001	Premier Balance EPO 5250 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110002	Premier Balance EPO 5500 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110003	Premier Balance EPO 5750 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110004	Premier Balance EPO 5900 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110005	Premier Balance EPO 51100 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110006	Premier Balance EPO 52500 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA0440016	Premier Balance PPO 5250 IP a Community Blue Plan	PPO	Gold	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0440017	Premier Balance PPO 5750 IP a Community Blue Plan	PPO	Gold	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0440018	Premier Balance PPO 51500 IP a Community Blue Plan	PPO	Gold	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0570017	Balance PPO 5600 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570018	Balance PPO 52600 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570019	Balance PPO 55000 1x a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA1030001	Coneaugh Region Flex Blue PPO 5500	PPO	Gold	Off	Y		S Blair, Cambria, Somerset
33709PA1100001	Coneaugh Region Flex Blue PPO 52800Q	PPO	Silver	Off	Y		S Blair, Cambria, Somerset
33709PA0520001	Health Savings Flex PPO Embedded 56000 a Community Blue Plan	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour,

Company Name Highmark, Inc.
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 1							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	491	27	835	0	171	150	21	255
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan	PPO	Platinum	Off	\$436.44		\$436.44		\$436.44	\$436.44		\$436.44
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan	PPO	Platinum	Off	\$427.09		\$427.09		\$427.09	\$427.09		\$427.09
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan	PPO	Gold	Off	\$374.73		\$374.73		\$374.73	\$374.73		\$374.73
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan	PPO	Gold	Off	\$373.22		\$373.22		\$373.22	\$373.22		\$373.22
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan	PPO	Gold	Off	\$369.15		\$369.15		\$369.15	\$369.15		\$369.15
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan	PPO	Gold	Off	\$367.52		\$367.52		\$367.52	\$367.52		\$367.52
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan	PPO	Gold	Off	\$362.90		\$362.90		\$362.90	\$362.90		\$362.90
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan	PPO	Gold	Off	\$359.96		\$359.96		\$359.96	\$359.96		\$359.96
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan	PPO	Gold	Off	\$356.09		\$356.09		\$356.09	\$356.09		\$356.09
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan	PPO	Gold	Off	\$349.64		\$349.64		\$349.64	\$349.64		\$349.64
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan	PPO	Gold	Off	\$349.86		\$349.86		\$349.86	\$349.86		\$349.86
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan	PPO	Gold	Off	\$323.85		\$323.85		\$323.85	\$323.85		\$323.85
33709PA0570014	Balance PPO \$1000 a Community Blue Plan	PPO	Gold	Off	\$344.44		\$344.44		\$344.44	\$344.44		\$344.44
33709PA0570015	Balance PPO \$1750 a Community Blue Plan	PPO	Gold	Off	\$339.63		\$339.63		\$339.63	\$339.63		\$339.63
33709PA0570016	Balance PPO \$2000 a Community Blue Plan	PPO	Gold	Off	\$336.94		\$336.94		\$336.94	\$336.94		\$336.94
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan	PPO	Gold	Off	\$356.14		\$356.14		\$356.14	\$356.14		\$356.14
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan	PPO	Silver	Off	\$312.89		\$312.89		\$312.89	\$312.89		\$312.89
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan	PPO	Silver	Off	\$310.71		\$310.71		\$310.71	\$310.71		\$310.71
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan	PPO	Bronze	Off	\$264.44		\$264.44		\$264.44	\$264.44		\$264.44
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan	PPO	Bronze	Off		\$277.25		\$277.25			\$277.25	
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan	PPO	Bronze	Off	\$266.39		\$266.39		\$266.39	\$266.39		\$266.39
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan	EPO	Gold	Off			\$360.53			\$360.53		\$360.53
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan	EPO	Gold	Off			\$355.10			\$355.10		\$355.10
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan	EPO	Gold	Off			\$351.47			\$351.47		\$351.47
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan	EPO	Gold	Off			\$349.67			\$349.67		\$349.67
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan	EPO	Gold	Off			\$345.98			\$345.98		\$345.98
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan	EPO	Gold	Off			\$323.65			\$323.65		\$323.65
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	PPO	Gold	Off		\$389.61		\$389.61			\$389.61	
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	PPO	Gold	Off		\$383.06		\$383.06			\$383.06	
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	PPO	Gold	Off		\$363.23		\$363.23			\$363.23	
33709PA0570017	Balance PPO \$600 a Community Blue Plan	PPO	Silver	Off	\$301.23		\$301.23		\$301.23	\$301.23		\$301.23
33709PA0570018	Balance PPO \$2600 a Community Blue Plan	PPO	Silver	Off	\$293.65		\$293.65		\$293.65	\$293.65		\$293.65
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan	PPO	Silver	Off	\$285.58		\$285.58		\$285.58	\$285.58		\$285.58
33709PA1030001	Conemaugh Region Flex Blue PPO \$500	PPO	Gold	Off								
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q	PPO	Silver	Off								
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	PPO	Bronze	Off								

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 2		
02-01-2019 Number of Covered Lives b		42	7	23
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan			
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan			
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan			
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan			
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan			
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan			
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan			
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan			
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan			
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan			
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan			
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan			
33709PA0570014	Balance PPO \$1000 a Community Blue Plan			
33709PA0570015	Balance PPO \$1750 a Community Blue Plan			
33709PA0570016	Balance PPO \$2000 a Community Blue Plan			
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan			
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan			
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan			
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan			
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan	\$277.25	\$277.25	\$277.25
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan			
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan			
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan			
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan			
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan			
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan			
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan			
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	\$389.61	\$389.61	\$389.61
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	\$383.06	\$383.06	\$383.06
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	\$363.23	\$363.23	\$363.23
33709PA0570017	Balance PPO \$600 a Community Blue Plan			
33709PA0570018	Balance PPO \$2600 a Community Blue Plan			
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan			
33709PA1030001	Conemaugh Region Flex Blue PPO \$500			
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q			
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan			

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 4										
		02-01-2019 Number of Covered Lives b	4,066	49	289	378	316	403	421	104	1,224	804
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	\$436.44	
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan	\$427.09	\$427.09	\$427.09	\$427.09	\$427.09	\$427.09	\$427.09	\$427.09	\$427.09	\$427.09	
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan	\$374.73	\$374.73	\$374.73	\$374.73	\$374.73	\$374.73	\$374.73	\$374.73	\$374.73	\$374.73	
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan	\$373.22	\$373.22	\$373.22	\$373.22	\$373.22	\$373.22	\$373.22	\$373.22	\$373.22	\$373.22	
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan	\$369.15	\$369.15	\$369.15	\$369.15	\$369.15	\$369.15	\$369.15	\$369.15	\$369.15	\$369.15	
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan	\$362.90	\$362.90	\$362.90	\$362.90	\$362.90	\$362.90	\$362.90	\$362.90	\$362.90	\$362.90	
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan	\$359.96	\$359.96	\$359.96	\$359.96	\$359.96	\$359.96	\$359.96	\$359.96	\$359.96	\$359.96	
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan	\$356.09	\$356.09	\$356.09	\$356.09	\$356.09	\$356.09	\$356.09	\$356.09	\$356.09	\$356.09	
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan	\$349.64	\$349.64	\$349.64	\$349.64	\$349.64	\$349.64	\$349.64	\$349.64	\$349.64	\$349.64	
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan	\$349.86	\$349.86	\$349.86	\$349.86	\$349.86	\$349.86	\$349.86	\$349.86	\$349.86	\$349.86	
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan	\$323.85	\$323.85	\$323.85	\$323.85	\$323.85	\$323.85	\$323.85	\$323.85	\$323.85	\$323.85	
33709PA0570014	Balance PPO \$1000 a Community Blue Plan	\$344.44	\$344.44	\$344.44	\$344.44	\$344.44	\$344.44	\$344.44	\$344.44	\$344.44	\$344.44	
33709PA0570015	Balance PPO \$1750 a Community Blue Plan	\$339.63	\$339.63	\$339.63	\$339.63	\$339.63	\$339.63	\$339.63	\$339.63	\$339.63	\$339.63	
33709PA0570016	Balance PPO \$2000 a Community Blue Plan	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan	\$356.14	\$356.14	\$356.14	\$356.14	\$356.14	\$356.14	\$356.14	\$356.14	\$356.14	\$356.14	
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan	\$312.89	\$312.89	\$312.89	\$312.89	\$312.89	\$312.89	\$312.89	\$312.89	\$312.89	\$312.89	
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan	\$310.71	\$310.71	\$310.71	\$310.71	\$310.71	\$310.71	\$310.71	\$310.71	\$310.71	\$310.71	
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan	\$264.44	\$264.44	\$264.44	\$264.44	\$264.44	\$264.44	\$264.44	\$264.44	\$264.44	\$264.44	
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan											
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan	\$266.39	\$266.39	\$266.39	\$266.39	\$266.39	\$266.39	\$266.39	\$266.39	\$266.39	\$266.39	
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan	\$360.53		\$360.53	\$360.53					\$360.53	\$360.53	
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan	\$355.10		\$355.10	\$355.10					\$355.10	\$355.10	
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan	\$351.47		\$351.47	\$351.47					\$351.47	\$351.47	
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan	\$349.67		\$349.67	\$349.67					\$349.67	\$349.67	
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan	\$345.98		\$345.98	\$345.98					\$345.98	\$345.98	
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan	\$323.65		\$323.65	\$323.65					\$323.65	\$323.65	
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan											
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan											
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan											
33709PA0570017	Balance PPO \$600 a Community Blue Plan	\$301.23	\$301.23	\$301.23	\$301.23	\$301.23	\$301.23	\$301.23	\$301.23	\$301.23	\$301.23	
33709PA0570018	Balance PPO \$2600 a Community Blue Plan	\$293.65	\$293.65	\$293.65	\$293.65	\$293.65	\$293.65	\$293.65	\$293.65	\$293.65	\$293.65	
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan	\$285.58	\$285.58	\$285.58	\$285.58	\$285.58	\$285.58	\$285.58	\$285.58	\$285.58	\$285.58	
33709PA1030001	Conemaugh Region Flex Blue PPO \$500											
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q											
33709PA0920001	Health Savings Flex PPO2 Embedded \$6000 a Community Blue Plan											

Company Name Highmark, Inc.

Market Small Group

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

		RATING AREA 5						
02-01-2019 Number of Covered Lives b		25	115	33	66	100	86	15
HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan							
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan							
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan							
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan							
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan							
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan							
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan							
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan							
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan							
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan							
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan							
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan							
33709PA0570014	Balance PPO \$1000 a Community Blue Plan							
33709PA0570015	Balance PPO \$1750 a Community Blue Plan							
33709PA0570016	Balance PPO \$2000 a Community Blue Plan							
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan							
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan							
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan							
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan							
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan	\$277.25	\$277.25	\$277.25	\$277.25	\$277.25	\$277.25	\$277.25
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan							
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan							
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan							
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan							
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan							
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan							
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan							
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	\$389.61	\$389.61	\$389.61	\$389.61	\$389.61	\$389.61	\$389.61
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	\$383.06	\$383.06	\$383.06	\$383.06	\$383.06	\$383.06	\$383.06
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	\$363.23	\$363.23	\$363.23	\$363.23	\$363.23	\$363.23	\$363.23
33709PA0570017	Balance PPO \$600 a Community Blue Plan							
33709PA0570018	Balance PPO \$2600 a Community Blue Plan							
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan							
33709PA1030001	Conemaugh Region Flex Blue PPO \$500		\$372.56		\$372.56			\$372.56
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q		\$314.97		\$314.97			\$314.97
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan							

Company Name Highmark, Inc.

Market Small Group

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

		RATING AREA 6									
02-01-2019 Number of Covered Lives b		74	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan										
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan										
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan										
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan										
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan										
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan										
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan										
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan										
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan										
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan										
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan										
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan										
33709PA0570014	Balance PPO \$1000 a Community Blue Plan										
33709PA0570015	Balance PPO \$1750 a Community Blue Plan										
33709PA0570016	Balance PPO \$2000 a Community Blue Plan										
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan										
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan										
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan										
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan										
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan	\$297.25									
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan										
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan										
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan										
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan										
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan										
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan										
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan										
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	\$417.73									
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	\$410.70									
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	\$389.45									
33709PA0570017	Balance PPO \$600 a Community Blue Plan										
33709PA0570018	Balance PPO \$2600 a Community Blue Plan										
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan										
33709PA1030001	Conemaugh Region Flex Blue PPO \$500										
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q										
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	\$312.58	\$312.58	\$312.58	\$312.58	\$312.58	\$312.58	\$312.58	\$312.58	\$312.58	\$312.58

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2019 Number of Covered Lives b		RATING AREA 7				RATING AREA 9						
		0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan											
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan											
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan											
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan											
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan											
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan											
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan											
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan											
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan											
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan											
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan											
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan											
33709PA0570014	Balance PPO \$1000 a Community Blue Plan											
33709PA0570015	Balance PPO \$1750 a Community Blue Plan											
33709PA0570016	Balance PPO \$2000 a Community Blue Plan											
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan											
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan											
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan											
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan											
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan											
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan											
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan											
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan											
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan											
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan											
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan											
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan											
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan											
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan											
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan											
33709PA0570017	Balance PPO \$600 a Community Blue Plan											
33709PA0570018	Balance PPO \$2600 a Community Blue Plan											
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan											
33709PA1030001	Conemaugh Region Flex Blue PPO \$500											
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q											
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	\$312.58	\$312.58	\$312.58	\$312.58	\$306.57	\$306.57	\$306.57	\$306.57	\$306.57	\$306.57	\$306.57

Company Name Highmark, Inc.
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 1							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	491	27	835	0	171	150	21	255
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan	PPO	Platinum	Off	\$445.43		\$445.43		\$445.43	\$445.43		\$445.43
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan	PPO	Platinum	Off	\$435.89		\$435.89		\$435.89	\$435.89		\$435.89
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan	PPO	Gold	Off	\$382.44		\$382.44		\$382.44	\$382.44		\$382.44
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan	PPO	Gold	Off	\$380.91		\$380.91		\$380.91	\$380.91		\$380.91
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan	PPO	Gold	Off	\$376.76		\$376.76		\$376.76	\$376.76		\$376.76
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan	PPO	Gold	Off	\$375.09		\$375.09		\$375.09	\$375.09		\$375.09
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan	PPO	Gold	Off	\$370.38		\$370.38		\$370.38	\$370.38		\$370.38
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan	PPO	Gold	Off	\$367.38		\$367.38		\$367.38	\$367.38		\$367.38
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan	PPO	Gold	Off	\$363.42		\$363.42		\$363.42	\$363.42		\$363.42
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan	PPO	Gold	Off	\$356.84		\$356.84		\$356.84	\$356.84		\$356.84
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan	PPO	Gold	Off	\$357.06		\$357.06		\$357.06	\$357.06		\$357.06
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan	PPO	Gold	Off	\$330.52		\$330.52		\$330.52	\$330.52		\$330.52
33709PA0570014	Balance PPO \$1000 a Community Blue Plan	PPO	Gold	Off	\$351.54		\$351.54		\$351.54	\$351.54		\$351.54
33709PA0570015	Balance PPO \$1750 a Community Blue Plan	PPO	Gold	Off	\$346.62		\$346.62		\$346.62	\$346.62		\$346.62
33709PA0570016	Balance PPO \$2000 a Community Blue Plan	PPO	Gold	Off	\$343.88		\$343.88		\$343.88	\$343.88		\$343.88
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan	PPO	Gold	Off	\$363.47		\$363.47		\$363.47	\$363.47		\$363.47
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan	PPO	Silver	Off	\$319.34		\$319.34		\$319.34	\$319.34		\$319.34
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan	PPO	Silver	Off	\$317.11		\$317.11		\$317.11	\$317.11		\$317.11
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan	PPO	Bronze	Off	\$269.89		\$269.89		\$269.89	\$269.89		\$269.89
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan	PPO	Bronze	Off		\$282.96		\$282.96			\$282.96	
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan	PPO	Bronze	Off	\$271.88		\$271.88		\$271.88			\$271.88
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan	EPO	Gold	Off			\$367.95			\$367.95		\$367.95
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan	EPO	Gold	Off			\$362.41			\$362.41		\$362.41
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan	EPO	Gold	Off			\$358.71			\$358.71		\$358.71
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan	EPO	Gold	Off			\$356.88			\$356.88		\$356.88
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan	EPO	Gold	Off			\$353.10			\$353.10		\$353.10
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan	EPO	Gold	Off			\$330.32			\$330.32		\$330.32
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	PPO	Gold	Off		\$397.64		\$397.64			\$397.64	
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	PPO	Gold	Off		\$390.95		\$390.95			\$390.95	
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	PPO	Gold	Off		\$370.72		\$370.72			\$370.72	
33709PA0570017	Balance PPO \$600 a Community Blue Plan	PPO	Silver	Off	\$307.44		\$307.44		\$307.44	\$307.44		\$307.44
33709PA0570018	Balance PPO \$2600 a Community Blue Plan	PPO	Silver	Off	\$299.70		\$299.70		\$299.70	\$299.70		\$299.70
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan	PPO	Silver	Off	\$291.46		\$291.46		\$291.46	\$291.46		\$291.46
33709PA1030001	Conemaugh Region Flex Blue PPO \$500	PPO	Gold	Off								
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q	PPO	Silver	Off								
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	PPO	Bronze	Off								

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 2		
02-01-2019 Number of Covered Lives by		42	7	23
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan			
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan			
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan			
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan			
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan			
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan			
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan			
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan			
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan			
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan			
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan			
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan			
33709PA0570014	Balance PPO \$1000 a Community Blue Plan			
33709PA0570015	Balance PPO \$1750 a Community Blue Plan			
33709PA0570016	Balance PPO \$2000 a Community Blue Plan			
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan			
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan			
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan			
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan			
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan	\$282.96	\$282.96	\$282.96
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan			
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan			
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan			
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan			
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan			
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan			
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan			
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	\$397.64	\$397.64	\$397.64
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	\$390.95	\$390.95	\$390.95
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	\$370.72	\$370.72	\$370.72
33709PA0570017	Balance PPO \$600 a Community Blue Plan			
33709PA0570018	Balance PPO \$2600 a Community Blue Plan			
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan			
33709PA1030001	Conemaugh Region Flex Blue PPO \$500			
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q			
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan			

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 4									
02-01-2019 Number of Covered Lives by		4,066	49	289	378	316	403	421	104	1,224	804
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan	\$445.43	\$445.43	\$445.43	\$445.43	\$445.43	\$445.43	\$445.43	\$445.43	\$445.43	\$445.43
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan	\$435.89	\$435.89	\$435.89	\$435.89	\$435.89	\$435.89	\$435.89	\$435.89	\$435.89	\$435.89
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan	\$382.44	\$382.44	\$382.44	\$382.44	\$382.44	\$382.44	\$382.44	\$382.44	\$382.44	\$382.44
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan	\$380.91	\$380.91	\$380.91	\$380.91	\$380.91	\$380.91	\$380.91	\$380.91	\$380.91	\$380.91
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan	\$376.76	\$376.76	\$376.76	\$376.76	\$376.76	\$376.76	\$376.76	\$376.76	\$376.76	\$376.76
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan	\$375.09	\$375.09	\$375.09	\$375.09	\$375.09	\$375.09	\$375.09	\$375.09	\$375.09	\$375.09
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan	\$370.38	\$370.38	\$370.38	\$370.38	\$370.38	\$370.38	\$370.38	\$370.38	\$370.38	\$370.38
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan	\$367.38	\$367.38	\$367.38	\$367.38	\$367.38	\$367.38	\$367.38	\$367.38	\$367.38	\$367.38
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan	\$363.42	\$363.42	\$363.42	\$363.42	\$363.42	\$363.42	\$363.42	\$363.42	\$363.42	\$363.42
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan	\$356.84	\$356.84	\$356.84	\$356.84	\$356.84	\$356.84	\$356.84	\$356.84	\$356.84	\$356.84
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan	\$357.06	\$357.06	\$357.06	\$357.06	\$357.06	\$357.06	\$357.06	\$357.06	\$357.06	\$357.06
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan	\$330.52	\$330.52	\$330.52	\$330.52	\$330.52	\$330.52	\$330.52	\$330.52	\$330.52	\$330.52
33709PA0570014	Balance PPO \$1000 a Community Blue Plan	\$351.54	\$351.54	\$351.54	\$351.54	\$351.54	\$351.54	\$351.54	\$351.54	\$351.54	\$351.54
33709PA0570015	Balance PPO \$1750 a Community Blue Plan	\$346.62	\$346.62	\$346.62	\$346.62	\$346.62	\$346.62	\$346.62	\$346.62	\$346.62	\$346.62
33709PA0570016	Balance PPO \$2000 a Community Blue Plan	\$343.88	\$343.88	\$343.88	\$343.88	\$343.88	\$343.88	\$343.88	\$343.88	\$343.88	\$343.88
33709PA0570017	Health Savings PPO \$1500 a Community Blue Plan	\$363.47	\$363.47	\$363.47	\$363.47	\$363.47	\$363.47	\$363.47	\$363.47	\$363.47	\$363.47
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan	\$319.34	\$319.34	\$319.34	\$319.34	\$319.34	\$319.34	\$319.34	\$319.34	\$319.34	\$319.34
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan	\$317.11	\$317.11	\$317.11	\$317.11	\$317.11	\$317.11	\$317.11	\$317.11	\$317.11	\$317.11
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan	\$269.89	\$269.89	\$269.89	\$269.89	\$269.89	\$269.89	\$269.89	\$269.89	\$269.89	\$269.89
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan										
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan	\$271.88	\$271.88	\$271.88	\$271.88	\$271.88	\$271.88	\$271.88	\$271.88	\$271.88	\$271.88
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan	\$367.95		\$367.95	\$367.95					\$367.95	\$367.95
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan	\$362.41		\$362.41	\$362.41					\$362.41	\$362.41
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan	\$358.71		\$358.71	\$358.71					\$358.71	\$358.71
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan	\$356.88		\$356.88	\$356.88					\$356.88	\$356.88
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan	\$353.10		\$353.10	\$353.10					\$353.10	\$353.10
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan	\$330.32		\$330.32	\$330.32					\$330.32	\$330.32
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan										
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan										
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan										
33709PA0570017	Balance PPO \$600 a Community Blue Plan	\$307.44	\$307.44	\$307.44	\$307.44	\$307.44	\$307.44	\$307.44	\$307.44	\$307.44	\$307.44
33709PA0570018	Balance PPO \$2600 a Community Blue Plan	\$299.70	\$299.70	\$299.70	\$299.70	\$299.70	\$299.70	\$299.70	\$299.70	\$299.70	\$299.70
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan	\$291.46	\$291.46	\$291.46	\$291.46	\$291.46	\$291.46	\$291.46	\$291.46	\$291.46	\$291.46
33709PA1030001	Conemaugh Region Flex Blue PPO \$500										
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q										
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan										

Company Name Highmark, Inc.

Market Small Group

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

		RATING AREA 5						
02-01-2019 Number of Covered Lives by		25	115	33	66	100	86	15
HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan							
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan							
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan							
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan							
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan							
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan							
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan							
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan							
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan							
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan							
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan							
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan							
33709PA0570014	Balance PPO \$1000 a Community Blue Plan							
33709PA0570015	Balance PPO \$1750 a Community Blue Plan							
33709PA0570016	Balance PPO \$2000 a Community Blue Plan							
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan							
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan							
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan							
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan							
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan	\$282.96	\$282.96	\$282.96	\$282.96	\$282.96	\$282.96	\$282.96
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan							
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan							
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan							
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan							
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan							
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan							
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan							
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	\$397.64	\$397.64	\$397.64	\$397.64	\$397.64	\$397.64	\$397.64
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	\$390.95	\$390.95	\$390.95	\$390.95	\$390.95	\$390.95	\$390.95
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	\$370.72	\$370.72	\$370.72	\$370.72	\$370.72	\$370.72	\$370.72
33709PA0570017	Balance PPO \$600 a Community Blue Plan							
33709PA0570018	Balance PPO \$2600 a Community Blue Plan							
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan							
33709PA1030001	Conemaugh Region Flex Blue PPO \$500		\$380.23		\$380.23			\$380.23
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q		\$321.45		\$321.45			\$321.45
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan							

Company Name Highmark, Inc.

Market Small Group

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

		RATING AREA 6									
02-01-2019 Number of Covered Lives by		74	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan										
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan										
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan										
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan										
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan										
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan										
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan										
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan										
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan										
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan										
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan										
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan										
33709PA0570014	Balance PPO \$1000 a Community Blue Plan										
33709PA0570015	Balance PPO \$1750 a Community Blue Plan										
33709PA0570016	Balance PPO \$2000 a Community Blue Plan										
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan										
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan										
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan										
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan										
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan	\$303.38									
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan										
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan										
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan										
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan										
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan										
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan										
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan										
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	\$426.33									
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	\$419.16									
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	\$397.47									
33709PA0570017	Balance PPO \$600 a Community Blue Plan										
33709PA0570018	Balance PPO \$2600 a Community Blue Plan										
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan										
33709PA1030001	Conemaugh Region Flex Blue PPO \$500										
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q										
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	\$319.02	\$319.02	\$319.02	\$319.02	\$319.02	\$319.02	\$319.02	\$319.02	\$319.02	\$319.02

Company Name Highmark, Inc.

Market Small Group

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

		RATING AREA 7				RATING AREA 9						
02-01-2019 Number of Covered Lives by		0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan											
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan											
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan											
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan											
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan											
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan											
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan											
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan											
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan											
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan											
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan											
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan											
33709PA0570014	Balance PPO \$1000 a Community Blue Plan											
33709PA0570015	Balance PPO \$1750 a Community Blue Plan											
33709PA0570016	Balance PPO \$2000 a Community Blue Plan											
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan											
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan											
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan											
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan											
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan											
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan											
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan											
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan											
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan											
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan											
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan											
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan											
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan											
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan											
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan											
33709PA0570017	Balance PPO \$600 a Community Blue Plan											
33709PA0570018	Balance PPO \$2600 a Community Blue Plan											
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan											
33709PA1030001	Conemaugh Region Flex Blue PPO \$500											
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q											
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	\$319.02	\$319.02	\$319.02	\$319.02	\$312.88	\$312.88	\$312.88	\$312.88	\$312.88	\$312.88	\$312.88

Company Name Highmark, Inc.
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				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan	PPO	Platinum	Off
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan	PPO	Platinum	Off
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan	PPO	Gold	Off
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan	PPO	Gold	Off
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan	PPO	Gold	Off
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan	PPO	Gold	Off
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan	PPO	Gold	Off
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan	PPO	Gold	Off
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan	PPO	Gold	Off
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan	PPO	Gold	Off
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan	PPO	Gold	Off
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan	PPO	Gold	Off
33709PA0570014	Balance PPO \$1000 a Community Blue Plan	PPO	Gold	Off
33709PA0570015	Balance PPO \$1750 a Community Blue Plan	PPO	Gold	Off
33709PA0570016	Balance PPO \$2000 a Community Blue Plan	PPO	Gold	Off
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan	PPO	Gold	Off
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan	PPO	Silver	Off
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan	PPO	Silver	Off
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan	PPO	Bronze	Off
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan	PPO	Bronze	Off
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan	PPO	Bronze	Off
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan	EPO	Gold	Off
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan	EPO	Gold	Off
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan	EPO	Gold	Off
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan	EPO	Gold	Off
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan	EPO	Gold	Off
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan	EPO	Gold	Off
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	PPO	Gold	Off
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	PPO	Gold	Off
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	PPO	Gold	Off
33709PA0570017	Balance PPO \$600 a Community Blue Plan	PPO	Silver	Off
33709PA0570018	Balance PPO \$2600 a Community Blue Plan	PPO	Silver	Off
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan	PPO	Silver	Off
33709PA1030001	Conemaugh Region Flex Blue PPO \$500	PPO	Gold	Off
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q	PPO	Silver	Off
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	PPO	Bronze	Off

RATING AREA 1							
491	27	835	0	171	150	21	255
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
\$454.60		\$454.60		\$454.60	\$454.60		\$454.60
\$444.87		\$444.87		\$444.87	\$444.87		\$444.87
\$390.32		\$390.32		\$390.32	\$390.32		\$390.32
\$388.75		\$388.75		\$388.75	\$388.75		\$388.75
\$384.52		\$384.52		\$384.52	\$384.52		\$384.52
\$382.81		\$382.81		\$382.81	\$382.81		\$382.81
\$378.00		\$378.00		\$378.00	\$378.00		\$378.00
\$374.94		\$374.94		\$374.94	\$374.94		\$374.94
\$370.91		\$370.91		\$370.91	\$370.91		\$370.91
\$364.19		\$364.19		\$364.19	\$364.19		\$364.19
\$364.42		\$364.42		\$364.42	\$364.42		\$364.42
\$337.33		\$337.33		\$337.33	\$337.33		\$337.33
\$358.78		\$358.78		\$358.78	\$358.78		\$358.78
\$353.76		\$353.76		\$353.76	\$353.76		\$353.76
\$350.96		\$350.96		\$350.96	\$350.96		\$350.96
\$370.96		\$370.96		\$370.96	\$370.96		\$370.96
\$325.91		\$325.91		\$325.91	\$325.91		\$325.91
\$323.65		\$323.65		\$323.65	\$323.65		\$323.65
\$275.45		\$275.45		\$275.45	\$275.45		\$275.45
\$277.48	\$288.78		\$288.78			\$288.78	
		\$277.48		\$277.48			\$277.48
		\$375.53			\$375.53		\$375.53
		\$369.88			\$369.88		\$369.88
		\$366.10			\$366.10		\$366.10
		\$364.23			\$364.23		\$364.23
		\$360.38			\$360.38		\$360.38
		\$337.12			\$337.12		\$337.12
	\$405.83		\$405.83			\$405.83	
	\$399.00		\$399.00			\$399.00	
	\$378.35		\$378.35			\$378.35	
\$313.77		\$313.77		\$313.77	\$313.77		\$313.77
\$305.88		\$305.88		\$305.88	\$305.88		\$305.88
\$297.47		\$297.47		\$297.47	\$297.47		\$297.47

RATING AREA 2

42	7	23
Elk	Cameron	Potter

\$288.78	\$288.78	\$288.78
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\$405.83	\$405.83	\$405.83
\$399.00	\$399.00	\$399.00
\$378.35	\$378.35	\$378.35

RATING AREA 4

4,066	49	289	378	316	403	421	104	1,224	804
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$454.60	\$454.60	\$454.60	\$454.60	\$454.60	\$454.60	\$454.60	\$454.60	\$454.60	\$454.60
\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87	\$444.87
\$390.32	\$390.32	\$390.32	\$390.32	\$390.32	\$390.32	\$390.32	\$390.32	\$390.32	\$390.32
\$388.75	\$388.75	\$388.75	\$388.75	\$388.75	\$388.75	\$388.75	\$388.75	\$388.75	\$388.75
\$384.52	\$384.52	\$384.52	\$384.52	\$384.52	\$384.52	\$384.52	\$384.52	\$384.52	\$384.52
\$382.81	\$382.81	\$382.81	\$382.81	\$382.81	\$382.81	\$382.81	\$382.81	\$382.81	\$382.81
\$378.00	\$378.00	\$378.00	\$378.00	\$378.00	\$378.00	\$378.00	\$378.00	\$378.00	\$378.00
\$374.94	\$374.94	\$374.94	\$374.94	\$374.94	\$374.94	\$374.94	\$374.94	\$374.94	\$374.94
\$370.91	\$370.91	\$370.91	\$370.91	\$370.91	\$370.91	\$370.91	\$370.91	\$370.91	\$370.91
\$364.19	\$364.19	\$364.19	\$364.19	\$364.19	\$364.19	\$364.19	\$364.19	\$364.19	\$364.19
\$364.42	\$364.42	\$364.42	\$364.42	\$364.42	\$364.42	\$364.42	\$364.42	\$364.42	\$364.42
\$337.33	\$337.33	\$337.33	\$337.33	\$337.33	\$337.33	\$337.33	\$337.33	\$337.33	\$337.33
\$358.78	\$358.78	\$358.78	\$358.78	\$358.78	\$358.78	\$358.78	\$358.78	\$358.78	\$358.78
\$353.76	\$353.76	\$353.76	\$353.76	\$353.76	\$353.76	\$353.76	\$353.76	\$353.76	\$353.76
\$350.96	\$350.96	\$350.96	\$350.96	\$350.96	\$350.96	\$350.96	\$350.96	\$350.96	\$350.96
\$370.96	\$370.96	\$370.96	\$370.96	\$370.96	\$370.96	\$370.96	\$370.96	\$370.96	\$370.96
\$325.91	\$325.91	\$325.91	\$325.91	\$325.91	\$325.91	\$325.91	\$325.91	\$325.91	\$325.91
\$323.65	\$323.65	\$323.65	\$323.65	\$323.65	\$323.65	\$323.65	\$323.65	\$323.65	\$323.65
\$275.45	\$275.45	\$275.45	\$275.45	\$275.45	\$275.45	\$275.45	\$275.45	\$275.45	\$275.45
\$277.48	\$277.48	\$277.48	\$277.48	\$277.48	\$277.48	\$277.48	\$277.48	\$277.48	\$277.48
\$375.53	\$375.53	\$375.53	\$375.53	\$375.53	\$375.53	\$375.53	\$375.53	\$375.53	\$375.53
\$369.88	\$369.88	\$369.88	\$369.88	\$369.88	\$369.88	\$369.88	\$369.88	\$369.88	\$369.88
\$366.10	\$366.10	\$366.10	\$366.10	\$366.10	\$366.10	\$366.10	\$366.10	\$366.10	\$366.10
\$364.23	\$364.23	\$364.23	\$364.23	\$364.23	\$364.23	\$364.23	\$364.23	\$364.23	\$364.23
\$360.38	\$360.38	\$360.38	\$360.38	\$360.38	\$360.38	\$360.38	\$360.38	\$360.38	\$360.38
\$337.12	\$337.12	\$337.12	\$337.12	\$337.12	\$337.12	\$337.12	\$337.12	\$337.12	\$337.12
\$313.77	\$313.77	\$313.77	\$313.77	\$313.77	\$313.77	\$313.77	\$313.77	\$313.77	\$313.77
\$305.88	\$305.88	\$305.88	\$305.88	\$305.88	\$305.88	\$305.88	\$305.88	\$305.88	\$305.88
\$297.47	\$297.47	\$297.47	\$297.47	\$297.47	\$297.47	\$297.47	\$297.47	\$297.47	\$297.47

RATING AREA 5						
25	115	33	66	100	86	15
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$288.78

\$288.78

\$288.78

\$288.78

\$288.78

\$288.78

\$288.78

\$405.83

\$399.00

\$378.35

\$405.83

\$399.00

\$378.35

\$405.83

\$399.00

\$378.35

\$405.83

\$399.00

\$378.35

\$405.83

\$399.00

\$378.35

\$405.83

\$399.00

\$378.35

\$405.83

\$399.00

\$378.35

\$388.07

\$328.07

\$388.07

\$328.07

\$388.07

\$328.07

RATING AREA 6

74	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

\$309.62

\$435.11
\$427.79
\$405.66

\$325.59 \$325.59 \$325.59 \$325.59 \$325.59 \$325.59 \$325.59 \$325.59 \$325.59 \$325.59

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

\$325.59 \$325.59 \$325.59 \$325.59

RATING AREA 9

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

\$319.33 \$319.33 \$319.33 \$319.33 \$319.33 \$319.33 \$319.33

Company Name Highmark, Inc.
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 1							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	491	27	835	0	171	150	21	255
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan	PPO	Platinum	Off	\$463.97		\$463.97		\$463.97	\$463.97		\$463.97
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan	PPO	Platinum	Off	\$454.03		\$454.03		\$454.03	\$454.03		\$454.03
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan	PPO	Gold	Off	\$398.36		\$398.36		\$398.36	\$398.36		\$398.36
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan	PPO	Gold	Off	\$396.76		\$396.76		\$396.76	\$396.76		\$396.76
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan	PPO	Gold	Off	\$392.44		\$392.44		\$392.44	\$392.44		\$392.44
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan	PPO	Gold	Off	\$390.70		\$390.70		\$390.70	\$390.70		\$390.70
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan	PPO	Gold	Off	\$385.79		\$385.79		\$385.79	\$385.79		\$385.79
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan	PPO	Gold	Off	\$382.67		\$382.67		\$382.67	\$382.67		\$382.67
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan	PPO	Gold	Off	\$378.55		\$378.55		\$378.55	\$378.55		\$378.55
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan	PPO	Gold	Off	\$371.69		\$371.69		\$371.69	\$371.69		\$371.69
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan	PPO	Gold	Off	\$371.92		\$371.92		\$371.92	\$371.92		\$371.92
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan	PPO	Gold	Off	\$344.28		\$344.28		\$344.28	\$344.28		\$344.28
33709PA0570014	Balance PPO \$1000 a Community Blue Plan	PPO	Gold	Off	\$366.17		\$366.17		\$366.17	\$366.17		\$366.17
33709PA0570015	Balance PPO \$1750 a Community Blue Plan	PPO	Gold	Off	\$361.05		\$361.05		\$361.05	\$361.05		\$361.05
33709PA0570016	Balance PPO \$2000 a Community Blue Plan	PPO	Gold	Off	\$358.19		\$358.19		\$358.19	\$358.19		\$358.19
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan	PPO	Gold	Off	\$378.60		\$378.60		\$378.60	\$378.60		\$378.60
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan	PPO	Silver	Off	\$332.63		\$332.63		\$332.63	\$332.63		\$332.63
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan	PPO	Silver	Off	\$330.31		\$330.31		\$330.31	\$330.31		\$330.31
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan	PPO	Bronze	Off	\$281.12		\$281.12		\$281.12	\$281.12		\$281.12
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan	PPO	Bronze	Off		\$294.73		\$294.73			\$294.73	
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan	PPO	Bronze	Off	\$283.19		\$283.19		\$283.19	\$283.19		\$283.19
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan	EPO	Gold	Off			\$383.27			\$383.27		\$383.27
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan	EPO	Gold	Off			\$377.50			\$377.50		\$377.50
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan	EPO	Gold	Off			\$373.64			\$373.64		\$373.64
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan	EPO	Gold	Off			\$371.73			\$371.73		\$371.73
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan	EPO	Gold	Off			\$367.80			\$367.80		\$367.80
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan	EPO	Gold	Off			\$344.07			\$344.07		\$344.07
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	PPO	Gold	Off		\$414.19		\$414.19			\$414.19	
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	PPO	Gold	Off		\$407.22		\$407.22			\$407.22	
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	PPO	Gold	Off		\$386.14		\$386.14			\$386.14	
33709PA0570017	Balance PPO \$600 a Community Blue Plan	PPO	Silver	Off	\$320.23		\$320.23		\$320.23	\$320.23		\$320.23
33709PA0570018	Balance PPO \$2600 a Community Blue Plan	PPO	Silver	Off	\$312.18		\$312.18		\$312.18	\$312.18		\$312.18
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan	PPO	Silver	Off	\$303.59		\$303.59		\$303.59	\$303.59		\$303.59
33709PA1030001	Conemaugh Region Flex Blue PPO \$500	PPO	Gold	Off								
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q	PPO	Silver	Off								
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	PPO	Bronze	Off								

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2019 Number of Covered Lives by	
HIOS Plan ID	Plan Marketing Name
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan
33709PA0570014	Balance PPO \$1000 a Community Blue Plan
33709PA0570015	Balance PPO \$1750 a Community Blue Plan
33709PA0570016	Balance PPO \$2000 a Community Blue Plan
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan
33709PA0570017	Balance PPO \$600 a Community Blue Plan
33709PA0570018	Balance PPO \$2600 a Community Blue Plan
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan
33709PA1030001	Conemaugh Region Flex Blue PPO \$500
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan

RATING AREA 2		
42	7	23
Elk	Cameron	Potter

\$294.73	\$294.73	\$294.73	
\$414.19	\$414.19	\$414.19	
\$407.22	\$407.22	\$407.22	
\$386.14	\$386.14	\$386.14	

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2019 Number of Covered Lives by
HIOS Plan ID	Plan Marketing Name
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan
33709PA0570014	Balance PPO \$1000 a Community Blue Plan
33709PA0570015	Balance PPO \$1750 a Community Blue Plan
33709PA0570016	Balance PPO \$2000 a Community Blue Plan
33709PA0540005	Health Savings PPO \$1500 a Community Blue Plan
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan
33709PA0570017	Balance PPO \$600 a Community Blue Plan
33709PA0570018	Balance PPO \$2600 a Community Blue Plan
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan
33709PA1030001	Conemaugh Region Flex Blue PPO \$500
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan

RATING AREA 4

4,066	49	289	378	316	403	421	104	1,224	804
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$463.97	\$463.97	\$463.97	\$463.97	\$463.97	\$463.97	\$463.97	\$463.97	\$463.97	\$463.97
\$454.03	\$454.03	\$454.03	\$454.03	\$454.03	\$454.03	\$454.03	\$454.03	\$454.03	\$454.03
\$398.36	\$398.36	\$398.36	\$398.36	\$398.36	\$398.36	\$398.36	\$398.36	\$398.36	\$398.36
\$396.76	\$396.76	\$396.76	\$396.76	\$396.76	\$396.76	\$396.76	\$396.76	\$396.76	\$396.76
\$392.44	\$392.44	\$392.44	\$392.44	\$392.44	\$392.44	\$392.44	\$392.44	\$392.44	\$392.44
\$390.70	\$390.70	\$390.70	\$390.70	\$390.70	\$390.70	\$390.70	\$390.70	\$390.70	\$390.70
\$385.79	\$385.79	\$385.79	\$385.79	\$385.79	\$385.79	\$385.79	\$385.79	\$385.79	\$385.79
\$382.67	\$382.67	\$382.67	\$382.67	\$382.67	\$382.67	\$382.67	\$382.67	\$382.67	\$382.67
\$378.55	\$378.55	\$378.55	\$378.55	\$378.55	\$378.55	\$378.55	\$378.55	\$378.55	\$378.55
\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69	\$371.69
\$371.92	\$371.92	\$371.92	\$371.92	\$371.92	\$371.92	\$371.92	\$371.92	\$371.92	\$371.92
\$344.28	\$344.28	\$344.28	\$344.28	\$344.28	\$344.28	\$344.28	\$344.28	\$344.28	\$344.28
\$366.17	\$366.17	\$366.17	\$366.17	\$366.17	\$366.17	\$366.17	\$366.17	\$366.17	\$366.17
\$361.05	\$361.05	\$361.05	\$361.05	\$361.05	\$361.05	\$361.05	\$361.05	\$361.05	\$361.05
\$358.19	\$358.19	\$358.19	\$358.19	\$358.19	\$358.19	\$358.19	\$358.19	\$358.19	\$358.19
\$378.60	\$378.60	\$378.60	\$378.60	\$378.60	\$378.60	\$378.60	\$378.60	\$378.60	\$378.60
\$332.63	\$332.63	\$332.63	\$332.63	\$332.63	\$332.63	\$332.63	\$332.63	\$332.63	\$332.63
\$330.31	\$330.31	\$330.31	\$330.31	\$330.31	\$330.31	\$330.31	\$330.31	\$330.31	\$330.31
\$281.12	\$281.12	\$281.12	\$281.12	\$281.12	\$281.12	\$281.12	\$281.12	\$281.12	\$281.12
\$283.19	\$283.19	\$283.19	\$283.19	\$283.19	\$283.19	\$283.19	\$283.19	\$283.19	\$283.19
\$383.27	\$383.27	\$383.27	\$383.27	\$383.27	\$383.27	\$383.27	\$383.27	\$383.27	\$383.27
\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50
\$373.64	\$373.64	\$373.64	\$373.64	\$373.64	\$373.64	\$373.64	\$373.64	\$373.64	\$373.64
\$371.73	\$371.73	\$371.73	\$371.73	\$371.73	\$371.73	\$371.73	\$371.73	\$371.73	\$371.73
\$367.80	\$367.80	\$367.80	\$367.80	\$367.80	\$367.80	\$367.80	\$367.80	\$367.80	\$367.80
\$344.07	\$344.07	\$344.07	\$344.07	\$344.07	\$344.07	\$344.07	\$344.07	\$344.07	\$344.07
\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23
\$312.18	\$312.18	\$312.18	\$312.18	\$312.18	\$312.18	\$312.18	\$312.18	\$312.18	\$312.18
\$303.59	\$303.59	\$303.59	\$303.59	\$303.59	\$303.59	\$303.59	\$303.59	\$303.59	\$303.59

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2019 Number of Covered Lives by	
HIOS Plan ID	Plan Marketing Name
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan
33709PA0570014	Balance PPO \$1000 a Community Blue Plan
33709PA0570015	Balance PPO \$1750 a Community Blue Plan
33709PA0570016	Balance PPO \$2000 a Community Blue Plan
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan
33709PA0570017	Balance PPO \$600 a Community Blue Plan
33709PA0570018	Balance PPO \$2600 a Community Blue Plan
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan
33709PA1030001	Conemaugh Region Flex Blue PPO \$500
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan

RATING AREA 5

25	115	33	66	100	86	15
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$294.73	\$294.73	\$294.73	\$294.73	\$294.73	\$294.73	\$294.73
\$414.19	\$414.19	\$414.19	\$414.19	\$414.19	\$414.19	\$414.19
\$407.22	\$407.22	\$407.22	\$407.22	\$407.22	\$407.22	\$407.22
\$386.14	\$386.14	\$386.14	\$386.14	\$386.14	\$386.14	\$386.14
	\$396.06		\$396.06			\$396.06
	\$334.83		\$334.83			\$334.83

Company Name Highmark, Inc.
Market Small Group

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

		RATING AREA 6									
02-01-2019 Number of Covered Lives by		74	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan										
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan										
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan										
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan										
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan										
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan										
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan										
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan										
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan										
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan										
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan										
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan										
33709PA0570014	Balance PPO \$1000 a Community Blue Plan										
33709PA0570015	Balance PPO \$1750 a Community Blue Plan										
33709PA0570016	Balance PPO \$2000 a Community Blue Plan										
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan										
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan										
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan										
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan										
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan	\$316.00									
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan										
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan										
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan										
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan										
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan										
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan										
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan										
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan	\$444.08									
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan	\$436.60									
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan	\$414.01									
33709PA0570017	Balance PPO \$600 a Community Blue Plan										
33709PA0570018	Balance PPO \$2600 a Community Blue Plan										
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan										
33709PA1030001	Conemaugh Region Flex Blue PPO \$500										
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q										
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	\$332.29	\$332.29	\$332.29	\$332.29	\$332.29	\$332.29	\$332.29	\$332.29	\$332.29	\$332.29

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 7			
		02-01-2019 Number of Covered Lives by	0	0	0
HIOS Plan ID	Plan Marketing Name		Adams	Berks	Lancaster
33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan				
33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan				
33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan				
33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan				
33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan				
33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan				
33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan				
33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan				
33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan				
33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan				
33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan				
33709PA0560042	Premier Balance PPO \$5000 1x a Community Blue Plan				
33709PA0570014	Balance PPO \$1000 a Community Blue Plan				
33709PA0570015	Balance PPO \$1750 a Community Blue Plan				
33709PA0570016	Balance PPO \$2000 a Community Blue Plan				
33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan				
33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan				
33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan				
33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan				
33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan				
33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan				
33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan				
33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan				
33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan				
33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan				
33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan				
33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan				
33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan				
33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan				
33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan				
33709PA0570017	Balance PPO \$600 a Community Blue Plan				
33709PA0570018	Balance PPO \$2600 a Community Blue Plan				
33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan				
33709PA1030001	Conemaugh Region Flex Blue PPO \$500				
33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q				
33709PA0920001	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	\$332.29	\$332.29	\$332.29	\$332.29

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

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Unified Rate Review v5.0

Company Legal Name:Highmark, Inc.

HIOS Issuer ID:33709

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.

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:01/01/2018to12/31/2018

TotalPMPM

Allowed Claims	\$71,395,009.00	\$520.71
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$61,774,135.00	\$450.54
Risk Adjustment	\$2,786,959.62	\$20.33
Experience Period Premium	\$64,041,235.00	\$467.08
Experience Period Member Months	137,111	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$99.29	1.085	1.000	1.085	1.000	\$116.89
Outpatient Hospital	\$164.91	1.085	1.000	1.085	1.000	\$194.14
Professional	\$141.43	1.085	1.000	1.085	1.000	\$166.49
Other Medical	\$14.75	1.085	1.000	1.085	1.000	\$17.36
Capitation	\$0.17	1.563	1.000	1.563	1.000	\$0.42
Prescription Drug	\$100.17	1.085	1.000	1.085	1.000	\$117.92
Total	\$520.72					\$613.22

Morbidity Adjustment	1.052
Demographic Shift	1.014
Plan Design Changes	0.996
Other	0.959
Adjusted Trended EHB Allowed Claims PMPM for	01/01/2020\$624.81

Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals

Projected Index Rate for	01/01/2020\$624.81	\$56,412,845.28
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	\$24.14	\$2,179,552.32
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$600.67	\$54,233,292.96

Projected Member Months	90,288
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Information Not Releasable to the Public Unless Authorized by Law:

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

1 of 12

Product-Plan Data Collection

Company Legal Name: Highmark, Inc.
 HIOS Issuer ID: 33709
 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

1.1 Product Name	Premier Balance PPO IP							Health Savings PPO Q			Flex PPO						
1.2 Product ID	33709PA044							33709PA045			33709PA046						
	Premier Balance PPO 750 IP A a Community Blue Flex Plan	Premier Balance PPO 1500 IP A a Community Blue Flex Plan	Premier Balance PPO 250 IP A a Community Blue Flex Plan	Premier Balance PPO 1500 IP A a Community Blue Flex Plan	Premier Balance PPO 250 IP A a Community Blue Flex Plan	Premier Balance PPO 750 IP A a Community Blue Flex Plan	Premier Balance PPO 1500 IP A a Community Blue Flex Plan	Health Savings PPO 1500 a Community Blue Flex Plan	Health Savings PPO 1500 a Community Blue Flex Plan	Penn Highlands Region a Community Blue Flex Plan	Flex PPO 500 1500 Mountains Healthcare Region 500 1500 a Community Blue Flex Plan	Flex PPO 500 Total Health a Community Blue Flex Plan	Flex PPO 500 Total Health a Community Blue Flex Plan	Premier Balance PPO 0 Platinum A a Community Blue Flex Plan	Premier Balance PPO 250 Platinum A a Community Blue Flex Plan	Premier Balance PPO 0 Gold A a Community Blue Flex Plan	
1.3 Plan Name	33709PA0440009	33709PA0440013	33709PA0440014	33709PA0440015	33709PA0440016	33709PA0440017	33709PA0440018	33709PA0450004	33709PA0450005	33709PA0460007	33709PA0460008	33709PA0460012	33709PA0460013	33709PA0500007	33709PA0500009	33709PA0500011	
1.4 Plan ID (Standard Component ID)	Gold	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Platinum	Platinum	Gold	
1.5 Metal	0.814	0.717	0.814	0.777	0.795	0.797	0.789	0.792	0.802	0.796	0.819	0.797	0.799	0.910	0.897	0.819	
1.6 AV Metal Value	Terminated	Terminated	Terminated	Terminated	New	New	New	Terminated	New	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	
1.7 Plan Category	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
1.8 Plan Type	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	
1.9 Exchange Plan?	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2020	01/01/2020	01/01/2020	01/01/2018	01/01/2020	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	
1.10 Effective Date of Proposed Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%							0.00%			0.00%						
1.12 Product Rate Increase %																	
1.13 Submission Level Rate Increase %																	

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	33709PA0440009	33709PA0440013	33709PA0440014	33709PA0440015	33709PA0440016	33709PA0440017	33709PA0440018	33709PA0450004	33709PA0450005	33709PA0460007	33709PA0460008	33709PA0460012	33709PA0460013	33709PA0500007	33709PA0500009	33709PA0500011
2.2 Allowed Claims	\$71,395,008	\$987,061	\$410,028	\$1,782,762	\$687,612	\$0	\$0	\$0	\$1,488,670	\$0	\$455,290	\$261,797	\$60,033	\$517,969	\$17,967,928	\$2,689,875	\$2,052,428
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$9,620,873	\$136,416	\$39,196	\$241,296	\$96,806	\$0	\$0	\$0	\$328,523	\$0	\$35,206	\$45,549	\$16,244	\$29,510	\$958,169	\$216,766	\$378,850
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$61,774,135	\$850,645	\$370,832	\$1,541,466	\$590,805	\$0	\$0	\$0	\$1,160,147	\$0	\$420,084	\$216,248	\$43,790	\$488,459	\$17,009,760	\$2,472,909	\$1,673,574
2.7 Risk Adjustment Transfer Amount	\$2,786,960	-\$155,616	\$32,491	\$188,043	-\$56,643	\$0	\$0	\$0	-\$62,723	\$0	\$65,397	\$1,463	\$58,754	\$98,424	\$1,829,911	\$488,284	-\$724,341
2.8 Premium	\$64,041,235	\$1,003,362	\$247,636	\$1,792,039	\$519,433	\$0	\$0	\$0	\$1,534,625	\$0	\$267,367	\$279,698	\$128,993	\$243,685	\$12,450,617	\$2,474,135	\$3,562,549
2.9 Experience Period Member Months	137,111	1,980	513	3,365	1,044	0	0	0	3,396	0	503	482	233	433	21,849	4,714	7,747
2.10 Current Enrollment	10,590	149	0	237	126	0	0	0	254	0	35	12	0	0	1,739	413	626
2.11 Current Premium PMPM	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.12 Loss Ratio	92.44%	100.34%	132.38%	77.85%	127.66%	#DIV/0!	#DIV/0!	#DIV/0!	78.82%	#DIV/0!	126.24%	76.91%	23.32%	142.78%	119.11%	83.48%	58.97%
Per Member Per Month																	
2.13 Allowed Claims	\$520.71	\$498.52	\$799.27	\$529.80	\$658.63	#DIV/0!	#DIV/0!	#DIV/0!	\$438.36	#DIV/0!	\$905.15	\$543.15	\$257.65	\$1,196.23	\$822.37	\$570.57	\$264.93
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$70.17	\$68.90	\$76.44	\$71.71	\$92.73	#DIV/0!	#DIV/0!	#DIV/0!	\$96.74	#DIV/0!	\$69.99	\$94.50	\$69.71	\$68.15	\$43.85	\$45.98	\$48.90
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$450.54	\$429.62	\$722.87	\$458.09	\$565.91	#DIV/0!	#DIV/0!	#DIV/0!	\$341.62	#DIV/0!	\$835.16	\$448.65	\$187.94	\$1,128.08	\$778.51	\$524.59	\$216.03
2.18 Risk Adjustment Transfer Amount	\$20.33	-\$78.59	\$63.34	\$55.88	-\$54.26	#DIV/0!	#DIV/0!	#DIV/0!	-\$18.47	#DIV/0!	\$130.01	\$3.04	\$252.16	\$227.31	\$83.75	\$103.58	-\$93.50
2.19 Premium	\$467.08	\$506.75	\$482.72	\$532.55	\$497.54	#DIV/0!	#DIV/0!	#DIV/0!	\$451.89	#DIV/0!	\$531.55	\$580.29	\$553.62	\$562.78	\$569.85	\$524.85	\$459.86

Section III: Plan Adjustment Factors																	
3.1 Plan ID (Standard Component ID)		33709PA0440009	33709PA0440013	33709PA0440014	33709PA0440015	33709PA0440016	33709PA0440017	33709PA0440018	33709PA0450004	33709PA0450005	33709PA0460007	33709PA0460008	33709PA0460012	33709PA0460013	33709PA0560007	33709PA0560009	33709PA0560011
3.2 Market Adjusted Index Rate																	
3.3 AV and Cost Sharing Design of Plan		0.0000	0.0000	0.0000	0.0000	0.8308	0.8168	0.7746	0.0000	0.7962	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.4 Provider Network Adjustment		0.0000	0.0000	0.0000	0.0000	1.0482	1.0482	1.0482	0.0000	0.9898	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.5 Benefits in Addition to EHB		0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Administrative Costs																	
3.6 Administrative Expense		10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%
3.7 Taxes and Fees		2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%
3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$0.00	\$0.00	\$0.00	\$0.00	\$600.15	\$590.04	\$559.55	\$0.00	\$548.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3.11 Age Calibration Factor		0.6498															
3.12 Geographic Calibration Factor		1.0303															
3.13 Tobacco Calibration Factor		1.0000															
3.14 Calibrated Plan Adjusted Index Rate		\$0.00	\$0.00	\$0.00	\$0.00	\$401.79	\$395.02	\$374.61	\$0.00	\$367.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Section IV: Projected Plan Level Information																	
4.1 Plan ID (Standard Component ID)	Total	33709PA0440009	33709PA0440013	33709PA0440014	33709PA0440015	33709PA0440016	33709PA0440017	33709PA0440018	33709PA0450004	33709PA0450005	33709PA0460007	33709PA0460008	33709PA0460012	33709PA0460013	33709PA0560007	33709PA0560009	33709PA0560011
4.2 Allowed Claims	\$56,394,897	\$0	\$0	\$0	\$0	\$1,299,601	\$1,073,921	\$692,602	\$0	\$1,328,650	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$9,487,177	\$0	\$0	\$0	\$0	\$209,521	\$188,296	\$150,992	\$0	\$260,635	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$46,907,720	\$0	\$0	\$0	\$0	\$1,090,079	\$885,625	\$541,609	\$0	\$1,068,015	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.7 Risk Adjustment Transfer Amount	\$1,813,188	\$0	\$0	\$0	\$0	\$40,245	\$33,256	\$21,448	\$0	\$45,137	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.8 Premium	\$51,736,667	\$0	\$0	\$0	\$0	\$1,202,257	\$97,796	\$597,365	\$0	\$1,177,961	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.9 Projected Member Months	90,288	0	0	0	0	2,004	1,656	1,068	0	2,148	0	0	0	0	0	0	0
4.10 Loss Ratio	87.60%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	87.73%	87.68%	87.52%	#DIV/0!	87.46%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month																	
4.11 Allowed Claims	\$624.61	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$648.50	\$648.50	\$648.50	#DIV/0!	\$618.55	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	\$105.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$104.55	\$113.71	\$141.38	#DIV/0!	\$121.34	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	\$519.53	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$543.95	\$534.80	\$507.12	#DIV/0!	\$497.21	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	\$20.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$20.08	\$20.08	\$20.08	#DIV/0!	\$20.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	\$573.02	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$599.95	\$589.85	\$559.33	#DIV/0!	\$548.40	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

[illegible]

33709PA0560013	33709PA0560015	33709PA0560017	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0560030	33709PA0560032	33709PA0560033	33709PA0560034	33709PA0560035	33709PA0560036	33709PA0560037	33709PA0560038	33709PA0560039	33709PA0560040	33709PA0560041	33709PA0560042	33709PA0560043
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.9757	0.9548	0.8344	0.8253	0.8217	0.8113	0.8048	0.7822	0.7961	0.7817	0.7240	0.8378
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%
2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$672.28	\$657.88	\$574.92	\$568.65	\$566.17	\$559.00	\$554.52	\$538.95	\$548.53	\$538.61	\$498.85	\$577.25

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$450.08	\$440.44	\$384.90	\$380.70	\$379.04	\$374.25	\$371.25	\$360.82	\$367.23	\$360.59	\$333.97	\$386.47
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33709PA0560013	33709PA0560015	33709PA0560017	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0560030	33709PA0560032	33709PA0560033	33709PA0560034	33709PA0560035	33709PA0560036	33709PA0560037	33709PA0560038	33709PA0560039	33709PA0560040	33709PA0560041	33709PA0560042	33709PA0560043
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,666,255	\$2,292,080	\$2,954,206	\$8,966,535	\$1,321,228	\$5,180,994	\$1,187,621	\$2,672,146	\$2,620,188	\$2,145,140	\$133,607	\$3,265,956
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$723,765	\$217,028	\$465,584	\$1,495,451	\$225,231	\$937,220	\$222,712	\$562,046	\$514,271	\$452,262	\$35,945	\$503,630
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,942,490	\$2,075,053	\$2,488,622	\$7,471,084	\$1,095,997	\$4,243,775	\$964,909	\$2,110,100	\$2,105,917	\$1,692,878	\$97,663	\$2,762,326
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$294,727	\$69,886	\$95,913	\$291,113	\$42,896	\$168,209	\$38,558	\$86,755	\$85,009	\$69,645	\$4,338	\$106,034
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,863,070	\$2,288,668	\$2,744,811	\$8,240,191	\$1,208,824	\$4,680,647	\$1,064,241	\$2,327,323	\$2,322,709	\$1,867,150	\$107,716	\$3,046,692
0	0	0	0	0	0	0	0	0	14.676	3.480	4.776	14.496	2.136	8.376	1.920	4.320	4.236	3.468	216	5,280
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	88.04%	87.98%	87.61%	87.57%	87.56%	87.52%	87.50%	87.41%	87.46%	87.41%	87.16%	87.62%

#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$658.64	\$658.64	\$618.55	\$618.55	\$618.55	\$618.55	\$618.55	\$618.55	\$618.55	\$618.55	\$618.55	\$618.55
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$49.32	\$62.36	\$97.48	\$103.16	\$105.44	\$111.89	\$116.00	\$130.10	\$121.40	\$130.41	\$166.41	\$95.38
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$609.33	\$596.28	\$521.07	\$515.39	\$513.11	\$506.66	\$502.56	\$488.45	\$497.15	\$488.14	\$452.14	\$523.17
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$20.08	\$20.08	\$20.08	\$20.08	\$20.08	\$20.08	\$20.08	\$20.08	\$20.08	\$20.08	\$20.08	\$20.08
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$672.05	\$657.66	\$574.71	\$568.45	\$565.93	\$558.82	\$554.29	\$538.73	\$548.33	\$538.39	\$498.69	\$577.03

Balance PPO 33709PA057															Connect Blue EPO 33709PA063					
Balance PPO 1750 A a Community Blue Flex Plan	Balance PPO 2000 A a Community Blue Flex Plan	Balance PPO 1000 A a Community Blue Flex Plan	Balance PPO 600 a Community Blue Flex Plan	Balance PPO 2600 a Community Blue Flex Plan	Balance PPO 5000 1x a Community Blue Flex Plan	Balance PPO 1750 A a Community Blue Flex Plan	Balance PPO 2000 A a Community Blue Flex Plan	Balance PPO 1000 A a Community Blue Flex Plan	Balance PPO 1000 a Community Blue Plan	Balance PPO 1750 a Community Blue Plan	Balance PPO 2000 a Community Blue Plan	Balance PPO 600 a Community Blue Plan	Balance PPO 2600 a Community Blue Plan	Balance PPO 5000 1x a Community Blue Plan	Connect Blue EPO 100 a Community Blue Plan	Connect Blue EPO 250 a Community Blue Plan	Connect Blue EPO 500 a Community Blue Plan	Connect Blue EPO 750 a Community Blue Plan	Connect Blue EPO 900 a Community Blue Plan	Connect Blue EPO 2500 a Community Blue Plan
33709PA0570004	33709PA0570006	33709PA0570007	33709PA0570008	33709PA0570009	33709PA0570010	33709PA0570011	33709PA0570012	33709PA0570013	33709PA0570014	33709PA0570015	33709PA0570016	33709PA0570017	33709PA0570018	33709PA0570019	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005	33709PA0630006	33709PA0630007
Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Silver
0.716	0.710	0.719	0.719	0.719	0.720	0.703	0.779	0.775	0.767	0.778	0.789	0.786	0.720	0.720	0.720	0.819	0.815	0.820	0.819	0.809
Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	New	New	New	New	New	New	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO	EPO	EPO
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%															0.00%					

33709PA0570004	33709PA0570006	33709PA0570007	33709PA0570008	33709PA0570009	33709PA0570010	33709PA0570011	33709PA0570012	33709PA0570013	33709PA0570014	33709PA0570015	33709PA0570016	33709PA0570017	33709PA0570018	33709PA0570019	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005	33709PA0630006	33709PA0630007
\$516,691	\$485,383	\$131,384	\$28,178	\$112,799	\$878,358	\$669,125	\$1,019,005	\$188,617	\$0	\$0	\$0	\$0	\$0	\$0	\$377,993	\$489,812	\$233,807	\$279,917	\$425,625	\$400,693
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$90,832	\$133,067	\$35,220	\$13,896	\$20,209	\$239,342	\$82,424	\$195,608	\$53,685	\$0	\$0	\$0	\$0	\$0	\$0	\$52,709	\$90,852	\$64,518	\$38,133	\$164,865	\$108,082
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$425,858	\$352,316	\$96,164	\$14,282	\$92,590	\$639,016	\$586,701	\$823,397	\$134,932	\$0	\$0	\$0	\$0	\$0	\$0	\$325,284	\$398,960	\$169,289	\$241,784	\$260,759	\$292,611
-\$125,366	-\$21,450	-\$62,411	-\$19,607	-\$7,609	-\$130,597	-\$117,638	\$46,852	-\$60,562	\$0	\$0	\$0	\$0	\$0	\$0	\$41,953	-\$161,912	-\$258,178	-\$8,870	\$76,209	\$11,141
\$481,137	\$599,332	\$163,850	\$80,688	\$118,014	\$672,844	\$450,503	\$778,999	\$305,807	\$0	\$0	\$0	\$0	\$0	\$0	\$347,656	\$702,810	\$619,203	\$266,406	\$396,870	\$492,060
1,339	1,589	430	199	298	2,171	1,220	1,855	687	0	0	0	0	0	0	820	1,661	1,413	670	935	1,196
0	0	0	17	52	191	189	256	56	0	0	0	0	0	0	53	125	116	106	101	0
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
119.70%	60.97%	94.80%	23.38%	83.86%	117.85%	176.26%	99.70%	55.02%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	83.49%	73.76%	46.89%	93.88%	55.12%	58.15%
\$385.88	\$305.46	\$305.55	\$141.60	\$378.52	\$404.59	\$548.46	\$549.33	\$274.55	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$460.97	\$294.89	\$165.47	\$417.79	\$455.21	\$335.03
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$67.84	\$81.91	\$81.91	\$69.83	\$67.82	\$110.25	\$67.56	\$105.45	\$78.14	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$64.28	\$45.66	\$56.92	\$176.33	\$176.33	\$90.37
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$318.04	\$221.72	\$223.64	\$71.77	\$310.70	\$294.34	\$480.90	\$443.88	\$196.41	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$396.69	\$240.19	\$119.81	\$360.87	\$278.89	\$244.66
-\$93.63	-\$13.50	-\$145.14	-\$98.53	-\$25.53	-\$60.16	-\$96.42	\$25.26	-\$88.15	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$51.16	-\$97.48	-\$182.72	-\$13.24	\$81.51	\$9.32
\$359.33	\$377.18	\$381.05	\$405.47	\$396.02	\$309.92	\$369.26	\$419.95	\$445.13	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$423.97	\$423.12	\$438.22	\$397.62	\$424.46	\$411.42

33709PA0570004	33709PA0570006	33709PA0570007	33709PA0570008	33709PA0570009	33709PA0570010	33709PA0570011	33709PA0570012	33709PA0570013	33709PA0570014	33709PA0570015	33709PA0570016	33709PA0570017	33709PA0570018	33709PA0570019	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005	33709PA0630006	33709PA0630007
					\$600.67															
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.7701	0.7593	0.7533	0.6735	0.6565	0.6385	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%
2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$530.61	\$523.17	\$519.04	\$464.05	\$452.34	\$439.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0.6498																				
1.0303																				
1.0000																				
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$355.24	\$350.26	\$347.49	\$310.68	\$302.84	\$294.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33709PA0570004	33709PA0570006	33709PA0570007	33709PA0570008	33709PA0570009	33709PA0570010	33709PA0570011	33709PA0570012	33709PA0570013	33709PA0570014	33709PA0570015	33709PA0570016	33709PA0570017	33709PA0570018	33709PA0570019	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005	33709PA0630006	33709PA0630007
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$289,483	\$987,210	\$1,336,073	\$84,948	\$261,923	\$948,584	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$64,426	\$230,440	\$319,983	\$24,387	\$79,891	\$307,459	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$225,057	\$756,769	\$1,016,090	\$60,561	\$182,032	\$641,125	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,399	\$32,051	\$43,378	\$2,892	\$8,917	\$32,292	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$248,225	\$834,675	\$1,120,690	\$66,795	\$200,771	\$707,125	\$0	\$0	\$0	\$0	\$0	\$0
0	0	0	0	0	0	0	0	0	468	1,596	2,160	144	444	1,608	0	0	0	0	0	0
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	87.36%	87.31%	87.29%	86.90%	86.81%	86.71%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$618.55	\$618.55	\$618.55	\$589.92	\$589.92	\$589.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$137.66	\$144.39	\$148.14	\$169.35	\$179.93	\$191.21	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$480.89	\$474.17	\$470.41	\$420.56	\$409.98	\$398.71	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$20.08	\$20.08	\$20.08	\$20.08	\$20.08	\$20.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$530.40	\$522.98	\$518.84	\$463.86	\$452.19	\$439.75	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

				Health Savings PPO Embedded														Conemaugh EPO		Conemaugh EPO Embedded		Savings Flex PPO Embedded		Conemaugh Region Flex Blue		Conemaugh Region Flex	
				33709PA064										33709PA072				33709PA090		33709PA092		33709PA103		33709PA110			
Connect Blue EPO 1100 a Community Blue Plan	Connect Blue EPO 3200 a Community Blue Plan	Connect Blue EPO 2500 a Community Blue Plan	Connect Blue EPO 3200 a Community Blue Plan	Health Savings PPO Embedded 2700 a Community Blue Flex Plan	Health Savings PPO Embedded 3200 a Community Blue Flex Plan	Health Savings PPO Embedded 5500 a Community Blue Flex Plan	Health Savings PPO Embedded 5500 a Community Blue Flex Plan	Health Savings PPO Embedded 6000 a Community Blue Flex Plan	Health Savings PPO Embedded 2800 a Community Blue Plan	Health Savings PPO Embedded 3350 a Community Blue Plan	Health Savings PPO Embedded 5500 a Community Blue Plan	Health Savings PPO Embedded 6000 a Community Blue Plan	Health Savings PPO Embedded 5500 a Community Blue Plan	Conemaugh Region Connect Blue EPO 0	Conemaugh Region Connect Blue EPO 1000	Conemaugh Region Connect Blue EPO 3800	Conemaugh Region Connect Blue EPO Embedded 5000	Health Savings Flex PPO Embedded 6000 a Community Blue Plan	Conemaugh Region Flex Blue PPO 500	Conemaugh Region Flex Blue PPO 28000							
33709PA0630008	33709PA0630009	33709PA0630010	33709PA0630011	33709PA0640001	33709PA0640002	33709PA0640003	33709PA0640004	33709PA0640005	33709PA0640006	33709PA0640007	33709PA0640008	33709PA0640009	33709PA0640010	33709PA0720001	33709PA0720002	33709PA0720003	33709PA0900001	33709PA0920001	33709PA1030001	33709PA1100001							
Gold	Silver	Gold	Gold	Silver	Silver	Bronze	Bronze	Bronze	Silver	Silver	Bronze	Bronze	Bronze	Gold	Gold	Silver	Bronze	Bronze	Bronze	Gold	Silver						
0.806	0.707	0.782	0.776	0.710	0.713	0.623	0.623	0.621	0.718	0.719	0.636	0.634	0.636	0.819	0.800	0.720	0.632	0.627	0.799	0.716							
Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	New	New	New	New	New	Terminated	Terminated	Terminated	Terminated	Terminated	New	New	New						
EPO	EPO	EPO	EPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO	PPO	PPO	PPO	PPO						
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No						
01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2020	01/01/2020	01/01/2020						
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%						
				0.00%										0.00%				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			

33709PA0630008	33709PA0630009	33709PA0630010	33709PA0630011	33709PA0640001	33709PA0640002	33709PA0640003	33709PA0640004	33709PA0640005	33709PA0640006	33709PA0640007	33709PA0640008	33709PA0640009	33709PA0640010	33709PA0720001	33709PA0720002	33709PA0720003	33709PA0900001	33709PA0920001	33709PA1030001	33709PA1100001
\$216,810	\$3,123	\$230,437	\$31,619	\$678,358	\$53,738	\$302,776	\$590,175	\$632,107	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,493	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$69,987	\$1,288	\$72,808	\$15,052	\$138,371	\$16,515	\$114,886	\$150,428	\$38,596	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$988	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$146,824	\$1,835	\$157,629	\$16,567	\$539,986	\$37,224	\$187,890	\$439,747	\$593,510	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,505	\$0	\$0	\$0	\$0
\$-39,965	\$-10,251	\$-28,178	\$-43,623	\$140,780	\$-14,861	\$-144,859	\$81,752	\$394,296	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$48	\$0	\$0	\$0	\$0
\$212,293	\$17,057	\$314,736	\$64,781	\$495,177	\$53,844	\$392,911	\$342,885	\$122,559	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,940	\$0	\$0	\$0	\$0
472	55	827	203	1,271	130	1,296	859	370	0	0	0	0	0	0	0	11	0	0	0	0
25	0	146	39	94	54	94	75	32	0	0	0	0	0	0	0	0	0	0	0	0
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
85.20%	26.97%	55.01%	78.30%	84.91%	95.49%	75.75%	103.56%	114.83%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	18.85%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$459.34	\$56.78	\$278.64	\$155.76	\$533.72	\$413.37	\$233.62	\$687.05	\$1,708.40	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$226.67	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$148.28	\$23.41	\$88.04	\$74.15	\$108.87	\$127.04	\$88.65	\$175.12	\$104.31	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$89.83	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$311.07	\$33.37	\$190.60	\$81.61	\$424.85	\$286.34	\$144.98	\$511.93	\$1,604.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$136.84	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$-84.67	\$-186.38	\$-34.07	\$-214.89	\$110.76	\$-114.32	\$-111.77	\$95.17	\$1,065.66	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$4.34	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$449.77	\$310.13	\$380.58	\$319.12	\$389.60	\$414.19	\$303.17	\$399.17	\$331.24	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$721.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

33709PA0630008	33709PA0630009	33709PA0630010	33709PA0630011	33709PA0640001	33709PA0640002	33709PA0640003	33709PA0640004	33709PA0640005	33709PA0640006	33709PA0640007	33709PA0640008	33709PA0640009	33709PA0640010	33709PA0720001	33709PA0720002	33709PA0720003	33709PA0900001	33709PA0920001	33709PA1030001	33709PA1100001	
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.6995	0.6947	0.5912	0.5956	0.5912	0.0000	0.0000	0.0000	0.0000	0.0000	0.6192	0.8243	0.6968
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.9998	0.9998	0.9998	0.9998	1.0482	0.0000	0.0000	0.0000	0.0000	0.0000	1.0524	1.0103	1.0103
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000
10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%
2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$481.97	\$478.66	\$407.35	\$410.38	\$427.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$449.09	\$573.92	\$485.15
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$322.67	\$320.46	\$272.72	\$274.75	\$285.92	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$300.66	\$384.24	\$324.80
												</									

Premier Balance EPO						
33709PA111						
Premier Balance EPO 250 a Community Blue Plan	Premier Balance EPO 500 a Community Blue Plan	Premier Balance EPO 750 a Community Blue Plan	Premier Balance EPO 900 a Community Blue Plan	Premier Balance EPO 1100 a Community Blue Plan	Premier Balance EPO 2500 a Community Blue Plan	
33709PA1110001 Gold	33709PA1110002 Gold	33709PA1110003 Gold	33709PA1110004 Gold	33709PA1110005 Gold	33709PA1110006 Gold	
0.813	0.805	0.805	0.802	0.799	0.776	
New	New	New	New	New	New	
EPO	EPO	EPO	EPO	EPO	EPO	
No	No	No	No	No	No	
01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
0.00%						

33709PA1110001	33709PA1110002	33709PA1110003	33709PA1110004	33709PA1110005	33709PA1110006
0.8415	0.8388	0.8203	0.8161	0.8075	0.7554
0.9577	0.9577	0.9577	0.9577	0.9577	0.9577
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

10.01%	10.01%	10.01%	10.01%	10.01%	10.01%
2.83%	2.83%	2.83%	2.83%	2.83%	2.83%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$555.40	\$547.01	\$541.40	\$538.63	\$532.96	\$498.57

\$371.83	\$366.22	\$362.46	\$360.61	\$356.81	\$333.79

33709PA1110001	33709PA1110002	33709PA1110003	33709PA1110004	33709PA1110005	33709PA1110006
\$888,762	\$583,028	\$533,257	\$504,817	\$127,982	\$924,313
\$0	\$0	\$0	\$0	\$0	\$0
\$133,746	\$95,193	\$91,624	\$88,878	\$23,647	\$219,401
\$0	\$0	\$0	\$0	\$0	\$0
\$755,016	\$487,835	\$441,633	\$415,939	\$104,335	\$704,911
\$30,123	\$19,761	\$18,074	\$17,110	\$4,338	\$31,328
\$832,741	\$538,054	\$487,097	\$458,758	\$115,076	\$777,478
1,500	984	900	852	216	1,560
87.50%	87.45%	87.42%	87.41%	87.37%	87.15%

\$592.51	\$592.51	\$592.51	\$592.51	\$592.51	\$592.51
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$89.16	\$96.74	\$101.80	\$104.32	\$109.47	\$140.64
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$503.34	\$495.77	\$490.70	\$488.19	\$483.03	\$451.87
\$20.08	\$20.08	\$20.08	\$20.08	\$20.08	\$20.08
\$555.16	\$546.80	\$541.22	\$538.45	\$532.76	\$498.38

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 1	0.9700
Rating Area 2	0.9700
Rating Area 4	0.9700
Rating Area 5	0.9700
Rating Area 6	1.0400
Rating Area 7	1.0400
Rating Area 9	1.0200

Part II of the Preliminary Justification

Highmark Inc. – Small Group Market

Scope and Range:

Highmark Inc. is restructuring its product portfolio for 2020, issuing an entirely new set of plans in the Small Group market, while terminating all of its existing plans. As such, the average rate increase shown is 0.0% 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.

However, as all terminating inforce plans are being mapped to new plans for 2020, the weighted average rate increase that will be experienced by Highmark Inc. membership is 6.67% for all mapped plans, weighted on the projected enrollment of the new 2020 plans. This will impact 10,590 individuals.

Due to changes in benefits, metal levels, plan design pricing relativities, and the new benefit plan mappings, average increases at the plan level differ and range from 5.34% to 11.58% on plans with current membership.

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 Highmark's ACA products.

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:

Highmark Inc.'s Small Group Market 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 rate filing, taxes and fees are higher since the Health Insurance Provider Fee was reinstated for 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

Highmark Inc.

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 Highmark Inc.'s ("Highmark") 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 Highmark's Filing. However, we recognize that this certification may become a public document. Highmark 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 Highmark that would result in the creation of any duty or liability under any theory of law by Highmark 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: Highmark Inc.
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- Market: Small Group
- Effective Date: January 1, 2020

II. Proposed Rate Increase(s)

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. For 2020, the Company is revising its entire portfolio of product offerings, terminating all its current plan designs and issuing all new plans in the Small Group market. As such the URRT Worksheet 2 shows 0.00% rate increase for all plans.

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 Highmark's 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 Highmark'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 Highmark'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 Highmark's detailed claim-level historical data. We only include the non-grandfathered, insured members from Highmark'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:** Highmark’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 0.980 was developed for Highmark’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 Highmark’s claims systems, and categorized into benefit category components according to types of services associated with each claim. The resulting categories closely adhere to the preferred definitions of the Benefit Categories included in the URRT instructions, including the “Other Medical” category. The “Other Medical” category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. The “Capitation” category represents the monthly charge paid to 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 8.5% (8.5% cost, 0.0% utilization). These trends reflect Highmark’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. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity. Thus we expect our morbidity to worsen slightly from the experience. For the development of the CY 2020 rates, this is reflected with a 1.052 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

We are projecting a slight decrease 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 1.014 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: -0.4%.
- 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: +\$0.19
- 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 0.996 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 (\$8.29) PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.6 Manual Rate Adjustments

Highmark'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 Highmark'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 Highmark. 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	33.3%	\$615.59
2Q	14.3%	\$628.27
3Q	18.7%	\$641.21
4Q	33.7%	\$654.42
Composite	100.0%	\$635.28

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

Highmark 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 Highmark 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.

Highmark 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 Highmark in 2020, and the estimated market-wide profile, we are assuming that Highmark members will have a risk profile higher than the market-wide averages, and that Highmark will receive a contribution from the risk adjustment program in 2020, decreasing premiums in the rate development by \$24.14 PMPM. Note that this value is gross of the paid-to-allowed ratio, and obtained by dividing the expected risk transfer amount of \$20.08 by Highmark's expected paid-to-allowed ratio in 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 Highmark. For Highmark, 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:

- \$2.16 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 2.83% 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.

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 1.539. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.539). Please note that no member will pay these rates because the age factor of 1.539 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 Highmark is 0.650.

VII.2 Geographic Factor Calibration:

The projected weighted average geographic factor is 0.9706. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9706. Please note that no member will pay these rates because Highmark is not using a geographic factor of 0.9706 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor. The Geographic Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average geographic factor, which for Highmark is 1.030.

VII.3 Tobacco Use Rating Factor Calibration

Highmark 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 and area factors of 0.97 for regions 1, 2, 4, and 5; 1.04 for regions 6 and 7; and 1.02 for region 9 can be used to calculate any rate found in the QHP rate template.

Highmark is filing quarterly Index Rate trends of 2.06% 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 is about 89.7% 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. Highmark is expecting a slight drop in enrollment from 2018 experience period levels, 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

Highmark is terminating 49 QHP plans that were active in the 2018 experience period or that were first issued in 2019. 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 Highmark'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 Highmark 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 Highmark 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: 07/19/2019

Exhibit I
Highmark, Inc.
2020

Pennsylvania Small Group Market Base Rate

	1/1/2020 Values
CY2020 Projected Period Average Members	7,524
CY2020 Allowed Claims	\$624.61
Projected Non-EHBs	
None	\$0.00
CY2020 Allowed Claims for EHB Only (Index Rate)	\$624.61
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.961
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2020 Market Adjusted Index Rate	\$600.47
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2020 Rate	
(a) Average Age Factor	1.539
(b) Age 21 Factor	1.000
(c) Average Geographic Factor	0.9706
Combined Calibration Factor $1/((a/b)*c)$	0.6695

*Quarterly Index Rate trends are being set at 2.06%.

Highmark Inc.

Exhibit II - 1

Western, PA (WPA) and Central, PA (CPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary						Plan Adjusted						
Highmark	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	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)
Premier Balance PPO	33709PA0440016	Gold	Premier Balance PPO \$250 IP a Community Blue Plan	1, 2, 5, 6	Off	\$599.95	0.9991	0.8308	1.0482	1.0000	1.1473	1.0000
	33709PA0440017	Gold	Premier Balance PPO \$750 IP a Community Blue Plan	1, 2, 5, 6	Off	\$589.85	0.9823	0.8168	1.0482	1.0000	1.1473	1.0000
	33709PA0440018	Gold	Premier Balance PPO \$1500 IP a Community Blue Plan	1, 2, 5, 6	Off	\$559.33	0.9315	0.7746	1.0482	1.0000	1.1473	1.0000
	33709PA0560032	Platinum	Premier Balance PPO \$0 Platinum a Community Blue Plan	1, 4	Off	\$672.05	1.1192	0.9757	0.9998	1.0000	1.1473	1.0000
	33709PA0560033	Platinum	Premier Balance PPO \$250 Platinum a Community Blue Plan	1, 4	Off	\$657.66	1.0953	0.9548	0.9998	1.0000	1.1473	1.0000
	33709PA0560034	Gold	Premier Balance PPO \$250 Gold a Community Blue Plan	1, 4	Off	\$574.71	0.9571	0.8344	0.9998	1.0000	1.1473	1.0000
	33709PA0560035	Gold	Premier Balance PPO \$500 a Community Blue Plan	1, 4	Off	\$568.45	0.9467	0.8253	0.9998	1.0000	1.1473	1.0000
	33709PA0560036	Gold	Premier Balance PPO \$750 a Community Blue Plan	1, 4	Off	\$565.93	0.9425	0.8217	0.9998	1.0000	1.1473	1.0000
	33709PA0560037	Gold	Premier Balance PPO \$1000 a Community Blue Plan	1, 4	Off	\$558.82	0.9306	0.8113	0.9998	1.0000	1.1473	1.0000
	33709PA0560038	Gold	Premier Balance PPO \$1250 a Community Blue Plan	1, 4	Off	\$554.29	0.9231	0.8048	0.9998	1.0000	1.1473	1.0000
	33709PA0560039	Gold	Premier Balance PPO \$1400 a Community Blue Plan	1, 4	Off	\$538.73	0.8972	0.7822	0.9998	1.0000	1.1473	1.0000
	33709PA0560040	Gold	Premier Balance PPO \$1500 a Community Blue Plan	1, 4	Off	\$548.33	0.9132	0.7961	0.9998	1.0000	1.1473	1.0000
	33709PA0560041	Gold	Premier Balance PPO \$2000 a Community Blue Plan	1, 4	Off	\$538.39	0.8966	0.7817	0.9998	1.0000	1.1473	1.0000
Balance PPO	33709PA0560042	Gold	Premier Balance PPO \$5000 1x a Community Blue Plan	1, 4	Off	\$498.69	0.8305	0.7240	0.9998	1.0000	1.1473	1.0000
	33709PA0560043	Gold	Premier Balance PPO \$0 Gold a Community Blue Plan	1, 4	Off	\$577.03	0.9610	0.8378	0.9998	1.0000	1.1473	1.0000
	33709PA0570014	Gold	Balance PPO \$1000 a Community Blue Plan	1, 4	Off	\$530.40	0.8833	0.7701	0.9998	1.0000	1.1473	1.0000
	33709PA0570015	Gold	Balance PPO \$1750 a Community Blue Plan	1, 4	Off	\$522.98	0.8710	0.7593	0.9998	1.0000	1.1473	1.0000
	33709PA0570016	Gold	Balance PPO \$2000 a Community Blue Plan	1, 4	Off	\$518.84	0.8641	0.7533	0.9998	1.0000	1.1473	1.0000
	33709PA0570017	Silver	Balance PPO \$600 a Community Blue Plan	1, 4	Off	\$463.86	0.7725	0.6735	0.9998	1.0000	1.1473	1.0000
	33709PA0570018	Silver	Balance PPO \$2600 a Community Blue Plan	1, 4	Off	\$452.19	0.7531	0.6565	0.9998	1.0000	1.1473	1.0000
	33709PA0570019	Silver	Balance PPO \$5000 1x a Community Blue Plan	1, 4	Off	\$439.75	0.7324	0.6385	0.9998	1.0000	1.1473	1.0000

^[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.

Highmark Inc.

Exhibit II - 2

Western, PA (WPA) and Central, PA (CPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Highmark	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	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)
Health Savings PPO	33709PA0450005	Gold	Health Savings PPO \$1500 a Community Blue Plan	1, 4	Off	\$548.40	0.9133	0.7962	0.9998	1.0000	1.1473	1.0000
	33709PA0640006	Silver	Health Savings PPO Embedded \$2800 a Community Blue Plan	1, 4	Off	\$481.81	0.8024	0.6995	0.9998	1.0000	1.1473	1.0000
	33709PA0640007	Silver	Health Savings PPO Embedded \$3350 a Community Blue Plan	1, 4	Off	\$478.46	0.7968	0.6947	0.9998	1.0000	1.1473	1.0000
	33709PA0640008	Bronze	Health Savings PPO Embedded \$5500 a Community Blue Plan	1, 4	Off	\$407.20	0.6781	0.5912	0.9998	1.0000	1.1473	1.0000
	33709PA0640009	Bronze	Health Savings PPO Embedded \$6000 a Community Blue Plan	1, 4	Off	\$410.20	0.6831	0.5956	0.9998	1.0000	1.1473	1.0000
	33709PA0640010	Bronze	Health Savings PPO Embedded \$5500 a Community Blue Plan	1, 2, 5, 6	Off	\$426.92	0.7110	0.5912	1.0482	1.0000	1.1473	1.0000
	33709PA0920001	Bronze	Health Savings Flex PPO Embedded \$6000 a Community Blue Plan	6, 7, 9	Off	\$448.93	0.7476	0.6192	1.0524	1.0000	1.1473	1.0000
Community Blue EPO	33709PA1110001	Gold	Premier Balance EPO \$250 a Community Blue Plan	1, 4	Off	\$555.16	0.9245	0.8415	0.9577	1.0000	1.1473	1.0000
	33709PA1110002	Gold	Premier Balance EPO \$500 a Community Blue Plan	1, 4	Off	\$546.80	0.9106	0.8288	0.9577	1.0000	1.1473	1.0000
	33709PA1110003	Gold	Premier Balance EPO \$750 a Community Blue Plan	1, 4	Off	\$541.22	0.9013	0.8203	0.9577	1.0000	1.1473	1.0000
	33709PA1110004	Gold	Premier Balance EPO \$900 a Community Blue Plan	1, 4	Off	\$538.45	0.8967	0.8161	0.9577	1.0000	1.1473	1.0000
	33709PA1110005	Gold	Premier Balance EPO \$1100 a Community Blue Plan	1, 4	Off	\$532.76	0.8872	0.8075	0.9577	1.0000	1.1473	1.0000
	33709PA1110006	Gold	Premier Balance EPO \$2500 a Community Blue Plan	1, 4	Off	\$498.38	0.8300	0.7554	0.9577	1.0000	1.1473	1.0000
Conemaugh Region Flex Blue	33709PA1030001	Gold	Conemaugh Region Flex Blue PPO \$500	5	Off	\$573.69	0.9554	0.8243	1.0103	1.0000	1.1473	1.0000
	33709PA1100001	Silver	Conemaugh Region Flex Blue PPO \$2800Q	5	Off	\$485.00	0.8077	0.6968	1.0103	1.0000	1.1473	1.0000

^[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
Highmark Inc.
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	A	1,4	33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	33709PA0560032	Premier Balance PPO \$0 Platinum a Community Blue Plan
Off	A	1,4	33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	33709PA0560033	Premier Balance PPO \$250 Platinum a Community Blue Plan
Off	A	1,4	33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	33709PA0560043	Premier Balance PPO \$0 Gold a Community Blue Plan
Off	A	1,4	33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	33709PA0560034	Premier Balance PPO \$250 Gold a Community Blue Plan
Off	A	1,4	33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan	33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan
Off	A	1,4	33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan	33709PA0560036	Premier Balance PPO \$750 a Community Blue Plan
Off	A	1,4	33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan	33709PA0560037	Premier Balance PPO \$1000 a Community Blue Plan
Off	A	1,4	33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan	33709PA0560038	Premier Balance PPO \$1250 a Community Blue Plan
Off	A	1,4	33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan	33709PA0560040	Premier Balance PPO \$1500 a Community Blue Plan
Off	A	1,4	33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan	33709PA0560041	Premier Balance PPO \$2000 a Community Blue Plan
Off	A	1,4	33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan	33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan
Off	A	1,4	33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan	33709PA0570014	Balance PPO \$1000 a Community Blue Plan
Off	A	1,4	33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan	33709PA0570015	Balance PPO \$1750 a Community Blue Plan
Off	A	1,4	33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan	33709PA0570016	Balance PPO \$2000 a Community Blue Plan
Off	A	1,4	33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan	33709PA0450005	Health Savings PPO \$1500 a Community Blue Plan
Off	A	1,4	33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	33709PA0640006	Health Savings PPO Embedded \$2800 a Community Blue Plan
Off	A	1,4	33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	33709PA0640007	Health Savings PPO Embedded \$3350 a Community Blue Plan
Off	A	1,4	33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	33709PA0640008	Health Savings PPO Embedded \$5500 a Community Blue Plan
Off	B	1,2,5,6	33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	33709PA0640010	Health Savings PPO Embedded \$5500 a Community Blue Plan
Off	A	1,4	33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan

Exhibit III
Highmark Inc.
Small Group Market

Terminated ACA Plans (con't)

Exchange	Service Zone	Regions	Terminating Plans		Mapping To...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	A	1,4	33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	33709PA0640009	Health Savings PPO Embedded \$6000 a Community Blue Plan
Off	G	1,2,4,5	33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan
Off	J	1,4	33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan	33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan
Off	J	1,4	33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan	33709PA1110001	Premier Balance EPO \$250 a Community Blue Plan
Off	J	1,4	33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan	33709PA1110002	Premier Balance EPO \$500 a Community Blue Plan
Off	J	1,4	33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan	33709PA1110003	Premier Balance EPO \$750 a Community Blue Plan
Off	J	1,4	33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan	33709PA1110004	Premier Balance EPO \$900 a Community Blue Plan
Off	J	1,4	33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan	33709PA1110005	Premier Balance EPO \$1100 a Community Blue Plan
Off	J	1,4	33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan	33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan
Off	J	1,4	33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan	33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan
Off	B	1,2,5,6	33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	33709PA0440016	Premier Balance PPO \$250 IP a Community Blue Plan
Off	B	1,2,5,6	33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan
Off	B	1,2,5,6	33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan
Off	Y	5	33709PA0720001	Conemaugh Region Connect Blue EPO \$0	33709PA1030001	Conemaugh Region Flex Blue PPO \$500
Off	Y	5	33709PA0720002	Conemaugh Region Connect Blue EPO \$1000	33709PA1030001	Conemaugh Region Flex Blue PPO \$500
Off	Y	5	33709PA0720003	Conemaugh Region Connect Blue EPO \$3800	33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q
Off	Y	5	33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000	33709PA1100001	Conemaugh Region Flex Blue PPO \$2800Q
Off	A	1,4	33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan	33709PA0570017	Balance PPO \$600 a Community Blue Plan
Off	A	1,4	33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan	33709PA0570018	Balance PPO \$2600 a Community Blue Plan
Off	A	1,4	33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan	33709PA0570019	Balance PPO \$5000 1x a Community Blue Plan
Off	H	2, 5, 6	33709PA0460007	Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan	33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan
Off	A	1,4	33709PA0560029	Premier Balance PPO \$1400 A a Community Blue Flex Plan	33709PA0560039	Premier Balance PPO \$1400 a Community Blue Plan
Off	A	1,4	33709PA0570007	Balance PPO \$1000 A a Community Blue Flex Plan	33709PA0570014	Balance PPO \$1000 a Community Blue Plan
Off	A	1,4	33709PA0570004	Balance PPO \$1750 A a Community Blue Flex Plan	33709PA0570015	Balance PPO \$1750 a Community Blue Plan
Off	A	1,4	33709PA0570006	Balance PPO \$2000 A a Community Blue Flex Plan	33709PA0570016	Balance PPO \$2000 a Community Blue Plan

Exhibit III
Highmark Inc.
Small Group Market

Terminated ACA Plans (con't)

Exchange	Service Zone	Regions	Terminating Plans		Mapping To...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	A	1,4	33709PA0460012	Flex PPO \$500 Total Health a Community Blue Plan	33709PA0560035	Premier Balance PPO \$500 a Community Blue Plan
Off	B	1,2,5,6	33709PA0460013	Flex PPO \$500 Total Health a Community Blue Plan	33709PA0440017	Premier Balance PPO \$750 IP a Community Blue Plan
Off	J	1,4	33709PA0630007	Connect Blue EPO \$2500 a Community Blue Plan	33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan
Off	J	1,4	33709PA0630009	Connect Blue EPO \$3200 a Community Blue Plan	33709PA1110006	Premier Balance EPO \$2500 a Community Blue Plan
Off	B	1,2,5,6	33709PA0440013	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	33709PA0440018	Premier Balance PPO \$1500 IP a Community Blue Plan

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* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	33709			
	23-1294723			
	01/01/2020			
	03/31/2020			
	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
33709PA0560032	Rating Area 1	No Preference	0-14	333.88
33709PA0560032	Rating Area 1	No Preference	15	363.55
33709PA0560032	Rating Area 1	No Preference	16	374.90
33709PA0560032	Rating Area 1	No Preference	17	386.25
33709PA0560032	Rating Area 1	No Preference	18	398.47
33709PA0560032	Rating Area 1	No Preference	19	410.69
33709PA0560032	Rating Area 1	No Preference	20	423.35
33709PA0560032	Rating Area 1	No Preference	21	436.44
33709PA0560032	Rating Area 1	No Preference	22	436.44
33709PA0560032	Rating Area 1	No Preference	23	436.44
33709PA0560032	Rating Area 1	No Preference	24	436.44
33709PA0560032	Rating Area 1	No Preference	25	438.19
33709PA0560032	Rating Area 1	No Preference	26	446.91
33709PA0560032	Rating Area 1	No Preference	27	457.39
33709PA0560032	Rating Area 1	No Preference	28	474.41
33709PA0560032	Rating Area 1	No Preference	29	488.38
33709PA0560032	Rating Area 1	No Preference	30	495.36
33709PA0560032	Rating Area 1	No Preference	31	505.83
33709PA0560032	Rating Area 1	No Preference	32	516.31
33709PA0560032	Rating Area 1	No Preference	33	522.86
33709PA0560032	Rating Area 1	No Preference	34	529.84
33709PA0560032	Rating Area 1	No Preference	35	533.33
33709PA0560032	Rating Area 1	No Preference	36	536.82
33709PA0560032	Rating Area 1	No Preference	37	540.31
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33709PA0560032	Rating Area 1	No Preference	43	592.25
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33709PA0560032	Rating Area 1	No Preference	57	1063.60
33709PA0560032	Rating Area 1	No Preference	58	1112.05
33709PA0560032	Rating Area 1	No Preference	59	1136.05
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33709PA0560032	Rating Area 4	No Preference	0-14	333.88
33709PA0560032	Rating Area 4	No Preference	15	363.55
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	Rating Area 4	No Preference	57	1063.60	
	Rating Area 4	No Preference	58	1112.05	
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	Rating Area 4	No Preference	62	1227.03	
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	33709PA0560043	Rating Area 1	No Preference	25	376.23	
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	33709PA0560043	Rating Area 1	No Preference	27	392.72	
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	33709PA0560043	Rating Area 1	No Preference	54	800.05	
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	33709PA0560043	Rating Area 1	No Preference	62	1076.60	
	33709PA0560043	Rating Area 1	No Preference	63	1106.20	
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		33709PA0560043	Rating Area 4	No Preference	23	374.73
		33709PA0560043	Rating Area 4	No Preference	24	374.73
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		33709PA0560043	Rating Area 4	No Preference	26	383.72
		33709PA0560043	Rating Area 4	No Preference	27	392.72
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33709PA0560043		Rating Area 4	No Preference	63	1106.20	
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	Rating Area 1	No Preference	27	391.13	
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	Rating Area 1	No Preference	30	423.60	
	Rating Area 1	No Preference	31	432.56	
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	Rating Area 1	No Preference	50	666.57	
	Rating Area 1	No Preference	51	696.06	
	Rating Area 1	No Preference	52	728.53	
	Rating Area 1	No Preference	53	761.37	
	Rating Area 1	No Preference	54	796.82	
	Rating Area 1	No Preference	55	832.28	
	Rating Area 1	No Preference	56	870.72	
	Rating Area 1	No Preference	57	909.54	
	Rating Area 1	No Preference	58	950.96	
	Rating Area 1	No Preference	59	971.49	
	Rating Area 1	No Preference	60	1012.92	
	Rating Area 1	No Preference	61	1048.75	
	Rating Area 1	No Preference	62	1072.26	
	Rating Area 1	No Preference	63	1101.75	
	Rating Area 1	No Preference	64 and over	1119.66	
	33709PA0560034	Rating Area 4	No Preference	0-14	285.51
	33709PA0560034	Rating Area 4	No Preference	15	310.89
		Rating Area 4	No Preference	16	320.60
		Rating Area 4	No Preference	17	330.30
		Rating Area 4	No Preference	18	340.75
		Rating Area 4	No Preference	19	351.20
		Rating Area 4	No Preference	20	362.02
		Rating Area 4	No Preference	21	373.22
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	Rating Area 1	No Preference	56	861.23
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	Rating Area 1	No Preference	58	940.59
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	Rating Area 1	No Preference	63	1089.73
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	Rating Area 4	No Preference	56	816.22
	Rating Area 4	No Preference	57	852.61
	Rating Area 4	No Preference	58	891.44
	Rating Area 4	No Preference	59	910.69
	Rating Area 4	No Preference	60	949.52
	Rating Area 4	No Preference	61	983.11
Rating Area 4	No Preference	62	1005.15	
Rating Area 4	No Preference	63	1032.79	
Rating Area 4	No Preference	64 and over	1049.58	
33709PA0560042	Rating Area 1	No Preference	0-14	247.75
33709PA0560042	Rating Area 1	No Preference	15	269.77
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	Rating Area 1	No Preference	17	286.61
	Rating Area 1	No Preference	18	295.68
	Rating Area 1	No Preference	19	304.74
	Rating Area 1	No Preference	20	314.13
	Rating Area 1	No Preference	21	323.85
	Rating Area 1	No Preference	22	323.85
	Rating Area 1	No Preference	23	323.85
	Rating Area 1	No Preference	24	323.85
	Rating Area 1	No Preference	25	325.15
	Rating Area 1	No Preference	26	331.62
	Rating Area 1	No Preference	27	339.39
	Rating Area 1	No Preference	28	352.02
	Rating Area 1	No Preference	29	362.39
	Rating Area 1	No Preference	30	367.57
	Rating Area 1	No Preference	31	375.34
	Rating Area 1	No Preference	32	383.11
	Rating Area 1	No Preference	33	387.97
	Rating Area 1	No Preference	34	393.15
	Rating Area 1	No Preference	35	395.74
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	Rating Area 1	No Preference	39	408.70
	Rating Area 1	No Preference	40	413.88
	Rating Area 1	No Preference	41	421.65
	Rating Area 1	No Preference	42	429.10
	Rating Area 1	No Preference	43	439.46
	Rating Area 1	No Preference	44	452.42
	Rating Area 1	No Preference	45	467.64
	Rating Area 1	No Preference	46	485.78
	Rating Area 1	No Preference	47	506.18
	Rating Area 1	No Preference	48	529.49
	Rating Area 1	No Preference	49	552.49
	Rating Area 1	No Preference	50	578.40
	Rating Area 1	No Preference	51	603.98
	Rating Area 1	No Preference	52	632.16
	Rating Area 1	No Preference	53	660.65
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	Rating Area 1	No Preference	55	722.19
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	Rating Area 1	No Preference	57	789.22
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	Rating Area 1	No Preference	59	842.98
	Rating Area 1	No Preference	60	878.93
	Rating Area 1	No Preference	61	910.02
	Rating Area 1	No Preference	62	930.42
	Rating Area 1	No Preference	63	956.01
	Rating Area 1	No Preference	64 and over	971.55
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	33709PA0560042	Rating Area 4	No Preference	62	930.42	
	33709PA0560042	Rating Area 4	No Preference	63	956.01	
	33709PA0560042	Rating Area 4	No Preference	64 and over	971.55	
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33709PA0570015		Rating Area 4	No Preference	63	1002.59	
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		33709PA0570016	Rating Area 1	No Preference	15	280.67
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		33709PA0570016	Rating Area 1	No Preference	17	298.19
		33709PA0570016	Rating Area 1	No Preference	18	307.63
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		33709PA0570016	Rating Area 1	No Preference	20	326.83

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	Rating Area 1	No Preference	23	336.94
	Rating Area 1	No Preference	24	336.94
	Rating Area 1	No Preference	25	338.29
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	Rating Area 1	No Preference	27	353.11
	Rating Area 1	No Preference	28	366.25
	Rating Area 1	No Preference	29	377.04
	Rating Area 1	No Preference	30	382.43
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	Rating Area 1	No Preference	33	403.65
	Rating Area 1	No Preference	34	409.05
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	Rating Area 1	No Preference	42	446.45
	Rating Area 1	No Preference	43	457.23
	Rating Area 1	No Preference	44	470.71
	Rating Area 1	No Preference	45	486.54
	Rating Area 1	No Preference	46	505.41
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	Rating Area 1	No Preference	48	550.90
	Rating Area 1	No Preference	49	574.82
	Rating Area 1	No Preference	50	601.77
	Rating Area 1	No Preference	51	628.39
	Rating Area 1	No Preference	52	657.71
	Rating Area 1	No Preference	53	687.36
	Rating Area 1	No Preference	54	719.37
	Rating Area 1	No Preference	55	751.38
	Rating Area 1	No Preference	56	786.08
	Rating Area 1	No Preference	57	821.12
	Rating Area 1	No Preference	58	858.52
	Rating Area 1	No Preference	59	877.05
	Rating Area 1	No Preference	60	914.46
Rating Area 1	No Preference	61	946.80	
Rating Area 1	No Preference	62	968.03	
Rating Area 1	No Preference	63	994.65	
Rating Area 1	No Preference	64 and over	1010.82	
33709PA0570016	Rating Area 4	No Preference	0-14	257.76
33709PA0570016	Rating Area 4	No Preference	15	280.67
33709PA0570016	Rating Area 4	No Preference	16	289.43
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33709PA0570016	Rating Area 4	No Preference	18	307.63
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	Rating Area 1	No Preference	54	746.55
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	Rating Area 1	No Preference	18	315.88
	Rating Area 1	No Preference	19	325.57
	Rating Area 1	No Preference	20	335.60
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	Rating Area 1	No Preference	28	376.08

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	Rating Area 1	No Preference	61	1094.80
	Rating Area 1	No Preference	62	1119.35
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Rating Area 1	No Preference	64 and over	1168.83	
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	33709PA0440016	Rating Area 6	No Preference	37	517.15
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	33709PA0440016	Rating Area 6	No Preference	44	583.57
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	33709PA0440017	Rating Area 6	No Preference	62	1179.94
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	33709PA0570018	Rating Area 4	No Preference	62	843.66
	33709PA0570018	Rating Area 4	No Preference	63	866.85
	33709PA0570018	Rating Area 4	No Preference	64 and over	880.95
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	33709PA0570019	Rating Area 1	No Preference	15	237.89
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	Rating Area 1	No Preference	19	268.73	
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	Rating Area 1	No Preference	61	802.48	
	Rating Area 1	No Preference	62	820.47	
	Rating Area 1	No Preference	63	843.03	
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		Rating Area 4	No Preference	20	277.01
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		Rating Area 4	No Preference	24	285.58
		Rating Area 4	No Preference	25	286.72
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Rating Area 4		No Preference	62	820.47	
Rating Area 4		No Preference	63	843.03	
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33709PA1030001		Rating Area 5	No Preference	0-14	285.01
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		Rating Area 5	No Preference	17	329.72
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		Rating Area 5	No Preference	19	350.58
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		Rating Area 5	No Preference	21	372.56
		Rating Area 5	No Preference	22	372.56
		Rating Area 5	No Preference	23	372.56
		Rating Area 5	No Preference	24	372.56
Rating Area 5		No Preference	25	374.05	
Rating Area 5		No Preference	26	381.50	

	33709PA1030001	Rating Area 5	No Preference	27	390.44
	33709PA1030001	Rating Area 5	No Preference	28	404.97
	33709PA1030001	Rating Area 5	No Preference	29	416.89
	33709PA1030001	Rating Area 5	No Preference	30	422.86
	33709PA1030001	Rating Area 5	No Preference	31	431.80
	33709PA1030001	Rating Area 5	No Preference	32	440.74
	33709PA1030001	Rating Area 5	No Preference	33	446.33
	33709PA1030001	Rating Area 5	No Preference	34	452.29
	33709PA1030001	Rating Area 5	No Preference	35	455.27
	33709PA1030001	Rating Area 5	No Preference	36	458.25
	33709PA1030001	Rating Area 5	No Preference	37	461.23
	33709PA1030001	Rating Area 5	No Preference	38	464.21
	33709PA1030001	Rating Area 5	No Preference	39	470.17
	33709PA1030001	Rating Area 5	No Preference	40	476.13
	33709PA1030001	Rating Area 5	No Preference	41	485.07
	33709PA1030001	Rating Area 5	No Preference	42	493.64
	33709PA1030001	Rating Area 5	No Preference	43	505.56
	33709PA1030001	Rating Area 5	No Preference	44	520.47
	33709PA1030001	Rating Area 5	No Preference	45	537.98
	33709PA1030001	Rating Area 5	No Preference	46	558.84
	33709PA1030001	Rating Area 5	No Preference	47	582.31
	33709PA1030001	Rating Area 5	No Preference	48	609.14
	33709PA1030001	Rating Area 5	No Preference	49	635.59
	33709PA1030001	Rating Area 5	No Preference	50	665.39
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	33709PA1030001	Rating Area 5	No Preference	52	727.24
	33709PA1030001	Rating Area 5	No Preference	53	760.02
	33709PA1030001	Rating Area 5	No Preference	54	795.42
	33709PA1030001	Rating Area 5	No Preference	55	830.81
	33709PA1030001	Rating Area 5	No Preference	56	869.18
	33709PA1030001	Rating Area 5	No Preference	57	907.93
	33709PA1030001	Rating Area 5	No Preference	58	949.28
	33709PA1030001	Rating Area 5	No Preference	59	969.77
	33709PA1030001	Rating Area 5	No Preference	60	1011.13
	33709PA1030001	Rating Area 5	No Preference	61	1046.89
	33709PA1030001	Rating Area 5	No Preference	62	1070.36
	33709PA1030001	Rating Area 5	No Preference	63	1099.80
	33709PA1030001	Rating Area 5	No Preference	64 and over	1117.68
	33709PA1100001	Rating Area 5	No Preference	0-14	240.95
	33709PA1100001	Rating Area 5	No Preference	15	262.37
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	33709PA1100001	Rating Area 5	No Preference	17	278.75
	33709PA1100001	Rating Area 5	No Preference	18	287.57
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	33709PA1100001	Rating Area 5	No Preference	20	305.52
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	33709PA1100001	Rating Area 5	No Preference	23	314.97
	33709PA1100001	Rating Area 5	No Preference	24	314.97
	33709PA1100001	Rating Area 5	No Preference	25	316.23
	33709PA1100001	Rating Area 5	No Preference	26	322.53
	33709PA1100001	Rating Area 5	No Preference	27	330.09
	33709PA1100001	Rating Area 5	No Preference	28	342.37
	33709PA1100001	Rating Area 5	No Preference	29	352.45
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	33709PA1100001	Rating Area 5	No Preference	33	377.33
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	33709PA1100001	Rating Area 5	No Preference	35	384.89
	33709PA1100001	Rating Area 5	No Preference	36	387.41
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	33709PA1100001	Rating Area 5	No Preference	39	397.49
	33709PA1100001	Rating Area 5	No Preference	40	402.53
	33709PA1100001	Rating Area 5	No Preference	41	410.09
	33709PA1100001	Rating Area 5	No Preference	42	417.34
	33709PA1100001	Rating Area 5	No Preference	43	427.41
	33709PA1100001	Rating Area 5	No Preference	44	440.01
	33709PA1100001	Rating Area 5	No Preference	45	454.82
	33709PA1100001	Rating Area 5	No Preference	46	472.46
	33709PA1100001	Rating Area 5	No Preference	47	492.30
	33709PA1100001	Rating Area 5	No Preference	48	514.98
	33709PA1100001	Rating Area 5	No Preference	49	537.34
	33709PA1100001	Rating Area 5	No Preference	50	562.54
	33709PA1100001	Rating Area 5	No Preference	51	587.42
	33709PA1100001	Rating Area 5	No Preference	52	614.82
	33709PA1100001	Rating Area 5	No Preference	53	642.54
	33709PA1100001	Rating Area 5	No Preference	54	672.46
	33709PA1100001	Rating Area 5	No Preference	55	702.38
	33709PA1100001	Rating Area 5	No Preference	56	734.83
	33709PA1100001	Rating Area 5	No Preference	57	767.58
	33709PA1100001	Rating Area 5	No Preference	58	802.54
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	33709PA1100001	Rating Area 5	No Preference	60	854.83
	33709PA1100001	Rating Area 5	No Preference	61	885.07
	33709PA1100001	Rating Area 5	No Preference	62	904.91
	33709PA1100001	Rating Area 5	No Preference	63	929.79
	33709PA1100001	Rating Area 5	No Preference	64 and over	944.91
	33709PA0920001	Rating Area 6	No Preference	0-14	239.12
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	33709PA0920001	Rating Area 6	No Preference	16	268.51
	33709PA0920001	Rating Area 6	No Preference	17	276.63
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	33709PA0920001	Rating Area 6	No Preference	19	294.14
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	33709PA0920001	Rating Area 6	No Preference	22	312.58
	33709PA0920001	Rating Area 6	No Preference	23	312.58
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	33709PA0920001	Rating Area 6	No Preference	25	313.83
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	33709PA0920001	Rating Area 6	No Preference	29	349.78
	33709PA0920001	Rating Area 6	No Preference	30	354.78
	33709PA0920001	Rating Area 6	No Preference	31	362.28
	33709PA0920001	Rating Area 6	No Preference	32	369.78
	33709PA0920001	Rating Area 6	No Preference	33	374.47
	33709PA0920001	Rating Area 6	No Preference	34	379.47
	33709PA0920001	Rating Area 6	No Preference	35	381.97
	33709PA0920001	Rating Area 6	No Preference	36	384.47

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	Rating Area 6	No Preference	39	394.48	
	Rating Area 6	No Preference	40	399.48	
	Rating Area 6	No Preference	41	406.98	
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	Rating Area 6	No Preference	52	610.16	
	Rating Area 6	No Preference	53	637.66	
	Rating Area 6	No Preference	54	667.36	
	Rating Area 6	No Preference	55	697.05	
	Rating Area 6	No Preference	56	729.25	
	Rating Area 6	No Preference	57	761.76	
	Rating Area 6	No Preference	58	796.45	
	Rating Area 6	No Preference	59	813.65	
	Rating Area 6	No Preference	60	848.34	
	Rating Area 6	No Preference	61	878.35	
	Rating Area 6	No Preference	62	898.04	
	Rating Area 6	No Preference	63	922.74	
	Rating Area 6	No Preference	64 and over	937.74	
	33709PA0920001	Rating Area 7	No Preference	0-14	239.12
	33709PA0920001	Rating Area 7	No Preference	15	260.38
		Rating Area 7	No Preference	16	268.51
		Rating Area 7	No Preference	17	276.63
		Rating Area 7	No Preference	18	285.39
		Rating Area 7	No Preference	19	294.14
Rating Area 7		No Preference	20	303.20	
Rating Area 7		No Preference	21	312.58	
Rating Area 7		No Preference	22	312.58	
Rating Area 7		No Preference	23	312.58	
Rating Area 7		No Preference	24	312.58	
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Rating Area 7		No Preference	47	488.56	
Rating Area 7		No Preference	48	511.07	
Rating Area 7	No Preference	49	533.26		
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Rating Area 7	No Preference	51	582.96		
Rating Area 7	No Preference	52	610.16		
Rating Area 7	No Preference	53	637.66		
Rating Area 7	No Preference	54	667.36		
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Rating Area 7	No Preference	59	813.65		
Rating Area 7	No Preference	60	848.34		
Rating Area 7	No Preference	61	878.35		
Rating Area 7	No Preference	62	898.04		
Rating Area 7	No Preference	63	922.74		
Rating Area 7	No Preference	64 and over	937.74		
33709PA0920001	Rating Area 9	No Preference	0-14	234.53	
33709PA0920001	Rating Area 9	No Preference	15	255.37	
	Rating Area 9	No Preference	16	263.34	
	Rating Area 9	No Preference	17	271.31	
	Rating Area 9	No Preference	18	279.90	
	Rating Area 9	No Preference	19	288.48	
	Rating Area 9	No Preference	20	297.37	
	Rating Area 9	No Preference	21	306.57	
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	Rating Area 9	No Preference	23	306.57	
	Rating Area 9	No Preference	24	306.57	
	Rating Area 9	No Preference	25	307.80	
	Rating Area 9	No Preference	26	313.93	
	Rating Area 9	No Preference	27	321.29	
	Rating Area 9	No Preference	28	333.24	
	Rating Area 9	No Preference	29	343.05	
	Rating Area 9	No Preference	30	347.96	
	Rating Area 9	No Preference	31	355.31	
	Rating Area 9	No Preference	32	362.67	
	Rating Area 9	No Preference	33	367.27	
	Rating Area 9	No Preference	34	372.18	
	Rating Area 9	No Preference	35	374.63	
	Rating Area 9	No Preference	36	377.08	
	Rating Area 9	No Preference	37	379.53	
	Rating Area 9	No Preference	38	381.99	
	Rating Area 9	No Preference	39	386.89	
	Rating Area 9	No Preference	40	391.80	
	Rating Area 9	No Preference	41	399.15	
	Rating Area 9	No Preference	42	406.21	
	Rating Area 9	No Preference	43	416.02	
	Rating Area 9	No Preference	44	428.28	
	Rating Area 9	No Preference	45	442.69	
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	33709PA0920001	Rating Area 9	No Preference	47	479.17
	33709PA0920001	Rating Area 9	No Preference	48	501.24
	33709PA0920001	Rating Area 9	No Preference	49	523.01
	33709PA0920001	Rating Area 9	No Preference	50	547.53
	33709PA0920001	Rating Area 9	No Preference	51	571.75
	33709PA0920001	Rating Area 9	No Preference	52	598.42
	33709PA0920001	Rating Area 9	No Preference	53	625.40
	33709PA0920001	Rating Area 9	No Preference	54	654.53
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	33709PA0920001	Rating Area 9	No Preference	56	715.23
	33709PA0920001	Rating Area 9	No Preference	57	747.11
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	33709PA0920001	Rating Area 9	No Preference	60	832.03
	33709PA0920001	Rating Area 9	No Preference	61	861.46
	33709PA0920001	Rating Area 9	No Preference	62	880.78
	33709PA0920001	Rating Area 9	No Preference	63	904.99
	33709PA0920001	Rating Area 9	No Preference	64 and over	919.71

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*	33709				
	Federal TIN*	23-1294723			
	Rate Effective Date*	04/01/2020			
	Rate Expiration Date*	06/30/2020			
	Rating Method*	Age-Based Rates			
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	33709PA0560032	Rating Area 1	No Preference	0-14	340.75
	33709PA0560032	Rating Area 1	No Preference	15	371.04
	33709PA0560032	Rating Area 1	No Preference	16	382.62
	33709PA0560032	Rating Area 1	No Preference	17	394.21
	33709PA0560032	Rating Area 1	No Preference	18	406.68
	33709PA0560032	Rating Area 1	No Preference	19	419.15
	33709PA0560032	Rating Area 1	No Preference	20	432.07
	33709PA0560032	Rating Area 1	No Preference	21	445.43
	33709PA0560032	Rating Area 1	No Preference	22	445.43
	33709PA0560032	Rating Area 1	No Preference	23	445.43
	33709PA0560032	Rating Area 1	No Preference	24	445.43
	33709PA0560032	Rating Area 1	No Preference	25	447.21
	33709PA0560032	Rating Area 1	No Preference	26	456.12
	33709PA0560032	Rating Area 1	No Preference	27	466.81
	33709PA0560032	Rating Area 1	No Preference	28	484.18
	33709PA0560032	Rating Area 1	No Preference	29	498.44
	33709PA0560032	Rating Area 1	No Preference	30	505.56
	33709PA0560032	Rating Area 1	No Preference	31	516.25
	33709PA0560032	Rating Area 1	No Preference	32	526.94
	33709PA0560032	Rating Area 1	No Preference	33	533.63
	33709PA0560032	Rating Area 1	No Preference	34	540.75
	33709PA0560032	Rating Area 1	No Preference	35	544.32
	33709PA0560032	Rating Area 1	No Preference	36	547.88
	33709PA0560032	Rating Area 1	No Preference	37	551.44
	33709PA0560032	Rating Area 1	No Preference	38	555.01
	33709PA0560032	Rating Area 1	No Preference	39	562.13
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	33709PA0560032	Rating Area 1	No Preference	41	579.95
	33709PA0560032	Rating Area 1	No Preference	42	590.19
	33709PA0560032	Rating Area 1	No Preference	43	604.45
	33709PA0560032	Rating Area 1	No Preference	44	622.27
	33709PA0560032	Rating Area 1	No Preference	45	643.20
	33709PA0560032	Rating Area 1	No Preference	46	668.15
	33709PA0560032	Rating Area 1	No Preference	47	696.21
	33709PA0560032	Rating Area 1	No Preference	48	728.28
	33709PA0560032	Rating Area 1	No Preference	49	759.90
	33709PA0560032	Rating Area 1	No Preference	50	795.54
	33709PA0560032	Rating Area 1	No Preference	51	830.73
	33709PA0560032	Rating Area 1	No Preference	52	869.48
	33709PA0560032	Rating Area 1	No Preference	53	908.68
	33709PA0560032	Rating Area 1	No Preference	54	950.99
	33709PA0560032	Rating Area 1	No Preference	55	993.31
	33709PA0560032	Rating Area 1	No Preference	56	1039.19
	33709PA0560032	Rating Area 1	No Preference	57	1085.51
	33709PA0560032	Rating Area 1	No Preference	58	1134.96
	33709PA0560032	Rating Area 1	No Preference	59	1159.45
	33709PA0560032	Rating Area 1	No Preference	60	1208.90
	33709PA0560032	Rating Area 1	No Preference	61	1251.66
	33709PA0560032	Rating Area 1	No Preference	62	1279.72
	33709PA0560032	Rating Area 1	No Preference	63	1314.91
	33709PA0560032	Rating Area 1	No Preference	64 and over	1336.29
	33709PA0560032	Rating Area 4	No Preference	0-14	340.75
	33709PA0560032	Rating Area 4	No Preference	15	371.04
	33709PA0560032	Rating Area 4	No Preference	16	382.62
	33709PA0560032	Rating Area 4	No Preference	17	394.21
	33709PA0560032	Rating Area 4	No Preference	18	406.68
	33709PA0560032	Rating Area 4	No Preference	19	419.15
	33709PA0560032	Rating Area 4	No Preference	20	432.07
	33709PA0560032	Rating Area 4	No Preference	21	445.43
	33709PA0560032	Rating Area 4	No Preference	22	445.43
	33709PA0560032	Rating Area 4	No Preference	23	445.43
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	33709PA0560032	Rating Area 4	No Preference	29	498.44
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	33709PA0560032	Rating Area 4	No Preference	32	526.94
	33709PA0560032	Rating Area 4	No Preference	33	533.63
	33709PA0560032	Rating Area 4	No Preference	34	540.75
	33709PA0560032	Rating Area 4	No Preference	35	544.32
	33709PA0560032	Rating Area 4	No Preference	36	547.88
	33709PA0560032	Rating Area 4	No Preference	37	551.44
	33709PA0560032	Rating Area 4	No Preference	38	555.01
	33709PA0560032	Rating Area 4	No Preference	39	562.13
	33709PA0560032	Rating Area 4	No Preference	40	569.26
	33709PA0560032	Rating Area 4	No Preference	41	579.95
	33709PA0560032	Rating Area 4	No Preference	42	590.19
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	33709PA0560032	Rating Area 4	No Preference	44	622.27
	33709PA0560032	Rating Area 4	No Preference	45	643.20
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	33709PA0560032	Rating Area 4	No Preference	49	759.90
	33709PA0560032	Rating Area 4	No Preference	50	795.54
	33709PA0560032	Rating Area 4	No Preference	51	830.73
	33709PA0560032	Rating Area 4	No Preference	52	869.48
	33709PA0560032	Rating Area 4	No Preference	53	908.68

	33709PA0560032	Rating Area 4	No Preference	54	950.99
	33709PA0560032	Rating Area 4	No Preference	55	993.31
	33709PA0560032	Rating Area 4	No Preference	56	1039.19
	33709PA0560032	Rating Area 4	No Preference	57	1085.51
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	33709PA0560032	Rating Area 4	No Preference	60	1208.90
	33709PA0560032	Rating Area 4	No Preference	61	1251.66
	33709PA0560032	Rating Area 4	No Preference	62	1279.72
	33709PA0560032	Rating Area 4	No Preference	63	1314.91
	33709PA0560032	Rating Area 4	No Preference	64 and over	1336.29
	33709PA0560033	Rating Area 1	No Preference	0-14	333.46
		33709PA0560033	Rating Area 1	No Preference	15
33709PA0560033		Rating Area 1	No Preference	16	374.43
33709PA0560033		Rating Area 1	No Preference	17	385.76
33709PA0560033		Rating Area 1	No Preference	18	397.97
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33709PA0560033		Rating Area 1	No Preference	24	435.89
33709PA0560033		Rating Area 1	No Preference	25	437.63
33709PA0560033		Rating Area 1	No Preference	26	446.35
33709PA0560033		Rating Area 1	No Preference	27	456.81
33709PA0560033		Rating Area 1	No Preference	28	473.81
33709PA0560033		Rating Area 1	No Preference	29	487.76
33709PA0560033		Rating Area 1	No Preference	30	494.74
33709PA0560033		Rating Area 1	No Preference	31	505.20
33709PA0560033		Rating Area 1	No Preference	32	515.66
33709PA0560033		Rating Area 1	No Preference	33	522.20
33709PA0560033		Rating Area 1	No Preference	34	529.17
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33709PA0560033		Rating Area 1	No Preference	44	608.94
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33709PA0560033		Rating Area 1	No Preference	48	712.68
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	Rating Area 1	No Preference	59	991.51	
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	Rating Area 1	No Preference	62	1094.35	
	Rating Area 1	No Preference	63	1124.45	
	Rating Area 1	No Preference	64 and over	1142.73	
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33709PA0560035	Rating Area 1	No Preference	62	1082.43
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	33709PA0560040	Rating Area 1	No Preference	32	429.93
	33709PA0560040	Rating Area 1	No Preference	33	435.38
	33709PA0560040	Rating Area 1	No Preference	34	441.19
	33709PA0560040	Rating Area 1	No Preference	35	444.10
	33709PA0560040	Rating Area 1	No Preference	36	447.01
	33709PA0560040	Rating Area 1	No Preference	37	449.91
	33709PA0560040	Rating Area 1	No Preference	38	452.82
	33709PA0560040	Rating Area 1	No Preference	39	458.64
	33709PA0560040	Rating Area 1	No Preference	40	464.45
	33709PA0560040	Rating Area 1	No Preference	41	473.17
	33709PA0560040	Rating Area 1	No Preference	42	481.53
	33709PA0560040	Rating Area 1	No Preference	43	493.16
	33709PA0560040	Rating Area 1	No Preference	44	507.70
	33709PA0560040	Rating Area 1	No Preference	45	524.78
	33709PA0560040	Rating Area 1	No Preference	46	545.13
	33709PA0560040	Rating Area 1	No Preference	47	568.03
	33709PA0560040	Rating Area 1	No Preference	48	594.19
	33709PA0560040	Rating Area 1	No Preference	49	619.99
	33709PA0560040	Rating Area 1	No Preference	50	649.07
	33709PA0560040	Rating Area 1	No Preference	51	677.78
	33709PA0560040	Rating Area 1	No Preference	52	709.40
	33709PA0560040	Rating Area 1	No Preference	53	741.38
	33709PA0560040	Rating Area 1	No Preference	54	775.90
33709PA0560040	Rating Area 1	No Preference	55	810.43	
33709PA0560040	Rating Area 1	No Preference	56	847.86	
33709PA0560040	Rating Area 1	No Preference	57	885.65	
33709PA0560040	Rating Area 1	No Preference	58	925.99	
33709PA0560040	Rating Area 1	No Preference	59	945.98	
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33709PA0560040	Rating Area 1	No Preference	63	1072.82	
33709PA0560040	Rating Area 1	No Preference	64 and over	1090.26	
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	33709PA0560040	Rating Area 4	No Preference	23	363.42
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	33709PA0560040 Rating Area 4	No Preference	61	1021.21
	33709PA0560040 Rating Area 4	No Preference	62	1044.11
	33709PA0560040 Rating Area 4	No Preference	63	1072.82
	33709PA0560040 Rating Area 4	No Preference	64 and over	1090.26

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	Rating Area 1	No Preference	17	315.80
	Rating Area 1	No Preference	18	325.79
	Rating Area 1	No Preference	19	335.79
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	Rating Area 1	No Preference	22	356.84
	Rating Area 1	No Preference	23	356.84
	Rating Area 1	No Preference	24	356.84
	Rating Area 1	No Preference	25	358.27
	Rating Area 1	No Preference	26	365.40
	Rating Area 1	No Preference	27	373.97
	Rating Area 1	No Preference	28	387.89
	Rating Area 1	No Preference	29	399.30
	Rating Area 1	No Preference	30	405.01
	Rating Area 1	No Preference	31	413.58
	Rating Area 1	No Preference	32	422.14
	Rating Area 1	No Preference	33	427.49
	Rating Area 1	No Preference	34	433.20
	Rating Area 1	No Preference	35	436.06
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	Rating Area 1	No Preference	38	444.62
	Rating Area 1	No Preference	39	450.33
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	Rating Area 1	No Preference	47	557.74
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	Rating Area 1	No Preference	53	727.95
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	Rating Area 1	No Preference	57	869.62
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Rating Area 4	No Preference	64 and over	1070.52	
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	Rating Area 1	No Preference	58	909.79	
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	Rating Area 1	No Preference	61	1003.34	
	Rating Area 1	No Preference	62	1025.83	
	Rating Area 1	No Preference	63	1054.04	
	Rating Area 1	No Preference	64 and over	1071.18	
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Rating Area 4		No Preference	59	929.43	
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Rating Area 4		No Preference	62	1025.83	
Rating Area 4		No Preference	63	1054.04	
Rating Area 4		No Preference	64 and over	1071.18	
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		Rating Area 1	No Preference	17	292.51
		Rating Area 1	No Preference	18	301.76
		Rating Area 1	No Preference	19	311.02
		Rating Area 1	No Preference	20	320.60
		Rating Area 1	No Preference	21	330.52
		Rating Area 1	No Preference	22	330.52
		Rating Area 1	No Preference	23	330.52
		Rating Area 1	No Preference	24	330.52
		Rating Area 1	No Preference	25	331.84
		Rating Area 1	No Preference	26	338.45
		Rating Area 1	No Preference	27	346.38
	Rating Area 1	No Preference	28	359.28	
	Rating Area 1	No Preference	29	369.85	
	Rating Area 1	No Preference	30	375.14	
	Rating Area 1	No Preference	31	383.07	
	Rating Area 1	No Preference	32	391.01	
	Rating Area 1	No Preference	33	395.96	

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	33709PA0560042	Rating Area 1	No Preference	36	406.54
	33709PA0560042	Rating Area 1	No Preference	37	409.18
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	33709PA0560042	Rating Area 1	No Preference	39	417.12
	33709PA0560042	Rating Area 1	No Preference	40	422.40
	33709PA0560042	Rating Area 1	No Preference	41	430.34
	33709PA0560042	Rating Area 1	No Preference	42	437.94
	33709PA0560042	Rating Area 1	No Preference	43	448.52
	33709PA0560042	Rating Area 1	No Preference	44	461.74
	33709PA0560042	Rating Area 1	No Preference	45	477.27
	33709PA0560042	Rating Area 1	No Preference	46	495.78
	33709PA0560042	Rating Area 1	No Preference	47	516.60
	33709PA0560042	Rating Area 1	No Preference	48	540.40
	33709PA0560042	Rating Area 1	No Preference	49	563.87
	33709PA0560042	Rating Area 1	No Preference	50	590.31
	33709PA0560042	Rating Area 1	No Preference	51	616.42
	33709PA0560042	Rating Area 1	No Preference	52	645.18
	33709PA0560042	Rating Area 1	No Preference	53	674.26
	33709PA0560042	Rating Area 1	No Preference	54	705.66
	33709PA0560042	Rating Area 1	No Preference	55	737.06
	33709PA0560042	Rating Area 1	No Preference	56	771.10
	33709PA0560042	Rating Area 1	No Preference	57	805.48
	33709PA0560042	Rating Area 1	No Preference	58	842.16
	33709PA0560042	Rating Area 1	No Preference	59	860.34
	33709PA0560042	Rating Area 1	No Preference	60	897.03
	33709PA0560042	Rating Area 1	No Preference	61	928.76
	33709PA0560042	Rating Area 1	No Preference	62	949.58
	33709PA0560042	Rating Area 1	No Preference	63	975.70
	33709PA0560042	Rating Area 1	No Preference	64 and over	991.56
		33709PA0560042	Rating Area 4	No Preference	0-14
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	33709PA0560042	Rating Area 4	No Preference	16	283.92
	33709PA0560042	Rating Area 4	No Preference	17	292.51
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	33709PA0560042	Rating Area 4	No Preference	22	330.52
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	33709PA0560042	Rating Area 4	No Preference	25	331.84
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	33709PA0560042	Rating Area 4	No Preference	43	448.52
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33709PA0560042	Rating Area 4	No Preference	47	516.60	
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33709PA0560042	Rating Area 4	No Preference	58	842.16	
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33709PA0560042	Rating Area 4	No Preference	60	897.03	
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33709PA0560042	Rating Area 4	No Preference	63	975.70	
33709PA0560042	Rating Area 4	No Preference	64 and over	991.56	
	33709PA0570014	Rating Area 1	No Preference	0-14	268.93
	33709PA0570014	Rating Area 1	No Preference	15	292.83
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	33709PA0570014	Rating Area 1	No Preference	17	311.11
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	33709PA0570014	Rating Area 1	No Preference	19	330.80
	33709PA0570014	Rating Area 1	No Preference	20	340.99
	33709PA0570014	Rating Area 1	No Preference	21	351.54
	33709PA0570014	Rating Area 1	No Preference	22	351.54
	33709PA0570014	Rating Area 1	No Preference	23	351.54
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	33709PA0570014	Rating Area 1	No Preference	27	368.41
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	33709PA0570014	Rating Area 1	No Preference	29	393.37
	33709PA0570014	Rating Area 1	No Preference	30	399.00
	33709PA0570014	Rating Area 1	No Preference	31	407.43
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	33709PA0570014	Rating Area 1	No Preference	33	421.14
	33709PA0570014	Rating Area 1	No Preference	34	426.77
	33709PA0570014	Rating Area 1	No Preference	35	429.58
	33709PA0570014	Rating Area 1	No Preference	36	432.39
	33709PA0570014	Rating Area 1	No Preference	37	435.21
	33709PA0570014	Rating Area 1	No Preference	38	438.02
	33709PA0570014	Rating Area 1	No Preference	39	443.64
	33709PA0570014	Rating Area 1	No Preference	40	449.27
	33709PA0570014	Rating Area 1	No Preference	41	457.71
	33709PA0570014	Rating Area 1	No Preference	42	465.79
	33709PA0570014	Rating Area 1	No Preference	43	477.04

33709PA0570014	Rating Area 1	No Preference	44	491.10
	Rating Area 1	No Preference	45	507.62
	Rating Area 1	No Preference	46	527.31
	Rating Area 1	No Preference	47	549.46
	Rating Area 1	No Preference	48	574.77
	Rating Area 1	No Preference	49	599.73
	Rating Area 1	No Preference	50	627.85
	Rating Area 1	No Preference	51	655.62
	Rating Area 1	No Preference	52	686.21
	Rating Area 1	No Preference	53	717.14
	Rating Area 1	No Preference	54	750.54
	Rating Area 1	No Preference	55	783.93
	Rating Area 1	No Preference	56	820.14
	Rating Area 1	No Preference	57	856.70
	Rating Area 1	No Preference	58	895.72
	Rating Area 1	No Preference	59	915.06
	Rating Area 1	No Preference	60	954.08
	Rating Area 1	No Preference	61	987.83
	Rating Area 1	No Preference	62	1009.97
	Rating Area 1	No Preference	63	1037.75
	Rating Area 1	No Preference	64 and over	1054.62
33709PA0570014	Rating Area 4	No Preference	0-14	268.93
33709PA0570014	Rating Area 4	No Preference	15	292.83
33709PA0570014	Rating Area 4	No Preference	16	301.97
33709PA0570014	Rating Area 4	No Preference	17	311.11
33709PA0570014	Rating Area 4	No Preference	18	320.96
33709PA0570014	Rating Area 4	No Preference	19	330.80
33709PA0570014	Rating Area 4	No Preference	20	340.99
33709PA0570014	Rating Area 4	No Preference	21	351.54
33709PA0570014	Rating Area 4	No Preference	22	351.54
33709PA0570014	Rating Area 4	No Preference	23	351.54
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33709PA0570014	Rating Area 4	No Preference	29	393.37
33709PA0570014	Rating Area 4	No Preference	30	399.00
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33709PA0570014	Rating Area 4	No Preference	63	1037.75
33709PA0570014	Rating Area 4	No Preference	64 and over	1054.62
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33709PA0570015	Rating Area 1	No Preference	42	459.27
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33709PA0570015	Rating Area 1	No Preference	44	484.23
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33709PA0570015	Rating Area 1	No Preference	46	519.93
33709PA0570015	Rating Area 1	No Preference	47	541.77
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33709PA0570015	Rating Area 1	No Preference	52	676.60
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	33709PA0570015 Rating Area 1	No Preference	54	740.03
	33709PA0570015 Rating Area 1	No Preference	55	772.96
	33709PA0570015 Rating Area 1	No Preference	56	808.66
	33709PA0570015 Rating Area 1	No Preference	57	844.71
	33709PA0570015 Rating Area 1	No Preference	58	883.19
	33709PA0570015 Rating Area 1	No Preference	59	902.25
	33709PA0570015 Rating Area 1	No Preference	60	940.73
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	33709PA0570015 Rating Area 1	No Preference	62	995.84
	33709PA0570015 Rating Area 1	No Preference	63	1023.22
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	33709PA0570015	Rating Area 4	No Preference	62	995.84
	33709PA0570015	Rating Area 4	No Preference	63	1023.22
	33709PA0570015	Rating Area 4	No Preference	64 and over	1039.86
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	33709PA0570016	Rating Area 1	No Preference	18	313.96
	33709PA0570016	Rating Area 1	No Preference	19	323.59
	33709PA0570016	Rating Area 1	No Preference	20	333.56
	33709PA0570016	Rating Area 1	No Preference	21	343.88
	33709PA0570016	Rating Area 1	No Preference	22	343.88
	33709PA0570016	Rating Area 1	No Preference	23	343.88
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	33709PA0570016	Rating Area 1	No Preference	44	480.40
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	33709PA0570016	Rating Area 1	No Preference	52	671.25
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	33709PA0570016	Rating Area 1	No Preference	55	766.85
	33709PA0570016	Rating Area 1	No Preference	56	802.27
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	33709PA0570016	Rating Area 1	No Preference	59	895.12
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	33709PA0570016	Rating Area 1	No Preference	62	987.97
	33709PA0570016	Rating Area 1	No Preference	63	1015.13
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	33709PA0450005	Rating Area 1	No Preference	45	524.85
	33709PA0450005	Rating Area 1	No Preference	46	545.21
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	33709PA0450005	Rating Area 1	No Preference	48	594.27
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	33709PA0450005	Rating Area 1	No Preference	50	649.16
	33709PA0450005	Rating Area 1	No Preference	51	677.87
	33709PA0450005	Rating Area 1	No Preference	52	709.49
	33709PA0450005	Rating Area 1	No Preference	53	741.48
	33709PA0450005	Rating Area 1	No Preference	54	776.01
	33709PA0450005	Rating Area 1	No Preference	55	810.54
	33709PA0450005	Rating Area 1	No Preference	56	847.98
	33709PA0450005	Rating Area 1	No Preference	57	885.78
	33709PA0450005	Rating Area 1	No Preference	58	926.12
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	33709PA0450005	Rating Area 1	No Preference	61	1021.35
	33709PA0450005	Rating Area 1	No Preference	62	1044.25
	33709PA0450005	Rating Area 1	No Preference	63	1072.96
	33709PA0450005	Rating Area 1	No Preference	64 and over	1090.41
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	33709PA0450005	Rating Area 4	No Preference	31	421.26
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	Rating Area 4	No Preference	36	447.07	
	Rating Area 4	No Preference	37	449.98	
	Rating Area 4	No Preference	38	452.88	
	Rating Area 4	No Preference	39	458.70	
	Rating Area 4	No Preference	40	464.51	
	Rating Area 4	No Preference	41	473.24	
	Rating Area 4	No Preference	42	481.60	
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	Rating Area 2	No Preference	47	442.27	
	Rating Area 2	No Preference	48	462.64	
	Rating Area 2	No Preference	49	482.73	
	Rating Area 2	No Preference	50	505.37	
	Rating Area 2	No Preference	51	527.72	
	Rating Area 2	No Preference	52	552.34	
	Rating Area 2	No Preference	53	577.24	
	Rating Area 2	No Preference	54	604.12	
	Rating Area 2	No Preference	55	631.00	
	Rating Area 2	No Preference	56	660.15	
	Rating Area 2	No Preference	57	689.57	
	Rating Area 2	No Preference	58	720.98	
	Rating Area 2	No Preference	59	736.54	
	Rating Area 2	No Preference	60	767.95	
	Rating Area 2	No Preference	61	795.12	
	Rating Area 2	No Preference	62	812.94	
	Rating Area 2	No Preference	63	835.30	
	Rating Area 2	No Preference	64 and over	848.88	
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	33709PA0640010	Rating Area 5	No Preference	17	250.42
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	33709PA0640010	Rating Area 5	No Preference	26	289.75
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33709PA0640010	Rating Area 5	No Preference	63	835.30	
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	33709PA0640010	Rating Area 6	No Preference	62	871.61	
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	33709PA0640009	Rating Area 4	No Preference	62	781.11
	33709PA0640009	Rating Area 4	No Preference	63	802.59
33709PA0640009	Rating Area 4	No Preference	64 and over	815.64	
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	33709PA1110001	Rating Area 1	No Preference	30	417.62
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	33709PA1110001	Rating Area 1	No Preference	35	449.63
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	33709PA1110001	Rating Area 1	No Preference	38	458.47
	33709PA1110001	Rating Area 1	No Preference	39	464.35
	33709PA1110001	Rating Area 1	No Preference	40	470.24
	33709PA1110001	Rating Area 1	No Preference	41	479.07
	33709PA1110001	Rating Area 1	No Preference	42	487.53
	33709PA1110001	Rating Area 1	No Preference	43	499.31
	33709PA1110001	Rating Area 1	No Preference	44	514.03
	33709PA1110001	Rating Area 1	No Preference	45	531.32
	33709PA1110001	Rating Area 1	No Preference	46	551.93
	33709PA1110001	Rating Area 1	No Preference	47	575.11
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	33709PA1110001	Rating Area 1	No Preference	50	657.16
	33709PA1110001	Rating Area 1	No Preference	51	686.23
	33709PA1110001	Rating Area 1	No Preference	52	718.24
	33709PA1110001	Rating Area 1	No Preference	53	750.62
	33709PA1110001	Rating Area 1	No Preference	54	785.57
33709PA1110001	Rating Area 1	No Preference	55	820.53	
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33709PA1110001	Rating Area 1	No Preference	57	896.69	
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33709PA1110001	Rating Area 1	No Preference	62	1057.12	
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33709PA1110001	Rating Area 1	No Preference	64 and over	1103.85	
33709PA1110001	Rating Area 4	No Preference	0-14	281.48	
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	33709PA1110001	Rating Area 4	No Preference	16	316.07
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	33709PA1110001	Rating Area 4	No Preference	27	385.61
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	33709PA1110001	Rating Area 4	No Preference	49	627.72
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	33709PA1110001	Rating Area 4	No Preference	53	750.62

	33709PA1110001 Rating Area 4	No Preference	54	785.57
	33709PA1110001 Rating Area 4	No Preference	55	820.53
	33709PA1110001 Rating Area 4	No Preference	56	858.43
	33709PA1110001 Rating Area 4	No Preference	57	896.69
	33709PA1110001 Rating Area 4	No Preference	58	937.54
	33709PA1110001 Rating Area 4	No Preference	59	957.77
	33709PA1110001 Rating Area 4	No Preference	60	998.62
	33709PA1110001 Rating Area 4	No Preference	61	1033.94
	33709PA1110001 Rating Area 4	No Preference	62	1057.12
	33709PA1110001 Rating Area 4	No Preference	63	1086.19
	33709PA1110001 Rating Area 4	No Preference	64 and over	1103.85

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	Rating Area 1	No Preference	16	311.31
	Rating Area 1	No Preference	17	320.73
	Rating Area 1	No Preference	18	330.88
	Rating Area 1	No Preference	19	341.03
	Rating Area 1	No Preference	20	351.54
	Rating Area 1	No Preference	21	362.41
	Rating Area 1	No Preference	22	362.41
	Rating Area 1	No Preference	23	362.41
	Rating Area 1	No Preference	24	362.41
	Rating Area 1	No Preference	25	363.86
	Rating Area 1	No Preference	26	371.11
	Rating Area 1	No Preference	27	379.81
	Rating Area 1	No Preference	28	393.94
	Rating Area 1	No Preference	29	405.54
	Rating Area 1	No Preference	30	411.34
	Rating Area 1	No Preference	31	420.03
	Rating Area 1	No Preference	32	428.73
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	Rating Area 1	No Preference	34	439.97
	Rating Area 1	No Preference	35	442.87
	Rating Area 1	No Preference	36	445.76
	Rating Area 1	No Preference	37	448.66
	Rating Area 1	No Preference	38	451.56
	Rating Area 1	No Preference	39	457.36
	Rating Area 1	No Preference	40	463.16
	Rating Area 1	No Preference	41	471.86
	Rating Area 1	No Preference	42	480.19
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	Rating Area 1	No Preference	46	543.62
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	Rating Area 1	No Preference	48	592.54
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	Rating Area 1	No Preference	52	707.42
	Rating Area 1	No Preference	53	739.32
	Rating Area 1	No Preference	54	773.75
	Rating Area 1	No Preference	55	808.17
	Rating Area 1	No Preference	56	845.50
	Rating Area 1	No Preference	57	883.19
Rating Area 1	No Preference	58	923.42	
Rating Area 1	No Preference	59	943.35	
Rating Area 1	No Preference	60	983.58	
Rating Area 1	No Preference	61	1018.37	
Rating Area 1	No Preference	62	1041.20	
Rating Area 1	No Preference	63	1069.83	
Rating Area 1	No Preference	64 and over	1087.23	
33709PA1110002	Rating Area 4	No Preference	0-14	277.24
	Rating Area 4	No Preference	15	301.89
	Rating Area 4	No Preference	16	311.31
	Rating Area 4	No Preference	17	320.73
	Rating Area 4	No Preference	18	330.88
	Rating Area 4	No Preference	19	341.03
	Rating Area 4	No Preference	20	351.54
	Rating Area 4	No Preference	21	362.41
	Rating Area 4	No Preference	22	362.41
	Rating Area 4	No Preference	23	362.41
	Rating Area 4	No Preference	24	362.41
	Rating Area 4	No Preference	25	363.86
	Rating Area 4	No Preference	26	371.11
	Rating Area 4	No Preference	27	379.81
	Rating Area 4	No Preference	28	393.94
	Rating Area 4	No Preference	29	405.54
	Rating Area 4	No Preference	30	411.34
	Rating Area 4	No Preference	31	420.03
	Rating Area 4	No Preference	32	428.73
	Rating Area 4	No Preference	33	434.17
	Rating Area 4	No Preference	34	439.97
	Rating Area 4	No Preference	35	442.87
	Rating Area 4	No Preference	36	445.76
	Rating Area 4	No Preference	37	448.66
	Rating Area 4	No Preference	38	451.56
	Rating Area 4	No Preference	39	457.36
	Rating Area 4	No Preference	40	463.16
	Rating Area 4	No Preference	41	471.86
	Rating Area 4	No Preference	42	480.19
	Rating Area 4	No Preference	43	491.79
	Rating Area 4	No Preference	44	506.29
	Rating Area 4	No Preference	45	523.32
	Rating Area 4	No Preference	46	543.62
	Rating Area 4	No Preference	47	566.45
	Rating Area 4	No Preference	48	592.54
	Rating Area 4	No Preference	49	618.27
	Rating Area 4	No Preference	50	647.26
	Rating Area 4	No Preference	51	675.89
	Rating Area 4	No Preference	52	707.42
	Rating Area 4	No Preference	53	739.32
	Rating Area 4	No Preference	54	773.75
	Rating Area 4	No Preference	55	808.17
	Rating Area 4	No Preference	56	845.50
	Rating Area 4	No Preference	57	883.19
Rating Area 4	No Preference	58	923.42	
Rating Area 4	No Preference	59	943.35	
Rating Area 4	No Preference	60	983.58	
Rating Area 4	No Preference	61	1018.37	
Rating Area 4	No Preference	62	1041.20	
Rating Area 4	No Preference	63	1069.83	
Rating Area 4	No Preference	64 and over	1087.23	
33709PA1110003	Rating Area 1	No Preference	0-14	274.41
33709PA1110003	Rating Area 1	No Preference	15	298.81
	Rating Area 1	No Preference	16	308.13
	Rating Area 1	No Preference	17	317.46
	Rating Area 1	No Preference	18	327.50
	Rating Area 1	No Preference	19	337.55
	Rating Area 1	No Preference	20	347.95
	Rating Area 1	No Preference	21	358.71
Rating Area 1	No Preference	22	358.71	
Rating Area 1	No Preference	23	358.71	

33709PA1110003	Rating Area 1	No Preference	24	358.71
	Rating Area 1	No Preference	25	360.14
	Rating Area 1	No Preference	26	367.32
	Rating Area 1	No Preference	27	375.93
	Rating Area 1	No Preference	28	389.92
	Rating Area 1	No Preference	29	401.40
	Rating Area 1	No Preference	30	407.14
	Rating Area 1	No Preference	31	415.74
	Rating Area 1	No Preference	32	424.35
	Rating Area 1	No Preference	33	429.73
	Rating Area 1	No Preference	34	435.47
	Rating Area 1	No Preference	35	438.34
	Rating Area 1	No Preference	36	441.21
	Rating Area 1	No Preference	37	444.08
	Rating Area 1	No Preference	38	446.95
	Rating Area 1	No Preference	39	452.69
	Rating Area 1	No Preference	40	458.43
	Rating Area 1	No Preference	41	467.04
	Rating Area 1	No Preference	42	475.29
	Rating Area 1	No Preference	43	486.77
	Rating Area 1	No Preference	44	501.12
	Rating Area 1	No Preference	45	517.98
	Rating Area 1	No Preference	46	538.07
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	Rating Area 1	No Preference	49	611.96
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	Rating Area 1	No Preference	55	799.92
	Rating Area 1	No Preference	56	836.87
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Rating Area 1	No Preference	61	1007.98	
Rating Area 1	No Preference	62	1030.57	
Rating Area 1	No Preference	63	1058.91	
Rating Area 1	No Preference	64 and over	1076.13	
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33709PA1110003	Rating Area 4	No Preference	15	298.81
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33709PA1110003	Rating Area 4	No Preference	40	458.43
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33709PA1110003	Rating Area 4	No Preference	54	765.85
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33709PA1110003	Rating Area 4	No Preference	57	874.18
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33709PA1110003	Rating Area 4	No Preference	63	1058.91
33709PA1110003	Rating Area 4	No Preference	64 and over	1076.13
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33709PA1110004	Rating Area 1	No Preference	17	315.84
33709PA1110004	Rating Area 1	No Preference	18	325.83
33709PA1110004	Rating Area 1	No Preference	19	335.82
33709PA1110004	Rating Area 1	No Preference	20	346.17
33709PA1110004	Rating Area 1	No Preference	21	356.88
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33709PA1110004	Rating Area 1	No Preference	23	356.88
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33709PA1110004	Rating Area 1	No Preference	31	413.62
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	33709PA1110004	Rating Area 1	No Preference	51	665.58	
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	33709PA1110004	Rating Area 1	No Preference	62	1025.32	
	33709PA1110004	Rating Area 1	No Preference	63	1053.51	
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		33709PA1110004	Rating Area 4	No Preference	16	306.56
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	33709PA1110005	Rating Area 1	No Preference	17	312.49	
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	33709PA1110005	Rating Area 1	No Preference	39	445.61	
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	33709PA1110005	Rating Area 1	No Preference	42	467.86	
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	Rating Area 1	No Preference	45	509.88
	Rating Area 1	No Preference	46	529.65
	Rating Area 1	No Preference	47	551.90
	Rating Area 1	No Preference	48	577.32
	Rating Area 1	No Preference	49	602.39
	Rating Area 1	No Preference	50	630.64
	Rating Area 1	No Preference	51	658.53
	Rating Area 1	No Preference	52	689.25
	Rating Area 1	No Preference	53	720.32
	Rating Area 1	No Preference	54	753.87
	Rating Area 1	No Preference	55	787.41
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	Rating Area 1	No Preference	57	860.50
	Rating Area 1	No Preference	58	899.70
	Rating Area 1	No Preference	59	919.12
	Rating Area 1	No Preference	60	958.31
	Rating Area 1	No Preference	61	992.21
	Rating Area 1	No Preference	62	1014.46
	Rating Area 1	No Preference	63	1042.35
	Rating Area 1	No Preference	64 and over	1059.30
33709PA1110005	Rating Area 4	No Preference	0-14	270.12
33709PA1110005	Rating Area 4	No Preference	15	294.13
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33709PA1110005	Rating Area 4	No Preference	17	312.49
33709PA1110005	Rating Area 4	No Preference	18	322.38
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33709PA1110005	Rating Area 4	No Preference	21	353.10
33709PA1110005	Rating Area 4	No Preference	22	353.10
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33709PA1110005	Rating Area 4	No Preference	24	353.10
33709PA1110005	Rating Area 4	No Preference	25	354.51
33709PA1110005	Rating Area 4	No Preference	26	361.57
33709PA1110005	Rating Area 4	No Preference	27	370.05
33709PA1110005	Rating Area 4	No Preference	28	383.82
33709PA1110005	Rating Area 4	No Preference	29	395.12
33709PA1110005	Rating Area 4	No Preference	30	400.77
33709PA1110005	Rating Area 4	No Preference	31	409.24
33709PA1110005	Rating Area 4	No Preference	32	417.72
33709PA1110005	Rating Area 4	No Preference	33	423.01
33709PA1110005	Rating Area 4	No Preference	34	428.66
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33709PA1110005	Rating Area 4	No Preference	38	439.96
33709PA1110005	Rating Area 4	No Preference	39	445.61
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33709PA1110005	Rating Area 4	No Preference	41	459.74
33709PA1110005	Rating Area 4	No Preference	42	467.86
33709PA1110005	Rating Area 4	No Preference	43	479.16
33709PA1110005	Rating Area 4	No Preference	44	493.28
33709PA1110005	Rating Area 4	No Preference	45	509.88
33709PA1110005	Rating Area 4	No Preference	46	529.65
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33709PA1110005	Rating Area 4	No Preference	49	602.39
33709PA1110005	Rating Area 4	No Preference	50	630.64
33709PA1110005	Rating Area 4	No Preference	51	658.53
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33709PA1110005	Rating Area 4	No Preference	53	720.32
33709PA1110005	Rating Area 4	No Preference	54	753.87
33709PA1110005	Rating Area 4	No Preference	55	787.41
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33709PA1110005	Rating Area 4	No Preference	57	860.50
33709PA1110005	Rating Area 4	No Preference	58	899.70
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33709PA1110005	Rating Area 4	No Preference	60	958.31
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33709PA1110005	Rating Area 4	No Preference	62	1014.46
33709PA1110005	Rating Area 4	No Preference	63	1042.35
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33709PA1110006	Rating Area 1	No Preference	15	275.16
33709PA1110006	Rating Area 1	No Preference	16	283.74
33709PA1110006	Rating Area 1	No Preference	17	292.33
33709PA1110006	Rating Area 1	No Preference	18	301.58
33709PA1110006	Rating Area 1	No Preference	19	310.83
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33709PA1110006	Rating Area 1	No Preference	22	330.32
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33709PA1110006	Rating Area 1	No Preference	25	331.64
33709PA1110006	Rating Area 1	No Preference	26	338.25
33709PA1110006	Rating Area 1	No Preference	27	346.18
33709PA1110006	Rating Area 1	No Preference	28	359.06
33709PA1110006	Rating Area 1	No Preference	29	369.63
33709PA1110006	Rating Area 1	No Preference	30	374.91
33709PA1110006	Rating Area 1	No Preference	31	382.84
33709PA1110006	Rating Area 1	No Preference	32	390.77
33709PA1110006	Rating Area 1	No Preference	33	395.72
33709PA1110006	Rating Area 1	No Preference	34	401.01
33709PA1110006	Rating Area 1	No Preference	35	403.65
33709PA1110006	Rating Area 1	No Preference	36	406.29
33709PA1110006	Rating Area 1	No Preference	37	408.94
33709PA1110006	Rating Area 1	No Preference	38	411.58
33709PA1110006	Rating Area 1	No Preference	39	416.86
33709PA1110006	Rating Area 1	No Preference	40	422.15
33709PA1110006	Rating Area 1	No Preference	41	430.08
33709PA1110006	Rating Area 1	No Preference	42	437.67
33709PA1110006	Rating Area 1	No Preference	43	448.24
33709PA1110006	Rating Area 1	No Preference	44	461.46
33709PA1110006	Rating Area 1	No Preference	45	476.98
33709PA1110006	Rating Area 1	No Preference	46	495.48
33709PA1110006	Rating Area 1	No Preference	47	516.29
33709PA1110006	Rating Area 1	No Preference	48	540.07
33709PA1110006	Rating Area 1	No Preference	49	563.53
33709PA1110006	Rating Area 1	No Preference	50	589.95
33709PA1110006	Rating Area 1	No Preference	51	616.05
33709PA1110006	Rating Area 1	No Preference	52	644.78
33709PA1110006	Rating Area 1	No Preference	53	673.85

	33709PA1110006 Rating Area 1	No Preference	54	705.23
	33709PA1110006 Rating Area 1	No Preference	55	736.61
	33709PA1110006 Rating Area 1	No Preference	56	770.64
	33709PA1110006 Rating Area 1	No Preference	57	804.99
	33709PA1110006 Rating Area 1	No Preference	58	841.66
	33709PA1110006 Rating Area 1	No Preference	59	859.82
	33709PA1110006 Rating Area 1	No Preference	60	896.49
	33709PA1110006 Rating Area 1	No Preference	61	928.20
	33709PA1110006 Rating Area 1	No Preference	62	949.01
	33709PA1110006 Rating Area 1	No Preference	63	975.10
	33709PA1110006 Rating Area 1	No Preference	64 and over	990.96

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	33709PA1110006	Rating Area 4	No Preference	62	949.01	
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	Rating Area 6	No Preference	46	639.50	
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	Rating Area 6	No Preference	61	1197.99	
	Rating Area 6	No Preference	62	1224.85	
	Rating Area 6	No Preference	63	1258.53	
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	Rating Area 2	No Preference	47	611.05
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	Rating Area 2	No Preference	51	729.12
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	Rating Area 2	No Preference	53	797.54
	Rating Area 2	No Preference	54	834.68
	Rating Area 2	No Preference	55	871.82
	Rating Area 2	No Preference	56	912.09
	Rating Area 2	No Preference	57	952.75
	Rating Area 2	No Preference	58	996.14
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	Rating Area 2	No Preference	60	1061.04
	Rating Area 2	No Preference	61	1098.57
	Rating Area 2	No Preference	62	1123.20
	Rating Area 2	No Preference	63	1154.08
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33709PA0440017	Rating Area 5	No Preference	33	468.36
33709PA0440017	Rating Area 5	No Preference	34	474.61
33709PA0440017	Rating Area 5	No Preference	35	477.74
33709PA0440017	Rating Area 5	No Preference	36	480.87
33709PA0440017	Rating Area 5	No Preference	37	484.00
33709PA0440017	Rating Area 5	No Preference	38	487.12
33709PA0440017	Rating Area 5	No Preference	39	493.38
33709PA0440017	Rating Area 5	No Preference	40	499.63
33709PA0440017	Rating Area 5	No Preference	41	509.02
33709PA0440017	Rating Area 5	No Preference	42	518.01
33709PA0440017	Rating Area 5	No Preference	43	530.52
33709PA0440017	Rating Area 5	No Preference	44	546.16
33709PA0440017	Rating Area 5	No Preference	45	564.53
33709PA0440017	Rating Area 5	No Preference	46	586.43
33709PA0440017	Rating Area 5	No Preference	47	611.05
33709PA0440017	Rating Area 5	No Preference	48	639.20
33709PA0440017	Rating Area 5	No Preference	49	666.96
33709PA0440017	Rating Area 5	No Preference	50	698.24
33709PA0440017	Rating Area 5	No Preference	51	729.12
33709PA0440017	Rating Area 5	No Preference	52	763.13
33709PA0440017	Rating Area 5	No Preference	53	797.54
33709PA0440017	Rating Area 5	No Preference	54	834.68
33709PA0440017	Rating Area 5	No Preference	55	871.82
33709PA0440017	Rating Area 5	No Preference	56	912.09
33709PA0440017	Rating Area 5	No Preference	57	952.75
33709PA0440017	Rating Area 5	No Preference	58	996.14
33709PA0440017	Rating Area 5	No Preference	59	1017.64
33709PA0440017	Rating Area 5	No Preference	60	1061.04
33709PA0440017	Rating Area 5	No Preference	61	1098.57
33709PA0440017	Rating Area 5	No Preference	62	1123.20
33709PA0440017	Rating Area 5	No Preference	63	1154.08
33709PA0440017	Rating Area 5	No Preference	64 and over	1172.85
33709PA0440017	Rating Area 6	No Preference	0-14	320.66
33709PA0440017	Rating Area 6	No Preference	15	349.16
33709PA0440017	Rating Area 6	No Preference	16	360.06
33709PA0440017	Rating Area 6	No Preference	17	370.96
33709PA0440017	Rating Area 6	No Preference	18	382.69
33709PA0440017	Rating Area 6	No Preference	19	394.43
33709PA0440017	Rating Area 6	No Preference	20	406.59
33709PA0440017	Rating Area 6	No Preference	21	419.16
33709PA0440017	Rating Area 6	No Preference	22	419.16
33709PA0440017	Rating Area 6	No Preference	23	419.16
33709PA0440017	Rating Area 6	No Preference	24	419.16
33709PA0440017	Rating Area 6	No Preference	25	420.84
33709PA0440017	Rating Area 6	No Preference	26	429.22
33709PA0440017	Rating Area 6	No Preference	27	439.28
33709PA0440017	Rating Area 6	No Preference	28	455.63
33709PA0440017	Rating Area 6	No Preference	29	469.04
33709PA0440017	Rating Area 6	No Preference	30	475.75
33709PA0440017	Rating Area 6	No Preference	31	485.81
33709PA0440017	Rating Area 6	No Preference	32	495.87
33709PA0440017	Rating Area 6	No Preference	33	502.15
33709PA0440017	Rating Area 6	No Preference	34	508.86
33709PA0440017	Rating Area 6	No Preference	35	512.21
33709PA0440017	Rating Area 6	No Preference	36	515.57
33709PA0440017	Rating Area 6	No Preference	37	518.92
33709PA0440017	Rating Area 6	No Preference	38	522.27
33709PA0440017	Rating Area 6	No Preference	39	528.98
33709PA0440017	Rating Area 6	No Preference	40	535.69
33709PA0440017	Rating Area 6	No Preference	41	545.75
33709PA0440017	Rating Area 6	No Preference	42	555.39
33709PA0440017	Rating Area 6	No Preference	43	568.80
33709PA0440017	Rating Area 6	No Preference	44	585.57
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33709PA0440017	Rating Area 6	No Preference	46	628.74
33709PA0440017	Rating Area 6	No Preference	47	655.15
33709PA0440017	Rating Area 6	No Preference	48	685.33
33709PA0440017	Rating Area 6	No Preference	49	715.09
33709PA0440017	Rating Area 6	No Preference	50	748.62
33709PA0440017	Rating Area 6	No Preference	51	781.73
33709PA0440017	Rating Area 6	No Preference	52	818.20
33709PA0440017	Rating Area 6	No Preference	53	855.09

	33709PA0440017	Rating Area 6	No Preference	54	894.91
	33709PA0440017	Rating Area 6	No Preference	55	934.73
	33709PA0440017	Rating Area 6	No Preference	56	977.90
	33709PA0440017	Rating Area 6	No Preference	57	1021.49
	33709PA0440017	Rating Area 6	No Preference	58	1068.02
	33709PA0440017	Rating Area 6	No Preference	59	1091.07
	33709PA0440017	Rating Area 6	No Preference	60	1137.60
	33709PA0440017	Rating Area 6	No Preference	61	1177.84
	33709PA0440017	Rating Area 6	No Preference	62	1204.25
	33709PA0440017	Rating Area 6	No Preference	63	1237.36
	33709PA0440017	Rating Area 6	No Preference	64 and over	1257.48

33709PA0440018	Rating Area 1	No Preference	0-14	283.60
33709PA0440018	Rating Area 1	No Preference	15	308.81
33709PA0440018	Rating Area 1	No Preference	16	318.45
33709PA0440018	Rating Area 1	No Preference	17	328.09
33709PA0440018	Rating Area 1	No Preference	18	338.47
33709PA0440018	Rating Area 1	No Preference	19	348.85
33709PA0440018	Rating Area 1	No Preference	20	359.60
33709PA0440018	Rating Area 1	No Preference	21	370.72
33709PA0440018	Rating Area 1	No Preference	22	370.72
33709PA0440018	Rating Area 1	No Preference	23	370.72
33709PA0440018	Rating Area 1	No Preference	24	370.72
33709PA0440018	Rating Area 1	No Preference	25	372.20
33709PA0440018	Rating Area 1	No Preference	26	379.62
33709PA0440018	Rating Area 1	No Preference	27	388.51
33709PA0440018	Rating Area 1	No Preference	28	402.97
33709PA0440018	Rating Area 1	No Preference	29	414.84
33709PA0440018	Rating Area 1	No Preference	30	420.77
33709PA0440018	Rating Area 1	No Preference	31	429.66
33709PA0440018	Rating Area 1	No Preference	32	438.56
33709PA0440018	Rating Area 1	No Preference	33	444.12
33709PA0440018	Rating Area 1	No Preference	34	450.05
33709PA0440018	Rating Area 1	No Preference	35	453.02
33709PA0440018	Rating Area 1	No Preference	36	455.99
33709PA0440018	Rating Area 1	No Preference	37	458.95
33709PA0440018	Rating Area 1	No Preference	38	461.92
33709PA0440018	Rating Area 1	No Preference	39	467.85
33709PA0440018	Rating Area 1	No Preference	40	473.78
33709PA0440018	Rating Area 1	No Preference	41	482.68
33709PA0440018	Rating Area 1	No Preference	42	491.20
33709PA0440018	Rating Area 1	No Preference	43	503.07
33709PA0440018	Rating Area 1	No Preference	44	517.90
33709PA0440018	Rating Area 1	No Preference	45	535.32
33709PA0440018	Rating Area 1	No Preference	46	556.08
33709PA0440018	Rating Area 1	No Preference	47	579.44
33709PA0440018	Rating Area 1	No Preference	48	606.13
33709PA0440018	Rating Area 1	No Preference	49	632.45
33709PA0440018	Rating Area 1	No Preference	50	662.11
33709PA0440018	Rating Area 1	No Preference	51	691.39
33709PA0440018	Rating Area 1	No Preference	52	723.65
33709PA0440018	Rating Area 1	No Preference	53	756.27
33709PA0440018	Rating Area 1	No Preference	54	791.49
33709PA0440018	Rating Area 1	No Preference	55	826.71
33709PA0440018	Rating Area 1	No Preference	56	864.89
33709PA0440018	Rating Area 1	No Preference	57	903.44
33709PA0440018	Rating Area 1	No Preference	58	944.59
33709PA0440018	Rating Area 1	No Preference	59	964.98
33709PA0440018	Rating Area 1	No Preference	60	1006.13
33709PA0440018	Rating Area 1	No Preference	61	1041.72
33709PA0440018	Rating Area 1	No Preference	62	1065.08
33709PA0440018	Rating Area 1	No Preference	63	1094.37
33709PA0440018	Rating Area 1	No Preference	64 and over	1112.16

33709PA0440018	Rating Area 2	No Preference	0-14	283.60
	Rating Area 2	No Preference	15	308.81
	Rating Area 2	No Preference	16	318.45
	Rating Area 2	No Preference	17	328.09
	Rating Area 2	No Preference	18	338.47
	Rating Area 2	No Preference	19	348.85
	Rating Area 2	No Preference	20	359.60
	Rating Area 2	No Preference	21	370.72
	Rating Area 2	No Preference	22	370.72
	Rating Area 2	No Preference	23	370.72
	Rating Area 2	No Preference	24	370.72
	Rating Area 2	No Preference	25	372.20
	Rating Area 2	No Preference	26	379.62
	Rating Area 2	No Preference	27	388.51
	Rating Area 2	No Preference	28	402.97
	Rating Area 2	No Preference	29	414.84
	Rating Area 2	No Preference	30	420.77
	Rating Area 2	No Preference	31	429.66
	Rating Area 2	No Preference	32	438.56
	Rating Area 2	No Preference	33	444.12
	Rating Area 2	No Preference	34	450.05
	Rating Area 2	No Preference	35	453.02
	Rating Area 2	No Preference	36	455.99
	Rating Area 2	No Preference	37	458.95
	Rating Area 2	No Preference	38	461.92
	Rating Area 2	No Preference	39	467.85
	Rating Area 2	No Preference	40	473.78
	Rating Area 2	No Preference	41	482.68
	Rating Area 2	No Preference	42	491.20
	Rating Area 2	No Preference	43	503.07
	Rating Area 2	No Preference	44	517.90
	Rating Area 2	No Preference	45	535.32
	Rating Area 2	No Preference	46	556.08
	Rating Area 2	No Preference	47	579.44
	Rating Area 2	No Preference	48	606.13
	Rating Area 2	No Preference	49	632.45
	Rating Area 2	No Preference	50	662.11
	Rating Area 2	No Preference	51	691.39
	Rating Area 2	No Preference	52	723.65
	Rating Area 2	No Preference	53	756.27
	Rating Area 2	No Preference	54	791.49
	Rating Area 2	No Preference	55	826.71
	Rating Area 2	No Preference	56	864.89
	Rating Area 2	No Preference	57	903.44
	Rating Area 2	No Preference	58	944.59
Rating Area 2	No Preference	59	964.98	
Rating Area 2	No Preference	60	1006.13	
Rating Area 2	No Preference	61	1041.72	
Rating Area 2	No Preference	62	1065.08	
Rating Area 2	No Preference	63	1094.37	
Rating Area 2	No Preference	64 and over	1112.16	
33709PA0440018	Rating Area 5	No Preference	0-14	283.60
	Rating Area 5	No Preference	15	308.81
	Rating Area 5	No Preference	16	318.45
	Rating Area 5	No Preference	17	328.09
	Rating Area 5	No Preference	18	338.47
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	Rating Area 5	No Preference	20	359.60
	Rating Area 5	No Preference	21	370.72
	Rating Area 5	No Preference	22	370.72
	Rating Area 5	No Preference	23	370.72
	Rating Area 5	No Preference	24	370.72
	Rating Area 5	No Preference	25	372.20
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	Rating Area 5	No Preference	27	388.51
	Rating Area 5	No Preference	28	402.97
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	Rating Area 5	No Preference	39	467.85
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	Rating Area 5	No Preference	42	491.20
	Rating Area 5	No Preference	43	503.07
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	Rating Area 5	No Preference	45	535.32
	Rating Area 5	No Preference	46	556.08
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	Rating Area 5	No Preference	50	662.11
	Rating Area 5	No Preference	51	691.39
	Rating Area 5	No Preference	52	723.65
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	Rating Area 5	No Preference	54	791.49
	Rating Area 5	No Preference	55	826.71
	Rating Area 5	No Preference	56	864.89
	Rating Area 5	No Preference	57	903.44
	Rating Area 5	No Preference	58	944.59
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Rating Area 5	No Preference	61	1041.72	
Rating Area 5	No Preference	62	1065.08	
Rating Area 5	No Preference	63	1094.37	
Rating Area 5	No Preference	64 and over	1112.16	
33709PA0440018	Rating Area 6	No Preference	0-14	304.06
33709PA0440018	Rating Area 6	No Preference	15	331.09
	Rating Area 6	No Preference	16	341.43
	Rating Area 6	No Preference	17	351.76
	Rating Area 6	No Preference	18	362.89
	Rating Area 6	No Preference	19	374.02
	Rating Area 6	No Preference	20	385.55
	Rating Area 6	No Preference	21	397.47
	Rating Area 6	No Preference	22	397.47
33709PA0440018	Rating Area 6	No Preference	23	397.47

	33709PA0440018	Rating Area 6	No Preference	24	397.47
	33709PA0440018	Rating Area 6	No Preference	25	399.06
	33709PA0440018	Rating Area 6	No Preference	26	407.01
	33709PA0440018	Rating Area 6	No Preference	27	416.55
	33709PA0440018	Rating Area 6	No Preference	28	432.05
	33709PA0440018	Rating Area 6	No Preference	29	444.77
	33709PA0440018	Rating Area 6	No Preference	30	451.13
	33709PA0440018	Rating Area 6	No Preference	31	460.67
	33709PA0440018	Rating Area 6	No Preference	32	470.21
	33709PA0440018	Rating Area 6	No Preference	33	476.17
	33709PA0440018	Rating Area 6	No Preference	34	482.53
	33709PA0440018	Rating Area 6	No Preference	35	485.71
	33709PA0440018	Rating Area 6	No Preference	36	488.89
	33709PA0440018	Rating Area 6	No Preference	37	492.07
	33709PA0440018	Rating Area 6	No Preference	38	495.25
	33709PA0440018	Rating Area 6	No Preference	39	501.61
	33709PA0440018	Rating Area 6	No Preference	40	507.97
	33709PA0440018	Rating Area 6	No Preference	41	517.51
	33709PA0440018	Rating Area 6	No Preference	42	526.65
	33709PA0440018	Rating Area 6	No Preference	43	539.37
	33709PA0440018	Rating Area 6	No Preference	44	555.27
	33709PA0440018	Rating Area 6	No Preference	45	573.95
	33709PA0440018	Rating Area 6	No Preference	46	596.21
	33709PA0440018	Rating Area 6	No Preference	47	621.25
	33709PA0440018	Rating Area 6	No Preference	48	649.86
	33709PA0440018	Rating Area 6	No Preference	49	678.08
	33709PA0440018	Rating Area 6	No Preference	50	709.88
	33709PA0440018	Rating Area 6	No Preference	51	741.28
	33709PA0440018	Rating Area 6	No Preference	52	775.86
	33709PA0440018	Rating Area 6	No Preference	53	810.84
	33709PA0440018	Rating Area 6	No Preference	54	848.60
	33709PA0440018	Rating Area 6	No Preference	55	886.36
	33709PA0440018	Rating Area 6	No Preference	56	927.30
	33709PA0440018	Rating Area 6	No Preference	57	968.63
	33709PA0440018	Rating Area 6	No Preference	58	1012.75
	33709PA0440018	Rating Area 6	No Preference	59	1034.61
	33709PA0440018	Rating Area 6	No Preference	60	1078.73
	33709PA0440018	Rating Area 6	No Preference	61	1116.89
	33709PA0440018	Rating Area 6	No Preference	62	1141.93
	33709PA0440018	Rating Area 6	No Preference	63	1173.33
	33709PA0440018	Rating Area 6	No Preference	64 and over	1192.41
	33709PA0570017	Rating Area 1	No Preference	0-14	235.19
	33709PA0570017	Rating Area 1	No Preference	15	256.10
	33709PA0570017	Rating Area 1	No Preference	16	264.09
	33709PA0570017	Rating Area 1	No Preference	17	272.08
	33709PA0570017	Rating Area 1	No Preference	18	280.69
	33709PA0570017	Rating Area 1	No Preference	19	289.30
	33709PA0570017	Rating Area 1	No Preference	20	298.22
	33709PA0570017	Rating Area 1	No Preference	21	307.44
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	33709PA0570017	Rating Area 1	No Preference	25	308.67
	33709PA0570017	Rating Area 1	No Preference	26	314.82
	33709PA0570017	Rating Area 1	No Preference	27	322.20
	33709PA0570017	Rating Area 1	No Preference	28	334.19
	33709PA0570017	Rating Area 1	No Preference	29	344.03
	33709PA0570017	Rating Area 1	No Preference	30	348.94
	33709PA0570017	Rating Area 1	No Preference	31	356.32
	33709PA0570017	Rating Area 1	No Preference	32	363.70
	33709PA0570017	Rating Area 1	No Preference	33	368.31
	33709PA0570017	Rating Area 1	No Preference	34	373.23
	33709PA0570017	Rating Area 1	No Preference	35	375.69
	33709PA0570017	Rating Area 1	No Preference	36	378.15
	33709PA0570017	Rating Area 1	No Preference	37	380.61
	33709PA0570017	Rating Area 1	No Preference	38	383.07
	33709PA0570017	Rating Area 1	No Preference	39	387.99
	33709PA0570017	Rating Area 1	No Preference	40	392.91
	33709PA0570017	Rating Area 1	No Preference	41	400.29
	33709PA0570017	Rating Area 1	No Preference	42	407.36
	33709PA0570017	Rating Area 1	No Preference	43	417.20
	33709PA0570017	Rating Area 1	No Preference	44	429.49
	33709PA0570017	Rating Area 1	No Preference	45	443.94
	33709PA0570017	Rating Area 1	No Preference	46	461.16
	33709PA0570017	Rating Area 1	No Preference	47	480.53
	33709PA0570017	Rating Area 1	No Preference	48	502.66
	33709PA0570017	Rating Area 1	No Preference	49	524.49
	33709PA0570017	Rating Area 1	No Preference	50	549.09
	33709PA0570017	Rating Area 1	No Preference	51	573.38
	33709PA0570017	Rating Area 1	No Preference	52	600.12
	33709PA0570017	Rating Area 1	No Preference	53	627.18
	33709PA0570017	Rating Area 1	No Preference	54	656.38
	33709PA0570017	Rating Area 1	No Preference	55	685.59
	33709PA0570017	Rating Area 1	No Preference	56	717.26
	33709PA0570017	Rating Area 1	No Preference	57	749.23
	33709PA0570017	Rating Area 1	No Preference	58	783.36
	33709PA0570017	Rating Area 1	No Preference	59	800.27
	33709PA0570017	Rating Area 1	No Preference	60	834.39
	33709PA0570017	Rating Area 1	No Preference	61	863.91
	33709PA0570017	Rating Area 1	No Preference	62	883.28
	33709PA0570017	Rating Area 1	No Preference	63	907.56
	33709PA0570017	Rating Area 1	No Preference	64 and over	922.32
	33709PA0570017	Rating Area 4	No Preference	0-14	235.19
	33709PA0570017	Rating Area 4	No Preference	15	256.10
	33709PA0570017	Rating Area 4	No Preference	16	264.09
	33709PA0570017	Rating Area 4	No Preference	17	272.08
	33709PA0570017	Rating Area 4	No Preference	18	280.69
	33709PA0570017	Rating Area 4	No Preference	19	289.30
	33709PA0570017	Rating Area 4	No Preference	20	298.22
	33709PA0570017	Rating Area 4	No Preference	21	307.44
	33709PA0570017	Rating Area 4	No Preference	22	307.44
	33709PA0570017	Rating Area 4	No Preference	23	307.44
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	33709PA0570017	Rating Area 4	No Preference	26	314.82
	33709PA0570017	Rating Area 4	No Preference	27	322.20
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	33709PA0570017	Rating Area 4	No Preference	29	344.03
	33709PA0570017	Rating Area 4	No Preference	30	348.94
	33709PA0570017	Rating Area 4	No Preference	31	356.32
	33709PA0570017	Rating Area 4	No Preference	32	363.70
	33709PA0570017	Rating Area 4	No Preference	33	368.31

33709PA0570017	Rating Area 4	No Preference	34	373.23	
	Rating Area 4	No Preference	35	375.69	
	Rating Area 4	No Preference	36	378.15	
	Rating Area 4	No Preference	37	380.61	
	Rating Area 4	No Preference	38	383.07	
	Rating Area 4	No Preference	39	387.99	
	Rating Area 4	No Preference	40	392.91	
	Rating Area 4	No Preference	41	400.29	
	Rating Area 4	No Preference	42	407.36	
	Rating Area 4	No Preference	43	417.20	
	Rating Area 4	No Preference	44	429.49	
	Rating Area 4	No Preference	45	443.94	
	Rating Area 4	No Preference	46	461.16	
	Rating Area 4	No Preference	47	480.53	
	Rating Area 4	No Preference	48	502.66	
	Rating Area 4	No Preference	49	524.49	
	Rating Area 4	No Preference	50	549.09	
	Rating Area 4	No Preference	51	573.38	
	Rating Area 4	No Preference	52	600.12	
	Rating Area 4	No Preference	53	627.18	
	Rating Area 4	No Preference	54	656.38	
	Rating Area 4	No Preference	55	685.59	
	Rating Area 4	No Preference	56	717.26	
	Rating Area 4	No Preference	57	749.23	
	Rating Area 4	No Preference	58	783.36	
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	Rating Area 4	No Preference	61	863.91	
	Rating Area 4	No Preference	62	883.28	
	Rating Area 4	No Preference	63	907.56	
	Rating Area 4	No Preference	64 and over	922.32	
	33709PA0570018	Rating Area 1	No Preference	0-14	229.27
	33709PA0570018	Rating Area 1	No Preference	15	249.65
		Rating Area 1	No Preference	16	257.44
		Rating Area 1	No Preference	17	265.23
		Rating Area 1	No Preference	18	273.63
		Rating Area 1	No Preference	19	282.02
		Rating Area 1	No Preference	20	290.71
		Rating Area 1	No Preference	21	299.70
		Rating Area 1	No Preference	22	299.70
		Rating Area 1	No Preference	23	299.70
		Rating Area 1	No Preference	24	299.70
		Rating Area 1	No Preference	25	300.90
		Rating Area 1	No Preference	26	306.89
		Rating Area 1	No Preference	27	314.09
		Rating Area 1	No Preference	28	325.77
		Rating Area 1	No Preference	29	335.36
		Rating Area 1	No Preference	30	340.16
		Rating Area 1	No Preference	31	347.35
		Rating Area 1	No Preference	32	354.55
		Rating Area 1	No Preference	33	359.04
		Rating Area 1	No Preference	34	363.84
		Rating Area 1	No Preference	35	366.23
		Rating Area 1	No Preference	36	368.63
		Rating Area 1	No Preference	37	371.03
		Rating Area 1	No Preference	38	373.43
		Rating Area 1	No Preference	39	378.22
		Rating Area 1	No Preference	40	383.02
		Rating Area 1	No Preference	41	390.21
		Rating Area 1	No Preference	42	397.10
		Rating Area 1	No Preference	43	406.69
		Rating Area 1	No Preference	44	418.68
		Rating Area 1	No Preference	45	432.77
		Rating Area 1	No Preference	46	449.55
Rating Area 1		No Preference	47	468.43	
Rating Area 1		No Preference	48	490.01	
Rating Area 1		No Preference	49	511.29	
Rating Area 1		No Preference	50	535.26	
Rating Area 1		No Preference	51	558.94	
Rating Area 1		No Preference	52	585.01	
Rating Area 1		No Preference	53	611.39	
Rating Area 1		No Preference	54	639.86	
Rating Area 1		No Preference	55	668.33	
Rating Area 1		No Preference	56	699.20	
Rating Area 1		No Preference	57	730.37	
Rating Area 1		No Preference	58	763.64	
Rating Area 1		No Preference	59	780.12	
Rating Area 1		No Preference	60	813.39	
Rating Area 1		No Preference	61	842.16	
Rating Area 1		No Preference	62	861.04	
Rating Area 1		No Preference	63	884.71	
Rating Area 1		No Preference	64 and over	899.10	
33709PA0570018		Rating Area 4	No Preference	0-14	229.27
33709PA0570018		Rating Area 4	No Preference	15	249.65
		Rating Area 4	No Preference	16	257.44
		Rating Area 4	No Preference	17	265.23
		Rating Area 4	No Preference	18	273.63
		Rating Area 4	No Preference	19	282.02
		Rating Area 4	No Preference	20	290.71
		Rating Area 4	No Preference	21	299.70
		Rating Area 4	No Preference	22	299.70
		Rating Area 4	No Preference	23	299.70
		Rating Area 4	No Preference	24	299.70
		Rating Area 4	No Preference	25	300.90
		Rating Area 4	No Preference	26	306.89
		Rating Area 4	No Preference	27	314.09
	Rating Area 4	No Preference	28	325.77	
	Rating Area 4	No Preference	29	335.36	
	Rating Area 4	No Preference	30	340.16	
	Rating Area 4	No Preference	31	347.35	
	Rating Area 4	No Preference	32	354.55	
	Rating Area 4	No Preference	33	359.04	
	Rating Area 4	No Preference	34	363.84	
	Rating Area 4	No Preference	35	366.23	
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	Rating Area 4	No Preference	37	371.03	
	Rating Area 4	No Preference	38	373.43	
	Rating Area 4	No Preference	39	378.22	
	Rating Area 4	No Preference	40	383.02	
	Rating Area 4	No Preference	41	390.21	
	Rating Area 4	No Preference	42	397.10	
	Rating Area 4	No Preference	43	406.69	

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	Rating Area 4	No Preference	46	449.55
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	Rating Area 4	No Preference	56	699.20
	Rating Area 4	No Preference	57	730.37
	Rating Area 4	No Preference	58	763.64
	Rating Area 4	No Preference	59	780.12
	Rating Area 4	No Preference	60	813.39
	Rating Area 4	No Preference	61	842.16
	Rating Area 4	No Preference	62	861.04
	Rating Area 4	No Preference	63	884.71
	Rating Area 4	No Preference	64 and over	899.10
33709PA0570019	Rating Area 1	No Preference	0-14	222.97
33709PA0570019	Rating Area 1	No Preference	15	242.79
	Rating Area 1	No Preference	16	250.36
	Rating Area 1	No Preference	17	257.94
	Rating Area 1	No Preference	18	266.10
	Rating Area 1	No Preference	19	274.26
	Rating Area 1	No Preference	20	282.72
	Rating Area 1	No Preference	21	291.46
	Rating Area 1	No Preference	22	291.46
	Rating Area 1	No Preference	23	291.46
	Rating Area 1	No Preference	24	291.46
	Rating Area 1	No Preference	25	292.63
	Rating Area 1	No Preference	26	298.46
	Rating Area 1	No Preference	27	305.45
	Rating Area 1	No Preference	28	316.82
	Rating Area 1	No Preference	29	326.14
	Rating Area 1	No Preference	30	330.81
	Rating Area 1	No Preference	31	337.80
	Rating Area 1	No Preference	32	344.80
	Rating Area 1	No Preference	33	349.17
	Rating Area 1	No Preference	34	353.83
	Rating Area 1	No Preference	35	356.16
	Rating Area 1	No Preference	36	358.50
	Rating Area 1	No Preference	37	360.83
	Rating Area 1	No Preference	38	363.16
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	Rating Area 1	No Preference	40	372.49
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	Rating Area 1	No Preference	42	386.18
	Rating Area 1	No Preference	43	395.51
	Rating Area 1	No Preference	44	407.17
	Rating Area 1	No Preference	45	420.87
	Rating Area 1	No Preference	46	437.19
	Rating Area 1	No Preference	47	455.55
	Rating Area 1	No Preference	48	476.54
	Rating Area 1	No Preference	49	497.23
	Rating Area 1	No Preference	50	520.55
	Rating Area 1	No Preference	51	543.57
	Rating Area 1	No Preference	52	568.93
	Rating Area 1	No Preference	53	594.58
	Rating Area 1	No Preference	54	622.27
	Rating Area 1	No Preference	55	649.96
	Rating Area 1	No Preference	56	679.98
	Rating Area 1	No Preference	57	710.29
	Rating Area 1	No Preference	58	742.64
	Rating Area 1	No Preference	59	758.67
	Rating Area 1	No Preference	60	791.02
	Rating Area 1	No Preference	61	819.00
	Rating Area 1	No Preference	62	837.36
	Rating Area 1	No Preference	63	860.39
	Rating Area 1	No Preference	64 and over	874.38
33709PA0570019	Rating Area 4	No Preference	0-14	222.97
33709PA0570019	Rating Area 4	No Preference	15	242.79
	Rating Area 4	No Preference	16	250.36
	Rating Area 4	No Preference	17	257.94
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	33709PA0570019	Rating Area 4	No Preference	57	710.29
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	33709PA0570019	Rating Area 4	No Preference	59	758.67
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	33709PA0570019	Rating Area 4	No Preference	61	819.00
	33709PA0570019	Rating Area 4	No Preference	62	837.36
	33709PA0570019	Rating Area 4	No Preference	63	860.39
	33709PA0570019	Rating Area 4	No Preference	64 and over	874.38

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	33709PA1030001	Rating Area 5	No Preference	15	316.73
	33709PA1030001	Rating Area 5	No Preference	16	326.62
	33709PA1030001	Rating Area 5	No Preference	17	336.50
	33709PA1030001	Rating Area 5	No Preference	18	347.15
	33709PA1030001	Rating Area 5	No Preference	19	357.80
	33709PA1030001	Rating Area 5	No Preference	20	368.82
	33709PA1030001	Rating Area 5	No Preference	21	380.23
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	33709PA1030001	Rating Area 5	No Preference	23	380.23
	33709PA1030001	Rating Area 5	No Preference	24	380.23
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	33709PA1030001	Rating Area 5	No Preference	27	398.48
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	33709PA1030001	Rating Area 5	No Preference	29	425.48
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	33709PA1030001	Rating Area 5	No Preference	33	455.52
	33709PA1030001	Rating Area 5	No Preference	34	461.60
	33709PA1030001	Rating Area 5	No Preference	35	464.64
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	33709PA1030001	Rating Area 5	No Preference	37	470.72
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	33709PA1030001	Rating Area 5	No Preference	51	709.13
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	33709PA1030001	Rating Area 5	No Preference	53	775.67
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	33709PA1030001	Rating Area 5	No Preference	56	887.08
	33709PA1030001	Rating Area 5	No Preference	57	926.62
	33709PA1030001	Rating Area 5	No Preference	58	968.83
	33709PA1030001	Rating Area 5	No Preference	59	989.74
	33709PA1030001	Rating Area 5	No Preference	60	1031.94
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	33709PA1030001	Rating Area 5	No Preference	62	1092.40
	33709PA1030001	Rating Area 5	No Preference	63	1122.44
	33709PA1030001	Rating Area 5	No Preference	64 and over	1140.69
	33709PA1100001	Rating Area 5	No Preference	0-14	245.91
	33709PA1100001	Rating Area 5	No Preference	15	267.77
	33709PA1100001	Rating Area 5	No Preference	16	276.13
	33709PA1100001	Rating Area 5	No Preference	17	284.48
	33709PA1100001	Rating Area 5	No Preference	18	293.48
	33709PA1100001	Rating Area 5	No Preference	19	302.48
	33709PA1100001	Rating Area 5	No Preference	20	311.81
	33709PA1100001	Rating Area 5	No Preference	21	321.45
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	33709PA1100001	Rating Area 5	No Preference	23	321.45
	33709PA1100001	Rating Area 5	No Preference	24	321.45
	33709PA1100001	Rating Area 5	No Preference	25	322.74
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	33709PA1100001	Rating Area 5	No Preference	27	336.88
	33709PA1100001	Rating Area 5	No Preference	28	349.42
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	33709PA1100001	Rating Area 5	No Preference	30	364.85
	33709PA1100001	Rating Area 5	No Preference	31	372.56
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	33709PA1100001	Rating Area 5	No Preference	40	410.81
	33709PA1100001	Rating Area 5	No Preference	41	418.53
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	33709PA1100001	Rating Area 5	No Preference	43	436.21
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	33709PA1100001	Rating Area 5	No Preference	45	464.17
	33709PA1100001	Rating Area 5	No Preference	46	482.18
	33709PA1100001	Rating Area 5	No Preference	47	502.43
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	33709PA1100001	Rating Area 5	No Preference	49	548.39
	33709PA1100001	Rating Area 5	No Preference	50	574.11
	33709PA1100001	Rating Area 5	No Preference	51	599.50
	33709PA1100001	Rating Area 5	No Preference	52	627.47
	33709PA1100001	Rating Area 5	No Preference	53	655.76
	33709PA1100001	Rating Area 5	No Preference	54	686.30
	33709PA1100001	Rating Area 5	No Preference	55	716.83
	33709PA1100001	Rating Area 5	No Preference	56	749.94
	33709PA1100001	Rating Area 5	No Preference	57	783.37
	33709PA1100001	Rating Area 5	No Preference	58	819.05
	33709PA1100001	Rating Area 5	No Preference	59	836.73
	33709PA1100001	Rating Area 5	No Preference	60	872.42
	33709PA1100001	Rating Area 5	No Preference	61	903.27
	33709PA1100001	Rating Area 5	No Preference	62	923.53
	33709PA1100001	Rating Area 5	No Preference	63	948.92
	33709PA1100001	Rating Area 5	No Preference	64 and over	964.35
	33709PA0920001	Rating Area 6	No Preference	0-14	244.05
	33709PA0920001	Rating Area 6	No Preference	15	265.74
	33709PA0920001	Rating Area 6	No Preference	16	274.04
	33709PA0920001	Rating Area 6	No Preference	17	282.33
	33709PA0920001	Rating Area 6	No Preference	18	291.27
	33709PA0920001	Rating Area 6	No Preference	19	300.20
	33709PA0920001	Rating Area 6	No Preference	20	309.45
	33709PA0920001	Rating Area 6	No Preference	21	319.02
	33709PA0920001	Rating Area 6	No Preference	22	319.02
	33709PA0920001	Rating Area 6	No Preference	23	319.02

	33709PA0920001	Rating Area 6	No Preference	24	319.02	
	33709PA0920001	Rating Area 6	No Preference	25	320.30	
	33709PA0920001	Rating Area 6	No Preference	26	326.68	
	33709PA0920001	Rating Area 6	No Preference	27	334.33	
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	33709PA0920001	Rating Area 6	No Preference	34	387.29	
	33709PA0920001	Rating Area 6	No Preference	35	389.84	
	33709PA0920001	Rating Area 6	No Preference	36	392.39	
	33709PA0920001	Rating Area 6	No Preference	37	394.95	
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	33709PA0920001	Rating Area 6	No Preference	39	402.60	
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	33709PA0920001	Rating Area 6	No Preference	45	460.66	
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	33709PA0920001	Rating Area 6	No Preference	48	521.60	
	33709PA0920001	Rating Area 6	No Preference	49	544.25	
	33709PA0920001	Rating Area 6	No Preference	50	569.77	
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	33709PA0920001	Rating Area 6	No Preference	52	622.73	
	33709PA0920001	Rating Area 6	No Preference	53	650.80	
	33709PA0920001	Rating Area 6	No Preference	54	681.11	
	33709PA0920001	Rating Area 6	No Preference	55	711.41	
	33709PA0920001	Rating Area 6	No Preference	56	744.27	
	33709PA0920001	Rating Area 6	No Preference	57	777.45	
	33709PA0920001	Rating Area 6	No Preference	58	812.86	
	33709PA0920001	Rating Area 6	No Preference	59	830.41	
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	33709PA0920001	Rating Area 6	No Preference	61	896.45	
	33709PA0920001	Rating Area 6	No Preference	62	916.54	
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		33709PA0920001	Rating Area 7	No Preference	0-14	244.05
		33709PA0920001	Rating Area 7	No Preference	15	265.74
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		33709PA0920001	Rating Area 7	No Preference	17	282.33
		33709PA0920001	Rating Area 7	No Preference	18	291.27
		33709PA0920001	Rating Area 7	No Preference	19	300.20
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		33709PA0920001	Rating Area 7	No Preference	21	319.02
		33709PA0920001	Rating Area 7	No Preference	22	319.02
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33709PA0920001		Rating Area 7	No Preference	25	320.30	
33709PA0920001		Rating Area 7	No Preference	26	326.68	
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33709PA0920001		Rating Area 7	No Preference	31	369.74	
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33709PA0920001		Rating Area 7	No Preference	34	387.29	
33709PA0920001		Rating Area 7	No Preference	35	389.84	
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33709PA0920001		Rating Area 7	No Preference	63	941.75	
33709PA0920001	Rating Area 7	No Preference	64 and over	957.06		
	33709PA0920001	Rating Area 9	No Preference	0-14	239.35	
	33709PA0920001	Rating Area 9	No Preference	15	260.63	
	33709PA0920001	Rating Area 9	No Preference	16	268.76	
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	33709PA0920001	Rating Area 9	No Preference	23	312.88	
	33709PA0920001	Rating Area 9	No Preference	24	312.88	
	33709PA0920001	Rating Area 9	No Preference	25	314.13	
	33709PA0920001	Rating Area 9	No Preference	26	320.39	
	33709PA0920001	Rating Area 9	No Preference	27	327.90	
	33709PA0920001	Rating Area 9	No Preference	28	340.10	
	33709PA0920001	Rating Area 9	No Preference	29	350.11	
	33709PA0920001	Rating Area 9	No Preference	30	355.12	
	33709PA0920001	Rating Area 9	No Preference	31	362.63	
33709PA0920001	Rating Area 9	No Preference	32	370.14		
33709PA0920001	Rating Area 9	No Preference	33	374.83		

	33709PA0920001	Rating Area 9	No Preference	34	379.84
	33709PA0920001	Rating Area 9	No Preference	35	382.34
	33709PA0920001	Rating Area 9	No Preference	36	384.84
	33709PA0920001	Rating Area 9	No Preference	37	387.35
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	33709PA0920001	Rating Area 9	No Preference	39	394.85
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	33709PA0920001	Rating Area 9	No Preference	41	407.37
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	33709PA0920001	Rating Area 9	No Preference	44	437.09
	33709PA0920001	Rating Area 9	No Preference	45	451.80
	33709PA0920001	Rating Area 9	No Preference	46	469.32
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	33709PA0920001	Rating Area 9	No Preference	48	511.56
	33709PA0920001	Rating Area 9	No Preference	49	533.77
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	33709PA0920001	Rating Area 9	No Preference	51	583.52
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	33709PA0920001	Rating Area 9	No Preference	53	638.28
	33709PA0920001	Rating Area 9	No Preference	54	668.00
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	33709PA0920001	Rating Area 9	No Preference	56	729.95
	33709PA0920001	Rating Area 9	No Preference	57	762.49
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	33709PA0920001	Rating Area 9	No Preference	59	814.43
	33709PA0920001	Rating Area 9	No Preference	60	849.16
	33709PA0920001	Rating Area 9	No Preference	61	879.19
	33709PA0920001	Rating Area 9	No Preference	62	898.90
	33709PA0920001	Rating Area 9	No Preference	63	923.62
	33709PA0920001	Rating Area 9	No Preference	64 and over	938.64

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*	33709				
	Federal TIN*	23-1294723			
	Rate Effective Date*	07/01/2020			
	Rate Expiration Date*	09/30/2020			
	Rating Method*	Age-Based Rates			
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	33709PA0560032	Rating Area 1	No Preference	0-14	347.77
	33709PA0560032	Rating Area 1	No Preference	15	378.68
	33709PA0560032	Rating Area 1	No Preference	16	390.50
	33709PA0560032	Rating Area 1	No Preference	17	402.32
	33709PA0560032	Rating Area 1	No Preference	18	415.05
	33709PA0560032	Rating Area 1	No Preference	19	427.78
	33709PA0560032	Rating Area 1	No Preference	20	440.96
	33709PA0560032	Rating Area 1	No Preference	21	454.60
	33709PA0560032	Rating Area 1	No Preference	22	454.60
	33709PA0560032	Rating Area 1	No Preference	23	454.60
	33709PA0560032	Rating Area 1	No Preference	24	454.60
	33709PA0560032	Rating Area 1	No Preference	25	456.42
	33709PA0560032	Rating Area 1	No Preference	26	465.51
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	33709PA0560032	Rating Area 1	No Preference	32	537.79
	33709PA0560032	Rating Area 1	No Preference	33	544.61
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	33709PA0560032	Rating Area 1	No Preference	35	555.52
	33709PA0560032	Rating Area 1	No Preference	36	559.16
	33709PA0560032	Rating Area 1	No Preference	37	562.79
	33709PA0560032	Rating Area 1	No Preference	38	566.43
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	33709PA0560032	Rating Area 1	No Preference	59	1183.32
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	33709PA0560032	Rating Area 1	No Preference	63	1341.98
	33709PA0560032	Rating Area 1	No Preference	64 and over	1363.80
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	33709PA0560032	Rating Area 4	No Preference	16	390.50
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	33709PA0560032	Rating Area 4	No Preference	41	591.89
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	33709PA0560032	Rating Area 4	No Preference	52	887.38
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	33709PA0560033	Rating Area 4	No Preference	59	1158.00
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	33709PA0560043	Rating Area 1	No Preference		53	796.25	
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		33709PA0560043	Rating Area 4	No Preference		17	345.43
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	Rating Area 1	No Preference	62	1116.88	
	Rating Area 1	No Preference	63	1147.59	
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	33709PA0570015	Rating Area 1	No Preference	55	788.88	
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	33709PA0570015	Rating Area 1	No Preference	62	1016.35	
	33709PA0570015	Rating Area 1	No Preference	63	1044.30	
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	33709PA0640007	Rating Area 1	No Preference	62	929.85
	33709PA0640007	Rating Area 1	No Preference	63	955.41
	33709PA0640007	Rating Area 1	No Preference	64 and over	970.95
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	33709PA0640009	Rating Area 1	No Preference	45	400.68
	33709PA0640009	Rating Area 1	No Preference	46	416.22
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	33709PA0640009	Rating Area 4	No Preference	33	332.42
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	33709PA0640009	Rating Area 4	No Preference	38	345.74
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	Rating Area 4	No Preference	64 and over	832.44
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33709PA1110001	Rating Area 1	No Preference	55	837.43
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33709PA1110001	Rating Area 1	No Preference	62	1078.90
33709PA1110001	Rating Area 1	No Preference	63	1108.56
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33709PA1110001	Rating Area 4	No Preference	0-14	287.28
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	Rating Area 4	No Preference	62	1078.90
	Rating Area 4	No Preference	63	1108.56
	Rating Area 4	No Preference	64 and over	1126.59
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33709PA1110002	Rating Area 1	No Preference	17	327.34
33709PA1110002	Rating Area 1	No Preference	18	337.70
33709PA1110002	Rating Area 1	No Preference	19	348.06
33709PA1110002	Rating Area 1	No Preference	20	358.78
33709PA1110002	Rating Area 1	No Preference	21	369.88
33709PA1110002	Rating Area 1	No Preference	22	369.88
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33709PA1110002	Rating Area 1	No Preference	27	387.63
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33709PA1110002	Rating Area 1	No Preference	29	413.90
33709PA1110002	Rating Area 1	No Preference	30	419.81
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33709PA1110002	Rating Area 1	No Preference	39	466.79
33709PA1110002	Rating Area 1	No Preference	40	472.71
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33709PA1110002	Rating Area 1	No Preference	44	516.72
33709PA1110002	Rating Area 1	No Preference	45	534.11
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33709PA1110002	Rating Area 1	No Preference	48	604.75
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33709PA1110002	Rating Area 1	No Preference	52	722.01
33709PA1110002	Rating Area 1	No Preference	53	754.56
33709PA1110002	Rating Area 1	No Preference	54	789.69
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33709PA1110002	Rating Area 1	No Preference	57	901.40
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33709PA1110002	Rating Area 4	No Preference	57	901.40
33709PA1110002	Rating Area 4	No Preference	58	942.45
33709PA1110002	Rating Area 4	No Preference	59	962.80

33709PA1110002	Rating Area 4	No Preference	60	1003.85
	Rating Area 4	No Preference	61	1039.36
	Rating Area 4	No Preference	62	1062.67
	Rating Area 4	No Preference	63	1091.89
	Rating Area 4	No Preference	64 and over	1109.64
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	Rating Area 1	No Preference	16	314.48
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	Rating Area 1	No Preference	18	334.25
	Rating Area 1	No Preference	19	344.50
	Rating Area 1	No Preference	20	355.12
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	Rating Area 1	No Preference	27	383.67
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	Rating Area 1	No Preference	34	444.45
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	Rating Area 1	No Preference	36	450.30
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	Rating Area 1	No Preference	41	476.66
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	Rating Area 1	No Preference	49	624.57
	Rating Area 1	No Preference	50	653.85
	Rating Area 1	No Preference	51	682.78
	Rating Area 1	No Preference	52	714.63
	Rating Area 1	No Preference	53	746.84
	Rating Area 1	No Preference	54	781.62
	Rating Area 1	No Preference	55	816.40
	Rating Area 1	No Preference	56	854.11
	Rating Area 1	No Preference	57	892.19
	Rating Area 1	No Preference	58	932.82
	Rating Area 1	No Preference	59	952.96
	Rating Area 1	No Preference	60	993.60
	Rating Area 1	No Preference	61	1028.74
	Rating Area 1	No Preference	62	1051.81
Rating Area 1	No Preference	63	1080.73	
Rating Area 1	No Preference	64 and over	1098.30	
33709PA1110003	Rating Area 4	No Preference	0-14	280.07
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	Rating Area 4	No Preference	55	816.40
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	Rating Area 4	No Preference	57	892.19
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	Rating Area 4	No Preference	59	952.96
	Rating Area 4	No Preference	60	993.60
	Rating Area 4	No Preference	61	1028.74
Rating Area 4	No Preference	62	1051.81	
Rating Area 4	No Preference	63	1080.73	
Rating Area 4	No Preference	64 and over	1098.30	
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33709PA1110004	Rating Area 1	No Preference	15	303.40
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	Rating Area 1	No Preference	17	322.34
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	Rating Area 1	No Preference	22	364.23	
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	Rating Area 1	No Preference	28	395.92	
	Rating Area 1	No Preference	29	407.57	
	Rating Area 1	No Preference	30	413.40	
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	Rating Area 1	No Preference	32	430.88	
	Rating Area 1	No Preference	33	436.35	
	Rating Area 1	No Preference	34	442.18	
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	Rating Area 1	No Preference	39	459.66	
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	Rating Area 1	No Preference	43	494.26	
	Rating Area 1	No Preference	44	508.83	
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	Rating Area 1	No Preference	53	743.03	
	Rating Area 1	No Preference	54	777.63	
	Rating Area 1	No Preference	55	812.23	
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	Rating Area 1	No Preference	58	928.06	
	Rating Area 1	No Preference	59	948.09	
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	Rating Area 1	No Preference	61	1023.49	
	Rating Area 1	No Preference	62	1046.43	
	Rating Area 1	No Preference	63	1075.21	
	Rating Area 1	No Preference	64 and over	1092.69	
	33709PA1110004	Rating Area 4	No Preference	0-14	278.64
	33709PA1110004	Rating Area 4	No Preference	15	303.40
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		Rating Area 4	No Preference	17	322.34
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		Rating Area 4	No Preference	19	342.74
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		Rating Area 4	No Preference	27	381.71
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		Rating Area 4	No Preference	31	422.14
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Rating Area 4		No Preference	33	436.35	
Rating Area 4		No Preference	34	442.18	
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Rating Area 4		No Preference	36	448.00	
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Rating Area 4		No Preference	62	1046.43	
Rating Area 4		No Preference	63	1075.21	
Rating Area 4		No Preference	64 and over	1092.69	
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		Rating Area 1	No Preference	20	349.57
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		Rating Area 1	No Preference	24	360.38
		Rating Area 1	No Preference	25	361.82
		Rating Area 1	No Preference	26	369.03
		Rating Area 1	No Preference	27	377.68
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	Rating Area 1	No Preference	33	431.74	
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	Rating Area 1	No Preference	58	918.25	
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	Rating Area 1	No Preference	62	1035.37	
	Rating Area 1	No Preference	63	1063.84	
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	Rating Area 1	No Preference	63	1198.01
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33709PA0440016	Rating Area 2	No Preference	62	1165.95
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33709PA0440016	Rating Area 2	No Preference	64 and over	1217.49
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	33709PA0440016	Rating Area 6	No Preference	44	607.85
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	33709PA0440016	Rating Area 6	No Preference	46	652.67
	33709PA0440016	Rating Area 6	No Preference	47	680.08
	33709PA0440016	Rating Area 6	No Preference	48	711.40
	33709PA0440016	Rating Area 6	No Preference	49	742.30
	33709PA0440016	Rating Area 6	No Preference	50	777.11
	33709PA0440016	Rating Area 6	No Preference	51	811.48
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	33709PA0440016	Rating Area 6	No Preference	55	970.30
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	Rating Area 6	No Preference	62	1229.04	
	Rating Area 6	No Preference	63	1262.84	
	Rating Area 6	No Preference	64 and over	1283.37	
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	Rating Area 2	No Preference	62	1087.00	
	Rating Area 2	No Preference	63	1116.89	
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33709PA0440018	Rating Area 5	No Preference	63	1116.89	
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33709PA0440018	Rating Area 6	No Preference	35	495.72	
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33709PA0440018	Rating Area 6	No Preference	37	502.21	
33709PA0440018	Rating Area 6	No Preference	38	505.45	
33709PA0440018	Rating Area 6	No Preference	39	511.94	
33709PA0440018	Rating Area 6	No Preference	40	518.43	
33709PA0440018	Rating Area 6	No Preference	41	528.17	
33709PA0440018	Rating Area 6	No Preference	42	537.50	
33709PA0440018	Rating Area 6	No Preference	43	550.48	
33709PA0440018	Rating Area 6	No Preference	44	566.71	
33709PA0440018	Rating Area 6	No Preference	45	585.77	
33709PA0440018	Rating Area 6	No Preference	46	608.49	
33709PA0440018	Rating Area 6	No Preference	47	634.05	

33709PA0440018	Rating Area 6	No Preference	48	663.25
	Rating Area 6	No Preference	49	692.06
	Rating Area 6	No Preference	50	724.51
	Rating Area 6	No Preference	51	756.56
	Rating Area 6	No Preference	52	791.85
	Rating Area 6	No Preference	53	827.55
	Rating Area 6	No Preference	54	866.08
	Rating Area 6	No Preference	55	904.62
	Rating Area 6	No Preference	56	946.40
	Rating Area 6	No Preference	57	988.59
	Rating Area 6	No Preference	58	1033.62
	Rating Area 6	No Preference	59	1055.93
	Rating Area 6	No Preference	60	1100.96
	Rating Area 6	No Preference	61	1139.90
	Rating Area 6	No Preference	62	1165.46
	Rating Area 6	No Preference	63	1197.51
	Rating Area 6	No Preference	64 and over	1216.98
33709PA0570017	Rating Area 1	No Preference	0-14	240.03
33709PA0570017	Rating Area 1	No Preference	15	261.37
	Rating Area 1	No Preference	16	269.53
	Rating Area 1	No Preference	17	277.69
	Rating Area 1	No Preference	18	286.47
	Rating Area 1	No Preference	19	295.26
	Rating Area 1	No Preference	20	304.36
	Rating Area 1	No Preference	21	313.77
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	Rating Area 1	No Preference	23	313.77
	Rating Area 1	No Preference	24	313.77
	Rating Area 1	No Preference	25	315.03
	Rating Area 1	No Preference	26	321.30
	Rating Area 1	No Preference	27	328.83
	Rating Area 1	No Preference	28	341.07
	Rating Area 1	No Preference	29	351.11
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	Rating Area 1	No Preference	31	363.66
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	Rating Area 1	No Preference	33	375.90
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	Rating Area 1	No Preference	38	390.96
	Rating Area 1	No Preference	39	395.98
	Rating Area 1	No Preference	40	401.00
	Rating Area 1	No Preference	41	408.53
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	Rating Area 1	No Preference	43	425.79
	Rating Area 1	No Preference	44	438.34
	Rating Area 1	No Preference	45	453.08
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	Rating Area 1	No Preference	48	513.01
	Rating Area 1	No Preference	49	535.29
	Rating Area 1	No Preference	50	560.39
	Rating Area 1	No Preference	51	585.18
	Rating Area 1	No Preference	52	612.48
	Rating Area 1	No Preference	53	640.09
	Rating Area 1	No Preference	54	669.90
	Rating Area 1	No Preference	55	699.71
	Rating Area 1	No Preference	56	732.03
	Rating Area 1	No Preference	57	764.66
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	Rating Area 1	No Preference	59	816.74
	Rating Area 1	No Preference	60	851.57
	Rating Area 1	No Preference	61	881.69
Rating Area 1	No Preference	62	901.46	
Rating Area 1	No Preference	63	926.25	
Rating Area 1	No Preference	64 and over	941.31	
33709PA0570017	Rating Area 4	No Preference	0-14	240.03
33709PA0570017	Rating Area 4	No Preference	15	261.37
	Rating Area 4	No Preference	16	269.53
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	33709PA0570017	Rating Area 4	No Preference	64 and over	941.31
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	33709PA0570018	Rating Area 1	No Preference	16	262.75
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	33709PA0570018	Rating Area 1	No Preference	18	279.27
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	33709PA0570018	Rating Area 1	No Preference	20	296.70
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	33709PA0570018	Rating Area 1	No Preference	27	320.56
	33709PA0570018	Rating Area 1	No Preference	28	332.49
	33709PA0570018	Rating Area 1	No Preference	29	342.28
	33709PA0570018	Rating Area 1	No Preference	30	347.17
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	33709PA0570018	Rating Area 1	No Preference	51	570.47
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	33709PA0570018	Rating Area 1	No Preference	53	624.00
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	33709PA0570018	Rating Area 1	No Preference	61	859.52
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	33709PA0570018	Rating Area 1	No Preference	63	902.96
	33709PA0570018	Rating Area 1	No Preference	64 and over	917.64
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	33709PA0570018	Rating Area 4	No Preference	63	902.96
	33709PA0570018	Rating Area 4	No Preference	64 and over	917.64
	33709PA0570019	Rating Area 1	No Preference	0-14	227.56
	33709PA0570019	Rating Area 1	No Preference	15	247.79
	33709PA0570019	Rating Area 1	No Preference	16	255.53

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	Rating Area 1	No Preference	19	279.92	
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	Rating Area 1	No Preference	63	878.13	
	Rating Area 1	No Preference	64 and over	892.41	
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		Rating Area 4	No Preference	18	271.59
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		Rating Area 4	No Preference	24	297.47
		Rating Area 4	No Preference	25	298.66
		Rating Area 4	No Preference	26	304.61
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		Rating Area 4	No Preference	29	332.87
Rating Area 4		No Preference	30	337.63	
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Rating Area 4		No Preference	33	356.37	
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Rating Area 4		No Preference	53	606.84	
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Rating Area 4		No Preference	58	757.95	
Rating Area 4		No Preference	59	774.31	
Rating Area 4		No Preference	60	807.33	
Rating Area 4		No Preference	61	835.89	
Rating Area 4		No Preference	62	854.63	
Rating Area 4		No Preference	63	878.13	
Rating Area 4		No Preference	64 and over	892.41	
33709PA1030001		Rating Area 5	No Preference	0-14	296.87
33709PA1030001		Rating Area 5	No Preference	15	323.26
		Rating Area 5	No Preference	16	333.35
		Rating Area 5	No Preference	17	343.44
		Rating Area 5	No Preference	18	354.31
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		Rating Area 5	No Preference	21	388.07
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	33709PA1030001	Rating Area 5	No Preference	44	542.13
	33709PA1030001	Rating Area 5	No Preference	45	560.37
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	33709PA1030001	Rating Area 5	No Preference	48	634.49
	33709PA1030001	Rating Area 5	No Preference	49	662.05
	33709PA1030001	Rating Area 5	No Preference	50	693.09
	33709PA1030001	Rating Area 5	No Preference	51	723.75
	33709PA1030001	Rating Area 5	No Preference	52	757.51
	33709PA1030001	Rating Area 5	No Preference	53	791.66
	33709PA1030001	Rating Area 5	No Preference	54	828.53
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	33709PA1030001	Rating Area 5	No Preference	56	905.37
	33709PA1030001	Rating Area 5	No Preference	57	945.73
	33709PA1030001	Rating Area 5	No Preference	58	988.80
	33709PA1030001	Rating Area 5	No Preference	59	1010.15
	33709PA1030001	Rating Area 5	No Preference	60	1053.22
	33709PA1030001	Rating Area 5	No Preference	61	1090.48
	33709PA1030001	Rating Area 5	No Preference	62	1114.93
	33709PA1030001	Rating Area 5	No Preference	63	1145.58
	33709PA1030001	Rating Area 5	No Preference	64 and over	1164.21
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	33709PA1100001	Rating Area 5	No Preference	15	273.28
	33709PA1100001	Rating Area 5	No Preference	16	281.81
	33709PA1100001	Rating Area 5	No Preference	17	290.34
	33709PA1100001	Rating Area 5	No Preference	18	299.53
	33709PA1100001	Rating Area 5	No Preference	19	308.71
	33709PA1100001	Rating Area 5	No Preference	20	318.23
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	33709PA1100001	Rating Area 5	No Preference	30	372.36
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	33709PA1100001	Rating Area 5	No Preference	36	403.53
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	33709PA1100001	Rating Area 5	No Preference	42	434.69
	33709PA1100001	Rating Area 5	No Preference	43	445.19
	33709PA1100001	Rating Area 5	No Preference	44	458.31
	33709PA1100001	Rating Area 5	No Preference	45	473.73
	33709PA1100001	Rating Area 5	No Preference	46	492.11
	33709PA1100001	Rating Area 5	No Preference	47	512.77
	33709PA1100001	Rating Area 5	No Preference	48	536.39
	33709PA1100001	Rating Area 5	No Preference	49	559.69
	33709PA1100001	Rating Area 5	No Preference	50	585.93
	33709PA1100001	Rating Area 5	No Preference	51	611.85
	33709PA1100001	Rating Area 5	No Preference	52	640.39
	33709PA1100001	Rating Area 5	No Preference	53	669.26
	33709PA1100001	Rating Area 5	No Preference	54	700.43
	33709PA1100001	Rating Area 5	No Preference	55	731.60
	33709PA1100001	Rating Area 5	No Preference	56	765.39
	33709PA1100001	Rating Area 5	No Preference	57	799.51
	33709PA1100001	Rating Area 5	No Preference	58	835.92
	33709PA1100001	Rating Area 5	No Preference	59	853.97
	33709PA1100001	Rating Area 5	No Preference	60	890.38
	33709PA1100001	Rating Area 5	No Preference	61	921.88
	33709PA1100001	Rating Area 5	No Preference	62	942.55
	33709PA1100001	Rating Area 5	No Preference	63	968.46
	33709PA1100001	Rating Area 5	No Preference	64 and over	984.21
	33709PA0920001	Rating Area 6	No Preference	0-14	249.08
	33709PA0920001	Rating Area 6	No Preference	15	271.22
	33709PA0920001	Rating Area 6	No Preference	16	279.68
	33709PA0920001	Rating Area 6	No Preference	17	288.15
	33709PA0920001	Rating Area 6	No Preference	18	297.26
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	33709PA0920001	Rating Area 6	No Preference	29	364.34
	33709PA0920001	Rating Area 6	No Preference	30	369.54
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	33709PA0920001	Rating Area 6	No Preference	32	385.17
	33709PA0920001	Rating Area 6	No Preference	33	390.06
	33709PA0920001	Rating Area 6	No Preference	34	395.27
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	Rating Area 6	No Preference	59	847.51	
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	Rating Area 6	No Preference	61	914.91	
	Rating Area 6	No Preference	62	935.42	
	Rating Area 6	No Preference	63	961.14	
	Rating Area 6	No Preference	64 and over	976.77	
	33709PA0920001	Rating Area 7	No Preference	0-14	249.08
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		Rating Area 7	No Preference	16	279.68
		Rating Area 7	No Preference	17	288.15
		Rating Area 7	No Preference	18	297.26
Rating Area 7		No Preference	19	306.38	
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Rating Area 7		No Preference	22	325.59	
Rating Area 7		No Preference	23	325.59	
Rating Area 7		No Preference	24	325.59	
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Rating Area 7	No Preference	61	914.91		
Rating Area 7	No Preference	62	935.42		
Rating Area 7	No Preference	63	961.14		
Rating Area 7	No Preference	64 and over	976.77		
33709PA0920001	Rating Area 9	No Preference	0-14	244.29	
33709PA0920001	Rating Area 9	No Preference	15	266.00	
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	Rating Area 9	No Preference	18	291.55	
	Rating Area 9	No Preference	19	300.49	
	Rating Area 9	No Preference	20	309.75	
	Rating Area 9	No Preference	21	319.33	
	Rating Area 9	No Preference	22	319.33	
	Rating Area 9	No Preference	23	319.33	
	Rating Area 9	No Preference	24	319.33	
	Rating Area 9	No Preference	25	320.61	
	Rating Area 9	No Preference	26	326.99	
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	Rating Area 9	No Preference	33	382.56	
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	Rating Area 9	No Preference	43	433.33	
	Rating Area 9	No Preference	44	446.10	
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	Rating Area 9	No Preference	46	479.00	

	33709PA0920001 Rating Area 9	No Preference	47	499.11
	33709PA0920001 Rating Area 9	No Preference	48	522.10
	33709PA0920001 Rating Area 9	No Preference	49	544.78
	33709PA0920001 Rating Area 9	No Preference	50	570.32
	33709PA0920001 Rating Area 9	No Preference	51	595.55
	33709PA0920001 Rating Area 9	No Preference	52	623.33
	33709PA0920001 Rating Area 9	No Preference	53	651.43
	33709PA0920001 Rating Area 9	No Preference	54	681.77
	33709PA0920001 Rating Area 9	No Preference	55	712.11
	33709PA0920001 Rating Area 9	No Preference	56	745.00
	33709PA0920001 Rating Area 9	No Preference	57	778.21
	33709PA0920001 Rating Area 9	No Preference	58	813.65
	33709PA0920001 Rating Area 9	No Preference	59	831.22
	33709PA0920001 Rating Area 9	No Preference	60	866.66
	33709PA0920001 Rating Area 9	No Preference	61	897.32
	33709PA0920001 Rating Area 9	No Preference	62	917.44
	33709PA0920001 Rating Area 9	No Preference	63	942.66
	33709PA0920001 Rating Area 9	No Preference	64 and over	957.99

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*	33709				
	Federal TIN*	23-1294723			
	Rate Effective Date*	10/01/2020			
	Rate Expiration Date*	12/31/2020			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	
33709PA0560032	Rating Area 1	No Preference	0-14	354.94	
33709PA0560032	Rating Area 1	No Preference	15	386.49	
33709PA0560032	Rating Area 1	No Preference	16	398.55	
33709PA0560032	Rating Area 1	No Preference	17	410.61	
33709PA0560032	Rating Area 1	No Preference	18	423.60	
33709PA0560032	Rating Area 1	No Preference	19	436.60	
33709PA0560032	Rating Area 1	No Preference	20	450.05	
33709PA0560032	Rating Area 1	No Preference	21	463.97	
33709PA0560032	Rating Area 1	No Preference	22	463.97	
33709PA0560032	Rating Area 1	No Preference	23	463.97	
33709PA0560032	Rating Area 1	No Preference	24	463.97	
33709PA0560032	Rating Area 1	No Preference	25	465.83	
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33709PA0560032	Rating Area 1	No Preference	28	504.34	
33709PA0560032	Rating Area 1	No Preference	29	519.18	
33709PA0560032	Rating Area 1	No Preference	30	526.61	
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33709PA0560032	Rating Area 1	No Preference	38	578.11	
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33709PA0560032	Rating Area 1	No Preference	40	592.95	
33709PA0560032	Rating Area 1	No Preference	41	604.09	
33709PA0560032	Rating Area 1	No Preference	42	614.76	
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33709PA0560032	Rating Area 1	No Preference	57	1130.69	
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33709PA0560032	Rating Area 1	No Preference	59	1207.71	
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33709PA0560032	Rating Area 1	No Preference	62	1332.99	
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33709PA0560032	Rating Area 4	No Preference	16	398.55	
33709PA0560032	Rating Area 4	No Preference	17	410.61	
33709PA0560032	Rating Area 4	No Preference	18	423.60	
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	33709PA0560032	Rating Area 4	No Preference	55	1034.65
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	33709PA0560032	Rating Area 4	No Preference	59	1207.71
	33709PA0560032	Rating Area 4	No Preference	60	1259.21
	33709PA0560032	Rating Area 4	No Preference	61	1303.76
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33709PA0560033		Rating Area 1	No Preference	17	401.82
33709PA0560033		Rating Area 1	No Preference	18	414.53
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33709PA0560033		Rating Area 1	No Preference	20	440.41
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33709PA0560033		Rating Area 1	No Preference	22	454.03
33709PA0560033		Rating Area 1	No Preference	23	454.03
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33709PA0560033		Rating Area 1	No Preference	25	455.85
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33709PA0560033		Rating Area 1	No Preference	27	475.82
33709PA0560033		Rating Area 1	No Preference	28	493.53
33709PA0560033		Rating Area 1	No Preference	29	508.06
33709PA0560033		Rating Area 1	No Preference	30	515.32
33709PA0560033		Rating Area 1	No Preference	31	526.22
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33709PA0560033		Rating Area 1	No Preference	38	565.72
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	33709PA0570014	Rating Area 1	No Preference	28	398.03	
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	33709PA0570015	Rating Area 1	No Preference	54	770.84
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	Rating Area 1	No Preference	61	1006.51
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	33709PA0450005 Rating Area 1	No Preference	56	883.27
	33709PA0450005 Rating Area 1	No Preference	57	922.65
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	33709PA0450005 Rating Area 1	No Preference	62	1087.72
	33709PA0450005 Rating Area 1	No Preference	63	1117.63
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	33709PA0450005 Rating Area 4	No Preference	54	808.31
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	33709PA0450005 Rating Area 4	No Preference	63	1117.63
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	33709PA0640006 Rating Area 1	No Preference	15	277.08
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	33709PA0640006 Rating Area 1	No Preference	18	303.69
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	33709PA0640010	Rating Area 1	No Preference	64 and over	884.19
	33709PA0640010	Rating Area 2	No Preference	0-14	225.47
	33709PA0640010	Rating Area 2	No Preference	15	245.51
	33709PA0640010	Rating Area 2	No Preference	16	253.17
	33709PA0640010	Rating Area 2	No Preference	17	260.84
	33709PA0640010	Rating Area 2	No Preference	18	269.09
	33709PA0640010	Rating Area 2	No Preference	19	277.34

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	Rating Area 2	No Preference	23	294.73	
	Rating Area 2	No Preference	24	294.73	
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	Rating Area 2	No Preference	26	301.80	
	Rating Area 2	No Preference	27	308.88	
	Rating Area 2	No Preference	28	320.37	
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	Rating Area 2	No Preference	30	334.52	
	Rating Area 2	No Preference	31	341.59	
	Rating Area 2	No Preference	32	348.67	
	Rating Area 2	No Preference	33	353.09	
	Rating Area 2	No Preference	34	357.80	
	Rating Area 2	No Preference	35	360.16	
	Rating Area 2	No Preference	36	362.52	
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	Rating Area 4	No Preference	62	1101.13
	Rating Area 4	No Preference	63	1131.41
	Rating Area 4	No Preference	64 and over	1149.81
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33709PA1110005	Rating Area 4	No Preference	64 and over	1103.40
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33709PA1110006	Rating Area 1	No Preference	15	286.61
33709PA1110006	Rating Area 1	No Preference	16	295.56
33709PA1110006	Rating Area 1	No Preference	17	304.50
33709PA1110006	Rating Area 1	No Preference	18	314.14
33709PA1110006	Rating Area 1	No Preference	19	323.77
33709PA1110006	Rating Area 1	No Preference	20	333.75
33709PA1110006	Rating Area 1	No Preference	21	344.07
33709PA1110006	Rating Area 1	No Preference	22	344.07
33709PA1110006	Rating Area 1	No Preference	23	344.07
33709PA1110006	Rating Area 1	No Preference	24	344.07
33709PA1110006	Rating Area 1	No Preference	25	345.45
33709PA1110006	Rating Area 1	No Preference	26	352.33
33709PA1110006	Rating Area 1	No Preference	27	360.59
33709PA1110006	Rating Area 1	No Preference	28	374.00
33709PA1110006	Rating Area 1	No Preference	29	385.01
33709PA1110006	Rating Area 1	No Preference	30	390.52
33709PA1110006	Rating Area 1	No Preference	31	398.78
33709PA1110006	Rating Area 1	No Preference	32	407.03
33709PA1110006	Rating Area 1	No Preference	33	412.20
33709PA1110006	Rating Area 1	No Preference	34	417.70
33709PA1110006	Rating Area 1	No Preference	35	420.45
33709PA1110006	Rating Area 1	No Preference	36	423.21
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	33709PA1110006	Rating Area 1	No Preference	49	586.98	
	33709PA1110006	Rating Area 1	No Preference	50	614.51	
	33709PA1110006	Rating Area 1	No Preference	51	641.69	
	33709PA1110006	Rating Area 1	No Preference	52	671.62	
	33709PA1110006	Rating Area 1	No Preference	53	701.90	
	33709PA1110006	Rating Area 1	No Preference	54	734.59	
	33709PA1110006	Rating Area 1	No Preference	55	767.28	
	33709PA1110006	Rating Area 1	No Preference	56	802.72	
	33709PA1110006	Rating Area 1	No Preference	57	838.50	
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	33709PA1110006	Rating Area 1	No Preference	63	1015.69	
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33709PA1110006	Rating Area 4	No Preference	63	1015.69		
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	33709PA0440016	Rating Area 1	No Preference	16	355.79	
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	33709PA0440016	Rating Area 1	No Preference	24	414.19	
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	Rating Area 1	No Preference	53	844.95
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	Rating Area 1	No Preference	55	923.64
	Rating Area 1	No Preference	56	966.31
	Rating Area 1	No Preference	57	1009.38
	Rating Area 1	No Preference	58	1055.36
	Rating Area 1	No Preference	59	1078.14
	Rating Area 1	No Preference	60	1124.11
	Rating Area 1	No Preference	61	1163.87
	Rating Area 1	No Preference	62	1189.97
	Rating Area 1	No Preference	63	1222.69
Rating Area 1	No Preference	64 and over	1242.57	
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33709PA0440016	Rating Area 2	No Preference	62	1189.97
33709PA0440016	Rating Area 2	No Preference	63	1222.69
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	33709PA0440016	Rating Area 6	No Preference	56	1036.04
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	33709PA0440016	Rating Area 6	No Preference	62	1275.84
	33709PA0440016	Rating Area 6	No Preference	63	1310.92
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	33709PA0440017	Rating Area 1	No Preference	29	455.68
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	33709PA0440017	Rating Area 1	No Preference	33	487.85
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	33709PA0440017	Rating Area 1	No Preference	36	500.88
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	33709PA0440017	Rating Area 1	No Preference	39	513.91
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	33709PA0440017	Rating Area 1	No Preference	52	794.89
	33709PA0440017	Rating Area 1	No Preference	53	830.73
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	33709PA0440017	Rating Area 1	No Preference	63	1202.11
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	Rating Area 2	No Preference	34	494.37	
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	33709PA1030001	Rating Area 5	No Preference	57	965.20
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	33709PA1100001	Rating Area 5	No Preference	40	427.91
	33709PA1100001	Rating Area 5	No Preference	41	435.95
	33709PA1100001	Rating Area 5	No Preference	42	443.65
	33709PA1100001	Rating Area 5	No Preference	43	454.36
	33709PA1100001	Rating Area 5	No Preference	44	467.76
	33709PA1100001	Rating Area 5	No Preference	45	483.49
	33709PA1100001	Rating Area 5	No Preference	46	502.25
	33709PA1100001	Rating Area 5	No Preference	47	523.34
	33709PA1100001	Rating Area 5	No Preference	48	547.45
	33709PA1100001	Rating Area 5	No Preference	49	571.22
	33709PA1100001	Rating Area 5	No Preference	50	598.01
	33709PA1100001	Rating Area 5	No Preference	51	624.46
	33709PA1100001	Rating Area 5	No Preference	52	653.59
	33709PA1100001	Rating Area 5	No Preference	53	683.05
	33709PA1100001	Rating Area 5	No Preference	54	714.86
	33709PA1100001	Rating Area 5	No Preference	55	746.67
	33709PA1100001	Rating Area 5	No Preference	56	781.16
	33709PA1100001	Rating Area 5	No Preference	57	815.98
	33709PA1100001	Rating Area 5	No Preference	58	853.15
	33709PA1100001	Rating Area 5	No Preference	59	871.56
	33709PA1100001	Rating Area 5	No Preference	60	908.73
	33709PA1100001	Rating Area 5	No Preference	61	940.87
	33709PA1100001	Rating Area 5	No Preference	62	961.97
	33709PA1100001	Rating Area 5	No Preference	63	988.42
	33709PA1100001	Rating Area 5	No Preference	64 and over	1004.49
	33709PA0920001	Rating Area 6	No Preference	0-14	254.20
	33709PA0920001	Rating Area 6	No Preference	15	276.80
	33709PA0920001	Rating Area 6	No Preference	16	285.44
	33709PA0920001	Rating Area 6	No Preference	17	294.08
	33709PA0920001	Rating Area 6	No Preference	18	303.38
	33709PA0920001	Rating Area 6	No Preference	19	312.68
	33709PA0920001	Rating Area 6	No Preference	20	322.32
	33709PA0920001	Rating Area 6	No Preference	21	332.29
	33709PA0920001	Rating Area 6	No Preference	22	332.29
	33709PA0920001	Rating Area 6	No Preference	23	332.29
	33709PA0920001	Rating Area 6	No Preference	24	332.29
	33709PA0920001	Rating Area 6	No Preference	25	333.62
	33709PA0920001	Rating Area 6	No Preference	26	340.26
	33709PA0920001	Rating Area 6	No Preference	27	348.24
	33709PA0920001	Rating Area 6	No Preference	28	361.20
	33709PA0920001	Rating Area 6	No Preference	29	371.83
	33709PA0920001	Rating Area 6	No Preference	30	377.15
	33709PA0920001	Rating Area 6	No Preference	31	385.12
	33709PA0920001	Rating Area 6	No Preference	32	393.10
	33709PA0920001	Rating Area 6	No Preference	33	398.08
	33709PA0920001	Rating Area 6	No Preference	34	403.40
	33709PA0920001	Rating Area 6	No Preference	35	406.06
	33709PA0920001	Rating Area 6	No Preference	36	408.72

33709PA0920001	Rating Area 6	No Preference	37	411.38	
	Rating Area 6	No Preference	38	414.03	
	Rating Area 6	No Preference	39	419.35	
	Rating Area 6	No Preference	40	424.67	
	Rating Area 6	No Preference	41	432.64	
	Rating Area 6	No Preference	42	440.28	
	Rating Area 6	No Preference	43	450.92	
	Rating Area 6	No Preference	44	464.21	
	Rating Area 6	No Preference	45	479.83	
	Rating Area 6	No Preference	46	498.44	
	Rating Area 6	No Preference	47	519.37	
	Rating Area 6	No Preference	48	543.29	
	Rating Area 6	No Preference	49	566.89	
	Rating Area 6	No Preference	50	593.47	
	Rating Area 6	No Preference	51	619.72	
	Rating Area 6	No Preference	52	648.63	
	Rating Area 6	No Preference	53	677.87	
	Rating Area 6	No Preference	54	709.44	
	Rating Area 6	No Preference	55	741.01	
	Rating Area 6	No Preference	56	775.23	
	Rating Area 6	No Preference	57	809.79	
	Rating Area 6	No Preference	58	846.67	
	Rating Area 6	No Preference	59	864.95	
	Rating Area 6	No Preference	60	901.84	
	Rating Area 6	No Preference	61	933.73	
	Rating Area 6	No Preference	62	954.67	
	Rating Area 6	No Preference	63	980.92	
	Rating Area 6	No Preference	64 and over	996.87	
	33709PA0920001	Rating Area 7	No Preference	0-14	254.20
	33709PA0920001	Rating Area 7	No Preference	15	276.80
Rating Area 7		No Preference	16	285.44	
Rating Area 7		No Preference	17	294.08	
Rating Area 7		No Preference	18	303.38	
Rating Area 7		No Preference	19	312.68	
Rating Area 7		No Preference	20	322.32	
Rating Area 7		No Preference	21	332.29	
Rating Area 7		No Preference	22	332.29	
Rating Area 7		No Preference	23	332.29	
Rating Area 7		No Preference	24	332.29	
Rating Area 7		No Preference	25	333.62	
Rating Area 7		No Preference	26	340.26	
Rating Area 7		No Preference	27	348.24	
Rating Area 7		No Preference	28	361.20	
Rating Area 7		No Preference	29	371.83	
Rating Area 7		No Preference	30	377.15	
Rating Area 7		No Preference	31	385.12	
Rating Area 7		No Preference	32	393.10	
Rating Area 7		No Preference	33	398.08	
Rating Area 7		No Preference	34	403.40	
Rating Area 7		No Preference	35	406.06	
Rating Area 7		No Preference	36	408.72	
Rating Area 7		No Preference	37	411.38	
Rating Area 7		No Preference	38	414.03	
Rating Area 7		No Preference	39	419.35	
Rating Area 7		No Preference	40	424.67	
Rating Area 7		No Preference	41	432.64	
Rating Area 7		No Preference	42	440.28	
Rating Area 7		No Preference	43	450.92	
Rating Area 7		No Preference	44	464.21	
Rating Area 7	No Preference	45	479.83		
Rating Area 7	No Preference	46	498.44		
Rating Area 7	No Preference	47	519.37		
Rating Area 7	No Preference	48	543.29		
Rating Area 7	No Preference	49	566.89		
Rating Area 7	No Preference	50	593.47		
Rating Area 7	No Preference	51	619.72		
Rating Area 7	No Preference	52	648.63		
Rating Area 7	No Preference	53	677.87		
Rating Area 7	No Preference	54	709.44		
Rating Area 7	No Preference	55	741.01		
Rating Area 7	No Preference	56	775.23		
Rating Area 7	No Preference	57	809.79		
Rating Area 7	No Preference	58	846.67		
Rating Area 7	No Preference	59	864.95		
Rating Area 7	No Preference	60	901.84		
Rating Area 7	No Preference	61	933.73		
Rating Area 7	No Preference	62	954.67		
Rating Area 7	No Preference	63	980.92		
Rating Area 7	No Preference	64 and over	996.87		
33709PA0920001	Rating Area 9	No Preference	0-14	249.31	
33709PA0920001	Rating Area 9	No Preference	15	271.47	
	Rating Area 9	No Preference	16	279.95	
	Rating Area 9	No Preference	17	288.42	
	Rating Area 9	No Preference	18	297.55	
	Rating Area 9	No Preference	19	306.67	
	Rating Area 9	No Preference	20	316.12	
	Rating Area 9	No Preference	21	325.90	
	Rating Area 9	No Preference	22	325.90	
	Rating Area 9	No Preference	23	325.90	
	Rating Area 9	No Preference	24	325.90	
	Rating Area 9	No Preference	25	327.20	
	Rating Area 9	No Preference	26	333.72	
	Rating Area 9	No Preference	27	341.54	
	Rating Area 9	No Preference	28	354.25	
	Rating Area 9	No Preference	29	364.68	
	Rating Area 9	No Preference	30	369.90	
	Rating Area 9	No Preference	31	377.72	
	Rating Area 9	No Preference	32	385.54	
	Rating Area 9	No Preference	33	390.43	
	Rating Area 9	No Preference	34	395.64	
	Rating Area 9	No Preference	35	398.25	
	Rating Area 9	No Preference	36	400.86	
	Rating Area 9	No Preference	37	403.46	
	Rating Area 9	No Preference	38	406.07	
	Rating Area 9	No Preference	39	411.29	
	Rating Area 9	No Preference	40	416.50	
	Rating Area 9	No Preference	41	424.32	
	Rating Area 9	No Preference	42	431.82	
	Rating Area 9	No Preference	43	442.25	
	Rating Area 9	No Preference	44	455.28	
Rating Area 9	No Preference	45	470.60		
Rating Area 9	No Preference	46	488.85		

	33709PA0920001	Rating Area 9	No Preference	47	509.38
	33709PA0920001	Rating Area 9	No Preference	48	532.85
	33709PA0920001	Rating Area 9	No Preference	49	555.99
	33709PA0920001	Rating Area 9	No Preference	50	582.06
	33709PA0920001	Rating Area 9	No Preference	51	607.80
	33709PA0920001	Rating Area 9	No Preference	52	636.16
	33709PA0920001	Rating Area 9	No Preference	53	664.84
	33709PA0920001	Rating Area 9	No Preference	54	695.80
	33709PA0920001	Rating Area 9	No Preference	55	726.76
	33709PA0920001	Rating Area 9	No Preference	56	760.32
	33709PA0920001	Rating Area 9	No Preference	57	794.22
	33709PA0920001	Rating Area 9	No Preference	58	830.39
	33709PA0920001	Rating Area 9	No Preference	59	848.32
	33709PA0920001	Rating Area 9	No Preference	60	884.49
	33709PA0920001	Rating Area 9	No Preference	61	915.78
	33709PA0920001	Rating Area 9	No Preference	62	936.31
	33709PA0920001	Rating Area 9	No Preference	63	962.06
	33709PA0920001	Rating Area 9	No Preference	64 and over	977.70

Highmark, Inc.
2020 Small Group Rate Filing
Trend Exhibit
Western, PA Region

Incurred Month	Members		Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-15	90,813	\$	411.99	\$ 411.99	
Feb-15	89,978	\$	399.76	\$ 405.90	
Mar-15	89,507	\$	433.73	\$ 415.12	
Apr-15	88,300	\$	404.31	\$ 412.46	
May-15	87,960	\$	387.36	\$ 407.51	
Jun-15	87,830	\$	421.21	\$ 409.76	
Jul-15	85,824	\$	426.90	\$ 412.13	
Aug-15	85,407	\$	392.81	\$ 409.79	
Sep-15	85,147	\$	417.86	\$ 410.66	
Oct-15	83,911	\$	431.30	\$ 412.64	
Nov-15	83,546	\$	427.07	\$ 413.90	
Dec-15	77,826	\$	427.52	\$ 414.92	
Jan-16	75,682	\$	408.84	\$ 414.73	0.7%
Feb-16	75,234	\$	466.58	\$ 419.95	3.5%
Mar-16	74,532	\$	460.59	\$ 421.76	1.6%
Apr-16	73,355	\$	429.30	\$ 423.91	2.8%
May-16	72,790	\$	433.64	\$ 427.99	5.0%
Jun-16	72,316	\$	468.52	\$ 431.72	5.4%
Jul-16	70,185	\$	409.80	\$ 430.51	4.5%
Aug-16	69,795	\$	475.47	\$ 437.46	6.8%
Sep-16	69,531	\$	450.81	\$ 440.35	7.2%
Oct-16	68,653	\$	463.88	\$ 443.04	7.4%
Nov-16	68,247	\$	460.98	\$ 445.99	7.8%
Dec-16	62,627	\$	460.63	\$ 448.75	8.2%
Jan-17	62,146	\$	482.97	\$ 454.88	9.7%
Feb-17	61,740	\$	456.12	\$ 453.91	8.1%
Mar-17	61,400	\$	521.56	\$ 458.41	8.7%
Apr-17	60,798	\$	482.83	\$ 462.93	9.2%
May-17	60,541	\$	514.38	\$ 469.59	9.7%
Jun-17	60,434	\$	524.46	\$ 473.96	9.8%
Jul-17	58,910	\$	500.21	\$ 481.87	11.9%
Aug-17	58,636	\$	518.32	\$ 485.30	10.9%
Sep-17	58,282	\$	503.42	\$ 489.95	11.3%
Oct-17	57,797	\$	530.56	\$ 495.61	11.9%
Nov-17	57,622	\$	504.19	\$ 499.57	12.0%
Dec-17	48,909	\$	468.06	\$ 500.84	11.6%
Jan-18	48,580	\$	648.59	\$ 512.79	12.7%
Feb-18	48,480	\$	501.70	\$ 517.14	13.9%
Mar-18	48,319	\$	565.82	\$ 520.26	13.5%
Apr-18	48,161	\$	538.42	\$ 525.07	13.4%
May-18	48,538	\$	548.88	\$ 527.87	12.4%
Jun-18	48,485	\$	545.96	\$ 529.59	11.7%
Jul-18	48,374	\$	536.95	\$ 532.96	10.6%
Aug-18	48,363	\$	550.49	\$ 535.75	10.4%
Sep-18	48,295	\$	496.97	\$ 535.77	9.4%
Oct-18	48,346	\$	571.41	\$ 539.20	8.8%
Nov-18	48,278	\$	550.94	\$ 543.65	8.8%
Dec-18	47,004	\$	546.43	\$ 550.26	9.9%
Jan-19	45,180	\$	615.56	\$ 547.08	6.7%
Feb-19	45,180	\$	569.54	\$ 552.70	6.9%
Mar-19	45,180	\$	589.63	\$ 554.52	6.6%
Apr-19	45,180	\$	593.48	\$ 558.99	6.5%
May-19	45,180	\$	600.21	\$ 563.17	6.7%
Jun-19	45,180	\$	571.38	\$ 565.33	6.7%
Jul-19	45,180	\$	615.12	\$ 571.83	7.3%
Aug-19	45,180	\$	605.93	\$ 576.48	7.6%
Sep-19	45,180	\$	586.70	\$ 584.30	9.1%
Oct-19	45,180	\$	641.07	\$ 590.13	9.4%
Nov-19	45,180	\$	609.42	\$ 595.21	9.5%
Dec-19	45,180	\$	607.70	\$ 600.48	9.1%
Jan-20	45,180	\$	652.72	\$ 603.57	10.3%
Feb-20	45,180	\$	634.88	\$ 609.02	10.2%
Mar-20	45,180	\$	672.32	\$ 615.91	11.1%
Apr-20	45,180	\$	648.90	\$ 620.53	11.0%
May-20	45,180	\$	620.50	\$ 622.22	10.5%
Jun-20	45,180	\$	671.94	\$ 630.60	11.5%
Jul-20	45,180	\$	658.80	\$ 634.24	10.9%
Aug-20	45,180	\$	635.94	\$ 636.74	10.5%
Sep-20	45,180	\$	650.66	\$ 642.07	9.9%
Oct-20	45,180	\$	668.21	\$ 644.33	9.2%
Nov-20	45,180	\$	657.68	\$ 648.35	8.9%
Dec-20	45,180	\$	674.56	\$ 653.93	8.9%

Proposed Annual Trend (Cost & Utilization) **8.5%**

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Highmark, Inc.

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 [(Western region)]	(1)		\$547.79
Calendar year 2018 allowed claims PMPM [(Western region)]	(2)		\$520.71
Change in Morbidity	(3)	=(1)/(2)	1.052

<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)		1.546
2020 Area Factor for Members Expected to be Effective in 2020	(2)		0.971
Calendar Year 2018 Age Factor [Western Region]	(3)		1.526
Calendar Year 2018 Area Factor [Western Region]	(4)		0.970
Change in Demographics	(5)	=[(1)*(2)]/[(3)*(4)]	1.014

<u>Change in Benefits Calculation</u>	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 627.08
EHB - Pediatric Benefits	\$ 0.62
Change in Pharmacy Rebates	\$ (3.09)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 624.61
Change in Benefits	0.996

<u>Average Network Factor Calculation</u>	<u>Formula</u>			<u>Calculation</u>	Normalized
	= Sumproduct [(3),(4),(5)] / Sumproduct[(3), (4)]			0.950	Provider
Plan ID (1)	Metal Level (2)	Metal Level Benefit Richness (3)	% of Projected Membership (4)	Network Factor (5)	Network Factor
33709PA0560032	Platinum	1.15	16.25%	0.95	1.000
33709PA0560033	Platinum	1.15	3.85%	0.95	1.000
33709PA0560043	Gold	1.08	5.85%	0.95	1.000
33709PA0560034	Gold	1.08	5.29%	0.95	1.000
33709PA0560035	Gold	1.08	16.06%	0.95	1.000
33709PA0560036	Gold	1.08	2.37%	0.95	1.000
33709PA0560037	Gold	1.08	9.28%	0.95	1.000
33709PA0560038	Gold	1.08	2.13%	0.95	1.000
33709PA0560040	Gold	1.08	4.69%	0.95	1.000
33709PA0560041	Gold	1.08	3.84%	0.95	1.000
33709PA0560039	Gold	1.08	4.78%	0.95	1.000
33709PA0560042	Gold	1.08	0.24%	0.95	1.000
33709PA0570014	Gold	1.08	0.52%	0.95	1.000
33709PA0570015	Gold	1.08	1.77%	0.95	1.000
33709PA0570016	Gold	1.08	2.39%	0.95	1.000
33709PA0450005	Gold	1.08	2.38%	0.95	1.000
33709PA0640006	Silver	1.03	0.88%	0.95	1.000
33709PA0640007	Silver	1.03	0.51%	0.95	1.000
33709PA0640008	Bronze	1.00	0.88%	0.95	1.000
33709PA0640010	Bronze	1.00	0.70%	1.00	1.048
33709PA0640009	Bronze	1.00	0.31%	0.95	1.000
33709PA1110001	Gold	1.08	1.66%	0.91	0.958
33709PA1110002	Gold	1.08	1.09%	0.91	0.958
33709PA1110003	Gold	1.08	1.00%	0.91	0.958
33709PA1110004	Gold	1.08	0.94%	0.91	0.958
33709PA1110005	Gold	1.08	0.24%	0.91	0.958
33709PA1110006	Gold	1.08	1.73%	0.91	0.958
33709PA0440016	Gold	1.08	2.22%	1.00	1.048
33709PA0440017	Gold	1.08	1.83%	1.00	1.048
33709PA0440018	Gold	1.08	1.18%	1.00	1.048
33709PA0570017	Silver	1.03	0.16%	0.95	1.000
33709PA0570018	Silver	1.03	0.49%	0.95	1.000
33709PA0570019	Silver	1.03	1.78%	0.95	1.000
33709PA1030001	Gold	1.08	0.24%	0.96	1.010
33709PA1100001	Silver	1.03	0.24%	0.96	1.010
33709PA0920001	Bronze	1.00	0.24%	1.00	1.052

Highmark, Inc.
2020 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 56,394,897 \$ 46,907,720
 Calculated Paid to Allowed Ratio 83.18%
 URRT Worksheet I Value 83.18%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
33709PA0560032	Platinum	1,223	\$ 9,666,255	\$ 8,942,490
33709PA0560033	Platinum	290	\$ 2,292,080	\$ 2,075,053
33709PA0560043	Gold	440	\$ 3,265,956	\$ 2,762,326
33709PA0560034	Gold	398	\$ 2,954,206	\$ 2,488,622
33709PA0560035	Gold	1,208	\$ 8,966,535	\$ 7,471,084
33709PA0560036	Gold	178	\$ 1,321,228	\$ 1,095,997
33709PA0560037	Gold	698	\$ 5,180,994	\$ 4,243,775
33709PA0560038	Gold	160	\$ 1,187,621	\$ 964,909
33709PA0560040	Gold	353	\$ 2,620,188	\$ 2,105,917
33709PA0560041	Gold	289	\$ 2,145,140	\$ 1,692,878
33709PA0560039	Gold	360	\$ 2,672,146	\$ 2,110,100
33709PA0560042	Gold	18	\$ 133,607	\$ 97,663
33709PA0570014	Gold	39	\$ 289,482	\$ 225,057
33709PA0570015	Gold	133	\$ 987,210	\$ 756,769
33709PA0570016	Gold	180	\$ 1,336,073	\$ 1,016,090
33709PA0450005	Gold	179	\$ 1,328,650	\$ 1,068,015
33709PA0640006	Silver	66	\$ 467,213	\$ 345,977
33709PA0640007	Silver	38	\$ 269,002	\$ 197,813
33709PA0640008	Bronze	66	\$ 453,605	\$ 292,404
33709PA0640010	Bronze	53	\$ 381,896	\$ 246,179
33709PA0640009	Bronze	23	\$ 158,074	\$ 102,649
33709PA1110001	Gold	125	\$ 888,762	\$ 755,016
33709PA1110002	Gold	82	\$ 583,028	\$ 487,835
33709PA1110003	Gold	75	\$ 533,257	\$ 441,633
33709PA1110004	Gold	71	\$ 504,817	\$ 415,939
33709PA1110005	Gold	18	\$ 127,982	\$ 104,335
33709PA1110006	Gold	130	\$ 924,313	\$ 704,911
33709PA0440016	Gold	167	\$ 1,299,601	\$ 1,090,079
33709PA0440017	Gold	138	\$ 1,073,921	\$ 885,625
33709PA0440018	Gold	89	\$ 692,602	\$ 541,609
33709PA0570017	Silver	12	\$ 84,948	\$ 60,561
33709PA0570018	Silver	37	\$ 261,923	\$ 182,032
33709PA0570019	Silver	134	\$ 948,584	\$ 641,125
33709PA1030001	Gold	18	\$ 135,014	\$ 112,352
33709PA1100001	Silver	18	\$ 128,763	\$ 94,983
33709PA0920001	Bronze	18	\$ 130,222	\$ 87,918

Highmark, Inc.
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)
33709PA0560032	Platinum	1,223	\$ 9,666,255	\$ 8,942,490	0.9251	0.9757	1.0547
33709PA0560033	Platinum	290	\$ 2,292,080	\$ 2,075,053	0.9053	0.9548	1.0547
33709PA0560043	Gold	440	\$ 3,265,956	\$ 2,762,326	0.8458	0.8378	0.9905
33709PA0560034	Gold	398	\$ 2,954,206	\$ 2,488,622	0.8424	0.8344	0.9905
33709PA0560035	Gold	1,208	\$ 8,966,535	\$ 7,471,084	0.8332	0.8253	0.9905
33709PA0560036	Gold	178	\$ 1,321,228	\$ 1,095,997	0.8295	0.8217	0.9905
33709PA0560037	Gold	698	\$ 5,180,994	\$ 4,243,775	0.8191	0.8113	0.9905
33709PA0560038	Gold	160	\$ 1,187,621	\$ 964,909	0.8125	0.8048	0.9905
33709PA0560040	Gold	353	\$ 2,620,188	\$ 2,105,917	0.8037	0.7961	0.9905
33709PA0560041	Gold	289	\$ 2,145,140	\$ 1,692,878	0.7892	0.7817	0.9905
33709PA0560039	Gold	360	\$ 2,672,146	\$ 2,110,100	0.7897	0.7822	0.9905
33709PA0560042	Gold	18	\$ 133,607	\$ 97,663	0.7310	0.7240	0.9905
33709PA0570014	Gold	39	\$ 289,482	\$ 225,057	0.7774	0.7701	0.9905
33709PA0570015	Gold	133	\$ 987,210	\$ 756,769	0.7666	0.7593	0.9905
33709PA0570016	Gold	180	\$ 1,336,073	\$ 1,016,090	0.7605	0.7533	0.9905
33709PA0450005	Gold	179	\$ 1,328,650	\$ 1,068,015	0.8038	0.7962	0.9905
33709PA0640006	Silver	66	\$ 467,213	\$ 345,977	0.7405	0.6995	0.9447
33709PA0640007	Silver	38	\$ 269,002	\$ 197,813	0.7354	0.6947	0.9447
33709PA0640008	Bronze	66	\$ 453,605	\$ 292,404	0.6446	0.5912	0.9171
33709PA0640010	Bronze	53	\$ 381,896	\$ 246,179	0.6446	0.5912	0.9171
33709PA0640009	Bronze	23	\$ 158,074	\$ 102,649	0.6494	0.5956	0.9171
33709PA1110001	Gold	125	\$ 888,762	\$ 755,016	0.8495	0.8415	0.9905
33709PA1110002	Gold	82	\$ 583,028	\$ 487,835	0.8367	0.8288	0.9905
33709PA1110003	Gold	75	\$ 533,257	\$ 441,633	0.8282	0.8203	0.9905
33709PA1110004	Gold	71	\$ 504,817	\$ 415,939	0.8239	0.8161	0.9905
33709PA1110005	Gold	18	\$ 127,982	\$ 104,335	0.8152	0.8075	0.9905
33709PA1110006	Gold	130	\$ 924,313	\$ 704,911	0.7626	0.7554	0.9905
33709PA0440016	Gold	167	\$ 1,299,601	\$ 1,090,079	0.8388	0.8308	0.9905
33709PA0440017	Gold	138	\$ 1,073,921	\$ 885,625	0.8247	0.8168	0.9905
33709PA0440018	Gold	89	\$ 692,602	\$ 541,609	0.7820	0.7746	0.9905
33709PA0570017	Silver	12	\$ 84,948	\$ 60,561	0.7129	0.6735	0.9447
33709PA0570018	Silver	37	\$ 261,923	\$ 182,032	0.6950	0.6565	0.9447
33709PA0570019	Silver	134	\$ 948,584	\$ 641,125	0.6759	0.6385	0.9447
33709PA1030001	Gold	18	\$ 135,014	\$ 112,352	0.8322	0.8243	0.9905
33709PA1100001	Silver	18	\$ 128,763	\$ 94,983	0.7377	0.6968	0.9447
33709PA0920001	Bronze	18	\$ 120,222	\$ 87,918	0.6751	0.6192	0.9171

CONFIDENTIAL

Highmark, Inc.
2020 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members	Allowed
Current ACA Book - EOY 2017	1.546	83.7%	\$546.41
Movement to ACA Book (from Transitional and New Business)	1.548	16.3%	\$566.08
Overall	1.546	100.0%	

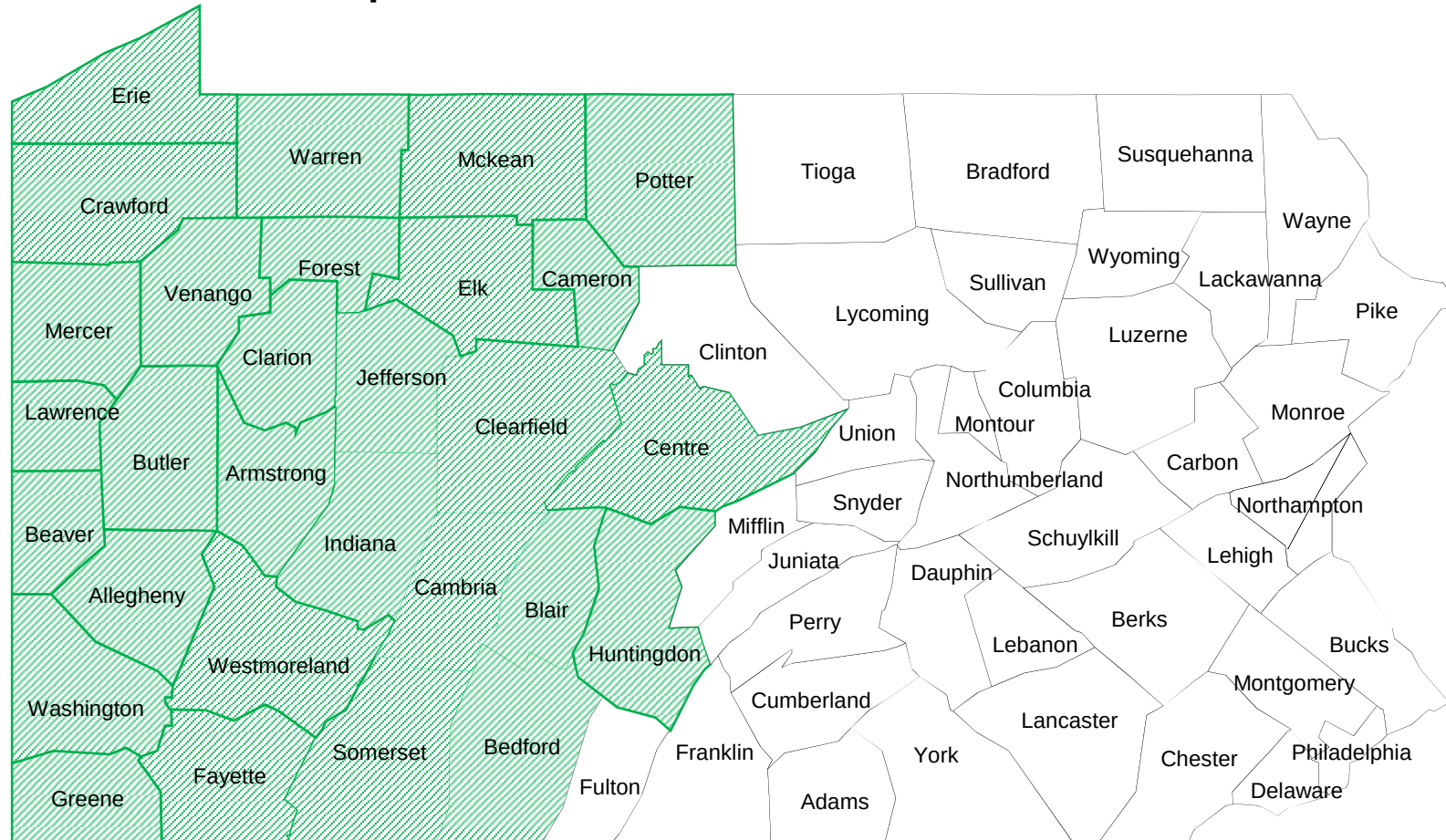
Child Capping Adjustment	1.005
Average Age Factor	1.539
Geographic Factor	0.971
Tobacco Surcharge (Not Applicable)	1.000

Area Factors					
State	County Code	County	Rating Area	Area Factor	% of Western PA Membership
PA	003	Allegheny	R-PA004	0.97	30.32%
PA	005	Armstrong	R-PA004	0.97	1.06%
PA	007	Beaver	R-PA004	0.97	2.45%
PA	009	Bedford	R-PA005	0.97	0.88%
PA	013	Blair	R-PA005	0.97	3.00%
PA	019	Butler	R-PA004	0.97	4.32%
PA	021	Cambria	R-PA005	0.97	2.71%
PA	023	Cameron	R-PA002	0.97	0.04%
PA	027	Centre	R-PA006	1.04	0.81%
PA	031	Clarion	R-PA001	0.97	0.86%
PA	033	Clearfield	R-PA005	0.97	2.13%
PA	039	Crawford	R-PA001	0.97	4.32%
PA	047	Elk	R-PA002	0.97	1.81%
PA	049	Erie	R-PA001	0.97	10.80%
PA	051	Fayette	R-PA004	0.97	1.89%
PA	053	Forest	R-PA001	0.97	0.17%
PA	059	Greene	R-PA004	0.97	1.63%
PA	061	Huntingdon	R-PA005	0.97	0.61%
PA	063	Indiana	R-PA004	0.97	2.43%
PA	065	Jefferson	R-PA005	0.97	0.88%
PA	073	Lawrence	R-PA004	0.97	2.74%

2019 Service Area

Issuer: Highmark Inc.

Market: Small Group



Key *(modify as needed)*

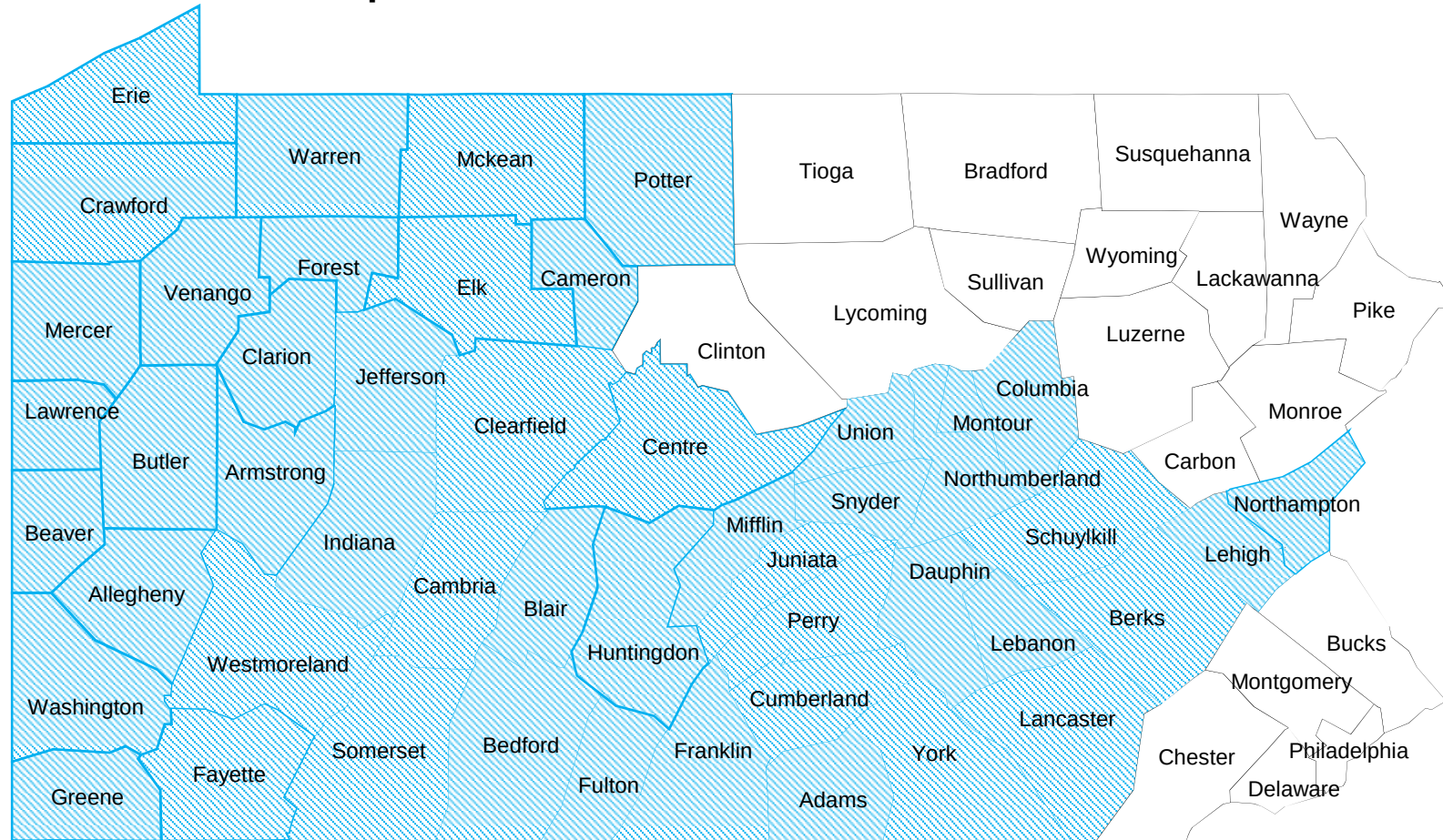
 : 2019 on-exchange service area

 : 2019 off-exchange only service area

2020 Service Area

Issuer: Highmark Inc.

Market: Small Group



Key *(modify as needed)*

 : 2020 on-exchange service area

 : 2020 off-exchange only service area

Highmark's Response to Objection Letter Dated 06/18/2019

Product Name: HIGHMARK Small Group 2020 ACA Rate Filing

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

Pennsylvania Insurance Department ID #: HGHM-131937189

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 Highmark ("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 HMK 2019-06-24.xlsx" submitted with this response. As this exhibit demonstrates, the 6.5% rate increase referenced in the URR Part III memorandum is composed of the following drivers:

- 0.8% is due to changes in our claims trend
- 0.3% is due to increases in administrative costs, taxes and fees
- 1.3% is due to changes in the risk adjustment transfer
- 3.7% is due to an increase in morbidity
- 0.6% is due to a change in the pricing of benefits and benefit richness

These increases are being offset by the following to produce the net 6.5% average increase:

- (-0.3%) from a decrease in claim levels from the base experience period

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 56.3% 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 WPA’s Transitional and ACA experience. Since there are only capitations for WPA’s ACA plans, the ACA capitation PMPM gets diluted to \$0.17 by the Transitional membership. The 1.563 cost factor is applied to adjust the \$0.17 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 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 \$0.62 PMPM for EHB – Pediatric Benefits, but page 6 of the Part III memo shows \$0.19 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 \$0.63 PMPM. The \$0.19 PMPM is the expected cost of Pediatric Dental in the rating period. $\$0.19 + (\$0.63 - \$0.20) = \$0.62$ gets you to the 2020 EHB pediatric benefits amount of \$0.62 PMPM. The “Change in Morbidity” in Table 5 is calculated from non-capitation adjusted claims, essentially removing the pediatric benefit, so the expected \$0.62 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 (\$3.11) PMPM for change in pharmacy rebates. How is this different than the (\$8.29) PMPM Other adjustment for prescription drug rebates?

Response:

The (\$8.29) PMPM rebate change listed in the actuarial memorandum is the change from 2018 to 2020 rebates, while the (\$3.11) 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 (0.959) does not match the, PA Table 5 other adjustments (1.000) times the network factor (0.963).

Response:

The Morbidity Adjustment, Demographic Shift, Plan Design Changes, and Other factor on the URRT all differ slightly from their respective values on PA Table 5 because the factors on the URRT are developed after applying the 1.563^2 trend to the capitation. The buildup to PA Table 5 does not trend the capitation by the 1.563^2 and instead

captures that adjustment in the other factors further down the line to end up at the same final adjusted projected allowed claims, \$624.15.

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. The actuarial memorandum says the experience is large enough to be fully credible.

Response:

Yes, the Company's experience was determined to be fully credible.

13. What credibility methodology was used to determine Highmark is 100% credible?

Response:

Credibility of the data was considered in the filing. In general, the size of the enrollment in the experience period is above what we would consider to be fully credible. In addition, since the health plan has multiple entities, the experience for this entity was compared to the experience of other entities to assess the reasonableness of the data after accounting for known differences. For example, final rates of the different entities can be compared and expected to differ for things like network or benefit design.

14. Did you consider ASOP #25 when determining the credibility?

Response:

Yes. See response to question 13 above.

15. Please explain why the development of the URRT projected index rate of \$624.81 and the development of the PA Table 5 index rate of \$624.15 differ. Please correct the one that is incorrect.

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.

16. 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.

17. Please provide qualitative and quantitative development of the risk adjustment. We note in the URRT the risk adjustment is a receivable of \$1,813,188 for 2018, while according to the PA Statewide results from RATEE files as of May 1, 2019 the risk adjustment is a payable of \$2,786,960.

Response:

Response redacted.

18. Please explain the 2018 to 2020 Annual Premium Trend of 8% in the development of the Risk Adjustment, compared to the 8.27% 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.

19. 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.

20. The projected risk adjustment on the PAAM of \$20.72 PMPM divided by the paid-to-allowed ratio of 0.831 results in \$24.93 PMPM, while the URRT shows \$24.15 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.

21. 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 #21” in the submitted response file “PID Response HMK 2019-06-24.xlsx” showing the quantitative development, with all elements, of the 89.7% MLR.

22. 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.

23. Please explain the decrease in the Network Name ‘Y’ and ‘F’ factor from the prior filing.

Response:

Network Y had a network factor of 0.96 in the 2019 filing and this 2020 filing.

Network F is a new network with this filing, so this is the first instance of a network factor for this network.

24. Why did you not include a Pennsylvania premium tax in Table 6?

Response:

As a nonprofit corporation, this Company is not subject to a Pennsylvania premium tax.

25. (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 \$8.34 PMPM or 2.08% of premium

The HIT paid in 2018 was \$9.22 PMPM or 1.89% of premium

26. Please provide an explanation for the decrease in geographic area factors for rating area 7 and 9.

Response:

Rating areas 7 and 9 are new to the Company for 2020.

27. Please explain the projected decrease in membership.

Response:

The expected decrease in membership is due to emerging membership decreases in 2019.

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:

None of the expanded Bronze plans have a copay element.

Highmark, Inc. (HMK)**2020 Small Group ACA Rate Filing**

Question #1, Components of Rate Increase

Component of Rate Change	Factor
Base Claims Experience and Projection Year Trend	0.49%
Base Experience	-0.30%
Projection Year Trend	0.79%
Change in Projected Rebates	-0.02%
Risk Adjustment	1.27%
Retention (Admin, Taxes, and Fees)	0.33%
Change in Morbidity	3.73%
Change in Pricing of Benefits and Benefit Richness	0.57%
TOTAL	6.49%

Highmark, Inc. (HMK)
2020 Small Group ACA Rate Filing
 Question #21, Federal MLR Calculation

	Claims	
a.	Projected Incurred Claims Before 3 R's	\$511.44
b.	Projected Net Risk Adjustments PMPM	\$20.08
c.	Projected Incurred Claims After 3 R's	\$491.36 = a. - b.
	Admin / Margin / Taxes & Fees	
d.	Total Admin	\$56.48
e.	Profit / Risk Load	0.0%
f.	Risk Adjustment User Fee	\$0.18
g.	HCR Insurer Tax	2.8%
	Premium	
h.	Final Premium	\$563.80 = (c. + d. + f.) / (1 - e. - g.)
i.	Projected Incurred Claims w/o Taxes and Fee	\$547.84 = c. + d. + (e. * h.)
	Loss Ratio	89.7% = c. / i.

Highmark's Response to Objection Letter Dated 07/05/2019

Product Name: HIGHMARK Small Group 2020 ACA Rate Filing

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

Pennsylvania Insurance Department ID #: HGHM-131937189

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 Highmark ("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 13, please provide the criteria used to determine credibility. At what measure do you use and at what level do you consider a block of business credible? What level do you consider a block partially credible?

Response:

We do not currently use a rigid credibility formula or pre-defined manual rate in the small group market. When additional entities with larger blocks of business are part of the overall portfolio, the staging of plans in smaller entities is considered across the entire portfolio. In general, the experience of smaller blocks of business is given full credibility in order to simplify the rate development, and credibility is kept in mind when developing the data and assumptions. Based on professional judgement, if the experience can be used to produce reasonable results, it will be considered fully credible in lieu of a rigid formula. This simplifies the rate development and makes it easier to avoid unreasonable product relationships and adverse selection across the entire portfolio.

2. As a follow-up to our original question 17, please explain how run out changes the risk adjustment of \$869,256 (February) to \$2,786,960 (May), a change of almost \$2 million.

Response:

Response redacted.

3. As a follow-up to our original question 26, please explain how the geographic factors for the new areas (7 and 9) were developed and how morbidity was not considered.

Response:

Geographic factors for the new areas were pulled from the Highmark Benefits Group filing, since it operates in regions 7 and 9.

4. 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.

Highmark's Response to Objection Letter Dated 07/16/2019

Product Name: HIGHMARK Small Group 2020 ACA Rate Filing

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

Pennsylvania Insurance Department ID #: HGHM-131937189

Objection Letter Status: Data Request Sent

Objection Letter Date: 07/16/2019

Respond By Date: 07/19/2019

Response Date: 07/19/2019

Below please find our responses to the Highmark ("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 17.

We see that your 2018 transfer amount is \$2,786,959.62. Please update your URRT Worksheet 2 accordingly.

Response:

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