Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/12/2019		Supporting Document	ACA Public Rate Filing PDF	07/18/2019	Public PDF Part I - 07.12.2019.pdf (Superceded) Public PDF Part II - 07.12.2019.pdf (Superceded) Public PDF Part III - 07.12.2019.pdf (Superceded) Public PDF Part IV - 07.12.2019.pdf (Superceded) Public PDF Part V - 07.12.2019.pdf (Superceded)

UnitedHealthcare
A UnitedHealth Group Company

4 Research Drive, 5th Floor
Mail Code CT006
Shelton, CT-06484
Phone: 203-447-4291
E-Mail: maria_ilea@uhc.com

May 21st, 2019

Mrs. Tracie Gray,
Pennsylvania Insurance Department
1311 Strawberry Square | Harrisburg, PA 17120

Re: Small Employer Rate Filing for United Healthcare of Pennsylvania, Inc. (UHCPA)

Dear Mrs. Gray,

This rate filing presents proposed premium rates effective January 1, 2020 through December 31, 2020 for medical and Rx benefit plans to be sold by the United Healthcare of Pennsylvania, Inc. to small group employers. The benefit plans and rates are for non-grandfathered employers.

1. Company Name: UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **95220**

2. Market: Small group, employers with 50 or fewer eligible employees

3. On or Off Exchange: Off Exchange Only

4. Effective date of coverage: 1/1/2020

5. Average rate change requested: 1.9%

6. Range of rate change requested: -1.4% to 2.9%

7. Products: HMO

8. Rating Areas: All

9. Metal levels: Gold, Silver, Bronze

10. Current number of covered lives and policyholders: 416 members and 64 policyholders

11. Number of plans offered in 2020: They are 9 plans offered in 2020.

12. Corresponding contract form #, SERFF and Binder ID#s

- Policy- POL20.H.2018.SG.PA
- Certificate of Coverage- COC20.HMO.2018.SG.PA
- Navigate Schedule of Benefits- SBN20.NAV.H.2018.SG.PA
- Outpatient Prescription Drug Attachment (Network)- ATT20.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Attachment (Network/Out-of-Network)- ATT20.RX.NET-OON.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network)- SBN20.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network/Out-of-Network)- SBN20.RX.NET-OON.H.2018.SG.PA
- Pediatric Vision Care Services Attachment (Network)- ATT20.PVCS.NET.H.2018.SG.PA
- Pediatric Vision Care Services Attachment (Network/Out-of-Network)- ATT20.PVCS.NET-OON.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network)- ATT20.PDS.NET.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network/Out-of-Network)- ATT20.PDS.NET-OON.H.2018.SG.PA
- UnitedMotion Attachment- ATT20.UHM.H.2018.SG.PA
- Real Appeal Attachment- ATT20.REALAP.H.2018.SG.PA

SERFF Form Number: **UHLC-131919215**
SERFF Binder Number: **UHLC-PA20-125092076**

13. HIOS Issuer ID # **24872** and submission tracking # **UHLC-131931862**

Should you have any questions or need any additional information, please contact me at 203-447-4291 or at Maria_Ilea@uhc.com.

Sincerely,

Maria Ilea ASA MAAA
Associate Director Actuarial Services

Rate Change Summary

UnitedHealthcare of Pennsylvania, Inc. – Small Group Plans

Rate request filing ID # 24872 - 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:	2.8%
Revised requested average rate change:	4.4%
Range of requested rate change:	1.1% to 5.5%
Effective date:	1/1/2020
People impacted:	416
Available in:	All

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	New Product
Claims	New Product
Administrative expenses	New Product
Taxes & fees	New Product
Company made (after taxes)	New Product

How it plans to spend your premium

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

Claims:	82.3%
Administrative:	12.4%
Taxes & fees:	**3.3**%
Profit:	2.0%

The company expects its annual medical costs to increase **9.08%**.

Explanation of requested rate change

UnitedHealthcare insurance Company in requesting the rate increase because of the increase in medical costs and utilization of health care services.

UnitedHealthcare
A UnitedHealth Group Company

4 Research Drive, 5th Floor
Mail Code CT006
Shelton, CT-06484
Phone: 203-447-4291
E-Mail: maria_ilea@uhc.com

July 11th, 2019

Mrs. Tracie Gray,
Pennsylvania Insurance Department
1311 Strawberry Square | Harrisburg, PA 17120

Re: Small Employer Rate Filing for United Healthcare of Pennsylvania, Inc. (UHCPA)

Dear Mrs. Gray,

This rate filing presents proposed premium rates effective January 1, 2020 through December 31, 2020 for medical and Rx benefit plans to be sold by the United Healthcare of Pennsylvania, Inc. to small group employers. The benefit plans and rates are for non-grandfathered employers.

1. Company Name: UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **95220**

2. Market: Small group, employers with 50 or fewer eligible employees

3. On or Off Exchange: Off Exchange Only

4. Effective date of coverage: 1/1/2020

5. Average rate change requested: 4.4%
6. Range of rate change requested: 1.1% to 5.5%

7. Products: HMO

8. Rating Areas: All

9. Metal levels: Gold, Silver, Bronze

10. Current number of covered lives and policyholders: 416 members and 64 policyholders

11. Number of plans offered in 2020: They are 9 plans offered in 2020.

12. Corresponding contract form #, SERFF and Binder ID#s

- Policy- POL20.H.2018.SG.PA

- Certificate of Coverage- COC20.HMO.2018.SG.PA
- Navigate Schedule of Benefits- SBN20.NAV.H.2018.SG.PA
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- Outpatient Prescription Drug Schedule of Benefits (Network)- SBN20.RX.NET.H.2018.SG.PA
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- Pediatric Dental Services Attachment (Network)- ATT20.PDS.NET.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network/Out-of-Network)- ATT20.PDS.NET-OON.H.2018.SG.PA
- UnitedMotion Attachment- ATT20.UHM.H.2018.SG.PA
- Real Appeal Attachment- ATT20.REALAP.H.2018.SG.PA

SERFF Form Number: **UHLC-131919215**
SERFF Binder Number: **UHLC-PA20-125092076**

13. HIOS Issuer ID # **24872** and submission tracking # **UHLC-131931862**

Should you have any questions or need any additional information, please contact me at 203-447-4291 or at Maria_Ilea@uhc.com.

Sincerely,

Maria Ilea

Maria Ilea ASA MAAA
Associate Director Actuarial Services

Actuarial Memorandum
UnitedHealthcare of Pennsylvania, Inc., NAIC #95220
PA Small Group Rate Filing

July 10th, 2019

This rate filing presents proposed premium rates effective January 1st, 2020 through December 31, 2020 for medical and Rx benefit plans to be sold by the UnitedHealthcare of Pennsylvania, Inc. to small group employers.

The filing has been prepared as required by the "2020 ACA Compliant Health Insurance Rate Filing Guidance 4-3-2019", as well as current ACA rules. This rate filing should not be used for any other purposes. Within that context, there are no limitations or constraints on the use or applicability of the rating items discussed herein. The intended user of this filing is the PA Department of Insurance.

1. Basic Information and Data

A. Company Information

UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **95220**
Small Group Rate Filing Off Exchange only

B. Rate History and Proposed Variations in Rate Changes

UHLC-131482151 submitted 5/21/2018 for effective date 1/1/2019-12/31/2019, new product filing.

UHLC-131757493 submitted 2/8/2019 for effective date 7/1/2019-12/31/2019 base rate reduction of 2.7%. All rate revisions were applied uniformly.

C. Average Rate Change

Please see Table 10 for the calculation of the average rate change in the attached PA Actuarial Memorandum Rate Exhibits
The "Proposed Rate Change Compared to Prior 12 months" in Table 10 Column AC is 4.4%.
In Table 11, the change in 21-year-old non-tobacco premium PMPM Cell AN13 is 7.0%

D. Membership Count

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age		36.6	36.6
Total	0	416	70,042
<18		56	14,245
18-24		41	6,489
25-29		54	6,891
30-34		53	6,764
35-39		35	6,459
40-44		22	5,650
45-49		38	5,900
50-54		37	6,360
55-59		43	5,935
60-63		31	3,878
64+		6	1,471

We estimated projected membership based on input from the Finance department.

E. Benefit Changes

Changes to member cost sharing were required for certain benefit plans. Use of the new federal Actuarial Value (AV) Calculator led to some benefit plans falling outside the allowed AV metal ranges. Benefit plan changes were made to move these plans back into the allowed AV ranges. The benefit changes for these plans are listed in Exhibit 2.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status.

All the changes are revenue neutral and the Plan Relativity Factors are listed in Exhibit 3a and 3b. Also, the revenue neutrality factor development is shown in Exhibit 14.

F. Experience Period Claims and Premium

There is no experience for this new product.

G. Credibility of Data

We believe that the United Healthcare Insurance company small group ACA experience used for developing the credibility manual for this product to be fully credible. A specific credibility formula was not used for this determination, but rather professional actuarial judgment. As ASOP 25, section 3.4 states: "Professional Judgment - The actuary should use professional judgment when selecting, developing, or using a credibility procedure. The use of credibility procedures is not always a precise mathematical process."

H. Trend Identification

In the credibility manual, two years of annual trend were applied to the experience to project it to the rating period. The table below details the components of each trend factor.

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weight*
Inpatient Hospital	4.75%	3.50%	0.00%	8.42%	21.55%
Outpatient Hospital	4.85%	3.60%	0.00%	8.62%	38.22%
Professional	2.20%	2.60%	0.00%	4.86%	23.74%
Other Medical	2.30%	0.00%	0.00%	2.30%	0.46%
Capitation				6.00%	2.53%
Prescription Drugs	6.30%	4.95%	0.00%	11.56%	13.49%
Total Annual Trend				8.01%	100.00%
Months of Trend				24	
Total Applied Trend Projection				1.167	

See the definition in the Historical Experience section.

Weight is based on the ratio of experience period index rate PMPM of different service categories over total PMPM, shown in URRT Worksheet 1 Section II Projections.

Please see Exhibit "17 - Claims Trend Summary" included in this filing for details on the trend components.

We are proposing to keep the annual pricing trend at 9.7% applied quarterly unchanged from our previous filing. Since the pricing trend is 9.7%, the quarterly trend is 2.3%.

The details of the proposed 9.7% trend are in Exhibit "6 – Pricing Trend" included in this filing.

The 9.7% pricing trend included in the input in Table 5A represents future quarterly pricing trends that will be used to increase 1/1/2020 premium rates to determine 4/1/2020, 7/1/2020, and 10/1/2020 premium rates. The 9.7% pricing trend included in the input in Table 5A represents future quarterly pricing trends that will be used to increase 1/1/2020 premium rates to determine 4/1/2020, 7/1/2020, and 10/1/2020 premium rates. The difference in the 9.7% pricing trend versus the 9.08% claims trend reflects expected contracting changes caused by a difference in time periods and the additional uncertainty caused by projecting further into the future. We expect our future pricing trends to vary as new information on contracting emerges.

I. Historical Experience

Table 4b below describes the most recent 48 months of experience data with 2 month of runout for the credibility manual which covers only ACA business on the UnitedHealthcare Insurance license.

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		$ 2,274,317.12	1.0000	$ 2,274,317.12	10,075	$ 225.74		$ (126,475.20)	$ 3,012,544.70	$ 299.01
Feb-15		$ 2,607,319.74	1.0000	$ 2,607,319.74	10,573	$ 246.60		$ (127,226.43)	$ 3,334,499.07	$ 315.38
Mar-15		$ 3,039,557.26	1.0000	$ 3,039,557.26	10,816	$ 281.02		$ (162,494.24)	$ 3,757,762.44	$ 347.43
Apr-15		$ 3,285,528.63	1.0000	$ 3,285,528.63	11,270	$ 291.53		$ (179,711.82)	$ 4,128,864.36	$ 366.36
May-15		$ 3,597,765.57	1.0000	$ 3,597,765.57	11,396	$ 315.70		$ (173,220.76)	$ 4,158,198.98	$ 364.88
Jun-15		$ 3,593,150.37	1.0000	$ 3,593,150.37	11,775	$ 305.15		$ (184,214.60)	$ 4,124,880.60	$ 350.31
Jul-15		$ 3,900,962.50	1.0000	$ 3,900,962.50	12,750	$ 305.96		$ (182,677.83)	$ 4,604,041.92	$ 361.10
Aug-15		$ 3,965,987.09	1.0000	$ 3,965,987.09	13,208	$ 300.27		$ (199,561.36)	$ 4,792,329.53	$ 362.84
Sep-15		$ 4,080,193.23	1.0000	$ 4,080,193.23	13,445	$ 303.47		$ (222,723.18)	$ 4,797,062.87	$ 356.79
Oct-15		$ 4,285,263.02	1.0000	$ 4,285,263.02	13,733	$ 312.04		$ (251,198.73)	$ 4,985,899.06	$ 363.06
Nov-15		$ 4,874,715.34	1.0000	$ 4,874,715.34	13,952	$ 349.39		$ (259,359.80)	$ 5,506,771.80	$ 394.69
Dec-15	$ 57,323,150.75	$ 4,674,349.88	1.0000	$ 4,674,349.88	14,437	$ 323.78	$ 10,839,476.48	$ (210,051.42)	$ 5,536,815.53	$ 383.52
Jan-16		$ 5,218,716.16	1.0000	$ 5,218,716.16	15,254	$ 342.12		$ (228,555.69)	$ 6,566,998.09	$ 430.51
Feb-16		$ 5,288,521.20	1.0000	$ 5,288,521.20	15,518	$ 340.80		$ (255,567.49)	$ 6,559,115.16	$ 422.68
Mar-16		$ 5,392,230.18	1.0000	$ 5,392,230.18	15,605	$ 345.55		$ (256,390.99)	$ 6,707,591.37	$ 429.84
Apr-16		$ 5,233,616.76	1.0000	$ 5,233,616.76	15,958	$ 327.96		$ (272,679.01)	$ 6,315,430.82	$ 395.75
May-16		$ 5,538,821.71	1.0000	$ 5,538,821.71	16,223	$ 341.42		$ (353,405.92)	$ 6,683,036.35	$ 411.95
Jun-16		$ 5,606,109.79	1.0000	$ 5,606,109.79	16,517	$ 339.41		$ (332,762.03)	$ 6,572,535.94	$ 397.93
Jul-16		$ 5,264,448.99	1.0000	$ 5,264,448.99	17,105	$ 307.77		$ (319,238.78)	$ 6,416,944.72	$ 375.15
Aug-16		$ 5,944,254.70	1.0000	$ 5,944,254.70	17,618	$ 337.40		$ (368,450.18)	$ 7,107,782.58	$ 403.44
Sep-16		$ 5,362,708.35	1.0000	$ 5,362,708.35	18,129	$ 295.81		$ (369,477.59)	$ 6,418,102.74	$ 354.02
Oct-16		$ 5,972,436.13	1.0000	$ 5,972,436.13	18,725	$ 318.96		$ (357,890.65)	$ 7,086,780.34	$ 378.47
Nov-16		$ 5,816,657.77	1.0000	$ 5,816,657.77	18,948	$ 306.98		$ (380,057.42)	$ 6,882,904.54	$ 363.25
Dec-16	$ 81,127,997.24	$ 6,465,337.67	1.0000	$ 6,465,337.67	20,443	$ 316.26	$ 18,015,634.06	$ (359,356.42)	$ 7,950,779.67	$ 388.92
Jan-17		$ 7,048,043.82	1.0000	$ 7,048,043.82	22,142	$ 318.31		$ (402,058.66)	$ 7,048,043.82	$ 318.31
Feb-17		$ 7,188,782.39	1.0000	$ 7,188,782.39	22,449	$ 320.23		$ (376,371.03)	$ 7,188,782.39	$ 320.23
Mar-17		$ 8,708,001.52	1.0000	$ 8,708,001.52	22,821	$ 381.58		$ (500,096.48)	$ 8,708,001.52	$ 381.58
Apr-17		$ 6,576,138.80	1.0000	$ 6,576,138.80	22,999	$ 285.93		$ (435,405.97)	$ 6,576,138.80	$ 285.93
May-17		$ 8,666,331.17	1.0000	$ 8,666,331.17	23,130	$ 374.68		$ (491,604.40)	$ 8,666,331.17	$ 374.68
Jun-17		$ 7,920,006.21	1.0000	$ 7,920,006.21	23,576	$ 335.94		$ (494,431.83)	$ 7,920,006.21	$ 335.94
Jul-17		$ 8,028,780.18	1.0000	$ 8,028,780.18	23,415	$ 342.89		$ (452,508.36)	$ 8,028,780.18	$ 342.89
Aug-17		$ 8,438,273.14	1.0000	$ 8,438,273.14	23,640	$ 356.95		$ (497,577.85)	$ 8,438,273.14	$ 356.95
Sep-17		$ 8,341,770.91	1.0000	$ 8,341,770.91	23,923	$ 348.69		$ (431,168.43)	$ 8,341,770.91	$ 348.69
Oct-17		$ 8,583,841.63	1.0000	$ 8,583,841.63	23,744	$ 361.52		$ (483,680.14)	$ 8,583,841.63	$ 361.52
Nov-17		$ 9,006,408.89	1.0000	$ 9,006,408.89	24,042	$ 374.61		$ (545,140.42)	$ 9,006,408.89	$ 374.61
Dec-17	$ 117,358,541.11	$ 7,707,103.45	1.0000	$ 7,707,103.45	22,544	$ 341.87	$ 20,954,156.10	$ (416,374.82)	$ 7,707,103.45	$ 341.87
Jan-18		$ 8,363,050.02	0.9977	$ 8,382,112.91	24,217	$ 346.13		$ (506,098.73)	$ 9,858,548.51	$ 407.09
Feb-18		$ 7,423,353.18	0.9999	$ 7,424,155.13	24,437	$ 303.81		$ (480,098.38)	$ 8,709,630.99	$ 356.41
Mar-18		$ 9,020,986.79	0.9981	$ 9,037,895.51	25,440	$ 355.26		$ (527,008.73)	$ 10,512,431.14	$ 413.22
Apr-18		$ 9,592,724.25	0.9966	$ 9,625,017.51	26,022	$ 369.88		$ (551,579.28)	$ 10,847,906.54	$ 416.87
May-18		$ 10,098,877.57	0.9859	$ 10,243,382.66	26,529	$ 386.12		$ (595,189.10)	$ 11,561,178.95	$ 435.79
Jun-18		$ 11,381,066.83	0.9854	$ 11,549,390.02	27,181	$ 424.91		$ (575,530.13)	$ 14,856,363.12	$ 546.57
Jul-18		$ 9,688,987.84	0.9901	$ 9,786,036.28	27,395	$ 357.22		$ (581,339.72)	$ 11,362,267.40	$ 414.76
Aug-18		$ 11,144,513.97	0.9844	$ 11,321,144.09	27,687	$ 408.90		$ (676,705.35)	$ 12,653,520.74	$ 457.02
Sep-18		$ 10,378,625.17	0.9760	$ 10,634,338.44	28,033	$ 379.35		$ (583,271.26)	$ 11,881,855.82	$ 423.85
Oct-18		$ 11,279,305.85	0.9565	$ 11,791,740.79	28,570	$ 412.73		$ (736,964.01)	$ 13,246,198.05	$ 463.64
Nov-18		$ 11,556,880.92	0.9349	$ 12,361,928.48	28,581	$ 432.52		$ (705,883.63)	$ 13,655,067.39	$ 477.77
Dec-18	$ 156,496,363.29	$ 10,005,136.61	0.8834	$ 11,325,507.52	29,437	$ 384.74	$ 25,675,413.63	$ (714,467.38)	$ 12,778,958.69	$ 434.11

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected. Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates. UnitedHealthcare uses same store analysis to reflect utilization.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

This rate filing proposes quarterly rates.

2. Rate Development & Change

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ -	$ 442.96
Two year trend projection Factor	1.000	1.167
Unadjusted Projected Allowed EHB Claims PMPM	$ -	$ 516.73
Single Risk Pool Adjustment Factors		
Change in Morbidity	1.000	1.000
Change in Other	0.984	0.985
Change in Demographics	1.000	1.000
Change in Network	1.000	1.000
Change in Benefits	0.945	0.945
Change in Other	1.041	1.042
Total Adjusted Projected Allowed EHB Claims PMPM	$ -	$ 509.12
Credibidility Factors	**0%**	**100%**
Blended Projected EHB Claims PMPM		**$ 509.12**

Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	$ 509.12	<- Index Rate for Projec
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	$ 523.56	
Projected Paid to Allowed Ratio	0.645	
Projected Paid EHB Claims PMPM	$ 337.69	
Market-wide Adjustments		
Projected Risk Adjustment PMPM	$ (21.85)	
Projected Paid Exchange User Fees PMPM	$ -	
Market-Adjusted Projected Paid EHB Claims PMPM	$ 359.54	
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 557.43	<- Market-Adjusted Ind
Projected Allowed Non-EHB Claims PMPM	$ 8.28	
Market-Adjusted Projected Paid Total Claims PMPM	$ 364.88	
Market-Adjusted Projected Allowed Total Claims PMPM	$ 565.71	

We had to populate the Paid to Allowed Ratio with the 0.645 value rather than keep the formula that pointed to cell K15 in Table 10. Cell K15 represents the average Pricing AV weighted using February 2019 membership distribution. Projected membership can be found in URRT Worksheet 2 Section IV Member Months. The 0.645 value is calculated in the exhibit “19. Paid to Allowed Ratio” included in the workbook “PA Rate Filing SB_1Q2020 - UHCPA.xlsx” included in this filing.

Projected risk adjustment PMPM is -$33.87 and it matches URRT Worksheet 1 section II. See Exhibit "15 - Risk Adj" showing the development of the risk adjustment PMPM.

We applied an adjustment for the paid-to-allowed ratio. The resulting PMPM is -$21.85 = -$33.87*0.645.

The Index Rate for the experience period is approximately 98.4% of allowed claims due to benefits in excess of EHBs. The reported percentage amount is based on experience data. The Index Rate in the projection period represents 98.4% of allowed claims due to the benefits in excess of EHBs.

The Index rate calculation is demonstrated in Table 5A below:

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

Effective Date	1/1/2020	4/1/2020	7/1/2020	10/1/2020	Total Single Risk Pool
# of Member Months Renewing in Quarter	30,481	11,791	11,665	16,105	70,042
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 509.12	$ 509.12	$ 509.12	$ 509.12	$ 509.12
Months of Trend	-	3	6	9	
Annual Trend	9.70%	9.70%	9.70%	9.70%	
Single Risk Pool Projected Allowed Claims	$ 509.12	$ 521.04	$ 533.24	$ 545.72	$ 523.56
Quarterly Trend Factor	100.0%	102.3%	104.7%	107.2%	102.8%
2020 Trend Factors by Quarter	0.9724	0.9952	1.0185	1.0423	

The new version of URRT populates Index Rate as of 1/1/2020, rather than an annual average. However, the current version of PA DOI Exhibit requires us to populate the "# of Member Months Renewing in Quarter" in all quarters, thus why the resulting market adjusted index rate does not match the one in URRT.

The market adjusted index rate includes market-wide adjustments for the risk adjustment program and exchange user fees. Incurred values were grossed up by the average paid-to-allowed ratio to reflect an allowed basis.

Plan adjusted index rates include adjustments for all allowable plan level modifiers as defined in the market rating rules, 45 CFR 156.80(d)92). The adjustments are as follows:

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio.

Historical affiliated carrier experience was used to develop the actuarial value and cost sharing adjustment for each plan as well as the distribution and administrative costs adjustment.

Provider network, deliver system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Benefits in Addition to EHBs

Benefit Extra EHB is the percentage of claims that are covered and are not included in EHB. The projected non- EHB impact is 1.6%.

Distribution and Administrative Costs

Distribution and Administrative Costs include premium tax, SG&A, quality improvements, federal income tax, and after-tax income. These items are discussed in the section Non-Benefit Expenses and Profit of this memorandum. Risk adjustment transfers and user fees and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Tobacco Factors

Tobacco factors are not used in rating. As such, no adjustment is made for costs that are expected to be recouped through the tobacco surcharge.

Calibration

Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

Age Calibration

The calculated age curve calibration is 1.416, which equals the average age factor of the expected member distribution by age in the ACA enrollment. This corresponds with an approximate age of 44 years. The age factors used in this calculation are the HHS-specified age curve.
Exhibit "7 - Age Calibration" shows the Average Age calibration factor development.

Geographic Calibration

The geographic factor calibration is 0.863, which equals the expected average area factor. A table of the geographic rating factors is below.

Table 13. Geographic Factors

Geographic Area Factors			
Area	**Counties**	**Current Factor**	**Proposed Factor**
Rating Area 1	Erie, Crawford, Mercer, Venango, Clarion, Forest, Warren, McKean	0.772	0.772
Rating Area 2	Elk, Cameron, Potter	0.780	0.780
Rating Area 3	Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.919	0.919
Rating Area 4	Lawrence, Beaver, Washington, Greene, Butler, Allegheny, Westmoreland, Armstrong, Indiana, Fayette	0.809	0.809
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.795	0.795
Rating Area 6	Centre, Mifflin, Snyder, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	0.924	0.924
Rating Area 7	Adams, York, Lancaster, Berks	0.946	0.946
Rating Area 8	Chester, Delaware, Montgomery, Bucks, Philadelphia	0.902	0.902
Rating Area 9	Fulton, Franklin, Cumberland, Perry, Juniata, Dauphin	0.894	0.894

There is no change to the geographic rating factors in this rate filing.

Exhibit "8 - Geographic Calibration" shows the Average Area calibration factor development.

Population morbidity by area was not considered when determining geographic area factors changes.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated premium rate for each plan. The calibrated premium rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age, area, and tobacco status.

Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate by the average age and geographic rating factors, and applying the consumer specific age, geographic, and tobacco status rating factors. The calculation is provided below.

	Plan Adjusted Index Rate
/	Age Calibration Factor
/	Geographic Calibration Factor
x	Consumer Specific Age Rating Factor
x	Consumer Specific Geographic Rating Factor
x	Tobacco Status Factor
x	Small Group Trend Adjustment
=	Consumer Adjusted Premium Rate

Small Group Trend Adjustment

Since this is a small group filing that includes rates with schedule trend increases by quarter, the Index Rate, Market Adjusted Index Rate and Plan Adjusted Index Rate reflect the member weighted average premium over the calendar year. As such, the Consumer Adjusted Premium Rate includes the trend adjustments in calculated quarterly rates.

B. Retention Items

Administrative Expense Load

The expense formula is similar to the United Healthcare Insurance Company except for the Premium Tax component that doesn't apply to the HMO product.

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load varies by plan. These assumptions are based on the general ledger actual results for 2018 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements.

The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

For this filing, this is calculated at 12.4%.

Administrative Expenses Allocation	Estimated % of Premium
Selling Expenses (Commissions, Broker Bonus)	4.1%
General Admin Expenses	8.3%
Total	**12.4%**

Profit and Risk Margin

The Profit and Risk Margin is 2%. This target does not vary by product or plan.

Taxes and Fees

Taxes and fees are expected to be 3.3% and include federal income tax. The following is a breakdown of the taxes and fees.

Premium Taxes and Fees Allocation	Estimated % of Premium
Federal / State Income Tax on Profit & Risk Load	0.53%
Premium Tax	0.00%
ACA Taxes: Insurer Fee	2.65%
ACA Taxes: PCORI Fee	0.00%
ACA Taxes: Risk Adjustment User Fee	0.04%
ACA Taxes: Exchange User Fee	0.00%
All Other Taxes & Fees	0.04%
Total	**3.3%**

C. Normalized Market-Adjusted Projected Allowed Total Claims

The 2020 average age factor is 1.416. The age factors used in this calculation are the HHS-specified age curve.

The 2020 average geographic factor is 0.863 compared to 0.851 in 2019.

D. Components of Rate Change

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.426	1.416
Average Geographic Factor	0.851	0.863
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.136	1.185
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 532.98	$ 565.71
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 386.85	$ 390.64

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

	2019	2020
Paid-to-Allowed	0.644	0.645
URRT Trend (Total Applied Trend Factor)	1.165	1.167
URRT Morbidity	1.000	1.000
URRT "Other"	1.017	0.985
Risk Adjustment	$ 9.92	$ 21.85
Exchange User Fee	$ -	$ -
Capitation	$ 12.85	$11.21
Network	1.000	1.000
Pricing AV	0.646	0.619
Benefit Richness	1.090	1.185
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	12.03%	12.40%
Taxes and Fees	0.62%	3.25%
Profit and/or Contingency	2.00%	2.00%

Changes in “Other” include the changes in the catastrophic claims adjustment impact, PPACA fee, trend adjustment. The capitation arrangements for 2019 resulted in a projection of $12.85 PMPM while for 2020 is $11.21 PMPM.

3. Plan Rate Development

Table 10 has been populated as instructed.

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

Table 11 has been populated as instructed.

5. Plan Factors

A. Age and Tobacco Factors

Table 12 has been populated as instructed using the default federal standard age curve.

B. Geographic Factors

Table 13 has been populated as instructed

C. Network Factors

Table 14 has been populated as instructed

D. Service Area Composition

There is just one service area that includes all the counties.

E. Composite Rating

No composite rating is offered for this product.

6. Actuarial Certifications

I, [redacted], an Actuary at UnitedHealthcare, I am a members of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products. I have reviewed applicable ASOPs during the preparation of this rate filing.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
  - 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 population anticipated to be covered,
  - Neither excessive, deficient, nor unfairly discriminatory.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CRF 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2019 Rate Filing Justification
- All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.
- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their 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.
- All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2019 Rate Filing Justification.
  I certify that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of PA and all applicable Actuarial Standards of Practice, including ASOP No. 8 and the rates are not unfairly discriminatory.

[redacted]

UnitedHealthcare
4 Research Dr, CT006-1000
Shelton, CT 06484
Phone [redacted]
Date: 7/11/2019

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UnitedHealthcare of Pennsylvania, Inc		
Product(s):	HMO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2020	to	12/31/2020
Base Period Start Date	1/1/2018	to	12/31/2018
Date of Most Recent Membership	2/1/2019		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	**Current Period (as of 02-01-2019)**	**Projected Rating Period**
Average Age		36.6	36.6
Total	0	416	70,042
<18		56	14,245
18-24		41	6,489
25-29		54	6,891
30-34		53	6,764
35-39		35	6,459
40-44		22	5,650
45-49		38	5,900
50-54		37	6,360
55-59		43	5,935
60-63		31	3,878
64+		6	1,471

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

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
			-							
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 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*
*** Should = URRT Trend*

Table 4. Historical Experience

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

Carrier Name: UnitedHealthcare of Pennsylvania, Inc
Product(s): HMO
Market Segme Small Group
Rate Effective 1/1/2020

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
$156,496,363	$ 115,903,605.58	$ 123,482,649.33	323,529	$ 25,675,413.63	$ 149,158,062.97	$ 2,298,516.78	$ (7,234,135.66)	$ 3,684,995.31	$ -	$ (9,056,599.00)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 442.96**
Loss Ratio										**81.34%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weight*
Inpatient Hospital	4.75%	3.50%	0.00%	8.42%	21.55%
Outpatient Hospital	4.85%	3.60%	0.00%	8.62%	38.22%
Professional	2.20%	2.60%	0.00%	4.86%	23.74%
Other Medical	2.30%	0.00%	0.00%	2.30%	0.46%
Capitation				6.00%	2.53%
Prescription Drugs	6.30%	4.95%	0.00%	11.56%	13.49%
Total Annual Trend				8.01%	100.00%
Months of Trend				24	
Total Applied Trend Projection				1.167	

** 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		$ 2,274,317.12	1.0000	$ 2,274,317.12	10,075	$ 225.74		$ (126,475.20)	$ 3,012,544.70	$ 299.01
Feb-15		$ 2,607,319.74	1.0000	$ 2,607,319.74	10,573	$ 246.60		$ (127,226.43)	$ 3,334,499.07	$ 315.38
Mar-15		$ 3,039,557.26	1.0000	$ 3,039,557.26	10,816	$ 281.02		$ (162,494.24)	$ 3,757,762.44	$ 347.43
Apr-15		$ 3,285,528.63	1.0000	$ 3,285,528.63	11,270	$ 291.53		$ (179,711.82)	$ 4,128,864.36	$ 366.36
May-15		$ 3,597,765.57	1.0000	$ 3,597,765.57	11,396	$ 315.70		$ (173,220.76)	$ 4,158,198.98	$ 364.88
Jun-15		$ 3,593,150.37	1.0000	$ 3,593,150.37	11,775	$ 305.15		$ (184,214.60)	$ 4,124,880.60	$ 350.31
Jul-15		$ 3,900,962.50	1.0000	$ 3,900,962.50	12,750	$ 305.96		$ (182,677.83)	$ 4,604,041.92	$ 361.10
Aug-15		$ 3,965,987.09	1.0000	$ 3,965,987.09	13,208	$ 300.27		$ (199,561.36)	$ 4,792,329.53	$ 362.84
Sep-15		$ 4,080,193.23	1.0000	$ 4,080,193.23	13,445	$ 303.47		$ (222,723.18)	$ 4,797,062.87	$ 356.79
Oct-15		$ 4,285,263.02	1.0000	$ 4,285,263.02	13,733	$ 312.04		$ (251,198.73)	$ 4,985,899.06	$ 363.06
Nov-15		$ 4,874,715.34	1.0000	$ 4,874,715.34	13,952	$ 349.39		$ (259,359.80)	$ 5,506,771.80	$ 394.69
Dec-15	$ 57,323,150.75	$ 4,674,349.88	1.0000	$ 4,674,349.88	14,437	$ 323.78	$ 10,839,476.48	$ (210,051.42)	$ 5,536,815.53	$ 383.52
Jan-16		$ 5,218,716.16	1.0000	$ 5,218,716.16	15,254	$ 342.12		$ (228,555.69)	$ 6,566,998.09	$ 430.51
Feb-16		$ 5,288,521.20	1.0000	$ 5,288,521.20	15,518	$ 340.80		$ (255,567.49)	$ 6,559,115.16	$ 422.68
Mar-16		$ 5,392,230.18	1.0000	$ 5,392,230.18	15,605	$ 345.55		$ (256,390.99)	$ 6,707,591.37	$ 429.84
Apr-16		$ 5,233,616.76	1.0000	$ 5,233,616.76	15,958	$ 327.96		$ (272,679.01)	$ 6,315,430.82	$ 395.75
May-16		$ 5,538,821.71	1.0000	$ 5,538,821.71	16,223	$ 341.42		$ (353,405.92)	$ 6,683,036.35	$ 411.95
Jun-16		$ 5,606,109.79	1.0000	$ 5,606,109.79	16,517	$ 339.41		$ (332,762.03)	$ 6,572,535.94	$ 397.93
Jul-16		$ 5,264,448.99	1.0000	$ 5,264,448.99	17,105	$ 307.77		$ (319,238.78)	$ 6,416,944.72	$ 375.15
Aug-16		$ 5,944,254.70	1.0000	$ 5,944,254.70	17,618	$ 337.40		$ (368,450.18)	$ 7,107,782.58	$ 403.44
Sep-16		$ 5,362,708.35	1.0000	$ 5,362,708.35	18,129	$ 295.81		$ (369,477.59)	$ 6,418,102.74	$ 354.02
Oct-16		$ 5,972,436.13	1.0000	$ 5,972,436.13	18,725	$ 318.96		$ (357,890.65)	$ 7,086,780.34	$ 378.47
Nov-16		$ 5,816,657.77	1.0000	$ 5,816,657.77	18,948	$ 306.98		$ (380,057.42)	$ 6,882,904.54	$ 363.25
Dec-16	$ 81,127,997.24	$ 6,465,337.67	1.0000	$ 6,465,337.67	20,443	$ 316.26	$ 18,015,634.06	$ (359,356.42)	$ 7,950,779.67	$ 388.92
Jan-17		$ 7,048,043.82	1.0000	$ 7,048,043.82	22,142	$ 318.31		$ (402,058.66)	$ 7,048,043.82	$ 318.31
Feb-17		$ 7,188,782.39	1.0000	$ 7,188,782.39	22,449	$ 320.23		$ (376,371.03)	$ 7,188,782.39	$ 320.23
Mar-17		$ 8,708,001.52	1.0000	$ 8,708,001.52	22,821	$ 381.58		$ (500,096.48)	$ 8,708,001.52	$ 381.58
Apr-17		$ 6,576,138.80	1.0000	$ 6,576,138.80	22,999	$ 285.93		$ (435,405.97)	$ 6,576,138.80	$ 285.93
May-17		$ 8,666,331.17	1.0000	$ 8,666,331.17	23,130	$ 374.68		$ (491,604.40)	$ 8,666,331.17	$ 374.68
Jun-17		$ 7,920,006.21	1.0000	$ 7,920,006.21	23,576	$ 335.94		$ (494,431.83)	$ 7,920,006.21	$ 335.94
Jul-17		$ 8,028,780.18	1.0000	$ 8,028,780.18	23,415	$ 342.89		$ (452,508.36)	$ 8,028,780.18	$ 342.89
Aug-17		$ 8,438,273.14	1.0000	$ 8,438,273.14	23,640	$ 356.95		$ (497,577.85)	$ 8,438,273.14	$ 356.95
Sep-17		$ 8,341,770.91	1.0000	$ 8,341,770.91	23,923	$ 348.69		$ (431,168.43)	$ 8,341,770.91	$ 348.69
Oct-17		$ 8,583,841.63	1.0000	$ 8,583,841.63	23,744	$ 361.52		$ (483,680.14)	$ 8,583,841.63	$ 361.52
Nov-17		$ 9,006,408.89	1.0000	$ 9,006,408.89	24,042	$ 374.61		$ (545,140.42)	$ 9,006,408.89	$ 374.61
Dec-17	$ 117,358,541.11	$ 7,707,103.45	1.0000	$ 7,707,103.45	22,544	$ 341.87	$ 20,954,156.10	$ (416,374.82)	$ 7,707,103.45	$ 341.87
Jan-18		$ 8,363,050.02	0.9977	$ 8,382,112.91	24,217	$ 346.13		$ (506,098.73)	$ 9,858,548.51	$ 407.09
Feb-18		$ 7,423,353.18	0.9999	$ 7,424,155.13	24,437	$ 303.81		$ (480,098.38)	$ 8,709,630.99	$ 356.41
Mar-18		$ 9,020,986.79	0.9981	$ 9,037,895.51	25,440	$ 355.26		$ (527,008.73)	$ 10,512,431.14	$ 413.22
Apr-18		$ 9,592,724.25	0.9966	$ 9,625,017.51	26,022	$ 369.88		$ (551,579.28)	$ 10,847,906.54	$ 416.87
May-18		$ 10,098,877.57	0.9859	$ 10,243,382.66	26,529	$ 386.12		$ (595,189.10)	$ 11,561,178.95	$ 435.79
Jun-18		$ 11,381,066.83	0.9854	$ 11,549,390.02	27,181	$ 424.91		$ (575,530.13)	$ 14,856,363.12	$ 546.57
Jul-18		$ 9,688,987.84	0.9901	$ 9,786,036.28	27,395	$ 357.22		$ (581,339.72)	$ 11,362,267.40	$ 414.76
Aug-18		$ 11,144,513.97	0.9844	$ 11,321,144.09	27,687	$ 408.90		$ (676,705.35)	$ 12,653,520.74	$ 457.02
Sep-18		$ 10,378,625.17	0.9760	$ 10,634,338.44	28,033	$ 379.35		$ (583,271.26)	$ 11,881,855.82	$ 423.85
Oct-18		$ 11,279,305.85	0.9565	$ 11,791,740.79	28,570	$ 412.73		$ (736,964.01)	$ 13,246,198.05	$ 463.64
Nov-18		$ 11,556,880.92	0.9349	$ 12,361,928.48	28,581	$ 432.52		$ (705,883.63)	$ 13,655,067.39	$ 477.77
Dec-18	$ 156,496,363.29	$ 10,005,136.61	0.8834	$ 11,325,507.52	29,437	$ 384.74	$ 25,675,413.63	$ (714,467.38)	$ 12,778,958.69	$ 434.11

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

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**UnitedHealthcare of Pennsylvania, Inc**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ -	$ 442.96	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.000	1.167	
Unadjusted Projected Allowed EHB Claims PMPM	$ -	$ 516.73	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.000	1.000	<- See URRT Instructions
Change in Other	0.984	0.985	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	0.945	0.945	<- See URRT Instructions
Change in Other	1.041	1.042	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ -	$ 509.12	
Credibidility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 509.12**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 509.12	<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group	
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	$ 523.56		
Projected Paid to Allowed Ratio	0.645		
Projected Paid EHB Claims PMPM	$ 337.69		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ (21.85)		
Projected Paid Exchange User Fees PMPM	$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 359.54		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 557.43	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ 8.28		
Market-Adjusted Projected Paid Total Claims PMPM	$ 364.88		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 565.71		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 442.96	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 156,496,363.29**	
Blended Loss Ratio	**81.34%**	

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

Effective Date	1/1/2020	4/1/2020	7/1/2020	10/1/2020	Total Single Risk Pool
# of Member Months Renewing in Quarter	30,481	11,791	11,665	16,105	70,042
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 509.12	$ 509.12	$ 509.12	$ 509.12	$ 509.12
Months of Trend	-	3	6	9	
Annual Trend	9.70%	9.70%	9.70%	9.70%	
Single Risk Pool Projected Allowed Claims	$ 509.12	$ 521.04	$ 533.24	$ 545.72	$ 523.56
Quarterly Trend Factor	100.0%	102.3%	104.7%	107.2%	102.8%
2020 Trend Factors by Quarter	0.9724	0.9952	1.0185	1.0423	

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	12.40%	$54.94
General and Claims	7.49%	$33.18
Agent/Broker Fees and Commissions	4.12%	$18.27
Quality Improvement Initiatives	0.80%	$3.54
Taxes and Fees	3.25%	$14.40
RA User Fee	0.04%	$0.18
PA Premium Tax (if applicable)	0.00%	$0.00
Federal Income Tax	0.53%	$2.35
Health Insurance Providers Fee (Prorated for Small Groups only)	2.65%	$11.74
Profit/Contingency (after tax)	2.00%	$8.86
Total Retention	17.65%	$78.20
Projected Required Revenue PMPM	$ 443.08	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.426	1.416
Average Geographic Factor	0.851	0.863
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.136	1.185
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 532.98	$ 565.71
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 386.85	$ 390.64

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 335.05	$ 349.89	$14.84	4.4%
B. Base period allowed claims before normalization	$ 411.08	$ 442.96	$31.89	9.5%
C. Normalization factor component of change	$ (112.71)	$ (137.08)	-$24.38	-7.3%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 298.37	$ 305.88	$ 7.51	2.2%
D2. URRT Trend	$ 49.30	$ 50.94	$ 1.64	0.5%
D3. URRT Morbidity	$ -	$ -	$ -	0.0%
D4. URRT Other	$ 6.05	$ (5.25)	$ (11.30)	-3.4%
D5. Normalized URRT RA/RI on an allowed basis	$ 11.18	$ 23.39	$ 12.21	3.6%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Subtotal - Sum(D1:D6)	$ 364.90	$ 374.95	$ 10.05	3.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	-129.0539484	$ (142.70)	$ (13.64)	-4.1%
E3. Benefit Richness	$ 21.27	$ 42.87	$ 21.61	6.4%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (107.79)	$ (99.83)	$ 7.96	2.4%
F. Change in Retention Components				
F1. Administrative Expenses	$ 40.31	$ 43.39	$ 3.07	0.9%
F2. Taxes and Fees	$ 2.08	$ 11.37	$ 9.29	2.8%
F3. Profit and/or Contingency	$ 6.70	$ 7.00	$ 0.30	0.1%
F4. Subtotal - Sum(F1:F3)	$ 49.09	$ 61.75	$ 12.66	3.8%
G. Change in Miscellaneous Items	$ 7.92	$ 8.28	$ 0.35	0.1%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 314.12	$ 345.16	$ 31.04	9.3%

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

	2019	2020	
Paid-to-Allowed	0.644	0.645	
URRT Trend (Total Applied Trend Factor)	1.165	1.167	<- URRT W1, S2
URRT Morbidity	1.000	1.000	<- URRT W1, S2
URRT "Other"	1.017	0.985	<- URRT W1, S2
Risk Adjustment	$ 9.92	$ 21.85	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Capitation	$ 12.85	$11.21	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.646	0.619	<- For 2019 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.090	1.185	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	12.03%	12.40%	
Taxes and Fees	0.62%	3.25%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	UnitedHealthcare of Pennsylvania, Inc
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 557.43

Calibration	
Age Calibration Factor	1.416
Geographic Calibration Factor	0.863
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.222

										45 CFR Part 156.8 (d) (2) Allowable Factors									
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
Totals							**0.734**			**0.619**	**1.000**	**1.016**	**1.000**	**1.000**	**1.000**	**$ 352.24**	**12.4%**	**3.3%**	**2.0%**
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	24872PA0020001	HMO	UHC Navigate HSA Bronze 6850	M		Bronze	0.622	Standard AV	Off	0.561	0.893	1.016	1.000	1.000	1.000	$283.74	12.4%	3.3%	2.0%
Plan 2	24872PA0020008	HMO	UHC Navigate Gold 1500	N		Gold	0.767	Approach (2)	Off	0.588	1.045	1.016	1.000	1.000	1.000	$347.87	12.4%	3.3%	2.0%
Plan 3	24872PA0020009	HMO	UHC Navigate Gold 1000	N		Gold	0.794	Approach (2)	Off	0.691	1.045	1.016	1.000	1.000	1.000	$409.08	12.4%	3.3%	2.0%
Plan 4	24872PA0020010	HMO	UHC Navigate Silver 3500	N		Silver	0.715	Approach (2)	Off	0.566	0.964	1.016	1.000	1.000	1.000	$309.15	12.4%	3.3%	2.0%
Plan 5	24872PA0020011	HMO	UHC Navigate Silver 5500	N		Silver	0.682	Approach (2)	Off	0.566	0.964	1.016	1.000	1.000	1.000	$309.00	12.4%	3.3%	2.0%
Plan 6	24872PA0020012	HMO	UHC Navigate HSA Silver 2500	N		Silver	0.694	Approach (2)	Off	0.651	0.964	1.016	1.000	1.000	1.000	$355.81	12.4%	3.3%	2.0%
Plan 7	24872PA0020013	HMO	UHC Navigate Silver 3000	N		Silver	0.712	Approach (2)	Off	0.631	0.964	1.016	1.000	1.000	1.000	$344.48	12.4%	3.3%	2.0%
Plan 8	24872PA0020014	HMO	UHC Navigate Gold 0	N		Gold	0.795	Approach (2)	Off	0.781	1.045	1.016	1.000	1.000	1.000	$462.20	12.4%	3.3%	2.0%
Plan 9	24872PA0020015	HMO	UHC Navigate HSA Silver 3750	N		Silver	0.664	Approach (2)	Off	0.566	0.964	1.016	1.000	1.000	1.000	$309.23	12.4%	3.3%	2.0%
Plan 10	24872PA0020002	HMO	UHC Navigate Gold 1500	DM	24872PA0020008	Gold	0.76	Approach (2)	Off	0.588	1.045	1.016	1.000	1.000	1.000	$347.87	12.4%	3.3%	2.0%
Plan 11	24872PA0020003	HMO	UHC Navigate Gold 1000	DM	24872PA0020009	Gold	0.788	Approach (2)	Off	0.691	1.045	1.016	1.000	1.000	1.000	$409.08	12.4%	3.3%	2.0%
Plan 12	24872PA0020004	HMO	UHC Navigate Silver 3500	DM	24872PA0020010	Silver	0.706	Approach (2)	Off	0.566	0.964	1.016	1.000	1.000	1.000	$309.15	12.4%	3.3%	2.0%
Plan 13	24872PA0020005	HMO	UHC Navigate Silver 5500	DM	24872PA0020011	Silver	0.674	Approach (2)	Off	0.566	0.964	1.016	1.000	1.000	1.000	$309.00	12.4%	3.3%	2.0%
Plan 14	24872PA0020006	HMO	UHC Navigate HSA Silver 2500	DM	24872PA0020012	Silver	0.683	Approach (2)	Off	0.651	0.964	1.016	1.000	1.000	1.000	$355.81	12.4%	3.3%	2.0%
Plan 15	24872PA0020007	HMO	UHC Navigate Silver 5500-1	DM	24872PA0020011	Silver	0.677	Approach (2)	Off	0.566	0.964	1.016	1.000	1.000	1.000	$309.00	12.4%	3.3%	2.0%
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Total Covered Lives @ 02-01-2019
416

Total Covered Lives Mapped into 2020 Plans @ 02-01-2019	Total Policyholders @ 02-01-2019	2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2019 Number of Covered Lives by Rating Area										2020 Continued/ Discontined Plans Indicator
						1	2	3	4	5	6	7	8	9	Total	
416	**64**	**$ 335.05**	**$ 349.89**	**4.4%**		32	-	1	35	-	29	42	237	40	**416**	
-	-	N/A	N/A	N/A	N/A	-	-	-	-	-	-	-	-	-	-	0
56	13	$ 268.91	$ 281.84	4.8%	13.5%	-	-	-	9	-	3	3	41	-	56	1
-	-	$ -	$ 345.54	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
-	-	$ -	$ 406.35	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
-	-	$ -	$ 307.09	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
-	-	$ -	$ 306.93	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
-	-	$ -	$ 353.44	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
-	-	$ -	$ 342.18	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
-	-	$ -	$ 459.11	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
-	-	$ -	$ 307.17	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
72	8	$ 334.18	$ 345.54	3.4%	17.3%	7	-	-	-	-	-	32	17	16	72	1
162	19	$ 387.15	$ 406.35	5.0%	38.9%	25	-	1	12	-	17	-	97	10	162	1
101	17	$ 294.48	$ 307.09	4.3%	24.3%	-	-	-	5	-	9	7	66	14	101	1
17	4	$ 301.12	$ 306.93	1.9%	4.1%	-	-	-	6	-	-	-	11	-	17	1
8	2	$ 335.10	$ 353.44	5.5%	1.9%	-	-	-	3	-	-	-	5	-	8	1
-	-	$ 303.66	$ 306.93	1.1%	0.0%	-	-	-	-	-	-	-	-	-	-	1
-			$ -	0.0%	0.0%										-	0

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: UnitedHealthcare of Pennsylvania, Inc
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2020

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (if 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	24872PA0020001	IC Navigate HSA Bronze 60	M	0	Bronze	Off
Plan 2	24872PA0020008	UHC Navigate Gold 1500	N	0	Gold	Off
Plan 3	24872PA0020009	UHC Navigate Gold 3000	N	0	Gold	Off
Plan 4	24872PA0020010	UHC Navigate Silver 3500	N	0	Silver	Off
Plan 5	24872PA0020011	UHC Navigate Silver 5100	N	0	Silver	Off
Plan 6	24872PA0020012	IC Navigate HSA Silver 25	N	0	Silver	Off
Plan 7	24872PA0020013	UHC Navigate Silver 3000	N	0	Silver	Off
Plan 8	24872PA0020014	UHC Navigate Gold 2700	N	0	Gold	Off
Plan 9	24872PA0020015	IC Navigate HSA Silver 27	N	0	Silver	Off
Plan 10	24872PA0020002	UHC Navigate Gold 1000	DM	24872PA0020008	Gold	Off
Plan 11	24872PA0020003	UHC Navigate Gold 1000	DM	24872PA0020009	Gold	Off
Plan 12	24872PA0020004	UHC Navigate Silver 3500	DM	24872PA0020010	Silver	Off
Plan 13	24872PA0020005	UHC Navigate Silver 5100	DM	24872PA0020011	Silver	Off
Plan 14	24872PA0020006	IC Navigate HSA Silver 25	DM	24872PA0020012	Silver	Off
Plan 15	24872PA0020007	HC Navigate Silver 5500	DM	24872PA0020011	Silver	Off
Plan 16	0	0	0	0	0	0
Plan 17	0	0	0	0	0	0
Plan 18	0	0	0	0	0	0
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0
Plan 21	0	0	0	0	0	0
Plan 22	0	0	0	0	0	0
Plan 23	0	0	0	0	0	0
Plan 24	0	0	0	0	0	0
Plan 25	0	0	0	0	0	0
Plan 26	0	0	0	0	0	0
Plan 27	0	0	0	0	0	0
Plan 28	0	0	0	0	0	0
Plan 29	0	0	0	0	0	0
Plan 30	0	0	0	0	0	0
Plan 31	0	0	0	0	0	0
Plan 32	0	0	0	0	0	0
Plan 33	0	0	0	0	0	0
Plan 34	0	0	0	0	0	0
Plan 35	0	0	0	0	0	0
Plan 36	0	0	0	0	0	0
Plan 37	0	0	0	0	0	0
Plan 38	0	0	0	0	0	0
Plan 39	0	0	0	0	0	0
Plan 40	0	0	0	0	0	0
Plan 41	0	0	0	0	0	0
Plan 42	0	0	0	0	0	0
Plan 43	0	0	0	0	0	0
Plan 44	0	0	0	0	0	0
Plan 45	0	0	0	0	0	0
Plan 46	0	0	0	0	0	0
Plan 47	0	0	0	0	0	0
Plan 48	0	0	0	0	0	0
Plan 49	0	0	0	0	0	0
Plan 50	0	0	0	0	0	0
Plan 51	0	0	0	0	0	0
Plan 52	0	0	0	0	0	0
Plan 53	0	0	0	0	0	0
Plan 54	0	0	0	0	0	0
Plan 55	0	0	0	0	0	0
Plan 56	0	0	0	0	0	0
Plan 57	0	0	0	0	0	0
Plan 58	0	0	0	0	0	0
Plan 59	0	0	0	0	0	0
Plan 60	0	0	0	0	0	0
Plan 61	0	0	0	0	0	0
Plan 62	0	0	0	0	0	0
Plan 63	0	0	0	0	0	0
Plan 64	0	0	0	0	0	0
Plan 65	0	0	0	0	0	0
Plan 66	0	0	0	0	0	0
Plan 67	0	0	0	0	0	0
Plan 68	0	0	0	0	0	0
Plan 69	0	0	0	0	0	0
Plan 70	0	0	0	0	0	0
Plan 71	0	0	0	0	0	0
Plan 72	0	0	0	0	0	0
Plan 73	0	0	0	0	0	0
Plan 74	0	0	0	0	0	0
Plan 75	0	0	0	0	0	0
Plan 76	0	0	0	0	0	0
Plan 77	0	0	0	0	0	0
Plan 78	0	0	0	0	0	0
Plan 79	0	0	0	0	0	0
Plan 80	0	0	0	0	0	0
Plan 81	0	0	0	0	0	0
Plan 82	0	0	0	0	0	0
Plan 83	0	0	0	0	0	0
Plan 84	0	0	0	0	0	0
Plan 85	0	0	0	0	0	0
Plan 86	0	0	0	0	0	0
Plan 87	0	0	0	0	0	0
Plan 88	0	0	0	0	0	0
Plan 89	0	0	0	0	0	0
Plan 90	0	0	0	0	0	0
Plan 91	0	0	0	0	0	0
Plan 92	0	0	0	0	0	0
Plan 93	0	0	0	0	0	0
Plan 94	0	0	0	0	0	0
Plan 95	0	0	0	0	0	0
Plan 96	0	0	0	0	0	0
Plan 97	0	0	0	0	0	0
Plan 98	0	0	0	0	0	0
Plan 99	0	0	0	0	0	0
Plan 100	0	0	0	0	0	0
Plan 101	0	0	0	0	0	0
Plan 102	0	0	0	0	0	0
Plan 103	0	0	0	0	0	0
Plan 104	0	0	0	0	0	0
Plan 105	0	0	0	0	0	0
Plan 106	0	0	0	0	0	0
Plan 107	0	0	0	0	0	0
Plan 108	0	0	0	0	0	0
Plan 109	0	0	0	0	0	0
Plan 110	0	0	0	0	0	0
Plan 111	0	0	0	0	0	0
Plan 112	0	0	0	0	0	0
Plan 113	0	0	0	0	0	0
Plan 114	0	0	0	0	0	0
Plan 115	0	0	0	0	0	0
Plan 116	0	0	0	0	0	0
Plan 117	0	0	0	0	0	0
Plan 118	0	0	0	0	0	0
Plan 119	0	0	0	0	0	0
Plan 120	0	0	0	0	0	0
Plan 121	0	0	0	0	0	0
Plan 122	0	0	0	0	0	0
Plan 123	0	0	0	0	0	0
Plan 124	0	0	0	0	0	0
Plan 125	0	0	0	0	0	0
Plan 126	0	0	0	0	0	0
Plan 127	0	0	0	0	0	0
Plan 128	0	0	0	0	0	0
Plan 129	0	0	0	0	0	0
Plan 130	0	0	0	0	0	0
Plan 131	0	0	0	0	0	0
Plan 132	0	0	0	0	0	0
Plan 133	0	0	0	0	0	0
Plan 134	0	0	0	0	0	0
Plan 135	0	0	0	0	0	0
Plan 136	0	0	0	0	0	0
Plan 137	0	0	0	0	0	0
Plan 138	0	0	0	0	0	0
Plan 139	0	0	0	0	0	0
Plan 140	0	0	0	0	0	0
Plan 141	0	0	0	0	0	0
Plan 142	0	0	0	0	0	0
Plan 143	0	0	0	0	0	0
Plan 144	0	0	0	0	0	0
Plan 145	0	0	0	0	0	0
Plan 146	0	0	0	0	0	0
Plan 147	0	0	0	0	0	0
Plan 148	0	0	0	0	0	0
Plan 149	0	0	0	0	0	0
Plan 150	0	0	0	0	0	0
Plan 151	0	0	0	0	0	0
Plan 152	0	0	0	0	0	0
Plan 153	0	0	0	0	0	0
Plan 154	0	0	0	0	0	0
Plan 155	0	0	0	0	0	0
Plan 156	0	0	0	0	0	0
Plan 157	0	0	0	0	0	0
Plan 158	0	0	0	0	0	0
Plan 159	0	0	0	0	0	0
Plan 160	0	0	0	0	0	0
Plan 161	0	0	0	0	0	0
Plan 162	0	0	0	0	0	0
Plan 163	0	0	0	0	0	0
Plan 164	0	0	0	0	0	0
Plan 165	0	0	0	0	0	0
Plan 166	0	0	0	0	0	0
Plan 167	0	0	0	0	0	0
Plan 168	0	0	0	0	0	0
Plan 169	0	0	0	0	0	0
Plan 170	0	0	0	0	0	0
Plan 171	0	0	0	0	0	0
Plan 172	0	0	0	0	0	0
Plan 173	0	0	0	0	0	0
Plan 174	0	0	0	0	0	0
Plan 175	0	0	0	0	0	0
Plan 176	0	0	0	0	0	0
Plan 177	0	0	0	0	0	0
Plan 178	0	0	0	0	0	0
Plan 179	0	0	0	0	0	0
Plan 180	0	0	0	0	0	0
Plan 181	0	0	0	0	0	0
Plan 182	0	0	0	0	0	0
Plan 183	0	0	0	0	0	0
Plan 184	0	0	0	0	0	0
Plan 185	0	0	0	0	0	0
Plan 186	0	0	0	0	0	0
Plan 187	0	0	0	0	0	0
Plan 188	0	0	0	0	0	0
Plan 189	0	0	0	0	0	0
Plan 190	0	0	0	0	0	0
Plan 191	0	0	0	0	0	0
Plan 192	0	0	0	0	0	0
Plan 193	0	0	0	0	0	0
Plan 194	0	0	0	0	0	0
Plan 195	0	0	0	0	0	0
Plan 196	0	0	0	0	0	0
Plan 197	0	0	0	0	0	0
Plan 198	0	0	0	0	0	0
Plan 199	0	0	0	0	0	0
Plan 200	0	0	0	0	0	0

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

Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ 275.03	$ -	$ 337.35	$ 249.77	$ -	$ 303.34	$ 289.81	$ 284.06	$ 282.93	$ 282.34
Plan 1	$ 336.92	$ 198.91	$ 234.32	$ 206.28	$ 202.87	$ 235.64	$ 241.36	$ 230.08	$ 228.13	$ 227.16
Plan 2	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 3	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 4	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 5	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 7	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 8	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 9	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 10	$ 244.72	$ 247.19	$ 291.19	$ 256.35	$ 252.10	$ 292.84	$ 299.94	$ 285.93	$ 283.49	$ 287.60
Plan 11	$ 283.61	$ 286.38	$ 337.35	$ 296.99	$ 292.07	$ 339.26	$ 347.48	$ 331.25	$ 328.47	$ 322.05
Plan 12	$ 215.45	$ 217.83	$ 256.65	$ 225.95	$ 222.18	$ 258.05	$ 264.31	$ 251.98	$ 249.82	$ 251.72
Plan 13	$ 220.51	$ 222.74	$ 262.58	$ 230.99	$ 227.16	$ 263.87	$ 270.22	$ 257.69	$ 255.49	$ 248.24
Plan 14	$ 245.39	$ 247.87	$ 291.99	$ 257.06	$ 252.80	$ 293.64	$ 300.78	$ 286.71	$ 284.26	$ 275.38
Plan 15	$ 222.37	$ 224.62	$ 264.60	$ 232.94	$ 229.08	$ 266.10	$ 272.55	$ 259.82	$ 257.60	$ -
Plan 16	0	0	0	0	0	0	0	0	0	$ -
Plan 17	0	0	0	0	0	0	0	0	0	$ -
Plan 18	0	0	0	0	0	0	0	0	0	$ -
Plan 19	0	0	0	0	0	0	0	0	0	$ -
Plan 20	0	0	0	0	0	0	0	0	0	$ -
Plan 21	0	0	0	0	0	0	0	0	0	$ -
Plan 22	0	0	0	0	0	0	0	0	0	$ -
Plan 23	0	0	0	0	0	0	0	0	0	$ -
Plan 24	0	0	0	0	0	0	0	0	0	$ -
Plan 25	0	0	0	0	0	0	0	0	0	$ -
Plan 26	0	0	0	0	0	0	0	0	0	$ -
Plan 27	0	0	0	0	0	0	0	0	0	$ -
Plan 28	0	0	0	0	0	0	0	0	0	$ -
Plan 29	0	0	0	0	0	0	0	0	0	$ -
Plan 30	0	0	0	0	0	0	0	0	0	$ -
Plan 31	0	0	0	0	0	0	0	0	0	$ -
Plan 32	0	0	0	0	0	0	0	0	0	$ -
Plan 33	0	0	0	0	0	0	0	0	0	$ -
Plan 34	0	0	0	0	0	0	0	0	0	$ -
Plan 35	0	0	0	0	0	0	0	0	0	$ -
Plan 36	0	0	0	0	0	0	0	0	0	$ -
Plan 37	0	0	0	0	0	0	0	0	0	$ -
Plan 38	0	0	0	0	0	0	0	0	0	$ -
Plan 39	0	0	0	0	0	0	0	0	0	$ -
Plan 40	0	0	0	0	0	0	0	0	0	$ -
Plan 41	0	0	0	0	0	0	0	0	0	$ -
Plan 42	0	0	0	0	0	0	0	0	0	$ -
Plan 43	0	0	0	0	0	0	0	0	0	$ -
Plan 44	0	0	0	0	0	0	0	0	0	$ -
Plan 45	0	0	0	0	0	0	0	0	0	$ -
Plan 46	0	0	0	0	0	0	0	0	0	$ -
Plan 47	0	0	0	0	0	0	0	0	0	$ -
Plan 48	0	0	0	0	0	0	0	0	0	$ -
Plan 49	0	0	0	0	0	0	0	0	0	$ -
Plan 50	0	0	0	0	0	0	0	0	0	$ -
Plan 51	0	0	0	0	0	0	0	0	0	$ -
Plan 52	0	0	0	0	0	0	0	0	0	$ -
Plan 53	0	0	0	0	0	0	0	0	0	$ -
Plan 54	0	0	0	0	0	0	0	0	0	$ -
Plan 55	0	0	0	0	0	0	0	0	0	$ -
Plan 56	0	0	0	0	0	0	0	0	0	$ -
Plan 57	0	0	0	0	0	0	0	0	0	$ -
Plan 58	0	0	0	0	0	0	0	0	0	$ -
Plan 59	0	0	0	0	0	0	0	0	0	$ -
Plan 60	0	0	0	0	0	0	0	0	0	$ -
Plan 61	0	0	0	0	0	0	0	0	0	$ -
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Plan 63	0	0	0	0	0	0	0	0	0	$ -
Plan 64	0	0	0	0	0	0	0	0	0	$ -
Plan 65	0	0	0	0	0	0	0	0	0	$ -
Plan 66	0	0	0	0	0	0	0	0	0	$ -
Plan 67	0	0	0	0	0	0	0	0	0	$ -
Plan 68	0	0	0	0	0	0	0	0	0	$ -
Plan 69	0	0	0	0	0	0	0	0	0	$ -
Plan 70	0	0	0	0	0	0	0	0	0	$ -
Plan 71	0	0	0	0	0	0	0	0	0	$ -
Plan 72	0	0	0	0	0	0	0	0	0	$ -
Plan 73	0	0	0	0	0	0	0	0	0	$ -
Plan 74	0	0	0	0	0	0	0	0	0	$ -
Plan 75	0	0	0	0	0	0	0	0	0	$ -
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Plan 77	0	0	0	0	0	0	0	0	0	$ -
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Plan 80	0	0	0	0	0	0	0	0	0	$ -
Plan 81	0	0	0	0	0	0	0	0	0	$ -
Plan 82	0	0	0	0	0	0	0	0	0	$ -
Plan 83	0	0	0	0	0	0	0	0	0	$ -
Plan 84	0	0	0	0	0	0	0	0	0	$ -
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Plan 87	0	0	0	0	0	0	0	0	0	$ -
Plan 88	0	0	0	0	0	0	0	0	0	$ -
Plan 89	0	0	0	0	0	0	0	0	0	$ -
Plan 90	0	0	0	0	0	0	0	0	0	$ -
Plan 91	0	0	0	0	0	0	0	0	0	$ -
Plan 92	0	0	0	0	0	0	0	0	0	$ -
Plan 93	0	0	0	0	0	0	0	0	0	$ -
Plan 94	0	0	0	0	0	0	0	0	0	$ -
Plan 95	0	0	0	0	0	0	0	0	0	$ -
Plan 96	0	0	0	0	0	0	0	0	0	$ -
Plan 97	0	0	0	0	0	0	0	0	0	$ -
Plan 98	0	0	0	0	0	0	0	0	0	$ -
Plan 99	0	0	0	0	0	0	0	0	0	$ -
Plan 100	0	0	0	0	0	0	0	0	0	$ -
Plan 101	0	0	0	0	0	0	0	0	0	$ -
Plan 102	0	0	0	0	0	0	0	0	0	$ -
Plan 103	0	0	0	0	0	0	0	0	0	$ -
Plan 104	0	0	0	0	0	0	0	0	0	$ -
Plan 105	0	0	0	0	0	0	0	0	0	$ -
Plan 106	0	0	0	0	0	0	0	0	0	$ -
Plan 107	0	0	0	0	0	0	0	0	0	$ -
Plan 108	0	0	0	0	0	0	0	0	0	$ -
Plan 109	0	0	0	0	0	0	0	0	0	$ -
Plan 110	0	0	0	0	0	0	0	0	0	$ -
Plan 111	0	0	0	0	0	0	0	0	0	$ -
Plan 112	0	0	0	0	0	0	0	0	0	$ -
Plan 113	0	0	0	0	0	0	0	0	0	$ -
Plan 114	0	0	0	0	0	0	0	0	0	$ -
Plan 115	0	0	0	0	0	0	0	0	0	$ -
Plan 116	0	0	0	0	0	0	0	0	0	$ -
Plan 117	0	0	0	0	0	0	0	0	0	$ -
Plan 118	0	0	0	0	0	0	0	0	0	$ -
Plan 119	0	0	0	0	0	0	0	0	0	$ -
Plan 120	0	0	0	0	0	0	0	0	0	$ -
Plan 121	0	0	0	0	0	0	0	0	0	$ -
Plan 122	0	0	0	0	0	0	0	0	0	$ -
Plan 123	0	0	0	0	0	0	0	0	0	$ -
Plan 124	0	0	0	0	0	0	0	0	0	$ -
Plan 125	0	0	0	0	0	0	0	0	0	$ -
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Plan 127	0	0	0	0	0	0	0	0	0	$ -
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Plan 129	0	0	0	0	0	0	0	0	0	$ -
Plan 130	0	0	0	0	0	0	0	0	0	$ -
Plan 131	0	0	0	0	0	0	0	0	0	$ -
Plan 132	0	0	0	0	0	0	0	0	0	$ -
Plan 133	0	0	0	0	0	0	0	0	0	$ -
Plan 134	0	0	0	0	0	0	0	0	0	$ -
Plan 135	0	0	0	0	0	0	0	0	0	$ -
Plan 136	0	0	0	0	0	0	0	0	0	$ -
Plan 137	0	0	0	0	0	0	0	0	0	$ -
Plan 138	0	0	0	0	0	0	0	0	0	$ -
Plan 139	0	0	0	0	0	0	0	0	0	$ -
Plan 140	0	0	0	0	0	0	0	0	0	$ -
Plan 141	0	0	0	0	0	0	0	0	0	$ -
Plan 142	0	0	0	0	0	0	0	0	0	$ -
Plan 143	0	0	0	0	0	0	0	0	0	$ -
Plan 144	0	0	0	0	0	0	0	0	0	$ -
Plan 145	0	0	0	0	0	0	0	0	0	$ -
Plan 146	0	0	0	0	0	0	0	0	0	$ -
Plan 147	0	0	0	0	0	0	0	0	0	$ -
Plan 148	0	0	0	0	0	0	0	0	0	$ -
Plan 149	0	0	0	0	0	0	0	0	0	$ -
Plan 150	0	0	0	0	0	0	0	0	0	$ -
Plan 151	0	0	0	0	0	0	0	0	0	$ -
Plan 152	0	0	0	0	0	0	0	0	0	$ -
Plan 153	0	0	0	0	0	0	0	0	0	$ -
Plan 154	0	0	0	0	0	0	0	0	0	$ -
Plan 155	0	0	0	0	0	0	0	0	0	$ -
Plan 156	0	0	0	0	0	0	0	0	0	$ -
Plan 157	0	0	0	0	0	0	0	0	0	$ -
Plan 158	0	0	0	0	0	0	0	0	0	$ -
Plan 159	0	0	0	0	0	0	0	0	0	$ -
Plan 160	0	0	0	0	0	0	0	0	0	$ -
Plan 161	0	0	0	0	0	0	0	0	0	$ -
Plan 162	0	0	0	0	0	0	0	0	0	$ -
Plan 163	0	0	0	0	0	0	0	0	0	$ -
Plan 164	0	0	0	0	0	0	0	0	0	$ -
Plan 165	0	0	0	0	0	0	0	0	0	$ -
Plan 166	0	0	0	0	0	0	0	0	0	$ -
Plan 167	0	0	0	0	0	0	0	0	0	$ -
Plan 168	0	0	0	0	0	0	0	0	0	$ -
Plan 169	0	0	0	0	0	0	0	0	0	$ -
Plan 170	0	0	0	0	0	0	0	0	0	$ -
Plan 171	0	0	0	0	0	0

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**UnitedHealthcare of Pennsylvania, Inc**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Crawford, Mercer, Venango, Clarion, Forest, Warren, McKean	0.772	0.772
Rating Area 2	Elk, Cameron, Potter	0.780	0.780
Rating Area 3	Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.919	0.919
Rating Area 4	Lawrence, Beaver, Washington, Greene, Butler, Allegheny, Westmoreland, Armstrong, Indiana, Fayette	0.809	0.809
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.795	0.795
Rating Area 6	Centre, Mifflin, Snyder, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	0.924	0.924
Rating Area 7	Adams, York, Lancaster, Berks	0.946	0.946
Rating Area 8	Chester, Delaware, Montgomery, Bucks, Philadelphia	0.902	0.902
Rating Area 9	Fulton, Franklin, Cumberland, Perry, Juniata, Dauphin	0.894	0.894

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
HMO Navigate	All	1	1	3/24/2018

Unified Rate Review v5.0

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

Company Legal Name:	UnitedHealthcare of Pennsylvania, Inc.	State:	PA
HIOS Issuer ID:	24872	Market:	Small Group
Effective Date of Rate Change(s):	1/1/2020		

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

	Total	PMPM
Allowed Claims	$0.00	#DIV/0!
Reinsurance	$0.00	#DIV/0!
Incurred Claims in Experience Period	$0.00	#DIV/0!
Risk Adjustment	$0.00	#DIV/0!
Experience Period Premium	$0.00	#DIV/0!
Experience Period Member Months	0	

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	$0.00	1.000	1.000	1.000	1.000	$0.00
Outpatient Hospital	$0.00	1.000	1.000	1.000	1.000	$0.00
Professional	$0.00	1.000	1.000	1.000	1.000	$0.00
Other Medical	$0.00	1.000	1.000	1.000	1.000	$0.00
Capitation	$0.00	1.000	1.000	1.000	1.000	$0.00
Prescription Drug	$0.00	1.000	1.000	1.000	1.000	$0.00
Total	$0.00					**$0.00**

Morbidity Adjustment	1.000
Demographic Shift	1.000
Plan Design Changes	0.945
Other	1.041
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2020**	**$0.00**

Manual EHB Allowed Claims PMPM	$509.12
Applied Credibility %	0.00%

		Projected Period Totals
Projected Index Rate for **1/1/2020**	**$509.12**	$35,659,783.04
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	-$33.87	-$2,372,322.54
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$542.99**	**$38,032,105.58**

Projected Member Months	**70,042**

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

Product-Plan Data Collection

Company Legal Name: **UnitedHealthcare of Pennsylvania, Inc.**
HIOS Issuer ID: **24872**
Effective Date of Rate Change(s): **1/1/2020**

State: **PA**
Market: **Small Group**

Product/Plan Level Calculations

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

1.1	Product Name		PA002 Plans									
1.2	Product ID		24872PA002									
1.3	Plan Name		Terminated Products	BRA7	BRA8	BRBD	BRA9	BRBA	BRBB	BRBC	BRBE	BRA6
1.4	Plan ID (Standard Component ID)		24872PA0020000	24872PA0020008	24872PA0020009	24872PA0020014	24872PA0020010	24872PA0020011	24872PA0020012	24872PA0020013	24872PA0020015	24872PA0020001
1.5	Metal		Not Applicable	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Bronze
1.6	AV Metal Value		0.000	0.767	0.794	0.795	0.715	0.682	0.694	0.712	0.664	0.622
1.7	Plan Category		Terminated	New	New	New	New	New	New	New	New	Renewing
1.8	Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?		No	No	No	No	No	No	No	No	No	No
1.10	Effective Date of Proposed Rates		1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020
1.11	Cumulative Rate Change % (over 12 mos prior)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.80%
1.12	Product Rate Increase %		7.80%									
1.13	Submission Level Rate Increase %		7.80%									

Worksheet 1 Totals	**Section II: Experience Period and Current Plan Level Information**											
	2.1 Plan ID (Standard Component ID)	Total	24872PA0020000	24872PA0020008	24872PA0020009	24872PA0020014	24872PA0020010	24872PA0020011	24872PA0020012	24872PA0020013	24872PA0020015	24872PA0020001
$0	2.2 Allowed Claims	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4 Member Cost Sharing	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.6 Incurred Claims	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.7 Risk Adjustment Transfer Amount	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.8 Premium	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
0	2.9 Experience Period Member Months	0	0	0	0	0	0	0	0	0	0	0
	2.10 Current Enrollment	416	360	0	0	0	0	0	0	0	0	56
	2.11 Current Premium PMPM	$419.36	$433.29	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$329.82
	2.12 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Per Member Per Month											
	2.13 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.14 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.15 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.16 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.17 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.18 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.19 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1	Plan ID (Standard Component ID)		24872PA0020000	24872PA0020008	24872PA0020009	24872PA0020014	24872PA0020010	24872PA0020011	24872PA0020012	24872PA0020013	24872PA0020015	24872PA0020001
3.2	Market Adjusted Index Rate		$542.99									
3.3	AV and Cost Sharing Design of Plan		0.0000	0.6141	0.7221	0.8159	0.5457	0.5455	0.6281	0.6081	0.5459	0.5009
3.4	Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5	Benefits in Addition to EHB		1.0000	1.0160	1.0160	1.0160	1.0160	1.0160	1.0160	1.0160	1.0160	1.0160
	Administrative Costs											
3.6	Administrative Expense		0.00%	12.37%	12.37%	12.37%	12.37%	12.37%	12.37%	12.37%	12.37%	12.37%
3.7	Taxes and Fees		0.00%	3.26%	3.26%	3.26%	3.26%	3.26%	3.26%	3.26%	3.26%	3.26%
3.8	Profit & Risk Load		0.00%	2.01%	2.01%	2.01%	2.01%	2.01%	2.01%	2.01%	2.01%	2.01%
3.9	Catastrophic Adjustment		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	$411.35	$483.69	$546.52	$365.53	$365.40	$420.72	$407.33	$365.66	$335.52
3.11	Age Calibration Factor	0.7060	0.7060									
3.12	Geographic Calibration Factor	1.1587	1.1587									
3.13	Tobacco Calibration Factor	1.0000	1.0000									
3.14	**Calibrated Plan Adjusted Index Rate**		$0.00	$336.50	$395.68	$447.08	$299.02	$298.91	$344.17	$333.21	$299.13	$274.47

Section IV: Projected Plan Level Information

4.1	Plan ID (Standard Component ID)	Total	24872PA0020000	24872PA0020008	24872PA0020009	24872PA0020014	24872PA0020010	24872PA0020011	24872PA0020012	24872PA0020013	24872PA0020015	24872PA0020001
4.2	Allowed Claims	$36,231,865	$0	$7,097,728	$7,097,728	$7,097,728	$2,116,734	$2,116,734	$2,116,734	$2,116,734	$2,116,734	$4,355,010
4.3	Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4	Member Cost Sharing	$12,862,312	$0	$2,925,995	$2,191,860	$1,554,918	$918,926	$919,536	$738,143	$782,043	$918,622	$1,912,269
4.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6	Incurred Claims	$23,369,553	$0	$4,171,733	$4,905,868	$5,542,810	$1,197,808	$1,197,198	$1,378,592	$1,334,691	$1,198,113	$2,442,741
4.7	Risk Adjustment Transfer Amount	-$1,530,148	$0	-$286,905	-$286,905	-$286,905	-$92,693	-$92,693	-$92,693	-$92,693	-$92,693	-$205,966
4.8	Premium	$30,261,517	$0	$5,402,220	$6,352,293	$7,177,448	$1,550,944	$1,550,376	$1,785,135	$1,728,292	$1,551,513	$3,163,296
4.9	Projected Member Months	70,042	0	13,133	13,133	13,133	4,243	4,243	4,243	4,243	4,243	9,428
4.10	Loss Ratio	81.34%	#DIV/0!	81.55%	80.88%	80.44%	82.14%	82.13%	81.46%	81.60%	82.13%	82.60%
	Per Member Per Month											
4.11	Allowed Claims	$517.29	#DIV/0!	$540.45	$540.45	$540.45	$498.88	$498.88	$498.88	$498.88	$498.88	$461.92
4.12	Reinsurance	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.13	Member Cost Sharing	$183.64	#DIV/0!	$222.80	$166.90	$118.40	$216.57	$216.72	$173.97	$184.31	$216.50	$202.83
4.14	Cost Sharing Reduction	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.15	Incurred Claims	$333.65	#DIV/0!	$317.65	$373.55	$422.05	$282.30	$282.16	$324.91	$314.56	$282.37	$259.09
4.16	Risk Adjustment Transfer Amount	-$21.85	#DIV/0!	-$21.85	-$21.85	-$21.85	-$21.85	-$21.85	-$21.85	-$21.85	-$21.85	-$21.85
4.17	Premium	$432.05	#DIV/0!	$411.35	$483.69	$546.52	$365.53	$365.40	$420.72	$407.33	$365.66	$335.52

Rating Area Data Collection

Rating Area	Rating Factor
Rating Area 1	0.7720
Rating Area 2	0.7798
Rating Area 3	0.9186
Rating Area 4	0.8087
Rating Area 5	0.7953
Rating Area 6	0.9238
Rating Area 7	0.9462
Rating Area 8	0.9020
Rating Area 9	0.8943

Federal Rate Filing Justification Part III
Actuarial Memorandum and Certification

UnitedHealthcare of Pennsylvania, Inc.
NAIC: 95220
FEIN: 25-1756858

State of Pennsylvania Rate Review

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Section 1: Purpose

The following is a rate filing prepared by UnitedHealthcare of Pennsylvania, Inc.. This filing has been prepared to provide the necessary information required by the Department of Health and Human Services and the state of Pennsylvania. The purpose of this memorandum is to provide information relevant to the Federal Part I Unified Rate Review Template (URRT).

This filing establishes rates intended to be used for non-grandfathered PPACA compliant small group health benefit plans sold off the Small Business Health Options Program in Pennsylvania for the 2020 plan year. New Rate is being filed at this time. The rates and other information in this submission are based on the current regulations and guidance from HHS. Changes to this filing may be necessary if there are revisions to the regulations or updated guidance from HHS.

This memorandum is intended solely for the information of and use by the Department of Health and Human Services and the Pennsylvania Department of Insurance and Financial Services. It will demonstrate compliance with state and federal laws and regulations related to the development of the index rate and allowable rating factors and is not intended to be used for any other purpose.

The attached document contains confidential, proprietary information and trade secrets. This information is strictly confidential and protected from disclosure by 40 P.S. § 65.2-A. If the prohibition against disclosure by the Department of Insurance and Financial Services is reassessed at a later date, it may not be disclosed to any other state or federal regulatory agencies unless the recipient agrees in writing prior to receipt to maintain the confidentiality of the information.

Section 2: General Information

Company Identifying Information

Company Legal Name:	UnitedHealthcare of Pennsylvania, Inc.
State:	Pennsylvania
HIOS Issuer ID:	24872
Market:	Small Business, 1-50
Proposed Effective Date:	January 01,2020

Primary Contact Information

Name:	[redacted]
Telephone Number:	[redacted]
Email Address:	[redacted]

Section 3: Proposed Rate Changes

The proposed change in rates for this filing is 7.8% compared to the prior annual filing. These changes are applied uniformly to all plans within a rating area. The proposed pricing trend is 9.7% annually.

The primary drivers of the proposed rate changes are the following:

- Changes in medical service costs
  - Increasing Cost of Medical Services – Annual increases in reimbursement rates to health care providers – such as hospitals, doctors and pharmaceutical companies.
  - Increased Utilization – The number of office visits and other services continues to grow. In addition, total health care spending will vary by the intensity of care and/or use of different types of health services. Patients who are sicker generally have a higher intensity of health care utilization. The price of care can be affected by the use of expensive procedures such as surgery vs. simply monitoring or providing medications.
  - Higher Costs from Deductible Leveraging – Health care costs continue to rise every year. If deductibles and copayments remain the same, a greater percentage of health care costs need to be covered by health insurance premiums each year.
  - Cost shifting from the public to the private sector – Reimbursements from the Center for Medicare and Medicaid Services (CMS) to hospitals do not generally cover all of the cost of care. The cost difference is being shifted to private health plans. Hospitals typically make up this difference by charging private health plans more.
  - Impact of New Technology – Improvements to medical technology and clinical practice often result in the use of more expensive services - leading to increased health care spending and utilization.
- Administrative costs and anticipated profit
  - UnitedHealthcare works to directly control administrative expenses by adopting better processes and technology and through the development of programs and innovations that make health care more affordable. We have led the marketplace by introducing key innovations that make health care services more accessible and affordable for customers, improve the quality and coordination of health care services, and help individuals and their physicians make more informed health care decisions.
  - Additionally, UnitedHealthcare indirectly controls medical cost payments by using appropriate payment structures with providers and facilities. UnitedHealthcare's goal is to control costs, maximize efficiency, and work closely with physicians and providers to obtain the best value and coverage.
  - State and/or Federal government imposed taxation and fees are additional significant factors that impact health care spending. These fees include ACA taxes and fees which will have increased health insurance costs and need to be reflected in premium.
- Changes that vary by plan
  - All plan relativity factors have been updated to reflect UnitedHealthcare's most recent pricing model.
  - The impact of any changes to plans that have occurred due to uniform modification are also reflected in the updated plan relativity factors. Please see the "Plan Adjusted Index Rate" section of the memorandum for more detail on these changes.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status. The net impact of all changes by plan can be found in Worksheet 2, Section I of the Unified Rate Review Template.

Significant factors driving the proposed rate changes are discussed in further detail in Section 7 (*Credibility Manual Rate Development*) of this memorandum.

Section 4: Experience and Current Period Premium, Claims and Enrollment

There is no small group experience for this license.

Section 5: Benefit Categories

There is no experience data.

Section 6: Projection Factors

There is no data to project.

Section 7: Credibility Manual Rate Development

Appropriateness

Source and of Data Used

The data used to develop credibility manual for UnitedHealthcare of Pennsylvania Inc. small group ACA rates is the UnitedHealthcare Insurance Company small group ACA experience in Pennsylvania.

Adjustments Made to the Data

The data used to develop the credibility manual was adjusted to reflect the average age, geography, plan design and morbidity of the adjusted experience period claims.

An adjustment to the credibility manual was made to account for catastrophic claims experience in the experience period.

Demographic Shift

The total Demographic Shift Adjustment is 0%. The HHS-specified age curve was used in rating.

Other Adjustments

The total other adjustments are 4.2%, and it is comprised of the following factors:

Catastrophic Claims Adjustment
An adjustment was made to account for catastrophic claims experience in the experience period. The claims were adjusted by -3% to align with expected catastrophic claim levels in the rating period.

Trend Adjustment
An additional trend adjustment of 0.6% is applied to trend our rates to the mid-point of the quarter rather than the beginning of the quarter.

All Other Adjustments
An additional adjustment of 6.9% is applied.

Plan Design Changes
The total Plan Design Adjustment is -5.5%. It is comprised of the following factors:

Shift in Benefit Plan Distribution:
An adjustment of -5.5% was made to account for the expected change in allowed claims due to the shift in the distribution of benefit plans between the experience period and the rating period.

Inclusion of Capitation Payments
Capitation payments are included in both the experience and projections.

Section 8: Credibility of Experience

We believe that the United Healthcare Insurance company small group ACA experience used for developing the credibility manual for this product to be fully credible. A specific credibility formula was not used for this determination, but rather professional actuarial judgment. As ASOP 25, section 3.4 states: "Professional Judgment - The actuary should use professional judgment when selecting, developing, or using a credibility procedure. The use of credibility procedures is not always a precise mathematical process."

Section 9: Development of Projected Index Rate

The projected index rate of $509.12 was calculated by trending and adjusting the experience period index rate to the projection period, where we used the experience index rate from the manual rate because there is no experience in this product. It is established in accordance with the requirements of 45 CFR &156.80(d). See sections 7 and 8 of this memo for more details.

Section 10: Development of the Market-wide Index Rate

Reinsurance

There is no reinsurance program in force for this business, and as a result there are no reinsurance recoveries to report.

Risk Adjustment Payment/Charge

UnitedHealthcare of Pennsylvania, Inc. anticipates paying an average of $21.85 PMPM for risk adjustment transfers in the state of Pennsylvania for the 2020 plan year, which has been grossed up to $33.87 PMPM on an allowed basis for purposes of calculating the Market-wide Adjusted Index Rate. We are assuming the risk level of our business relative to that of our competitors for the 2020 plan year will be similar to what it was in the 2018 plan year. Since risk adjustment transfer payments are a function of the market level premium, our 2020 risk adjustment transfer PMPM amount is calculated by adjusting our actual 2018 risk adjustment transfer PMPM amount for the projected market level trend, changes in reinsurance fees and recoveries, and other adjustments based on the overall financial performance of the market.

Exchange User Fees

There are no plans included in this filing that are offered on the exchange. Therefore there are no exchange user fees.

The market adjusted index rate includes market-wide adjustments for reinsurance, risk adjustment transfers and exchange user fees (if any).

Index Rate	Net Federal or State Reinsurance (allowed basis)	Risk Adjustment Payment/Charge (allowed basis)	Exchange Fee Adjustment (allowed basis)	Market Adjusted Index Rate
$509.12	$0.00	($33.87)	0.00%	$542.99

The figures above may not tally exactly due to rounding of the display.

Section 11: Plan Adjusted Index Rate

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio.

UnitedHealthcare of Pennsylvania, Inc. does not utilize Induced Demand factors in our rate development. Instead, our plan-specific pricing factors are based on an analysis of UnitedHealthcare of Pennsylvania, Inc.'s nationwide block of Small Group health insurance, which reflects over 10 million member months of experience. Our approach complies with the prohibition of rating for morbidity differences by normalizing out the cost differences attributable to morbidity as measured by HHS's risk adjustment mechanism.

Historical UnitedHealthcare experience was used to develop the actuarial value and cost sharing adjustment.

Provider network, delivery system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Benefits in Addition to EHBs

The index rate of the experience period has been reported accordingly, rounded to the nearest whole dollar value as required by the URRT. The Index Rate in the projection period represents 98.42% of allowed claims due to the benefits in excess of EHBs.

Distribution and Administrative Costs

Distribution and administrative costs include premium tax, risk adjustment user fees, SG&A, quality improvements, federal income tax, and after-tax income. Risk adjustment transfers, net reinsurance recoveries and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Administrative Expense Load

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load does not vary by product or plan. These assumptions are based on the general ledger actual results for 2018 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements. The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

Profit and Risk Margin

The profit and risk margin is shown in Worksheet 2, Section III of the URRT. This target does not vary by product or plan

The profit and risk margin is derived from the difference between the administrative expenses, taxes and fees, and 1 minus the target loss ratio.

The profit and risk margin results in an anticipated MLR that is above the minimum requirements as described in the Projected Loss Ratio section.

Taxes and Fees

Taxes and fees are expected to be 3.3% and include premium tax, exchange fees (if any), risk adjustment user fees, and federal income tax. The following is a breakdown of the taxes and fees.

Premium Taxes and Fees Allocation	Estimated % of Premium
Federal / State Income Tax on Profit & Risk Load	0.5%
Premium Tax	0.0%
ACA Taxes: Insurer Fee	2.7%
ACA Taxes: PCORI Fee	0.0%
ACA Taxes: Risk Adjustment User Fee	0.0%
ACA Taxes: Exchange User Fee	0.0%
All Other Taxes & Fees	0.0%
Total	**3.3%**

Section 12: Calibration

Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

Age Calibration

The calculated age curve calibration is .706, which equals one divided by the average age factor of the expected member distribution by age. The age factors used in this calculation are the HHS-specified age curve.

Geographic Calibration

The geographic factor calibration is 0.863, which equals one divided by the expected average area factor. A table of the geographic rating factors is below.

Rating Area	Area Factor
1	0.772
2	0.780
3	0.919
4	0.809
5	0.795
6	0.924
7	0.946
8	0.902
9	0.894

Geographic rating factors are reviewed periodically versus UnitedHealthcare claims data that reflects unit cost differences by county. There is no proposed change to the geographic rating factors in this rate filing.

Population morbidity by area was not considered when determining geographic area factors.

Tobacco Calibration

Tobacco factors are not used in the rating of these products, and no calibration is needed.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated premium rate for each plan. The calibrated premium rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age and area.

Section 13: Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate, and applying the consumer specific age and geographic rating factors. The calculation is provided below.

Plan Adjusted Index Rate
x Age Calibration Factor
x Geographic Calibration Factor
x Consumer Specific Age Rating Factor
x Consumer Specific Geographic Rating Factor
x Small Group Trend Adjustment
= Consumer Adjusted Premium Rate

Section 14: Projected Loss Ratio

The projected loss ratio using the federally prescribed MLR methodology for calendar year 2020 is 85.9%. UnitedHealthcare of Pennsylvania, Inc. agrees to comply with the rebate requirements of 45 CFR Part 158 should the actual market MLR fall below the 80.0% requirement.

Since the last rate filing, UHC has elected to report a single quality improvement activity (QIA) amount of 0.8% of premium in lieu of actual QIA expenditures. This action is allowed per the 2019 Final Notice of Benefit and Payment Parameters (NBPP). Issuers electing to use the 0.8% must do it consistently across all states and markets subject to MLR, including amongst all affiliated issuers.

Section 15: AV Metal Values

The AV calculator used to calculate the AV metal values is based on a prescribed methodology and, therefore, does not necessarily reflect a reasonable estimate of the portion of allowed costs covered by the associated plan.

Some plans within this portfolio have cost sharing features that differ between individual and family coverage (i.e., when two or more people are covered by the plan). For all plans, consistent with the Actuarial Value Calculator inputs, we have used only the cost sharing provisions applicable for individuals in the actuarial value calculation.

The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. Additional details are provided below to describe the types of adjustments that were made for plan designs that are not directly compatible with the AV calculator.

Copays Paid in Conjunction with Coinsurance

Some of our plan designs include copays that are paid in conjunction with coinsurance in the coinsurance range. This benefit design is not directly compatible with the AV calculator, so the alternate methodology described in 45 CFR 156.135(b)(2) was used for the AV calculation. In order to modify the AV calculator input for a copay paid in conjunction with coinsurance, the following formula was used to estimate the insurer's cost share.

Effective Insurer Coinsurance Rate = (1 – Member Copay/Average Unit Cost) * (1-Member Coinsurance Rate)

The benefit was then marked as “Subject to Deductible” and “Subject to Coinsurance” with a “Coinsurance, if different” equal to the effective insurer coinsurance rate as calculated above. The copay was entered in the "Copay if separate" column.

The average unit cost was calculated based on the claims data included within the AV calculator continuance tables for each metal level. For example, if the plan was expected to fall within a Silver Metal Tier, the average unit cost was calculated from the Silver continuance tables. All enrollees within a continuance table whose claims exceeded $1,500 were included in the calculation of the average unit cost for each benefit type.

Benefits that Vary Based on Place of Service

For some types of services, our plan designs include different benefit levels based on the place of service (i.e. physician’s office, free standing facility, or outpatient hospital facility). To incorporate this differentiation in benefits, the Tiered Network Option was selected within the AV calculator, and utilization was assigned to each tier based on historical experience of affiliated carriers.

Physician Tiering

Select plan designs include lower cost sharing when members utilize providers we designate as meeting cost and efficiency standards. The tiered network functionality of the AV calculator was utilized to account for the cost sharing differences. The utilization of providers was based on a UnitedHealthcare study of differences in cost sharing and their effectiveness at driving utilization patterns.

Per Occurrence Copays

Select plan designs have per occurrence copays where a copay is paid before coinsurance is applied between the deductible and maximum out of pocket. These copays accumulate to the maximum out of pocket. To reflect this type of benefit an effective insurer coinsurance rate was calculated based on the average unit cost of the service and member coinsurance rate. The calculation is as follows:

Effective Insurer Coinsurance Rate = (1 – Member Copay/Average Unit Cost) * (1-Member Coinsurance Rate)

Some of the copays only apply to portions of the benefit categories that the AV calculator defines. For example, the Inpatient Hospital Services includes both physician and facility charges. To the extent the plan design per occurrence copay only applies to a portion of the services, the tiered Network functionality was utilized. The mix of services within the AV calculator benefit categories was based on historical experience.

The average unit cost was calculated based on the claims data included within the AV calculator continuance tables for each metal level where available.

Laboratory and X-Ray Services

Some plan designs include a copay for minor lab and x-ray services. These copays are applied on a per visit basis. The AV Calculator assumes that the copays are on a per procedure basis. Therefore, the copay amounts are adjusted to reflect the equivalent per procedure amount.

Section 16: Membership Projections

The total membership projection for the 2020 plan year was provided by UnitedHealthcare’s finance department. Member distribution by plan was then based on current enrollment, taking into consideration changes in the portfolio of plans to be offered in 2020. Strictly for purposes of the URRT, we have projected membership by plan.

Section 17: Plan Type

A plan type of HMO has been selected, which describes the plans exactly.

Section 18: Actuarial Certification

I, [redacted], am an Associate Director Actuarial Services for UnitedHealthcare, and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
  - In compliance with state and federal statutes and regulations related to the development of the index rate and allowable rating factors (such as 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 population anticipated to be covered.
  - Neither excessive, deficient, nor unfairly discriminatory.

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

- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.

- The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.

- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their 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.

[redacted]

7/11/2019

Date

2-50 Rating Factors

START RATES

Medical Product	Medical Start Rate Jan 1, 2020	Rx Start Rate Jan 1, 2020
HMO	$761.32	$761.32

Age Rating: Member Rating using HHS Proposed Age Factors

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

EFFECTIVE DATE ADJUSTMENTS (TREND) - EPA = regions 556, 557, & 558

Effective Date	HMO Med	HMO Rx
Jan-20	1.000	1.000
Feb-20	1.000	1.000
Mar-20	1.000	1.000
Apr-20	1.023	1.023
May-20	1.023	1.023
Jun-20	1.023	1.023
Jul-20	1.047	1.047
Aug-20	1.047	1.047
Sep-20	1.047	1.047
Oct-20	1.072	1.072
Nov-20	1.072	1.072
Dec-20	1.072	1.072

EFFECTIVE DATE ADJUSTMENTS (TREND) - WPA = regions 560, 561, & 562

Effective Date	HMO Med	HMO Rx
Jan-20	1.000	1.000
Feb-20	1.000	1.000
Mar-20	1.000	1.000
Apr-20	1.023	1.023
May-20	1.023	1.023
Jun-20	1.023	1.023
Jul-20	1.047	1.047
Aug-20	1.047	1.047
Sep-20	1.047	1.047
Oct-20	1.072	1.072
Nov-20	1.072	1.072
Dec-20	1.072	1.072

AREA FACTORS

Rating Area	County	Area Factor
Rating Area 1	Erie	0.7720
Rating Area 1	Crawford	0.7720
Rating Area 1	Mercer	0.7720
Rating Area 1	Venango	0.7720
Rating Area 1	Clarion	0.7720
Rating Area 1	Forest	0.7720
Rating Area 1	Warren	0.7720
Rating Area 1	McKean	0.7720
Rating Area 2	Elk	0.7798
Rating Area 2	Cameron	0.7798
Rating Area 2	Potter	0.7798
Rating Area 3	Clinton	0.9186
Rating Area 3	Lycoming	0.9186
Rating Area 3	Sullivan	0.9186
Rating Area 3	Bradford	0.9186
Rating Area 3	Susquehanna	0.9186
Rating Area 3	Wyoming	0.9186
Rating Area 3	Lackawanna	0.9186
Rating Area 3	Wayne	0.9186
Rating Area 3	Pike	0.9186
Rating Area 3	Monroe	0.9186
Rating Area 3	Carbon	0.9186
Rating Area 3	Luzerne	0.9186
Rating Area 4	Lawrence	0.8087
Rating Area 4	Beaver	0.8087
Rating Area 4	Washington	0.8087
Rating Area 4	Greene	0.8087
Rating Area 4	Butler	0.8087
Rating Area 4	Allegheny	0.8087
Rating Area 4	Westmoreland	0.8087
Rating Area 4	Armstrong	0.8087
Rating Area 4	Indiana	0.8087
Rating Area 4	Fayette	0.8087
Rating Area 5	Jefferson	0.7953
Rating Area 5	Clearfield	0.7953
Rating Area 5	Cambria	0.7953
Rating Area 5	Somerset	0.7953
Rating Area 5	Bedford	0.7953
Rating Area 5	Blair	0.7953
Rating Area 5	Huntingdon	0.7953
Rating Area 6	Centre	0.9238
Rating Area 6	Mifflin	0.9238
Rating Area 6	Snyder	0.9238
Rating Area 6	Northumberland	0.9238
Rating Area 6	Columbia	0.9238
Rating Area 6	Schuylkill	0.9238
Rating Area 6	Lehigh	0.9238
Rating Area 6	Northampton	0.9238
Rating Area 7	Adams	0.9462
Rating Area 7	York	0.9462
Rating Area 7	Lancaster	0.9462
Rating Area 7	Berks	0.9462
Rating Area 8	Chester	0.9020
Rating Area 8	Delaware	0.9020
Rating Area 8	Montgomery	0.9020
Rating Area 8	Bucks	0.9020
Rating Area 8	Philadelphia	0.9020
Rating Area 9	Fulton	0.8943
Rating Area 9	Franklin	0.8943
Rating Area 9	Cumberland	0.8943
Rating Area 9	Perry	0.8943
Rating Area 9	Juniata	0.8943
Rating Area 9	Dauphin	0.8943

Pennsylvania Small Group - UHCPA - 2019 Portfolio

	Plan Name					In-Network					Out-of-Network				
	Med-		Metal		Act'l	Deductible			OOP Maximum		Deductible			OOP Maximum	
Product	-ical	Rx	Level	SCID	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family
HMO	BR-A6	910V	Bronze	24872PA0020001	62.2%	$6,850	$13,700	0%	$6,850	$13,700					
HMO	BR-A7	B54V	Gold	24872PA0020008	76.7%	$1,500	$3,000	20%	$8,150	$16,300					
HMO	BR-A8	B54V	Gold	24872PA0020009	79.4%	$1,000	$2,000	0%	$8,150	$16,300					
HMO	BR-A9	B54V	Silver	24872PA0020010	71.5%	$3,500	$7,000	20%	$8,150	$16,300					
HMO	BR-BA	B54V	Silver	24872PA0020011	68.2%	$5,500	$11,000	0%	$8,150	$16,300					
HMO	BR-BB	B54V	Silver	24872PA0020012	69.4%	$2,500	$5,000	0%	$6,850	$13,700					
HMO	BR-BC	B54V	Silver	24872PA0020013	71.2%	$3,000	$6,000	0%	$8,150	$16,300					
HMO	BR-BD	B54V	Gold	24872PA0020014	79.5%	$0	$0	0%	$8,150	$16,300					
HMO	BR-BE	B54V	Silver	24872PA0020015	66.4%	$3,750	$7,500	0%	$6,850	$13,700					

Physician		Emergency		Hospital			Medical		Rx				
				OP Surgery			Deduct.	Deduct.					
PCP	SPEC	UC	ER	Free-St.	Hospital	IP	Type	Type	Deduct.	Tier 1	Tier 2	Tier 3	Tier 4
							Emb	Comb					
$30	$60	$30					Emb	Sep		$15	$60	20%/max$1000	30%/max$2000
$30	$60	$30					Emb	Sep		$15	$60	20%/max$1000	30%/max$2000
$40	$80	$40					Emb	Sep		$15	$60	20%/max$1000	30%/max$2000
$50	$100	$50	$500			$1,300	Emb	Sep		$15	$60	20%/max$1000	30%/max$2000
$30	$60	$30	$250			$750	Ded NonEmb/OOPM Emb	Comb		$15	$60	20%/max$1000	30%/max$2000
$40	$80	$40				$1,300	Emb	Sep		$15	$60	20%/max$1000	30%/max$2000
$30	$60	$30	$300			$300	Emb	Sep		$15	$60	20%/max$1000	30%/max$2000
$30	$60	$30	$250			$750	Ded NonEmb/OOPM Emb	Comb		$15	$60	20%/max$1000	30%/max$2000

Plan Relativity Factors

HMO

Medical Code	Med Relativity	Rx Code	Rx Relativity
BRA7	0.3791	B54V	0.0630
BRA8	0.4569	B54V	0.0630
BRBD	0.5244	B54V	0.0630
BRA9	0.3299	B54V	0.0630
BRBA	0.3297	B54V	0.0630
BRBB	0.4522	B54V	0.0000
BRBC	0.3748	B54V	0.0630
BRBE	0.3930	B54V	0.0000
BRA6	0.3606	910V	0.0000

Rate Calculation

Step	Rating Variable	Sample Attributes	Sample Values
A	Base Rate	Network 556 HMO	$761.32
B	Area Adjustment	Adams County (Rating Area 7)	0.9462
C		Area Adjusted Base Rate (A x B)	$720.36
D	EDA	January 2020 Effective Date	1.000
E	Benefit Relativity	BRA7-B54V	0.4421
F	Subtotal of Med & Rx Benefit Adjustment (C x D x E)		$318.47
G	Age/Gender Factors		

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

H Rates

Age	Rate	Age	Rate	Age	Rate
0-14	$243.63	31	$369.11	48	$520.70
15	$265.29	32	$376.75	49	$543.31
16	$273.57	33	$381.53	50	$568.79
17	$281.85	34	$386.62	51	$593.95
18	$290.76	35	$389.17	52	$621.65
19	$299.68	36	$391.72	53	$649.68
20	$308.92	37	$394.27	54	$679.93
21	$318.47	38	$396.81	55	$710.19
22	$318.47	39	$401.91	56	$742.99
23	$318.47	40	$407.00	57	$776.11
24	$318.47	41	$414.65	58	$811.46
25	$319.74	42	$421.97	59	$828.98
26	$326.11	43	$432.16	60	$864.33
27	$333.76	44	$444.90	61	$894.90
28	$346.18	45	$459.87	62	$914.96
29	$356.37	46	$477.71	63	$940.12
30	$361.46	47	$497.77	64 & older	$955.41

Pennsylvania Small Group - New Plans - UHCPA

New 2020 Benefit Plans

SCID	Product	Metal Level	Plan Name	
			Medical	Rx
24872PA0020008	HMO	Gold	BRA7	B54V
24872PA0020009	HMO	Gold	BRA8	B54V
24872PA0020010	HMO	Silver	BRA9	B54V
24872PA0020011	HMO	Silver	BRBA	B54V
24872PA0020012	HMO	Silver	BRBB	B54V
24872PA0020013	HMO	Silver	BRBC	B54V
24872PA0020014	HMO	Gold	BRBD	B54V
24872PA0020015	HMO	Silver	BRBE	B54V

2019 Benefit Plans with Plan Changes (Uniform Modification)

SCID	Product	Metal Level	2019 Plan Name		2020 Plan Name	
			Medical	Rx	Medical	Rx
24872PA0020001	HMO	Bronze	BIDO	910V	BRA6	910V

Terminated 2019 Benefit Plans

SCID	Product	Metal Level	Plan Name	
			Medical	Rx
24872PA0020002	HMO	Gold	BIDP	512V
24872PA0020003	HMO	Gold	BIDQ	512V
24872PA0020004	HMO	Silver	BIDR	512V
24872PA0020005	HMO	Silver	BIDS	512V
24872PA0020006	HMO	Silver	BIDT	512V
24872PA0020007	HMO	Silver	BIDU	512V

Pennsylvania Small Group - Uniformly Modified Plans - UHCPA

SCID	Changed	2019 Benefits	2020 Benefits	Price Impact
24872PA0020001	INN Ded INN OOPM	6700/13500 6700/13500	6850/13700 6850/13700	-0.8%

2019 Rx Plans	Deductible	Non-Specialty	Specialty
910V		No Copay	
512V		$15/$60/20%min$150	

2020 Rx Plans	Deductible	Non-Specialty	Specialty
910V		No Copay	
B54V		$15/$60/20%max$1000/30%max$3000	

Healthcare Economics

PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT
RATE FILING SUPPORT

PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT

	Notes:	Inpatient	Outpatient	Professional	Other	Capitation	Total Medical	Retail Pharmacy	Weighted Aggregate
Component Summary									
Utilization / Service Mix	[1] , [2]	3.5%	3.6%	2.6%	0.0%	0.0%	3.2%	4.9%	**3.4%**
Unit Cost	[3]	5.6%	5.7%	3.1%	3.1%	6.0%	5.0%	4.8%	**4.9%**
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Benefit Leveraging	[4]	0.2%	1.3%	1.4%	0.7%	0.0%	1.0%	1.5%	**1.1%**
Margin		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Total Proposed Pricing Trend	[6]	**9.5%**	**10.9%**	**7.3%**	**3.8%**	**6.0%**	**9.4%**	**11.6%**	**9.7%**
Service Weight - Pennsylvania		21.6%	38.2%	23.7%	0.5%	2.5%	86.5%	13.5%	100.0%

Notes:

[1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.

[2] Represents expected changes in intensity of services provided.

[3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;

[4] Impact of member cost-share leveraging on net claims cost trend.

[5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).

[6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Exhibit - Age Curve Calibration

State: PA | | Market Segment:Small Group

Company: UnitedHealthcare of Pennsylvania, Inc.| | HIOS Issuer ID: 24872

Proposed Effective Date: 1/1/2020

Age	Proposed Factor	Membership Distribution	Age	Proposed Factor	Membership Distribution
0	0.7650	1.26%	33	1.1980	1.86%
1	0.7650	0.95%	34	1.2140	1.91%
2	0.7650	0.95%	35	1.2220	1.84%
3	0.7650	0.93%	36	1.2300	1.74%
4	0.7650	1.02%	37	1.2380	1.73%
5	0.7650	1.09%	38	1.2460	1.80%
6	0.7650	1.10%	39	1.2620	1.76%
7	0.7650	1.15%	40	1.2780	1.67%
8	0.7650	1.00%	41	1.3020	1.61%
9	0.7650	1.09%	42	1.3250	1.40%
10	0.7650	1.17%	43	1.3570	1.54%
11	0.7650	1.21%	44	1.3970	1.42%
12	0.7650	1.12%	45	1.4440	1.58%
13	0.7650	1.11%	46	1.5000	1.62%
14	0.7650	1.34%	47	1.5630	1.84%
15	0.8330	1.29%	48	1.6350	1.78%
16	0.8590	1.26%	49	1.7060	1.91%
17	0.8850	1.30%	50	1.7860	1.85%
18	0.9130	1.29%	51	1.8650	1.69%
19	0.9410	1.29%	52	1.9520	1.82%
20	0.9700	1.23%	53	2.0400	1.80%
21	1.0000	1.38%	54	2.1350	1.80%
22	1.0000	1.34%	55	2.2300	1.76%
23	1.0000	1.33%	56	2.3330	1.72%
24	1.0000	1.57%	57	2.4370	1.79%
25	1.0040	1.56%	58	2.5480	1.78%
26	1.0240	2.05%	59	2.6030	1.66%
27	1.0480	1.94%	60	2.7140	1.40%
28	1.0870	1.90%	61	2.8100	1.62%
29	1.1190	1.96%	62	2.8730	1.28%
30	1.1350	1.88%	63	2.9520	1.17%
31	1.1590	1.92%	64+	3.0000	2.14%
32	1.1830	1.84%			
Weighted Average Factor	1.4165				

Exhibit - Geographic Factor Calibration

State: PA || Market Segment:Small Group

Company: UnitedHealthcare of Pennsylvania, Inc. || HIOS Issuer ID: 24872

Proposed Effective Date: 1/1/2020

Rating Area	Proposed Factor	Membership Distribution
1	0.7720	3.0%
2	0.7798	0.0%
3	0.9186	1.7%
4	0.8087	39.3%
5	0.7953	1.2%
6	0.9238	4.8%
7	0.9462	5.0%
8	0.9020	38.0%
9	0.8943	7.0%
Weighted Average Factor	0.8631	

Single Risk Pool Adjustment Factors

Other Adjustment	
Catastrophic Claim Adjustment	-0.0305
PPACA	0.0265
Trend (24 vs 25 months)	0.0060
Balancing Item	0.0410
TOTAL Other Adj't	**1.0422**

Site Specific Cat Claim Level	$42.93
Expected Cat Claims, PMPM	$31.63
Net Cat Claim Override	100%
Cat Claim Adjustment	($11.30)
Total Experience Period Claim Cost, PMPM	$370.70
Catastrophic Claim Adjustment	-0.0305

Trend to Rating Period

Annualized Unit Cost Trend	4.41%
Annualized Utilization Trend	3.42%
Trended to 25 months	1.173
Annualized Cost Trend Year 1	4.71%
Annualized Utilization Trend Year 1	3.22%
Annualized Cost Trend Year 2	4.12%
Annualized Utilization Trend Year 2	3.61%
Trended to 24 months	1.166
Trend (24 vs 25 months)	0.006

Average Sloping Adjustment Factors

Metal Tier	Average Sloping Adjustment	Projected Member Months
Bronze	1.000	9,428
Silver	1.080	21,215
Gold	1.170	39,399
Platinum	1.300	-
Avg Factor:	1.120	

Induced Demand Shift: Credibility Manual

Metal Tier	Average Sloping Adjustment	Projected Member Months
Bronze	1.000	16,509
Silver	1.080	66,943
Gold	1.170	135,830
Platinum	1.300	104,247
Avg Factor:	1.185	

Induced Demand Shift (0.055)

Induced Utilization Exhibit

Induced Utilization Exhibit								
Plan ID	**Metal Level**	**Projected Membership**	**Projected Allowed Claims**	**Projected Paid Claims**	**Paid to Allowed Factor**	**Average Tobacco**	**AVCS**	**8/(6*7)**
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
24872PA0020001	Bronze	9,428	4,355,010	2,442,741	0.561	1.00	0.501	0.89
24872PA0020008	Gold	13,133	7,097,728	4,171,733	0.588	1.00	0.614	1.04
24872PA0020009	Gold	13,133	7,097,728	4,905,868	0.691	1.00	0.722	1.04
24872PA0020010	Silver	4,243	2,116,734	1,197,808	0.566	1.00	0.546	0.96
24872PA0020011	Silver	4,243	2,116,734	1,197,198	0.566	1.00	0.545	0.96
24872PA0020012	Silver	4,243	2,116,734	1,378,592	0.651	1.00	0.628	0.96
24872PA0020013	Silver	4,243	2,116,734	1,334,691	0.631	1.00	0.608	0.96
24872PA0020014	Gold	13,133	7,097,728	5,542,810	0.781	1.00	0.816	1.04
24872PA0020015	Silver	4,243	2,116,734	1,198,113	0.566	1.00	0.546	0.96
Total		70,042	36,231,865	23,369,553	0.642	1.00	0.645	1.00

2020 AV Pricing Value Calculation

EHB	1.016
Leveraging	1.000
PTA	64.5%
Avg Rel	0.4644
Total Covered Lives	70,042
Avg AVCS	0.6450

	IDF	Proj MM	Normalized
Bronze	1.00	9,428	0.89
Silver	1.08	21,215	0.96
Gold	1.17	39,399	1.04
Platinum	1.30	0	1.00
Avg Factor	1.12	70,042	1.00

Metallic Level	HIOS ID	Proj MM	Relativity	Cost Sharing Rel to Avg	AVCS w/IDF
Bronze	24872PA0020001	9,428	0.361	0.777	0.501
Gold	24872PA0020008	13,133	0.442	0.952	0.614
Gold	24872PA0020009	13,133	0.520	1.120	0.722
Silver	24872PA0020010	4,243	0.393	0.846	0.546
Silver	24872PA0020011	4,243	0.393	0.846	0.545
Silver	24872PA0020012	4,243	0.452	0.974	0.628
Silver	24872PA0020013	4,243	0.438	0.943	0.608
Gold	24872PA0020014	13,133	0.587	1.265	0.816
Silver	24872PA0020015	4,243	0.393	0.846	0.546
Gold	24872PA0020002	-	0.442	0.952	0.614
Gold	24872PA0020003	-	0.520	1.120	0.722
Silver	24872PA0020004	-	0.393	0.846	0.546
Silver	24872PA0020005	-	0.393	0.846	0.545
Silver	24872PA0020006	-	0.452	0.974	0.628
Silver	24872PA0020007	-	0.393	0.846	0.545

Plan Adjusted Index Rate (PAIR) Exhibit

Market: Pennsylvania Small Group
License: UnitedHealthcare of Pennsylvania, Inc.
Filing Date: 1/1/2020

	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Bronze
	UHCPA	**UHCPA**	**UHCPA**	**UHCPA**	**UHCPA**	**UHCPA**	**UHCPA**	**UHCPA**	**UHCPA**
Plan Name	**BRA7**	**BRA8**	**BRBD**	**BRA9**	**BRBA**	**BRBB**	**BRBC**	**BRBE**	**BRA6**
2020 Effective Date	1Q20	1Q20	1Q20	1Q20	1Q20	1Q20	1Q20	1Q20	1Q20
Index Rate	$509.12	$509.12	$509.12	$509.12	$509.12	$509.12	$509.12	$509.12	$509.12
Risk Adjustment	-6.65%	-6.65%	-6.65%	-6.65%	-6.65%	-6.65%	-6.65%	-6.65%	-6.65%
Reinsurance Assessment	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Market Adjusted Index Rate	**$542.99**	**$542.99**	**$542.99**	**$542.99**	**$542.99**	**$542.99**	**$542.99**	**$542.99**	**$542.99**
Provider Network Savings	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Benefit Extra EHB	1.016	1.016	1.016	1.016	1.016	1.016	1.016	1.016	1.016
Actuarial Value and Cost Sharing	0.614	0.722	0.816	0.546	0.545	0.628	0.608	0.546	0.501
Distribution And Administrative cost	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%
Plan Adjusted Index Rate	**$411.35**	**$483.69**	**$546.52**	**$365.53**	**$365.40**	**$420.72**	**$407.33**	**$365.66**	**$335.52**
Calibration									
Age Factor Calibration	1.4165	1.4165	1.4165	1.4165	1.4165	1.4165	1.4165	1.4165	1.4165
Area Factor Calibration	0.8631	0.8631	0.8631	0.8631	0.8631	0.8631	0.8631	0.8631	0.8631
Tobacco Factor Calibration	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Calibrated PAIR without Normalization	$336.50	$395.68	$447.08	$299.02	$298.91	$344.17	$333.21	$299.13	$274.47
Trend Normalization									
Removal of average Trend for 1/1/2020 BR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Calibrated Plan Adjusted Index Rate	$336.50	$395.68	$447.08	$299.02	$298.91	$344.17	$333.21	$299.13	$274.47

Consumer Adjusted Prem Rates - Area 1 (Age 21)	$259.78	$305.46	$345.14	$230.84	$230.76	$265.70	$257.24	$230.93	$211.89
Consumer Adjusted Prem Rates - Area 2 (Age 21)	$262.40	$308.55	$348.63	$233.18	$233.09	$268.38	$259.84	$233.26	$214.03
Consumer Adjusted Prem Rates - Area 3 (Age 21)	$309.11	$363.47	$410.68	$274.68	$274.58	$316.16	$306.09	$274.78	$252.13
Consumer Adjusted Prem Rates - Area 4 (Age 21)	$272.13	$319.99	$361.55	$241.82	$241.73	$278.33	$269.47	$241.91	$221.96
Consumer Adjusted Prem Rates - Area 5 (Age 21)	$267.62	$314.68	$355.56	$237.81	$237.72	$273.72	$265.00	$237.90	$218.29
Consumer Adjusted Prem Rates - Area 6 (Age 21)	$310.86	$365.53	$413.01	$276.23	$276.13	$317.94	$307.82	$276.34	$253.56
Consumer Adjusted Prem Rates - Area 7 (Age 21)	$318.40	$374.39	$423.02	$282.93	$282.83	$325.65	$315.28	$283.04	$259.70
Consumer Adjusted Prem Rates - Area 8 (Age 21)	$303.52	$356.90	$403.26	$269.72	$269.62	$310.44	$300.56	$269.81	$247.57
Consumer Adjusted Prem Rates - Area 9 (Age 21)	$300.93	$353.86	$399.82	$267.41	$267.31	$307.79	$297.99	$267.51	$245.46

Rate Tables Template Rates - Area 1 (Age 21)	$259.84	$305.57	$345.24	$230.93	$230.81	$265.78	$257.31	$230.98	$211.94
Rate Tables Template Rates - Area 2 (Age 21)	$262.46	$308.65	$348.73	$233.26	$233.14	$268.46	$259.91	$233.32	$214.08
Rate Tables Template Rates - Area 3 (Age 21)	$309.18	$363.59	$410.80	$274.78	$274.64	$316.25	$306.18	$274.84	$252.19
Rate Tables Template Rates - Area 4 (Age 21)	$272.19	$320.09	$361.65	$241.90	$241.78	$278.41	$269.55	$241.96	$222.01
Rate Tables Template Rates - Area 5 (Age 21)	$267.69	$314.79	$355.66	$237.90	$237.78	$273.80	$265.08	$237.95	$218.34
Rate Tables Template Rates - Area 6 (Age 21)	$310.93	$365.65	$413.13	$276.33	$276.19	$318.04	$307.91	$276.40	$253.61
Rate Tables Template Rates - Area 7 (Age 21)	$318.47	$374.51	$423.14	$283.03	$282.88	$325.75	$315.37	$283.10	$259.76
Rate Tables Template Rates - Area 8 (Age 21)	$303.59	$357.02	$403.37	$269.81	$269.67	$310.53	$300.64	$269.88	$247.63
Rate Tables Template Rates - Area 9 (Age 21)	$301.00	$353.97	$399.93	$267.50	$267.37	$307.88	$298.07	$267.57	$245.51

Exhibit - Average Annual Change By Benefit Plan

Compared to effective date one year prior to propsed effective date of this filing

State: PA | | Market Segment:Small Group | | Company: UnitedHealthcare of Pennsylvania, Inc. | | HIOS Issuer ID: 24872 | | Proposed Effective Date: 1/1/2020

SCID	Plan Code	Proposed Benefit Plan Factor	Prior Benefit Plan Factor	Benefit Plan Factor Δ	Base Rate Δ *	1/1/20 Base Rate Δ	7/1/19 Base Rate Δ	Trend Impact	Insurer Fee Δ	Revenue Neutrality (Benefit Plan Factor)	Total Plan Δ	Current Premium
24872PA0020008	BRA7	0.4421	New Plan	0.0%	13.8%	-0.9%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020009	BRA8	0.5199	New Plan	0.0%	13.8%	-0.9%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020014	BRBD	0.5874	New Plan	0.0%	13.8%	-0.9%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020010	BRA9	0.3929	New Plan	0.0%	13.8%	-0.9%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020011	BRBA	0.3927	New Plan	0.0%	13.8%	-0.9%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020012	BRBB	0.4522	New Plan	0.0%	13.8%	-0.9%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020013	BRBC	0.4378	New Plan	0.0%	13.8%	-0.9%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020015	BRBE	0.3930	New Plan	0.0%	13.8%	-0.9%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020001	BRA6	0.3606	0.3807	-5.3%	13.8%	-0.9%	-1.6%	9.7%	1.6%	4.7%	7.8%	$18,470
Total				-5.3%	13.8%	-0.9%	-1.6%	9.7%	1.6%	4.7%	7.8%	$18,470

Plan Revenue Neutrality Calculation

Group:	PA 2-50
Effective Date:	1/1/2020

Avg Rel	Avg Rel	Rev Neutrality
0.6272	0.5988	4.74%

License	Product	Medical Plan Code	Rx Plan Code	Integrated Rx?	Membership	Current Combined Med+Rx Plan Rel	Resloped Combined Med+Rx Plan Rel	New Model Difference
UHIC	EPO	AC1K	ZU	N	4,353	0.7596	0.7503	-1.2%
UHIC	EPO	AC1O	YM	N	2,567	0.5937	0.5651	-4.8%
UHIC	POS	AC1P	YM	N	5,465	0.6050	0.5763	-4.7%
UHIC	EPO	AC1Q	ZS	N	2,244	0.5909	0.5652	-4.4%
UHIC	POS	AC1R	ZS	N	3,317	0.6020	0.5763	-4.3%
UHIC	EPO	AC1S	ZS	N	1,718	0.5936	0.5679	-4.3%
UHIC	POS	AC1T	ZS	N	2,787	0.6048	0.5791	-4.2%
UHIC	EPO	AC41	YM	N	1,634	0.7672	0.7493	-2.3%
UHIC	POS	AC42	YM	N	6,367	0.7793	0.7614	-2.3%
UHIC	POS	AC4O	ZR	N	179	0.7678	0.7597	-1.1%
UHIC	EPO	AC4W	YM	N	1,313	0.5957	0.5674	-4.7%
UHIC	POS	AC4X	YM	N	4,747	0.6070	0.5787	-4.7%
UHIC	POS	AK94	D0	N	337	0.4987	0.4704	-5.7%
UHIC	EPO	AK96	YM	Y	3,283	0.6359	0.6070	-4.6%
UHIC	POS	AK97	YM	Y	4,795	0.6482	0.6191	-4.5%
UHIC	POS	AK98	ZU	N	1,798	0.8040	0.7935	-1.3%
UHIC	EPO	AK99	ZU	N	40	0.7917	0.7810	-1.4%
UHIC	EPO	AK9I	YM	Y	1,839	0.5141	0.4883	-5.0%
UHIC	POS	AK9J	YM	Y	845	0.5246	0.4987	-5.0%
UHIC	EPO	AK9K	D0	N	1,208	0.5083	0.4770	-6.2%
UHIC	POS	AK9L	D0	N	2,693	0.5176	0.4862	-6.1%
UHIC	EPO	AK9M	034	Y	4,466	0.5555	0.5216	-6.1%
UHIC	POS	AK9N	034	Y	7,215	0.5649	0.5309	-6.0%
UHIC	EPO	AK9O	YM	Y	1,395	0.5183	0.4917	-5.1%
UHIC	POS	AK9P	YM	Y	2,924	0.5293	0.5026	-5.0%
UHIC	EPO	AK9Q	YM	Y	2,284	0.4165	0.3972	-4.6%
UHIC	EPO	AK9R	YM	Y	1,707	0.4136	0.3942	-4.7%
UHIC	POS	AK9S	YM	N	4,501	0.6664	0.6495	-2.5%
UHIC	EPO	AK9T	YM	N	1,687	0.6549	0.6380	-2.6%
UHIC	POS	AK9U	D0	N	664	0.5105	0.4809	-5.8%
UHIC	EPO	AK9V	D0	N	475	0.5009	0.4714	-5.9%
UHIC	EPO	AK9W	YM	N	242	0.5024	0.4767	-5.1%
UHIC	POS	AK9X	YM	N	533	0.5115	0.4859	-5.0%
UHIC	EPO	AK9Y	033	Y	1,135	0.6718	0.6432	-4.3%
UHIC	POS	AK9Z	033	Y	3,580	0.6808	0.6521	-4.2%
UHIC	EPO	ALAB	YM	N	3,909	0.7714	0.7614	-1.3%
UHIC	POS	ALAC	YM	N	11,837	0.7830	0.7732	-1.3%
UHIC	POS	AM8P	ZU	N	6,516	0.7717	0.7626	-1.2%
UHIC	POS	AUA2	603	N	106	0.5728	0.5471	-4.5%
UHIC	POS	AUA3	609	N	108	0.7361	0.7016	-4.7%
UHIC	POS	AUA4	ZU	N	11,880	0.6848	0.6579	-3.9%
UHIC	EPO	AUA5	602	Y	2,526	0.6113	0.5809	-5.0%
UHIC	POS	AUA6	602	Y	8,360	0.6235	0.5929	-4.9%
UHIC	EPO	AUA7	YM	N	3,049	0.7554	0.7349	-2.7%
UHIC	POS	AUA8	YM	N	20,757	0.7670	0.7466	-2.7%
UHIC	EPO	AUA9	YM	N	412	0.7233	0.7033	-2.8%
UHIC	EPO	AUAA	605	N	6,255	0.4834	0.4540	-6.1%
UHIC	POS	AUAB	605	N	11,821	0.4926	0.4633	-6.0%
UHIC	EPO	AUAC	602	Y	5,257	0.5540	0.5201	-6.1%
UHIC	POS	AUAD	602	Y	8,203	0.5634	0.5293	-6.0%
UHIC	EPO	AUAE	602	Y	3,048	0.5224	0.4953	-5.2%
UHIC	POS	AUAF	602	Y	3,723	0.5335	0.5063	-5.1%
UHIC	EPO	AUAG	575	Y	10,676	0.4102	0.3914	-4.6%
UHIC	POS	AUAH	602	N	21,023	0.6236	0.5755	-7.7%
UHIC	EPO	AUAI	602	N	9,523	0.6127	0.5647	-7.8%
UHIC	EPO	AUAJ	602	N	330	0.4932	0.4669	-5.3%
UHIC	POS	AUAK	602	N	459	0.5023	0.4760	-5.2%
UHIC	EPO	AUAL	602	Y	1,688	0.6662	0.6394	-4.0%
UHIC	POS	AUAM	602	Y	4,153	0.6752	0.6483	-4.0%
UHIC	POS	AUAO	ZU	N	13,167	0.7831	0.7428	-5.1%
UHIC	EPO	AUAP	ZU	N	2,828	0.7708	0.7306	-5.2%
UHIC	EPO	AUAQ	605	N	1,844	0.4169	0.3949	-5.3%
UHIC	EPO	AUAR	602	Y	78	0.6871	0.6607	-3.8%
UHIC	POS	AUAS	602	Y	77	0.6978	0.6713	-3.8%
UHIC	EPO	AUAT	602	Y	63	0.5535	0.5211	-5.9%
UHIC	POS	AUAU	602	Y	355	0.5643	0.5317	-5.8%
UHIC	EPO	AUAV	610	N	31	0.5680	0.5366	-5.5%
UHIC	POS	AUAW	610	N	118	0.5775	0.5461	-5.4%
UHIC	EPO	AUAX	610	N	535	0.4696	0.4471	-4.8%
UHIC	POS	AUAY	610	N	1,392	0.4770	0.4546	-4.7%
UHIC	POS	AUAZ	608	N	603	0.4833	0.4552	-5.8%
UHIC	POS	AUBA	YM	N	9,378	0.7355	0.7155	-2.7%
UHIC	EPO	AUBB	ZU	N	6,013	0.6728	0.6457	-4.0%
UHIC	EPO	AUBC	602	N	2,617	0.5735	0.5419	-5.5%
UHIC	POS	AUBD	602	N	5,594	0.5838	0.5523	-5.4%
UHIC	EPO	AUBE	603	N	5,123	0.5209	0.4856	-6.8%
UHIC	POS	AUBF	603	N	8,596	0.5312	0.4958	-6.7%
UHIC	EPO	AUBG	603	N	2,630	0.5576	0.5243	-6.0%
UHIC	POS	AUBH	603	N	7,940	0.5682	0.5350	-5.9%
UHIC	EPO	AUBI	602	N	1,532	0.5754	0.5436	-5.5%
UHIC	POS	AUBJ	602	N	9,350	0.5861	0.5542	-5.4%
UHIC	IND	AVJL	YM	N	18	1.3259	1.3294	0.3%
UHIC	POS	PHZ	YM	N	7	0.6075	0.5822	-4.2%

Projected Risk Adjustment PMPM

a	Billable Member Months	325,118
b	Plan Liability Risk Score	1.2571
c	Allowable Rating Factor	1.4222
d	Geographic Cost Factor	0.9087
e	Induced Demand Factor	1.0881
f	Actuarial Value	0.8013
g	PA UHIC – Product for All Plans with Risk	1.2405
h	PA UHIC – Product for All Plans without Risk	1.1220
i	State Avg – Product for All Plans with Risk	1.4461
j	State Avg – Product for All Plans without Risk	1.2061
k	State Average Premium	$514.82
l	2018 Administrative Cost Adjustment to State Average Premium	86%
m	Transfer PMPM	($32.07)
n	PA UHIC Average Premium	$482.03
o	Transfer as a Percent of PA UHIC Average Premium	-6.7%
p	Projected Index Rate for 1/1/2020	$509.12
q	Projected Risk Adjustments PMPM	($33.87)

$$T_i = \left[\frac{PLRS_i \times IDF_i \times GCF_i}{\sum_i (s_i \times PLRS_i \times IDF_i \times GCF_i)} - \frac{AV_i \times ARF_i \times IDF_i \times GCF_i}{\sum_i (s_i \times AV_i \times ARF_i \times IDF_i \times GCF_i)}\right] \overline{P_s}$$

$$l = \left[\frac{g}{i} - \frac{h}{j}\right] k$$

$T_i =$ Plan i Transfer PMPM
$PLRS_i =$ Plan i Plan Liability Risk Score
$AV_i =$ Plan i Actuarial Value
$ARF_i =$ Plan i Average Rating Factor
$IDF_i =$ Plan i Induced Demand Factor
$GCF_i =$ Plan i Geographic Cost Factor
$s_i =$ Plan i Share of State Enrollment

Notes:

- Values are estimated based on calendar year 2018 claims for ACR experience
- Items b-f are the average PA UHIC values of each factor
- Items g-j are estimated averages of the products by plan and area
- The products of the corresponding average factors (items b-f) do not equal the values in items g and h, which are averages of plan/area products

Base Rate Development

Experience	4Q2018
Member Months	323,529
Allowed Claims PMPM (EHB only)	$422.96
Incurred Med Claims	$324.92
Incurred Rx Claims	$68.15
Rx Rebates PMPM	-$22.36
Incurred Rx Claims Less Rx Rebates	$45.79
Total Incurred Claims PMPM	$370.70
- Site Specific Cat Claim Level	($42.93)
Expected Cat Claim PMPM	$31.63
Subtotal	**$359.40**
Months of Trend (mid month)	25.0
x Annual Trend Rate	9.08%
Claim Cost Subtotal	$430.75
/ Target Loss Ratio	83.0%
/ Risk Score Rel to State Avg	0.938
PPACA Fees	1.027
Needed Revenue PMPM	$568.23
Med Base Rate 7/1/2019	$704.71
Med Rel	0.5632
Medical Pricing Trend	1.061
Subtotal Medical	$421.10
Rx Base Rate 7/1/2019	$704.71
Rx Rel	0.0638
Rx EDA	1.061
Subtotal Rx	$47.73
Subtotal Medical and Rx	$468.84
Age Factor	1.4165
Area Factor	0.8631
Current Undiscounted PMPM	$573.15
Supportable Price Adjustment	***-0.9%***

Prior Base Rate 7/1/2019	$	692.45
Trend to 1/1/2020 (includes ACA Fee)		12.6%
Base Rate trended to 1/1/2020	$	734.79
Supportable Pricing Adjustment		-0.9%
Revenue Neutrality		4.74%
PPACA fee adjustment for 2019		-0.2%
Base Rate 1/1/2020	$	761.29

Filed Base Rate 1/1/2020	$	761.32

Healthcare Economics

PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT
RATE FILING SUPPORT

PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT

	Notes:	Inpatient	Outpatient	Professional	Other	Capitation	Total Medical	Retail Pharmacy	Weighted Aggregate
Component Summary									
Utilization / Service Mix	[1] , [2]	3.5%	3.6%	2.6%	0.0%	0.0%	3.2%	4.9%	**3.4%**
Unit Cost	[3]	4.7%	4.8%	2.2%	2.3%	6.0%	4.1%	6.3%	**4.4%**
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Benefit Leveraging	[4]	0.3%	1.2%	1.2%	0.6%	0.0%	0.9%	1.5%	**1.0%**
Margin		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Total Proposed Pricing Trend	[6]	**8.7%**	**9.9%**	**6.1%**	**2.9%**	**6.0%**	**8.4%**	**13.2%**	**9.08%**
Service Weight - Pennsylvania		21.6%	38.2%	23.7%	0.5%	2.5%	86.5%	13.5%	100.0%

Notes:

[1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.

[2] Represents expected changes in intensity of services provided.

[3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;

[4] Impact of member cost-share leveraging on net claims cost trend.

[5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).

[6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Federal MLR Development

Estimated Federal MLR Calculation		
Claims		
(A)	Projected Claims	$355.50
(B)	QI-IT Initiatives, Fraud, Medical Management	$3.46
(C)	Total Projected Claims for MLR (A + B)	$358.95
Premium		
(D)	Avg Single Risk Pool Gross Premium	$432.05
(E)	Total Taxes and Fees	$14.09
(F)	Total Premium for MLR (D - E)	$417.96
MLR (C / F)		**85.88%**

Premium Taxes and Fees Allocation	Estimated % of Premium
Federal / State Income Tax on Profit & Risk Load	0.53%
Premium Tax	0.00%
ACA Taxes: Insurer Fee	2.65%
ACA Taxes: PCORI Fee	0.00%
ACA Taxes: Risk Adjustment User Fee	0.04%
ACA Taxes: Exchange User Fee	0.00%
All Other Taxes & Fees	0.04%
Total	**3.3%**

Paid to Allowed Ratio Calculation

Experience Period Paid to Allowed Ratio	82.4%
Cost Sharing Distr. Shift	0.7834
Projected Paid to Allowed Ratio - Projection Period	**64.5%**

Experience Period Paid to Allowed Ratio

Experience Period Incurred Claim, PMPM	$	370.70
Experience Period Allowed Claim, PMPM	$	450.06
Experience Period Paid to Allowed Ratio		82.4%

Experience Period Allowed Claim, PMPM

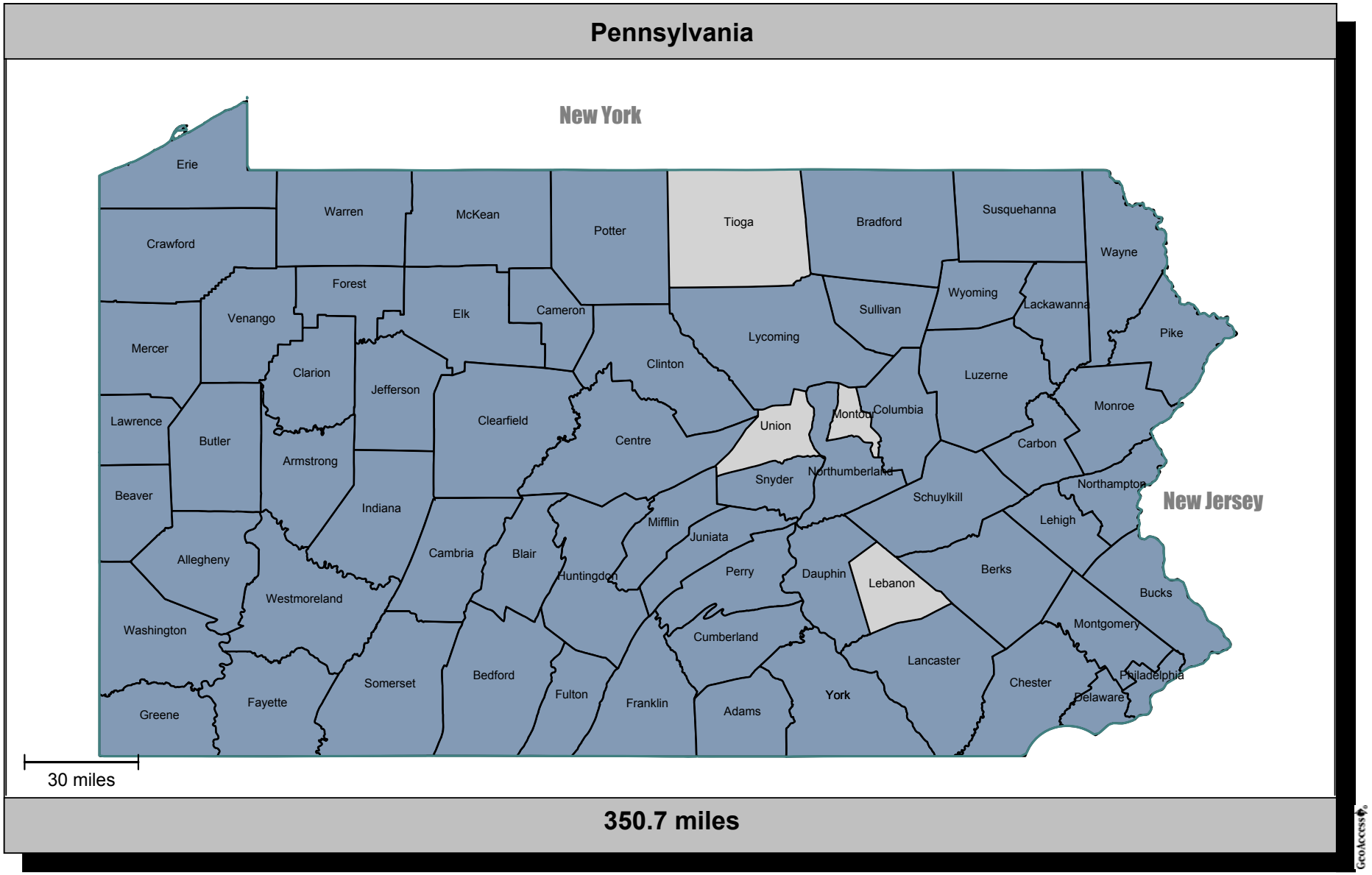
Allowed Claims (Non-Capitated)	$	149,158,063
Total Prescription Drug Rebates*	$	(7,234,136)
Total EHB Capitation	$	3,684,995
Experience Period Allowed Claim	$	145,608,923
Member Months		323,529
Experience Period Allowed Claim, PMPM	$	450.06

Cost Sharing Distr. Shift

Filed 1/1/2020

Current Medical Manual Rate	$	748.72
Average Med Rel		0.4175
Current Rx Manual Rate	$	748.72
Average Rx Rel		0.0469
Currently Approved 1/1/2020		
Current Medical Manual Rate	$	704.71
Average Med Rel		0.5632
Current Rx Manual Rate	$	704.71
Average Rx Rel		0.0638
Induced Demand Shift		-0.0546
Cost Sharing Distr. Shift		0.7834

Geographic overview



Pennsylvania HMO

UnitedHealthcare of Pennsylvania Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0020001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020008	UHC Navigate Gold 1500	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020009	UHC Navigate Gold 1000	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020010	UHC Navigate Silver 3500	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020011	UHC Navigate Silver 5500	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020012	UHC Navigate HSA Silver 2500	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020013	UHC Navigate Silver 3000	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020014	UHC Navigate Gold 0	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020015	UHC Navigate HSA Silver 3750	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union

Company Name: tedHealthcare of Pennsylvania
Market: Small Group
Product: HMO
Effective Date of Rates: January 1, 2020

Ending date of Rates: March 31, 2020

HIOS Plan ID (On Exchange)=>																						
HIOS Plan ID (Off Exchange)=>	24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008	
Plan Marketing Name =>	UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 2		Rating Area 2	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold	
Deductible =>	$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500	
Coinsurance =>	0%		20%		0%		20%		0%		0%		0%		0%		0%		0%		20%	
Copays =>	D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60	
OOP Maximum =>	$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$162.13	$162.13	$198.78	$198.78	$233.76	$233.76	$176.66	$176.66	$176.57	$176.57	$203.32	$203.32	$196.84	$196.84	$264.11	$264.11	$176.70	$176.70	$163.77	$163.77	$200.78	$200.78
15	$176.55	$176.55	$216.45	$216.45	$254.54	$254.54	$192.37	$192.37	$192.27	$192.27	$221.39	$221.39	$214.34	$214.34	$287.59	$287.59	$192.41	$192.41	$178.33	$178.33	$218.62	$218.62
16	$182.06	$182.06	$223.20	$223.20	$262.49	$262.49	$198.37	$198.37	$198.27	$198.27	$228.31	$228.31	$221.03	$221.03	$296.56	$296.56	$198.41	$198.41	$183.89	$183.89	$225.46	$225.46
17	$187.57	$187.57	$229.96	$229.96	$270.43	$270.43	$204.37	$204.37	$204.27	$204.27	$235.22	$235.22	$227.72	$227.72	$305.54	$305.54	$204.42	$204.42	$189.46	$189.46	$232.28	$232.28
18	$193.50	$193.50	$237.24	$237.24	$278.99	$278.99	$210.84	$210.84	$210.73	$210.73	$242.66	$242.66	$234.93	$234.93	$315.21	$315.21	$210.88	$210.88	$195.46	$195.46	$239.63	$239.63
19	$199.44	$199.44	$244.51	$244.51	$287.55	$287.55	$217.31	$217.31	$217.20	$217.20	$250.10	$250.10	$242.13	$242.13	$324.88	$324.88	$217.35	$217.35	$201.45	$201.45	$246.97	$246.97
20	$205.58	$205.58	$252.05	$252.05	$296.40	$296.40	$224.00	$224.00	$223.89	$223.89	$257.81	$257.81	$249.59	$249.59	$334.88	$334.88	$224.05	$224.05	$207.66	$207.66	$254.59	$254.59
21	$211.94	$211.94	$259.84	$259.84	$305.57	$305.57	$230.93	$230.93	$230.81	$230.81	$265.78	$265.78	$257.31	$257.31	$345.24	$345.24	$230.98	$230.98	$214.08	$214.08	$262.46	$262.46
22	$211.94	$211.94	$259.84	$259.84	$305.57	$305.57	$230.93	$230.93	$230.81	$230.81	$265.78	$265.78	$257.31	$257.31	$345.24	$345.24	$230.98	$230.98	$214.08	$214.08	$262.46	$262.46
23	$211.94	$211.94	$259.84	$259.84	$305.57	$305.57	$230.93	$230.93	$230.81	$230.81	$265.78	$265.78	$257.31	$257.31	$345.24	$345.24	$230.98	$230.98	$214.08	$214.08	$262.46	$262.46
24	$211.94	$211.94	$259.84	$259.84	$305.57	$305.57	$230.93	$230.93	$230.81	$230.81	$265.78	$265.78	$257.31	$257.31	$345.24	$345.24	$230.98	$230.98	$214.08	$214.08	$262.46	$262.46
25	$212.79	$212.79	$260.88	$260.88	$306.79	$306.79	$231.86	$231.86	$231.74	$231.74	$266.84	$266.84	$258.34	$258.34	$346.62	$346.62	$231.90	$231.90	$214.94	$214.94	$263.51	$263.51
26	$217.03	$217.03	$266.08	$266.08	$312.90	$312.90	$236.47	$236.47	$236.35	$236.35	$272.16	$272.16	$263.49	$263.49	$353.53	$353.53	$236.52	$236.52	$219.22	$219.22	$268.76	$268.76
27	$222.11	$222.11	$272.31	$272.31	$320.24	$320.24	$242.02	$242.02	$241.89	$241.89	$278.54	$278.54	$269.66	$269.66	$361.81	$361.81	$242.07	$242.07	$224.36	$224.36	$275.06	$275.06
28	$230.38	$230.38	$282.44	$282.44	$332.15	$332.15	$251.02	$251.02	$250.89	$250.89	$288.90	$288.90	$279.69	$279.69	$375.27	$375.27	$251.08	$251.08	$232.70	$232.70	$285.29	$285.29
29	$237.16	$237.16	$290.76	$290.76	$341.94	$341.94	$258.41	$258.41	$258.28	$258.28	$297.41	$297.41	$287.93	$287.93	$386.33	$386.33	$258.47	$258.47	$239.56	$239.56	$293.69	$293.69
30	$240.55	$240.55	$294.92	$294.92	$346.82	$346.82	$262.11	$262.11	$261.97	$261.97	$301.66	$301.66	$292.05	$292.05	$391.85	$391.85	$262.16	$262.16	$242.98	$242.98	$297.89	$297.89
31	$245.64	$245.64	$301.16	$301.16	$354.16	$354.16	$267.65	$267.65	$267.51	$267.51	$308.04	$308.04	$298.22	$298.22	$400.14	$400.14	$267.71	$267.71	$248.12	$248.12	$304.19	$304.19
32	$250.73	$250.73	$307.39	$307.39	$361.49	$361.49	$273.19	$273.19	$273.05	$273.05	$314.42	$314.42	$304.40	$304.40	$408.42	$408.42	$273.25	$273.25	$253.26	$253.26	$310.49	$310.49
33	$253.90	$253.90	$311.29	$311.29	$366.07	$366.07	$276.65	$276.65	$276.51	$276.51	$318.40	$318.40	$308.26	$308.26	$413.60	$413.60	$276.71	$276.71	$256.47	$256.47	$314.43	$314.43
34	$257.30	$257.30	$315.44	$315.44	$370.96	$370.96	$280.34	$280.34	$280.20	$280.20	$322.66	$322.66	$312.37	$312.37	$419.12	$419.12	$280.41	$280.41	$259.89	$259.89	$318.62	$318.62
35	$258.99	$258.99	$317.52	$317.52	$373.41	$373.41	$282.20	$282.20	$282.05	$282.05	$324.78	$324.78	$314.43	$314.43	$421.88	$421.88	$282.26	$282.26	$261.61	$261.61	$320.72	$320.72
36	$260.69	$260.69	$319.61	$319.61	$375.85	$375.85	$284.05	$284.05	$283.90	$283.90	$326.91	$326.91	$316.49	$316.49	$424.65	$424.65	$284.11	$284.11	$263.32	$263.32	$322.82	$322.82
37	$262.38	$262.38	$321.68	$321.68	$378.29	$378.29	$285.89	$285.89	$285.74	$285.74	$329.04	$329.04	$318.55	$318.55	$427.40	$427.40	$285.95	$285.95	$265.03	$265.03	$324.92	$324.92
38	$264.08	$264.08	$323.76	$323.76	$380.74	$380.74	$287.74	$287.74	$287.59	$287.59	$331.16	$331.16	$320.61	$320.61	$430.17	$430.17	$287.80	$287.80	$266.74	$266.74	$327.02	$327.02
39	$267.47	$267.47	$327.92	$327.92	$385.63	$385.63	$291.43	$291.43	$291.28	$291.28	$335.41	$335.41	$324.72	$324.72	$435.69	$435.69	$291.50	$291.50	$270.17	$270.17	$331.23	$331.23
40	$270.86	$270.86	$332.07	$332.07	$390.51	$390.51	$295.12	$295.12	$294.97	$294.97	$339.67	$339.67	$328.84	$328.84	$441.21	$441.21	$295.19	$295.19	$273.59	$273.59	$335.43	$335.43
41	$275.95	$275.95	$338.31	$338.31	$397.85	$397.85	$300.67	$300.67	$300.51	$300.51	$346.05	$346.05	$335.01	$335.01	$449.50	$449.50	$300.74	$300.74	$278.73	$278.73	$341.72	$341.72
42	$280.82	$280.82	$344.28	$344.28	$404.88	$404.88	$305.98	$305.98	$305.82	$305.82	$352.16	$352.16	$340.93	$340.93	$457.44	$457.44	$306.05	$306.05	$283.66	$283.66	$347.76	$347.76
43	$287.60	$287.60	$352.60	$352.60	$414.66	$414.66	$313.37	$313.37	$313.21	$313.21	$360.66	$360.66	$349.17	$349.17	$468.49	$468.49	$313.44	$313.44	$290.51	$290.51	$356.16	$356.16
44	$296.08	$296.08	$363.00	$363.00	$426.88	$426.88	$322.61	$322.61	$322.44	$322.44	$371.29	$371.29	$359.46	$359.46	$482.30	$482.30	$322.68	$322.68	$299.07	$299.07	$366.66	$366.66
45	$306.04	$306.04	$375.21	$375.21	$441.24	$441.24	$333.46	$333.46	$333.29	$333.29	$383.79	$383.79	$371.55	$371.55	$498.53	$498.53	$333.54	$333.54	$309.13	$309.13	$379.00	$379.00
46	$317.91	$317.91	$389.77	$389.77	$458.36	$458.36	$346.40	$346.40	$346.22	$346.22	$398.67	$398.67	$385.97	$385.97	$517.87	$517.87	$346.47	$346.47	$321.12	$321.12	$393.69	$393.69
47	$331.26	$331.26	$406.13	$406.13	$477.61	$477.61	$360.95	$360.95	$360.76	$360.76	$415.41	$415.41	$402.18	$402.18	$539.61	$539.61	$361.02	$361.02	$334.61	$334.61	$410.23	$410.23
48	$346.52	$346.52	$424.83	$424.83	$499.60	$499.60	$377.57	$377.57	$377.37	$377.37	$434.55	$434.55	$420.70	$420.70	$564.46	$564.46	$377.65	$377.65	$350.02	$350.02	$429.12	$429.12
49	$361.57	$361.57	$443.28	$443.28	$521.30	$521.30	$393.96	$393.96	$393.76	$393.76	$453.42	$453.42	$438.97	$438.97	$588.98	$588.98	$394.05	$394.05	$365.22	$365.22	$447.75	$447.75
50	$378.52	$378.52	$464.08	$464.08	$545.75	$545.75	$412.45	$412.45	$412.23	$412.23	$474.68	$474.68	$459.56	$459.56	$616.60	$616.60	$412.53	$412.53	$382.35	$382.35	$468.76	$468.76
51	$395.27	$395.27	$484.60	$484.60	$569.89	$569.89	$430.68	$430.68	$430.46	$430.46	$495.68	$495.68	$479.88	$479.88	$643.87	$643.87	$430.78	$430.78	$399.26	$399.26	$489.49	$489.49
52	$413.71	$413.71	$507.21	$507.21	$596.47	$596.47	$450.77	$450.77	$450.54	$450.54	$518.80	$518.80	$502.27	$502.27	$673.91	$673.91	$450.87	$450.87	$417.88	$417.88	$512.32	$512.32
53	$432.36	$432.36	$530.07	$530.07	$623.36	$623.36	$471.10	$471.10	$470.85	$470.85	$542.19	$542.19	$524.91	$524.91	$704.29	$704.29	$471.20	$471.20	$436.72	$436.72	$535.42	$535.42
54	$452.49	$452.49	$554.76	$554.76	$652.39	$652.39	$493.04	$493.04	$492.78	$492.78	$567.44	$567.44	$549.36	$549.36	$737.09	$737.09	$493.14	$493.14	$457.06	$457.06	$560.35	$560.35
55	$472.63	$472.63	$579.45	$579.45	$681.42	$681.42	$514.98	$514.98	$514.71	$514.71	$592.69	$592.69	$573.80	$573.80	$769.89	$769.89	$515.09	$515.09	$477.40	$477.40	$585.28	$585.28
56	$494.46	$494.46	$606.21	$606.21	$712.89	$712.89	$538.76	$538.76	$538.48	$538.48	$620.06	$620.06	$600.30	$600.30	$805.44	$805.44	$538.88	$538.88	$499.45	$499.45	$612.31	$612.31
57	$516.50	$516.50	$633.23	$633.23	$744.67	$744.67	$562.77	$562.77	$562.48	$562.48	$647.71	$647.71	$627.06	$627.06	$841.35	$841.35	$562.90	$562.90	$521.71	$521.71	$639.61	$639.61
58	$540.02	$540.02	$662.07	$662.07	$778.59	$778.59	$588.41	$588.41	$588.10	$588.10	$677.21	$677.21	$655.62	$655.62	$879.67	$879.67	$588.54	$588.54	$545.48	$545.48	$668.75	$668.75
59	$551.68	$551.68	$676.36	$676.36	$795.40	$795.40	$601.11	$601.11	$600.80	$600.80	$691.83	$691.83	$669.78	$669.78	$898.66	$898.66	$601.24	$601.24	$557.25	$557.25	$683.18	$683.18
60	$575.21	$575.21	$705.21	$705.21	$829.32	$829.32	$626.74	$626.74	$626.42	$626.42	$721.33	$721.33	$698.34	$698.34	$936.98	$936.98	$626.88	$626.88	$581.01	$581.01	$712.31	$712.31
61	$595.55	$595.55	$730.15	$730.15	$858.65	$858.65	$648.91	$648.91	$648.57	$648.57	$746.84	$746.84	$723.04	$723.04	$970.12	$970.12	$649.05	$649.05	$601.56	$601.56	$737.51	$737.51
62	$608.90	$608.90	$746.52	$746.52	$877.91	$877.91	$663.46	$663.46	$663.12	$663.12	$763.59	$763.59	$739.25	$739.25	$991.88	$991.88	$663.61	$663.61	$615.05	$615.05	$754.05	$754.05
63	$625.65	$625.65	$767.05	$767.05	$902.04	$902.04	$681.70	$681.70	$681.35	$681.35	$784.58	$784.58	$759.58	$759.58	$1,019.15	$1,019.15	$681.85	$681.85	$631.96	$631.96	$774.78	$774.78
64+	$635.82	$635.82	$779.52	$779.52	$916.71	$916.71	$692.79	$692.79	$692.43	$692.43	$797.34	$797.34	$771.93	$771.93	$1,035.72	$1,035.72	$692.94	$692.94	$642.24	$642.24	$787.38	$787.38

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

HIOS Plan ID (On Exchange)=>																										
HIOS Plan ID (Off Exchange)=>	24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver	
Deductible =>	$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500	
Coinsurance =>	0%		20%		0%		0%		0%		0%		0%		0%		20%		0%		20%		0%		0%	
Copays =>	$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60	
OOP Maximum =>	$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$236.12	$236.12	$178.44	$178.44	$178.35	$178.35	$205.37	$205.37	$198.83	$198.83	$266.78	$266.78	$178.49	$178.49	$192.93	$192.93	$236.53	$236.53	$278.15	$278.15	$210.21	$210.21	$210.10	$210.10	$241.93	$241.93
15	$257.10	$257.10	$194.30	$194.30	$194.20	$194.20	$223.63	$223.63	$216.50	$216.50	$290.49	$290.49	$194.36	$194.36	$210.07	$210.07	$257.54	$257.54	$302.87	$302.87	$228.89	$228.89	$228.77	$228.77	$263.44	$263.44
16	$265.13	$265.13	$200.37	$200.37	$200.27	$200.27	$230.61	$230.61	$223.27	$223.27	$299.56	$299.56	$200.42	$200.42	$216.63	$216.63	$265.59	$265.59	$312.33	$312.33	$236.04	$236.04	$235.92	$235.92	$271.66	$271.66
17	$273.16	$273.16	$206.44	$206.44	$206.33	$206.33	$237.59	$237.59	$230.02	$230.02	$308.63	$308.63	$206.49	$206.49	$223.19	$223.19	$273.62	$273.62	$321.77	$321.77	$243.18	$243.18	$243.05	$243.05	$279.88	$279.88
18	$281.80	$281.80	$212.97	$212.97	$212.86	$212.86	$245.10	$245.10	$237.30	$237.30	$318.39	$318.39	$213.02	$213.02	$230.25	$230.25	$282.28	$282.28	$331.96	$331.96	$250.88	$250.88	$250.75	$250.75	$288.74	$288.74
19	$290.44	$290.44	$219.49	$219.49	$219.38	$219.38	$252.62	$252.62	$244.57	$244.57	$328.15	$328.15	$219.55	$219.55	$237.31	$237.31	$290.94	$290.94	$342.14	$342.14	$258.57	$258.57	$258.44	$258.44	$297.59	$297.59
20	$299.39	$299.39	$226.26	$226.26	$226.15	$226.15	$260.41	$260.41	$252.11	$252.11	$338.27	$338.27	$226.32	$226.32	$244.62	$244.62	$299.91	$299.91	$352.68	$352.68	$266.54	$266.54	$266.40	$266.40	$306.76	$306.76
21	$308.65	$308.65	$233.26	$233.26	$233.14	$233.14	$268.46	$268.46	$259.91	$259.91	$348.73	$348.73	$233.32	$233.32	$252.19	$252.19	$309.18	$309.18	$363.59	$363.59	$274.78	$274.78	$274.64	$274.64	$316.25	$316.25
22	$308.65	$308.65	$233.26	$233.26	$233.14	$233.14	$268.46	$268.46	$259.91	$259.91	$348.73	$348.73	$233.32	$233.32	$252.19	$252.19	$309.18	$309.18	$363.59	$363.59	$274.78	$274.78	$274.64	$274.64	$316.25	$316.25
23	$308.65	$308.65	$233.26	$233.26	$233.14	$233.14	$268.46	$268.46	$259.91	$259.91	$348.73	$348.73	$233.32	$233.32	$252.19	$252.19	$309.18	$309.18	$363.59	$363.59	$274.78	$274.78	$274.64	$274.64	$316.25	$316.25
24	$308.65	$308.65	$233.26	$233.26	$233.14	$233.14	$268.46	$268.46	$259.91	$259.91	$348.73	$348.73	$233.32	$233.32	$252.19	$252.19	$309.18	$309.18	$363.59	$363.59	$274.78	$274.78	$274.64	$274.64	$316.25	$316.25
25	$309.89	$309.89	$234.19	$234.19	$234.07	$234.07	$269.53	$269.53	$260.95	$260.95	$350.13	$350.13	$234.25	$234.25	$253.20	$253.20	$310.42	$310.42	$365.05	$365.05	$275.88	$275.88	$275.74	$275.74	$317.52	$317.52
26	$316.06	$316.06	$238.86	$238.86	$238.74	$238.74	$274.90	$274.90	$266.15	$266.15	$357.10	$357.10	$238.92	$238.92	$258.24	$258.24	$316.60	$316.60	$372.32	$372.32	$281.38	$281.38	$281.23	$281.23	$323.84	$323.84
27	$323.47	$323.47	$244.46	$244.46	$244.34	$244.34	$281.35	$281.35	$272.39	$272.39	$365.47	$365.47	$244.52	$244.52	$264.30	$264.30	$324.02	$324.02	$381.04	$381.04	$287.96	$287.96	$287.82	$287.82	$331.43	$331.43
28	$335.50	$335.50	$253.55	$253.55	$253.42	$253.42	$291.82	$291.82	$282.52	$282.52	$379.07	$379.07	$253.62	$253.62	$274.13	$274.13	$336.08	$336.08	$395.22	$395.22	$298.68	$298.68	$298.53	$298.53	$343.76	$343.76
29	$345.38	$345.38	$261.02	$261.02	$260.88	$260.88	$300.41	$300.41	$290.84	$290.84	$390.23	$390.23	$261.09	$261.09	$282.20	$282.20	$345.97	$345.97	$406.85	$406.85	$307.48	$307.48	$307.32	$307.32	$353.88	$353.88
30	$350.32	$350.32	$264.75	$264.75	$264.61	$264.61	$304.70	$304.70	$295.00	$295.00	$395.81	$395.81	$264.82	$264.82	$286.24	$286.24	$350.92	$350.92	$412.68	$412.68	$311.88	$311.88	$311.72	$311.72	$358.94	$358.94
31	$357.73	$357.73	$270.35	$270.35	$270.21	$270.21	$311.15	$311.15	$301.24	$301.24	$404.18	$404.18	$270.42	$270.42	$292.29	$292.29	$358.34	$358.34	$421.41	$421.41	$318.47	$318.47	$318.31	$318.31	$366.53	$366.53
32	$365.13	$365.13	$275.94	$275.94	$275.80	$275.80	$317.59	$317.59	$307.47	$307.47	$412.54	$412.54	$276.02	$276.02	$298.34	$298.34	$365.76	$365.76	$430.12	$430.12	$325.06	$325.06	$324.90	$324.90	$374.12	$374.12
33	$369.77	$369.77	$279.45	$279.45	$279.31	$279.31	$321.62	$321.62	$311.38	$311.38	$417.78	$417.78	$279.52	$279.52	$302.12	$302.12	$370.39	$370.39	$435.58	$435.58	$329.18	$329.18	$329.01	$329.01	$378.87	$378.87
34	$374.70	$374.70	$283.17	$283.17	$283.03	$283.03	$325.91	$325.91	$315.53	$315.53	$423.35	$423.35	$283.25	$283.25	$306.16	$306.16	$375.35	$375.35	$441.40	$441.40	$333.58	$333.58	$333.41	$333.41	$383.93	$383.93
35	$377.17	$377.17	$285.04	$285.04	$284.89	$284.89	$328.06	$328.06	$317.61	$317.61	$426.15	$426.15	$285.12	$285.12	$308.18	$308.18	$377.82	$377.82	$444.31	$444.31	$335.78	$335.78	$335.61	$335.61	$386.46	$386.46
36	$379.64	$379.64	$286.91	$286.91	$286.76	$286.76	$330.21	$330.21	$319.69	$319.69	$428.94	$428.94	$286.98	$286.98	$310.19	$310.19	$380.29	$380.29	$447.21	$447.21	$337.98	$337.98	$337.80	$337.80	$388.99	$388.99
37	$382.11	$382.11	$288.77	$288.77	$288.63	$288.63	$332.35	$332.35	$321.77	$321.77	$431.73	$431.73	$288.85	$288.85	$312.21	$312.21	$382.77	$382.77	$450.13	$450.13	$340.18	$340.18	$340.01	$340.01	$391.52	$391.52
38	$384.58	$384.58	$290.64	$290.64	$290.49	$290.49	$334.50	$334.50	$323.85	$323.85	$434.52	$434.52	$290.72	$290.72	$314.23	$314.23	$385.24	$385.24	$453.03	$453.03	$342.38	$342.38	$342.20	$342.20	$394.05	$394.05
39	$389.52	$389.52	$294.38	$294.38	$294.22	$294.22	$338.80	$338.80	$328.01	$328.01	$440.10	$440.10	$294.45	$294.45	$318.26	$318.26	$390.18	$390.18	$458.85	$458.85	$346.77	$346.77	$346.59	$346.59	$399.11	$399.11
40	$394.46	$394.46	$298.11	$298.11	$297.96	$297.96	$343.09	$343.09	$332.17	$332.17	$445.68	$445.68	$298.18	$298.18	$322.30	$322.30	$395.13	$395.13	$464.67	$464.67	$351.17	$351.17	$350.99	$350.99	$404.17	$404.17
41	$401.86	$401.86	$303.70	$303.70	$303.54	$303.54	$349.53	$349.53	$338.40	$338.40	$454.04	$454.04	$303.78	$303.78	$328.35	$328.35	$402.56	$402.56	$473.40	$473.40	$357.77	$357.77	$357.59	$357.59	$411.76	$411.76
42	$408.97	$408.97	$309.07	$309.07	$308.92	$308.92	$355.71	$355.71	$344.39	$344.39	$462.07	$462.07	$309.15	$309.15	$334.15	$334.15	$409.66	$409.66	$481.76	$481.76	$364.08	$364.08	$363.90	$363.90	$419.03	$419.03
43	$418.84	$418.84	$316.53	$316.53	$316.37	$316.37	$364.30	$364.30	$352.70	$352.70	$473.22	$473.22	$316.62	$316.62	$342.22	$342.22	$419.56	$419.56	$493.39	$493.39	$372.88	$372.88	$372.69	$372.69	$429.15	$429.15
44	$431.19	$431.19	$325.87	$325.87	$325.70	$325.70	$375.04	$375.04	$363.10	$363.10	$487.18	$487.18	$325.95	$325.95	$352.31	$352.31	$431.92	$431.92	$507.93	$507.93	$383.87	$383.87	$383.67	$383.67	$441.80	$441.80
45	$445.70	$445.70	$336.83	$336.83	$336.66	$336.66	$387.66	$387.66	$375.31	$375.31	$503.57	$503.57	$336.91	$336.91	$364.16	$364.16	$446.45	$446.45	$525.02	$525.02	$396.78	$396.78	$396.58	$396.58	$456.67	$456.67
46	$462.98	$462.98	$349.89	$349.89	$349.71	$349.71	$402.69	$402.69	$389.87	$389.87	$523.10	$523.10	$349.98	$349.98	$378.29	$378.29	$463.77	$463.77	$545.39	$545.39	$412.17	$412.17	$411.96	$411.96	$474.38	$474.38
47	$482.42	$482.42	$364.59	$364.59	$364.40	$364.40	$419.60	$419.60	$406.24	$406.24	$545.07	$545.07	$364.68	$364.68	$394.17	$394.17	$483.25	$483.25	$568.30	$568.30	$429.49	$429.49	$429.27	$429.27	$494.30	$494.30
48	$504.64	$504.64	$381.38	$381.38	$381.18	$381.18	$438.93	$438.93	$424.95	$424.95	$570.17	$570.17	$381.48	$381.48	$412.33	$412.33	$505.51	$505.51	$594.47	$594.47	$449.27	$449.27	$449.04	$449.04	$517.07	$517.07
49	$526.55	$526.55	$397.94	$397.94	$397.73	$397.73	$457.99	$457.99	$443.40	$443.40	$594.93	$594.93	$398.04	$398.04	$430.24	$430.24	$527.46	$527.46	$620.29	$620.29	$468.78	$468.78	$468.54	$468.54	$539.52	$539.52
50	$551.25	$551.25	$416.61	$416.61	$416.39	$416.39	$479.47	$479.47	$464.20	$464.20	$622.84	$622.84	$416.71	$416.71	$450.41	$450.41	$552.19	$552.19	$649.37	$649.37	$490.76	$490.76	$490.51	$490.51	$564.82	$564.82
51	$575.63	$575.63	$435.03	$435.03	$434.81	$434.81	$500.68	$500.68	$484.73	$484.73	$650.38	$650.38	$435.14	$435.14	$470.33	$470.33	$576.62	$576.62	$678.09	$678.09	$512.46	$512.46	$512.20	$512.20	$589.81	$589.81
52	$602.48	$602.48	$455.32	$455.32	$455.08	$455.08	$524.03	$524.03	$507.34	$507.34	$680.72	$680.72	$455.44	$455.44	$492.27	$492.27	$603.52	$603.52	$709.73	$709.73	$536.38	$536.38	$536.10	$536.10	$617.32	$617.32
53	$629.65	$629.65	$475.85	$475.85	$475.61	$475.61	$547.66	$547.66	$530.22	$530.22	$711.41	$711.41	$475.97	$475.97	$514.47	$514.47	$630.72	$630.72	$741.72	$741.72	$560.55	$560.55	$560.26	$560.26	$645.15	$645.15
54	$658.97	$658.97	$498.01	$498.01	$497.75	$497.75	$573.16	$573.16	$554.91	$554.91	$744.54	$744.54	$498.14	$498.14	$538.43	$538.43	$660.10	$660.10	$776.27	$776.27	$586.66	$586.66	$586.36	$586.36	$675.19	$675.19
55	$688.29	$688.29	$520.17	$520.17	$519.90	$519.90	$598.67	$598.67	$579.60	$579.60	$777.67	$777.67	$520.30	$520.30	$562.38	$562.38	$689.47	$689.47	$810.80	$810.80	$612.76	$612.76	$612.44	$612.44	$705.24	$705.24
56	$720.08	$720.08	$544.19	$544.19	$543.91	$543.91	$626.32	$626.32	$606.37	$606.37	$813.58	$813.58	$544.34	$544.34	$588.36	$588.36	$721.31	$721.31	$848.25	$848.25	$641.06	$641.06	$640.73	$640.73	$737.81	$737.81
57	$752.18	$752.18	$568.45	$568.45	$568.16	$568.16	$654.24	$654.24	$633.40	$633.40	$849.85	$849.85	$568.60	$568.60	$614.59	$614.59	$753.47	$753.47	$886.06	$886.06	$669.63	$669.63	$669.29	$669.29	$770.70	$770.70
58	$786.45	$786.45	$594.35	$594.35	$594.05	$594.05	$684.04	$684.04	$662.26	$662.26	$888.57	$888.57	$594.50	$594.50	$642.58	$642.58	$787.79	$787.79	$926.42	$926.42	$700.13	$700.13	$699.78	$699.78	$805.81	$805.81
59	$803.41	$803.41	$607.17	$607.17	$606.86	$606.86	$698.80	$698.80	$676.54	$676.54	$907.74	$907.74	$607.33	$607.33	$656.45	$656.45	$804.80	$804.80	$946.43	$946.43	$715.25	$715.25	$714.89	$714.89	$823.20	$823.20
60	$837.67	$837.67	$633.06	$633.06	$632.74	$632.74	$728.60	$728.60	$705.39	$705.39	$946.45	$946.45	$633.23	$633.23	$684.44	$684.44	$839.12	$839.12	$986.78	$986.78	$745.75	$745.75	$745.37	$745.37	$858.30	$858.30
61	$867.30	$867.30	$655.46	$655.46	$655.12	$655.12	$754.37	$754.37	$730.34	$730.34	$979.93	$979.93	$655.63	$655.63	$708.65	$708.65	$868.80	$868.80	$1,021.69	$1,021.69	$772.13	$772.13	$771.74	$771.74	$888.66	$888.66
62	$886.75	$886.75	$670.16	$670.16	$669.81	$669.81	$771.29	$771.29	$746.72	$746.72	$1,001.90	$1,001.90	$670.33	$670.33	$724.54	$724.54	$888.27	$888.27	$1,044.59	$1,044.59	$789.44	$789.44	$789.04	$789.04	$908.59	$908.59
63	$911.13	$911.13	$688.58	$688.58	$688.22	$688.22	$792.49	$792.49	$767.25	$767.25	$1,029.45	$1,029.45	$688.76	$688.76	$744.46	$744.46	$912.70	$912.70	$1,073.32	$1,073.32	$811.16	$811.16	$810.74	$810.74	$933.57	$933.57
64+	$925.95	$925.95	$699.78	$699.78	$699.42	$699.42	$805.38	$805.38	$779.73	$779.73	$1,046.19	$1,046.19	$699.96	$699.96	$756.57	$756.57	$927.54	$927.54	$1,090.77	$1,090.77	$824.34	$824.34	$823.92	$823.92	$948.75	$948.75

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

HIOS Plan ID (On Exchange)=>																												
HIOS Plan ID (Off Exchange)=>	24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008	
Plan Marketing Name =>	UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 5		Rating Area 5	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold	
Deductible =>	$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500	
Coinsurance =>	0%		0%		0%		0%		20%		0%		20%		0%		0%		0%		0%		0%		0%		20%	
Copays =>	$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60	
OOP Maximum =>	$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$234.23	$234.23	$314.27	$314.27	$210.25	$210.25	$169.84	$169.84	$208.22	$208.22	$244.86	$244.86	$185.05	$185.05	$184.96	$184.96	$212.98	$212.98	$206.20	$206.20	$276.66	$276.66	$185.10	$185.10	$167.03	$167.03	$204.78	$204.78
15	$255.05	$255.05	$342.19	$342.19	$228.94	$228.94	$184.93	$184.93	$226.73	$226.73	$266.63	$266.63	$201.50	$201.50	$201.40	$201.40	$231.92	$231.92	$224.53	$224.53	$301.25	$301.25	$201.55	$201.55	$181.88	$181.88	$222.99	$222.99
16	$263.01	$263.01	$352.88	$352.88	$236.09	$236.09	$190.71	$190.71	$233.81	$233.81	$274.96	$274.96	$207.79	$207.79	$207.69	$207.69	$239.15	$239.15	$231.54	$231.54	$310.66	$310.66	$207.84	$207.84	$187.55	$187.55	$229.94	$229.94
17	$270.97	$270.97	$363.55	$363.55	$243.23	$243.23	$196.48	$196.48	$240.89	$240.89	$283.28	$283.28	$214.08	$214.08	$213.98	$213.98	$246.39	$246.39	$238.55	$238.55	$320.06	$320.06	$214.13	$214.13	$193.23	$193.23	$236.90	$236.90
18	$279.55	$279.55	$375.06	$375.06	$250.93	$250.93	$202.70	$202.70	$248.51	$248.51	$292.25	$292.25	$220.86	$220.86	$220.75	$220.75	$254.19	$254.19	$246.10	$246.10	$330.19	$330.19	$220.91	$220.91	$199.34	$199.34	$244.40	$244.40
19	$288.11	$288.11	$386.56	$386.56	$258.62	$258.62	$208.91	$208.91	$256.13	$256.13	$301.20	$301.20	$227.63	$227.63	$227.51	$227.51	$261.98	$261.98	$253.65	$253.65	$340.31	$340.31	$227.68	$227.68	$205.46	$205.46	$251.90	$251.90
20	$297.00	$297.00	$398.48	$398.48	$266.59	$266.59	$215.35	$215.35	$264.03	$264.03	$310.49	$310.49	$234.65	$234.65	$234.53	$234.53	$270.06	$270.06	$261.47	$261.47	$350.80	$350.80	$234.70	$234.70	$211.79	$211.79	$259.66	$259.66
21	$306.18	$306.18	$410.80	$410.80	$274.84	$274.84	$222.01	$222.01	$272.19	$272.19	$320.09	$320.09	$241.90	$241.90	$241.78	$241.78	$278.41	$278.41	$269.55	$269.55	$361.65	$361.65	$241.96	$241.96	$218.34	$218.34	$267.69	$267.69
22	$306.18	$306.18	$410.80	$410.80	$274.84	$274.84	$222.01	$222.01	$272.19	$272.19	$320.09	$320.09	$241.90	$241.90	$241.78	$241.78	$278.41	$278.41	$269.55	$269.55	$361.65	$361.65	$241.96	$241.96	$218.34	$218.34	$267.69	$267.69
23	$306.18	$306.18	$410.80	$410.80	$274.84	$274.84	$222.01	$222.01	$272.19	$272.19	$320.09	$320.09	$241.90	$241.90	$241.78	$241.78	$278.41	$278.41	$269.55	$269.55	$361.65	$361.65	$241.96	$241.96	$218.34	$218.34	$267.69	$267.69
24	$306.18	$306.18	$410.80	$410.80	$274.84	$274.84	$222.01	$222.01	$272.19	$272.19	$320.09	$320.09	$241.90	$241.90	$241.78	$241.78	$278.41	$278.41	$269.55	$269.55	$361.65	$361.65	$241.96	$241.96	$218.34	$218.34	$267.69	$267.69
25	$307.41	$307.41	$412.45	$412.45	$275.94	$275.94	$222.90	$222.90	$273.28	$273.28	$321.38	$321.38	$242.87	$242.87	$242.75	$242.75	$279.52	$279.52	$270.63	$270.63	$363.10	$363.10	$242.93	$242.93	$219.21	$219.21	$268.76	$268.76
26	$313.53	$313.53	$420.66	$420.66	$281.44	$281.44	$227.34	$227.34	$278.72	$278.72	$327.77	$327.77	$247.70	$247.70	$247.58	$247.58	$285.09	$285.09	$276.02	$276.02	$370.33	$370.33	$247.77	$247.77	$223.58	$223.58	$274.12	$274.12
27	$320.87	$320.87	$430.51	$430.51	$288.03	$288.03	$232.67	$232.67	$285.25	$285.25	$335.45	$335.45	$253.51	$253.51	$253.38	$253.38	$291.77	$291.77	$282.49	$282.49	$379.01	$379.01	$253.57	$253.57	$228.82	$228.82	$280.54	$280.54
28	$332.81	$332.81	$446.54	$446.54	$298.75	$298.75	$241.32	$241.32	$295.87	$295.87	$347.93	$347.93	$262.94	$262.94	$262.81	$262.81	$302.63	$302.63	$293.00	$293.00	$393.11	$393.11	$263.01	$263.01	$237.34	$237.34	$290.98	$290.98
29	$342.61	$342.61	$459.68	$459.68	$307.55	$307.55	$248.43	$248.43	$304.58	$304.58	$358.18	$358.18	$270.69	$270.69	$270.56	$270.56	$311.54	$311.54	$301.63	$301.63	$404.69	$404.69	$270.75	$270.75	$244.32	$244.32	$299.55	$299.55
30	$347.52	$347.52	$466.26	$466.26	$311.94	$311.94	$251.98	$251.98	$308.94	$308.94	$363.31	$363.31	$274.56	$274.56	$274.42	$274.42	$316.00	$316.00	$305.94	$305.94	$410.48	$410.48	$274.62	$274.62	$247.82	$247.82	$303.83	$303.83
31	$354.87	$354.87	$476.12	$476.12	$318.54	$318.54	$257.31	$257.31	$315.47	$315.47	$370.99	$370.99	$280.36	$280.36	$280.23	$280.23	$322.68	$322.68	$312.41	$312.41	$419.15	$419.15	$280.43	$280.43	$253.06	$253.06	$310.26	$310.26
32	$362.21	$362.21	$485.97	$485.97	$325.14	$325.14	$262.64	$262.64	$322.00	$322.00	$378.67	$378.67	$286.17	$286.17	$286.03	$286.03	$329.36	$329.36	$318.88	$318.88	$427.83	$427.83	$286.24	$286.24	$258.30	$258.30	$316.68	$316.68
33	$366.80	$366.80	$492.13	$492.13	$329.26	$329.26	$265.97	$265.97	$326.08	$326.08	$383.47	$383.47	$289.80	$289.80	$289.65	$289.65	$333.54	$333.54	$322.92	$322.92	$433.26	$433.26	$289.87	$289.87	$261.57	$261.57	$320.69	$320.69
34	$371.70	$371.70	$498.71	$498.71	$333.66	$333.66	$269.52	$269.52	$330.44	$330.44	$388.59	$388.59	$293.67	$293.67	$293.52	$293.52	$337.99	$337.99	$327.23	$327.23	$439.04	$439.04	$293.74	$293.74	$265.06	$265.06	$324.97	$324.97
35	$374.15	$374.15	$502.00	$502.00	$335.85	$335.85	$271.30	$271.30	$332.61	$332.61	$391.15	$391.15	$295.60	$295.60	$295.45	$295.45	$340.22	$340.22	$329.39	$329.39	$441.93	$441.93	$295.68	$295.68	$266.81	$266.81	$327.12	$327.12
36	$376.60	$376.60	$505.28	$505.28	$338.05	$338.05	$273.07	$273.07	$334.79	$334.79	$393.71	$393.71	$297.54	$297.54	$297.39	$297.39	$342.44	$342.44	$331.54	$331.54	$444.83	$444.83	$297.61	$297.61	$268.56	$268.56	$329.25	$329.25
37	$379.05	$379.05	$508.57	$508.57	$340.25	$340.25	$274.85	$274.85	$336.97	$336.97	$396.27	$396.27	$299.47	$299.47	$299.32	$299.32	$344.67	$344.67	$333.70	$333.70	$447.72	$447.72	$299.55	$299.55	$270.30	$270.30	$331.40	$331.40
38	$381.50	$381.50	$511.86	$511.86	$342.45	$342.45	$276.62	$276.62	$339.15	$339.15	$398.83	$398.83	$301.41	$301.41	$301.26	$301.26	$346.90	$346.90	$335.86	$335.86	$450.61	$450.61	$301.48	$301.48	$272.05	$272.05	$333.54	$333.54
39	$386.40	$386.40	$518.43	$518.43	$346.85	$346.85	$280.18	$280.18	$343.50	$343.50	$403.95	$403.95	$305.27	$305.27	$305.12	$305.12	$351.35	$351.35	$340.17	$340.17	$456.40	$456.40	$305.35	$305.35	$275.55	$275.55	$337.83	$337.83
40	$391.30	$391.30	$525.00	$525.00	$351.25	$351.25	$283.73	$283.73	$347.86	$347.86	$409.07	$409.07	$309.14	$309.14	$308.99	$308.99	$355.81	$355.81	$344.48	$344.48	$462.19	$462.19	$309.22	$309.22	$279.04	$279.04	$342.11	$342.11
41	$398.65	$398.65	$534.87	$534.87	$357.84	$357.84	$289.06	$289.06	$354.39	$354.39	$416.75	$416.75	$314.95	$314.95	$314.79	$314.79	$362.49	$362.49	$350.95	$350.95	$470.86	$470.86	$315.03	$315.03	$284.28	$284.28	$348.53	$348.53
42	$405.69	$405.69	$544.31	$544.31	$364.16	$364.16	$294.16	$294.16	$360.66	$360.66	$424.12	$424.12	$320.52	$320.52	$320.36	$320.36	$368.89	$368.89	$357.16	$357.16	$479.19	$479.19	$320.60	$320.60	$289.30	$289.30	$354.69	$354.69
43	$415.49	$415.49	$557.46	$557.46	$372.96	$372.96	$301.27	$301.27	$369.36	$369.36	$434.36	$434.36	$328.26	$328.26	$328.10	$328.10	$377.80	$377.80	$365.78	$365.78	$490.76	$490.76	$328.34	$328.34	$296.29	$296.29	$363.26	$363.26
44	$427.73	$427.73	$573.89	$573.89	$383.95	$383.95	$310.15	$310.15	$380.25	$380.25	$447.17	$447.17	$337.93	$337.93	$337.77	$337.77	$388.94	$388.94	$376.56	$376.56	$505.23	$505.23	$338.02	$338.02	$305.02	$305.02	$373.97	$373.97
45	$442.12	$442.12	$593.19	$593.19	$396.87	$396.87	$320.58	$320.58	$393.04	$393.04	$462.21	$462.21	$349.30	$349.30	$349.13	$349.13	$402.02	$402.02	$389.23	$389.23	$522.22	$522.22	$349.39	$349.39	$315.28	$315.28	$386.55	$386.55
46	$459.27	$459.27	$616.20	$616.20	$412.26	$412.26	$333.02	$333.02	$408.29	$408.29	$480.14	$480.14	$362.86	$362.86	$362.68	$362.68	$417.62	$417.62	$404.33	$404.33	$542.48	$542.48	$362.94	$362.94	$327.51	$327.51	$401.54	$401.54
47	$478.56	$478.56	$642.08	$642.08	$429.57	$429.57	$347.00	$347.00	$425.43	$425.43	$500.30	$500.30	$378.09	$378.09	$377.90	$377.90	$435.15	$435.15	$421.31	$421.31	$565.26	$565.26	$378.18	$378.18	$341.27	$341.27	$418.40	$418.40
48	$500.61	$500.61	$671.66	$671.66	$449.36	$449.36	$362.99	$362.99	$445.03	$445.03	$523.35	$523.35	$395.50	$395.50	$395.31	$395.31	$455.20	$455.20	$440.71	$440.71	$591.30	$591.30	$395.60	$395.60	$356.99	$356.99	$437.68	$437.68
49	$522.35	$522.35	$700.83	$700.83	$468.88	$468.88	$378.75	$378.75	$464.36	$464.36	$546.08	$546.08	$412.69	$412.69	$412.48	$412.48	$474.97	$474.97	$459.86	$459.86	$616.98	$616.98	$412.78	$412.78	$372.49	$372.49	$456.68	$456.68
50	$546.84	$546.84	$733.69	$733.69	$490.86	$490.86	$396.51	$396.51	$486.13	$486.13	$571.68	$571.68	$432.03	$432.03	$431.82	$431.82	$497.24	$497.24	$481.42	$481.42	$645.91	$645.91	$432.14	$432.14	$389.96	$389.96	$478.10	$478.10
51	$571.02	$571.02	$766.14	$766.14	$512.58	$512.58	$414.05	$414.05	$507.63	$507.63	$596.96	$596.96	$451.14	$451.14	$450.92	$450.92	$519.23	$519.23	$502.71	$502.71	$674.47	$674.47	$451.26	$451.26	$407.20	$407.20	$499.24	$499.24
52	$597.67	$597.67	$801.89	$801.89	$536.49	$536.49	$433.36	$433.36	$531.32	$531.32	$624.82	$624.82	$472.19	$472.19	$471.96	$471.96	$543.46	$543.46	$526.16	$526.16	$705.94	$705.94	$472.31	$472.31	$426.20	$426.20	$522.53	$522.53
53	$624.60	$624.60	$838.03	$838.03	$560.67	$560.67	$452.90	$452.90	$555.27	$555.27	$652.98	$652.98	$493.47	$493.47	$493.23	$493.23	$567.96	$567.96	$549.88	$549.88	$737.76	$737.76	$493.60	$493.60	$445.41	$445.41	$546.09	$546.09
54	$653.70	$653.70	$877.06	$877.06	$586.78	$586.78	$473.99	$473.99	$581.13	$581.13	$683.40	$683.40	$516.46	$516.46	$516.20	$516.20	$594.41	$594.41	$575.49	$575.49	$772.13	$772.13	$516.58	$516.58	$466.16	$466.16	$571.52	$571.52
55	$682.78	$682.78	$916.08	$916.08	$612.89	$612.89	$495.08	$495.08	$606.98	$606.98	$713.80	$713.80	$539.44	$539.44	$539.17	$539.17	$620.85	$620.85	$601.09	$601.09	$806.48	$806.48	$539.57	$539.57	$486.90	$486.90	$596.94	$596.94
56	$714.32	$714.32	$958.39	$958.39	$641.20	$641.20	$517.95	$517.95	$635.02	$635.02	$746.77	$746.77	$564.36	$564.36	$564.08	$564.08	$649.53	$649.53	$628.86	$628.86	$843.73	$843.73	$564.49	$564.49	$509.39	$509.39	$624.52	$624.52
57	$746.16	$746.16	$1,001.12	$1,001.12	$669.79	$669.79	$541.04	$541.04	$663.33	$663.33	$780.06	$780.06	$589.51	$589.51	$589.22	$589.22	$678.49	$678.49	$656.89	$656.89	$881.34	$881.34	$589.66	$589.66	$532.09	$532.09	$652.36	$652.36
58	$780.14	$780.14	$1,046.71	$1,046.71	$700.29	$700.29	$565.68	$565.68	$693.54	$693.54	$815.59	$815.59	$616.36	$616.36	$616.06	$616.06	$709.39	$709.39	$686.82	$686.82	$921.49	$921.49	$616.51	$616.51	$556.33	$556.33	$682.08	$682.08
59	$796.99	$796.99	$1,069.31	$1,069.31	$715.41	$715.41	$577.89	$577.89	$708.51	$708.51	$833.19	$833.19	$629.67	$629.67	$629.35	$629.35	$724.70	$724.70	$701.64	$701.64	$941.37	$941.37	$629.82	$629.82	$568.34	$568.34	$696.79	$696.79
60	$830.97	$830.97	$1,114.91	$1,114.91	$745.92	$745.92	$602.54	$602.54	$738.73	$738.73	$868.73	$868.73	$656.52	$656.52	$656.19	$656.19	$755.60	$755.60	$731.56	$731.56	$981.52	$981.52	$656.68	$656.68	$592.57	$592.57	$726.51	$726.51
61	$860.37	$860.37	$1,154.35	$1,154.35	$772.30	$772.30	$623.85	$623.85	$764.85	$764.85	$899.45	$899.45	$679.74	$679.74	$679.40	$679.40	$782.33	$782.33	$757.44	$757.44	$1,016.24	$1,016.24	$679.91	$679.91	$613.54	$613.54	$752.21	$752.21
62	$879.65	$879.65	$1,180.22	$1,180.22	$789.62	$789.62	$637.83	$637.83	$782.00	$782.00	$919.61	$919.61	$694.98	$694.98	$694.63	$694.63	$799.87	$799.87	$774.41	$774.41	$1,039.02	$1,039.02	$695.15	$695.15	$627.29	$627.29	$769.07	$769.07
63	$903.85	$903.85	$1,212.69	$1,212.69	$811.33	$811.33	$655.37	$655.37	$803.51	$803.51	$944.91	$944.91	$714.09	$714.09	$713.74	$713.74	$821.87	$821.87	$795.71	$795.71	$1,067.59	$1,067.59	$714.27	$714.27	$644.54	$644.54	$790.22	$790.22
64+	$918.54	$918.54	$1,232.40	$1,232.40	$824.52	$824.52	$666.03	$666.03	$816.57	$816.57	$960.27	$960.27	$725.70	$725.70	$725.34	$725.34	$835.23	$835.23	$808.65	$808.65	$1,084.95	$1,084.95	$725.88	$725.88	$655.02	$655.02	$803.07	$803.07

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

HIOS Plan ID (On Exchange)=>																																
HIOS Plan ID (Off Exchange)=>	24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold	
Deductible =>	$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0	
Coinsurance =>	0%		20%		0%		0%		0%		0%		0%		0%		20%		0%		20%		0%		0%		0%		0%	
Copays =>	$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60	
OOP Maximum =>	$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$240.81	$240.81	$181.99	$181.99	$181.90	$181.90	$209.46	$209.46	$202.78	$202.78	$272.08	$272.08	$182.03	$182.03	$194.01	$194.01	$237.86	$237.86	$279.73	$279.73	$211.40	$211.40	$211.29	$211.29	$243.30	$243.30	$235.55	$235.55	$316.05	$316.05
15	$262.22	$262.22	$198.17	$198.17	$198.07	$198.07	$228.08	$228.08	$220.81	$220.81	$296.27	$296.27	$198.21	$198.21	$211.26	$211.26	$259.00	$259.00	$304.59	$304.59	$230.18	$230.18	$230.07	$230.07	$264.93	$264.93	$256.49	$256.49	$344.14	$344.14
16	$270.40	$270.40	$204.36	$204.36	$204.25	$204.25	$235.19	$235.19	$227.70	$227.70	$305.51	$305.51	$204.40	$204.40	$217.85	$217.85	$267.09	$267.09	$314.09	$314.09	$237.37	$237.37	$237.24	$237.24	$273.20	$273.20	$264.49	$264.49	$354.88	$354.88
17	$278.59	$278.59	$210.54	$210.54	$210.43	$210.43	$242.31	$242.31	$234.59	$234.59	$314.76	$314.76	$210.59	$210.59	$224.44	$224.44	$275.17	$275.17	$323.60	$323.60	$244.55	$244.55	$244.42	$244.42	$281.47	$281.47	$272.50	$272.50	$365.62	$365.62
18	$287.40	$287.40	$217.20	$217.20	$217.09	$217.09	$249.98	$249.98	$242.02	$242.02	$324.72	$324.72	$217.25	$217.25	$231.55	$231.55	$283.88	$283.88	$333.84	$333.84	$252.29	$252.29	$252.17	$252.17	$290.37	$290.37	$281.13	$281.13	$377.19	$377.19
19	$296.22	$296.22	$223.86	$223.86	$223.75	$223.75	$257.65	$257.65	$249.44	$249.44	$334.68	$334.68	$223.91	$223.91	$238.65	$238.65	$292.59	$292.59	$344.08	$344.08	$260.03	$260.03	$259.90	$259.90	$299.28	$299.28	$289.75	$289.75	$388.76	$388.76
20	$305.35	$305.35	$230.77	$230.77	$230.65	$230.65	$265.59	$265.59	$257.13	$257.13	$344.99	$344.99	$230.81	$230.81	$246.00	$246.00	$301.60	$301.60	$354.68	$354.68	$268.04	$268.04	$267.90	$267.90	$308.50	$308.50	$298.67	$298.67	$400.74	$400.74
21	$314.79	$314.79	$237.90	$237.90	$237.78	$237.78	$273.80	$273.80	$265.08	$265.08	$355.66	$355.66	$237.95	$237.95	$253.61	$253.61	$310.93	$310.93	$365.65	$365.65	$276.33	$276.33	$276.19	$276.19	$318.04	$318.04	$307.91	$307.91	$413.13	$413.13
22	$314.79	$314.79	$237.90	$237.90	$237.78	$237.78	$273.80	$273.80	$265.08	$265.08	$355.66	$355.66	$237.95	$237.95	$253.61	$253.61	$310.93	$310.93	$365.65	$365.65	$276.33	$276.33	$276.19	$276.19	$318.04	$318.04	$307.91	$307.91	$413.13	$413.13
23	$314.79	$314.79	$237.90	$237.90	$237.78	$237.78	$273.80	$273.80	$265.08	$265.08	$355.66	$355.66	$237.95	$237.95	$253.61	$253.61	$310.93	$310.93	$365.65	$365.65	$276.33	$276.33	$276.19	$276.19	$318.04	$318.04	$307.91	$307.91	$413.13	$413.13
24	$314.79	$314.79	$237.90	$237.90	$237.78	$237.78	$273.80	$273.80	$265.08	$265.08	$355.66	$355.66	$237.95	$237.95	$253.61	$253.61	$310.93	$310.93	$365.65	$365.65	$276.33	$276.33	$276.19	$276.19	$318.04	$318.04	$307.91	$307.91	$413.13	$413.13
25	$316.05	$316.05	$238.85	$238.85	$238.73	$238.73	$274.90	$274.90	$266.14	$266.14	$357.08	$357.08	$238.90	$238.90	$254.62	$254.62	$312.18	$312.18	$367.12	$367.12	$277.44	$277.44	$277.30	$277.30	$319.31	$319.31	$309.14	$309.14	$414.79	$414.79
26	$322.35	$322.35	$243.61	$243.61	$243.49	$243.49	$280.37	$280.37	$271.45	$271.45	$364.20	$364.20	$243.66	$243.66	$259.70	$259.70	$318.39	$318.39	$374.42	$374.42	$282.96	$282.96	$282.82	$282.82	$325.67	$325.67	$315.30	$315.30	$423.04	$423.04
27	$329.90	$329.90	$249.32	$249.32	$249.19	$249.19	$286.94	$286.94	$277.80	$277.80	$372.73	$372.73	$249.37	$249.37	$265.78	$265.78	$325.86	$325.86	$383.20	$383.20	$289.60	$289.60	$289.45	$289.45	$333.31	$333.31	$322.69	$322.69	$432.96	$432.96
28	$342.18	$342.18	$258.60	$258.60	$258.47	$258.47	$297.62	$297.62	$288.14	$288.14	$386.60	$386.60	$258.65	$258.65	$275.67	$275.67	$337.98	$337.98	$397.46	$397.46	$300.37	$300.37	$300.21	$300.21	$345.71	$345.71	$334.69	$334.69	$449.07	$449.07
29	$352.25	$352.25	$266.21	$266.21	$266.08	$266.08	$306.38	$306.38	$296.62	$296.62	$397.98	$397.98	$266.27	$266.27	$283.79	$283.79	$347.93	$347.93	$409.16	$409.16	$309.21	$309.21	$309.05	$309.05	$355.89	$355.89	$344.55	$344.55	$462.29	$462.29
30	$357.29	$357.29	$270.02	$270.02	$269.88	$269.88	$310.76	$310.76	$300.87	$300.87	$403.67	$403.67	$270.07	$270.07	$287.85	$287.85	$352.90	$352.90	$415.01	$415.01	$313.63	$313.63	$313.47	$313.47	$360.98	$360.98	$349.48	$349.48	$468.90	$468.90
31	$364.85	$364.85	$275.73	$275.73	$275.59	$275.59	$317.33	$317.33	$307.23	$307.23	$412.21	$412.21	$275.78	$275.78	$293.93	$293.93	$360.37	$360.37	$423.79	$423.79	$320.27	$320.27	$320.11	$320.11	$368.61	$368.61	$356.87	$356.87	$478.82	$478.82
32	$372.40	$372.40	$281.43	$281.43	$281.29	$281.29	$323.91	$323.91	$313.59	$313.59	$420.74	$420.74	$281.49	$281.49	$300.02	$300.02	$367.83	$367.83	$432.57	$432.57	$326.90	$326.90	$326.73	$326.73	$376.24	$376.24	$364.26	$364.26	$488.73	$488.73
33	$377.11	$377.11	$285.00	$285.00	$284.86	$284.86	$328.01	$328.01	$317.56	$317.56	$426.08	$426.08	$285.06	$285.06	$303.82	$303.82	$372.49	$372.49	$438.05	$438.05	$331.04	$331.04	$330.87	$330.87	$381.01	$381.01	$368.87	$368.87	$494.93	$494.93
34	$382.15	$382.15	$288.81	$288.81	$288.66	$288.66	$332.39	$332.39	$321.80	$321.80	$431.77	$431.77	$288.87	$288.87	$307.88	$307.88	$377.47	$377.47	$443.90	$443.90	$335.46	$335.46	$335.29	$335.29	$386.10	$386.10	$373.80	$373.80	$501.54	$501.54
35	$384.67	$384.67	$290.71	$290.71	$290.57	$290.57	$334.58	$334.58	$323.93	$323.93	$434.62	$434.62	$290.77	$290.77	$309.91	$309.91	$379.96	$379.96	$446.83	$446.83	$337.68	$337.68	$337.51	$337.51	$388.64	$388.64	$376.27	$376.27	$504.85	$504.85
36	$387.19	$387.19	$292.61	$292.61	$292.46	$292.46	$336.77	$336.77	$326.04	$326.04	$437.46	$437.46	$292.68	$292.68	$311.94	$311.94	$382.44	$382.44	$449.75	$449.75	$339.88	$339.88	$339.71	$339.71	$391.19	$391.19	$378.73	$378.73	$508.15	$508.15
37	$389.71	$389.71	$294.52	$294.52	$294.37	$294.37	$338.96	$338.96	$328.17	$328.17	$440.31	$440.31	$294.58	$294.58	$313.97	$313.97	$384.94	$384.94	$452.68	$452.68	$342.10	$342.10	$341.93	$341.93	$393.73	$393.73	$381.20	$381.20	$511.46	$511.46
38	$392.22	$392.22	$296.42	$296.42	$296.27	$296.27	$341.15	$341.15	$330.28	$330.28	$443.15	$443.15	$296.49	$296.49	$316.00	$316.00	$387.42	$387.42	$455.60	$455.60	$344.31	$344.31	$344.13	$344.13	$396.28	$396.28	$383.66	$383.66	$514.76	$514.76
39	$397.27	$397.27	$300.23	$300.23	$300.08	$300.08	$345.54	$345.54	$334.54	$334.54	$448.85	$448.85	$300.29	$300.29	$320.06	$320.06	$392.39	$392.39	$461.45	$461.45	$348.73	$348.73	$348.55	$348.55	$401.37	$401.37	$388.58	$388.58	$521.37	$521.37
40	$402.31	$402.31	$304.04	$304.04	$303.89	$303.89	$349.92	$349.92	$338.78	$338.78	$454.54	$454.54	$304.10	$304.10	$324.11	$324.11	$397.37	$397.37	$467.30	$467.30	$353.15	$353.15	$352.97	$352.97	$406.46	$406.46	$393.51	$393.51	$527.98	$527.98
41	$409.86	$409.86	$309.74	$309.74	$309.59	$309.59	$356.49	$356.49	$345.13	$345.13	$463.07	$463.07	$309.81	$309.81	$330.20	$330.20	$404.83	$404.83	$476.07	$476.07	$359.78	$359.78	$359.60	$359.60	$414.09	$414.09	$400.90	$400.90	$537.89	$537.89
42	$417.10	$417.10	$315.22	$315.22	$315.06	$315.06	$362.79	$362.79	$351.23	$351.23	$471.25	$471.25	$315.28	$315.28	$336.03	$336.03	$411.98	$411.98	$484.49	$484.49	$366.14	$366.14	$365.95	$365.95	$421.40	$421.40	$407.98	$407.98	$547.40	$547.40
43	$427.17	$427.17	$322.83	$322.83	$322.67	$322.67	$371.55	$371.55	$359.71	$359.71	$482.63	$482.63	$322.90	$322.90	$344.15	$344.15	$421.93	$421.93	$496.19	$496.19	$374.98	$374.98	$374.79	$374.79	$431.58	$431.58	$417.84	$417.84	$560.62	$560.62
44	$439.77	$439.77	$332.35	$332.35	$332.18	$332.18	$382.50	$382.50	$370.32	$370.32	$496.86	$496.86	$332.42	$332.42	$354.29	$354.29	$434.37	$434.37	$510.81	$510.81	$386.03	$386.03	$385.84	$385.84	$444.30	$444.30	$430.15	$430.15	$577.14	$577.14
45	$454.56	$454.56	$343.53	$343.53	$343.36	$343.36	$395.37	$395.37	$382.78	$382.78	$513.57	$513.57	$343.60	$343.60	$366.21	$366.21	$448.98	$448.98	$527.99	$527.99	$399.02	$399.02	$398.81	$398.81	$459.25	$459.25	$444.62	$444.62	$596.56	$596.56
46	$472.19	$472.19	$356.86	$356.86	$356.68	$356.68	$410.70	$410.70	$397.63	$397.63	$533.50	$533.50	$356.93	$356.93	$380.42	$380.42	$466.40	$466.40	$548.48	$548.48	$414.50	$414.50	$414.29	$414.29	$477.06	$477.06	$461.87	$461.87	$619.70	$619.70
47	$492.02	$492.02	$371.84	$371.84	$371.65	$371.65	$427.95	$427.95	$414.32	$414.32	$555.90	$555.90	$371.92	$371.92	$396.39	$396.39	$485.99	$485.99	$571.51	$571.51	$431.91	$431.91	$431.69	$431.69	$497.10	$497.10	$481.27	$481.27	$645.73	$645.73
48	$514.69	$514.69	$388.97	$388.97	$388.78	$388.78	$447.66	$447.66	$433.41	$433.41	$581.51	$581.51	$389.05	$389.05	$414.65	$414.65	$508.37	$508.37	$597.84	$597.84	$451.80	$451.80	$451.57	$451.57	$520.00	$520.00	$503.44	$503.44	$675.47	$675.47
49	$537.03	$537.03	$405.85	$405.85	$405.65	$405.65	$467.10	$467.10	$452.22	$452.22	$606.75	$606.75	$405.94	$405.94	$432.66	$432.66	$530.44	$530.44	$623.80	$623.80	$471.42	$471.42	$471.18	$471.18	$542.58	$542.58	$525.29	$525.29	$704.80	$704.80
50	$562.22	$562.22	$424.89	$424.89	$424.68	$424.68	$489.01	$489.01	$473.44	$473.44	$635.21	$635.21	$424.98	$424.98	$452.95	$452.95	$555.32	$555.32	$653.05	$653.05	$493.53	$493.53	$493.28	$493.28	$568.02	$568.02	$549.93	$549.93	$737.85	$737.85
51	$587.08	$587.08	$443.68	$443.68	$443.46	$443.46	$510.64	$510.64	$494.37	$494.37	$663.31	$663.31	$443.78	$443.78	$472.98	$472.98	$579.89	$579.89	$681.94	$681.94	$515.36	$515.36	$515.10	$515.10	$593.14	$593.14	$574.25	$574.25	$770.49	$770.49
52	$614.47	$614.47	$464.38	$464.38	$464.15	$464.15	$534.46	$534.46	$517.44	$517.44	$694.25	$694.25	$464.48	$464.48	$495.05	$495.05	$606.93	$606.93	$713.75	$713.75	$539.39	$539.39	$539.12	$539.12	$620.81	$620.81	$601.04	$601.04	$806.43	$806.43
53	$642.18	$642.18	$485.32	$485.32	$485.08	$485.08	$558.55	$558.55	$540.77	$540.77	$725.55	$725.55	$485.42	$485.42	$517.36	$517.36	$634.29	$634.29	$745.92	$745.92	$563.71	$563.71	$563.43	$563.43	$648.80	$648.80	$628.13	$628.13	$842.78	$842.78
54	$672.08	$672.08	$507.92	$507.92	$507.66	$507.66	$584.56	$584.56	$565.95	$565.95	$759.33	$759.33	$508.02	$508.02	$541.46	$541.46	$663.83	$663.83	$780.66	$780.66	$589.96	$589.96	$589.66	$589.66	$679.02	$679.02	$657.39	$657.39	$882.03	$882.03
55	$701.98	$701.98	$530.51	$530.51	$530.24	$530.24	$610.57	$610.57	$591.12	$591.12	$793.12	$793.12	$530.63	$530.63	$565.55	$565.55	$693.37	$693.37	$815.40	$815.40	$616.21	$616.21	$615.90	$615.90	$709.23	$709.23	$686.64	$686.64	$921.28	$921.28
56	$734.40	$734.40	$555.02	$555.02	$554.74	$554.74	$638.78	$638.78	$618.43	$618.43	$829.75	$829.75	$555.14	$555.14	$591.67	$591.67	$725.40	$725.40	$853.07	$853.07	$644.68	$644.68	$644.36	$644.36	$741.99	$741.99	$718.36	$718.36	$963.84	$963.84
57	$767.14	$767.14	$579.76	$579.76	$579.47	$579.47	$667.25	$667.25	$646.00	$646.00	$866.74	$866.74	$579.88	$579.88	$618.05	$618.05	$757.73	$757.73	$891.09	$891.09	$673.41	$673.41	$673.07	$673.07	$775.06	$775.06	$750.37	$750.37	$1,006.79	$1,006.79
58	$802.09	$802.09	$606.17	$606.17	$605.87	$605.87	$697.64	$697.64	$675.43	$675.43	$906.23	$906.23	$606.30	$606.30	$646.20	$646.20	$792.25	$792.25	$931.67	$931.67	$704.09	$704.09	$703.73	$703.73	$810.37	$810.37	$784.55	$784.55	$1,052.65	$1,052.65
59	$819.39	$819.39	$619.25	$619.25	$618.94	$618.94	$712.70	$712.70	$690.00	$690.00	$925.78	$925.78	$619.38	$619.38	$660.15	$660.15	$809.35	$809.35	$951.79	$951.79	$719.29	$719.29	$718.92	$718.92	$827.86	$827.86	$801.49	$801.49	$1,075.38	$1,075.38
60	$854.34	$854.34	$645.66	$645.66	$645.34	$645.34	$743.09	$743.09	$719.43	$719.43	$965.26	$965.26	$645.80	$645.80	$688.30	$688.30	$843.87	$843.87	$992.38	$992.38	$749.96	$749.96	$749.58	$749.58	$863.16	$863.16	$835.67	$835.67	$1,121.24	$1,121.24
61	$884.56	$884.56	$668.50	$668.50	$668.16	$668.16	$769.38	$769.38	$744.87	$744.87	$999.40	$999.40	$668.64	$668.64	$712.64	$712.64	$873.71	$873.71	$1,027.48	$1,027.48	$776.49	$776.49	$776.09	$776.09	$893.69	$893.69	$865.23	$865.23	$1,160.89	$1,160.89
62	$904.39	$904.39	$683.48	$683.48	$683.14	$683.14	$786.63	$786.63	$761.57	$761.57	$1,021.81	$1,021.81	$683.63	$683.63	$728.62	$728.62	$893.30	$893.30	$1,050.51	$1,050.51	$793.89	$793.89	$793.49	$793.49	$913.73	$913.73	$884.62	$884.62	$1,186.92	$1,186.92
63	$929.26	$929.26	$702.28	$702.28	$701.93	$701.93	$808.26	$808.26	$782.52	$782.52	$1,049.91	$1,049.91	$702.43	$702.43	$748.66	$748.66	$917.86	$917.86	$1,079.40	$1,079.40	$815.72	$815.72	$815.31	$815.31	$938.85	$938.85	$908.95	$908.95	$1,219.56	$1,219.56
64+	$944.37	$944.37	$713.70	$713.70	$713.34	$713.34	$821.40	$821.40	$795.24	$795.24	$1,066.98	$1,066.98	$713.85	$713.85	$760.83	$760.83	$932.79	$932.79	$1,096.95	$1,096.95	$828.99	$828.99	$828.57	$828.57	$954.12	$954.12	$923.73	$923.73	$1,239.39	$1,239.39

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

HIOS Plan ID (On Exchange)=>																																
HIOS Plan ID (Off Exchange)=>	24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012	
Plan Marketing Name =>	UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 6		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver	
Deductible =>	$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500	
Coinsurance =>	0%		0%		20%		0%		20%		0%		0%		0%		0%		0%		0%		20%		0%		20%		0%		0%	
Copays =>	$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60	
OOP Maximum =>	$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$211.45	$211.45	$198.72	$198.72	$243.63	$243.63	$286.50	$286.50	$216.52	$216.52	$216.41	$216.41	$249.20	$249.20	$241.26	$241.26	$323.71	$323.71	$216.57	$216.57	$189.44	$189.44	$232.24	$232.24	$273.12	$273.12	$206.40	$206.40	$206.29	$206.29	$237.56	$237.56
15	$230.24	$230.24	$216.38	$216.38	$265.28	$265.28	$311.97	$311.97	$235.76	$235.76	$235.64	$235.64	$271.35	$271.35	$262.70	$262.70	$352.47	$352.47	$235.82	$235.82	$206.28	$206.28	$252.89	$252.89	$297.40	$297.40	$224.76	$224.76	$224.64	$224.64	$258.67	$258.67
16	$237.43	$237.43	$223.13	$223.13	$273.56	$273.56	$321.70	$321.70	$243.12	$243.12	$242.99	$242.99	$279.82	$279.82	$270.90	$270.90	$363.48	$363.48	$243.18	$243.18	$212.71	$212.71	$260.78	$260.78	$306.68	$306.68	$231.77	$231.77	$231.65	$231.65	$266.75	$266.75
17	$244.61	$244.61	$229.89	$229.89	$281.84	$281.84	$331.44	$331.44	$250.48	$250.48	$250.35	$250.35	$288.29	$288.29	$279.10	$279.10	$374.48	$374.48	$250.54	$250.54	$219.15	$219.15	$268.68	$268.68	$315.97	$315.97	$238.79	$238.79	$238.66	$238.66	$274.82	$274.82
18	$252.35	$252.35	$237.16	$237.16	$290.76	$290.76	$341.93	$341.93	$258.40	$258.40	$258.27	$258.27	$297.41	$297.41	$287.93	$287.93	$386.32	$386.32	$258.47	$258.47	$226.09	$226.09	$277.18	$277.18	$325.96	$325.96	$246.34	$246.34	$246.21	$246.21	$283.51	$283.51
19	$260.09	$260.09	$244.43	$244.43	$299.68	$299.68	$352.41	$352.41	$266.33	$266.33	$266.19	$266.19	$306.53	$306.53	$296.76	$296.76	$398.17	$398.17	$266.40	$266.40	$233.02	$233.02	$285.68	$285.68	$335.96	$335.96	$253.89	$253.89	$253.76	$253.76	$292.21	$292.21
20	$268.11	$268.11	$251.97	$251.97	$308.92	$308.92	$363.28	$363.28	$274.54	$274.54	$274.40	$274.40	$315.98	$315.98	$305.91	$305.91	$410.45	$410.45	$274.61	$274.61	$240.20	$240.20	$294.48	$294.48	$346.31	$346.31	$261.71	$261.71	$261.58	$261.58	$301.21	$301.21
21	$276.40	$276.40	$259.76	$259.76	$318.47	$318.47	$374.51	$374.51	$283.03	$283.03	$282.88	$282.88	$325.75	$325.75	$315.37	$315.37	$423.14	$423.14	$283.10	$283.10	$247.63	$247.63	$303.59	$303.59	$357.02	$357.02	$269.81	$269.81	$269.67	$269.67	$310.53	$310.53
22	$276.40	$276.40	$259.76	$259.76	$318.47	$318.47	$374.51	$374.51	$283.03	$283.03	$282.88	$282.88	$325.75	$325.75	$315.37	$315.37	$423.14	$423.14	$283.10	$283.10	$247.63	$247.63	$303.59	$303.59	$357.02	$357.02	$269.81	$269.81	$269.67	$269.67	$310.53	$310.53
23	$276.40	$276.40	$259.76	$259.76	$318.47	$318.47	$374.51	$374.51	$283.03	$283.03	$282.88	$282.88	$325.75	$325.75	$315.37	$315.37	$423.14	$423.14	$283.10	$283.10	$247.63	$247.63	$303.59	$303.59	$357.02	$357.02	$269.81	$269.81	$269.67	$269.67	$310.53	$310.53
24	$276.40	$276.40	$259.76	$259.76	$318.47	$318.47	$374.51	$374.51	$283.03	$283.03	$282.88	$282.88	$325.75	$325.75	$315.37	$315.37	$423.14	$423.14	$283.10	$283.10	$247.63	$247.63	$303.59	$303.59	$357.02	$357.02	$269.81	$269.81	$269.67	$269.67	$310.53	$310.53
25	$277.51	$277.51	$260.80	$260.80	$319.74	$319.74	$376.01	$376.01	$284.16	$284.16	$284.01	$284.01	$327.05	$327.05	$316.63	$316.63	$424.83	$424.83	$284.23	$284.23	$248.62	$248.62	$304.80	$304.80	$358.45	$358.45	$270.89	$270.89	$270.75	$270.75	$311.77	$311.77
26	$283.03	$283.03	$265.99	$265.99	$326.11	$326.11	$383.50	$383.50	$289.82	$289.82	$289.67	$289.67	$333.57	$333.57	$322.94	$322.94	$433.30	$433.30	$289.89	$289.89	$253.57	$253.57	$310.88	$310.88	$365.59	$365.59	$276.29	$276.29	$276.14	$276.14	$317.98	$317.98
27	$289.67	$289.67	$272.23	$272.23	$333.76	$333.76	$392.49	$392.49	$296.62	$296.62	$296.46	$296.46	$341.39	$341.39	$330.51	$330.51	$443.45	$443.45	$296.69	$296.69	$259.52	$259.52	$318.17	$318.17	$374.16	$374.16	$282.76	$282.76	$282.62	$282.62	$325.44	$325.44
28	$300.45	$300.45	$282.36	$282.36	$346.18	$346.18	$407.09	$407.09	$307.66	$307.66	$307.49	$307.49	$354.09	$354.09	$342.81	$342.81	$459.96	$459.96	$307.73	$307.73	$269.17	$269.17	$330.00	$330.00	$388.08	$388.08	$293.28	$293.28	$293.13	$293.13	$337.55	$337.55
29	$309.29	$309.29	$290.67	$290.67	$356.37	$356.37	$419.08	$419.08	$316.71	$316.71	$316.54	$316.54	$364.51	$364.51	$352.90	$352.90	$473.49	$473.49	$316.79	$316.79	$277.10	$277.10	$339.72	$339.72	$399.51	$399.51	$301.92	$301.92	$301.76	$301.76	$347.48	$347.48
30	$313.71	$313.71	$294.83	$294.83	$361.47	$361.47	$425.07	$425.07	$321.24	$321.24	$321.07	$321.07	$369.73	$369.73	$357.95	$357.95	$480.27	$480.27	$321.32	$321.32	$281.06	$281.06	$344.57	$344.57	$405.22	$405.22	$306.23	$306.23	$306.08	$306.08	$352.45	$352.45
31	$320.35	$320.35	$301.06	$301.06	$369.11	$369.11	$434.06	$434.06	$328.04	$328.04	$327.86	$327.86	$377.54	$377.54	$365.52	$365.52	$490.42	$490.42	$328.11	$328.11	$287.00	$287.00	$351.86	$351.86	$413.79	$413.79	$312.71	$312.71	$312.55	$312.55	$359.90	$359.90
32	$326.98	$326.98	$307.30	$307.30	$376.75	$376.75	$443.04	$443.04	$334.82	$334.82	$334.64	$334.64	$385.36	$385.36	$373.08	$373.08	$500.57	$500.57	$334.91	$334.91	$292.95	$292.95	$359.15	$359.15	$422.36	$422.36	$319.19	$319.19	$319.02	$319.02	$367.36	$367.36
33	$331.13	$331.13	$311.19	$311.19	$381.53	$381.53	$448.67	$448.67	$339.07	$339.07	$338.90	$338.90	$390.25	$390.25	$377.82	$377.82	$506.93	$506.93	$339.15	$339.15	$296.66	$296.66	$363.71	$363.71	$427.71	$427.71	$323.24	$323.24	$323.07	$323.07	$372.01	$372.01
34	$335.55	$335.55	$315.35	$315.35	$386.62	$386.62	$454.65	$454.65	$343.60	$343.60	$343.42	$343.42	$395.46	$395.46	$382.86	$382.86	$513.69	$513.69	$343.68	$343.68	$300.62	$300.62	$368.56	$368.56	$433.42	$433.42	$327.55	$327.55	$327.38	$327.38	$376.98	$376.98
35	$337.76	$337.76	$317.43	$317.43	$389.17	$389.17	$457.65	$457.65	$345.86	$345.86	$345.68	$345.68	$398.07	$398.07	$385.38	$385.38	$517.07	$517.07	$345.95	$345.95	$302.60	$302.60	$370.98	$370.98	$436.27	$436.27	$329.70	$329.70	$329.53	$329.53	$379.47	$379.47
36	$339.97	$339.97	$319.50	$319.50	$391.72	$391.72	$460.65	$460.65	$348.13	$348.13	$347.95	$347.95	$400.67	$400.67	$387.91	$387.91	$520.46	$520.46	$348.21	$348.21	$304.58	$304.58	$373.42	$373.42	$439.13	$439.13	$331.87	$331.87	$331.69	$331.69	$381.95	$381.95
37	$342.18	$342.18	$321.58	$321.58	$394.27	$394.27	$463.64	$463.64	$350.39	$350.39	$350.21	$350.21	$403.28	$403.28	$390.43	$390.43	$523.85	$523.85	$350.48	$350.48	$306.57	$306.57	$375.85	$375.85	$441.99	$441.99	$334.03	$334.03	$333.86	$333.86	$384.44	$384.44
38	$344.39	$344.39	$323.66	$323.66	$396.81	$396.81	$466.64	$466.64	$352.65	$352.65	$352.47	$352.47	$405.88	$405.88	$392.95	$392.95	$527.23	$527.23	$352.74	$352.74	$308.55	$308.55	$378.27	$378.27	$444.84	$444.84	$336.18	$336.18	$336.01	$336.01	$386.92	$386.92
39	$348.82	$348.82	$327.82	$327.82	$401.91	$401.91	$472.63	$472.63	$357.18	$357.18	$357.00	$357.00	$411.10	$411.10	$398.00	$398.00	$534.00	$534.00	$357.27	$357.27	$312.51	$312.51	$383.13	$383.13	$450.56	$450.56	$340.50	$340.50	$340.32	$340.32	$391.89	$391.89
40	$353.24	$353.24	$331.97	$331.97	$407.01	$407.01	$478.63	$478.63	$361.72	$361.72	$361.53	$361.53	$416.31	$416.31	$403.05	$403.05	$540.78	$540.78	$361.80	$361.80	$316.47	$316.47	$387.99	$387.99	$456.28	$456.28	$344.82	$344.82	$344.64	$344.64	$396.86	$396.86
41	$359.87	$359.87	$338.21	$338.21	$414.64	$414.64	$487.61	$487.61	$368.50	$368.50	$368.31	$368.31	$424.13	$424.13	$410.61	$410.61	$550.92	$550.92	$368.60	$368.60	$322.41	$322.41	$395.27	$395.27	$464.84	$464.84	$351.29	$351.29	$351.11	$351.11	$404.31	$404.31
42	$366.23	$366.23	$344.18	$344.18	$421.97	$421.97	$496.23	$496.23	$375.02	$375.02	$374.82	$374.82	$431.62	$431.62	$417.87	$417.87	$560.66	$560.66	$375.11	$375.11	$328.11	$328.11	$402.26	$402.26	$473.05	$473.05	$357.50	$357.50	$357.31	$357.31	$411.45	$411.45
43	$375.07	$375.07	$352.49	$352.49	$432.16	$432.16	$508.21	$508.21	$384.07	$384.07	$383.87	$383.87	$442.04	$442.04	$427.96	$427.96	$574.20	$574.20	$384.17	$384.17	$336.03	$336.03	$411.97	$411.97	$484.47	$484.47	$366.13	$366.13	$365.94	$365.94	$421.39	$421.39
44	$386.13	$386.13	$362.88	$362.88	$444.91	$444.91	$523.19	$523.19	$395.40	$395.40	$395.19	$395.19	$455.07	$455.07	$440.58	$440.58	$591.13	$591.13	$395.49	$395.49	$345.94	$345.94	$424.11	$424.11	$498.75	$498.75	$376.92	$376.92	$376.72	$376.72	$433.81	$433.81
45	$399.12	$399.12	$375.09	$375.09	$459.87	$459.87	$540.79	$540.79	$408.70	$408.70	$408.48	$408.48	$470.38	$470.38	$455.40	$455.40	$611.02	$611.02	$408.80	$408.80	$357.58	$357.58	$438.39	$438.39	$515.54	$515.54	$389.61	$389.61	$389.41	$389.41	$448.41	$448.41
46	$414.60	$414.60	$389.64	$389.64	$477.71	$477.71	$561.77	$561.77	$424.55	$424.55	$424.32	$424.32	$488.63	$488.63	$473.06	$473.06	$634.71	$634.71	$424.65	$424.65	$371.45	$371.45	$455.39	$455.39	$535.53	$535.53	$404.72	$404.72	$404.51	$404.51	$465.80	$465.80
47	$432.01	$432.01	$406.00	$406.00	$497.77	$497.77	$585.36	$585.36	$442.38	$442.38	$442.14	$442.14	$509.15	$509.15	$492.92	$492.92	$661.37	$661.37	$442.49	$442.49	$387.05	$387.05	$474.52	$474.52	$558.03	$558.03	$421.72	$421.72	$421.50	$421.50	$485.36	$485.36
48	$451.91	$451.91	$424.71	$424.71	$520.70	$520.70	$612.33	$612.33	$462.76	$462.76	$462.51	$462.51	$532.60	$532.60	$515.63	$515.63	$691.84	$691.84	$462.87	$462.87	$404.88	$404.88	$496.37	$496.37	$583.73	$583.73	$441.14	$441.14	$440.91	$440.91	$507.72	$507.72
49	$471.54	$471.54	$443.15	$443.15	$543.31	$543.31	$638.92	$638.92	$482.85	$482.85	$482.60	$482.60	$555.73	$555.73	$538.02	$538.02	$721.88	$721.88	$482.97	$482.97	$422.46	$422.46	$517.92	$517.92	$609.07	$609.07	$460.29	$460.29	$460.06	$460.06	$529.76	$529.76
50	$493.65	$493.65	$463.93	$463.93	$568.79	$568.79	$668.88	$668.88	$505.49	$505.49	$505.23	$505.23	$581.79	$581.79	$563.25	$563.25	$755.73	$755.73	$505.62	$505.62	$442.27	$442.27	$542.21	$542.21	$637.64	$637.64	$481.88	$481.88	$481.63	$481.63	$554.61	$554.61
51	$515.49	$515.49	$484.45	$484.45	$593.94	$593.94	$698.46	$698.46	$527.85	$527.85	$527.57	$527.57	$607.52	$607.52	$588.16	$588.16	$789.15	$789.15	$527.98	$527.98	$461.83	$461.83	$566.20	$566.20	$665.84	$665.84	$503.20	$503.20	$502.93	$502.93	$579.14	$579.14
52	$539.53	$539.53	$507.05	$507.05	$621.65	$621.65	$731.04	$731.04	$552.47	$552.47	$552.18	$552.18	$635.86	$635.86	$615.60	$615.60	$825.97	$825.97	$552.61	$552.61	$483.37	$483.37	$592.60	$592.60	$696.90	$696.90	$526.67	$526.67	$526.39	$526.39	$606.15	$606.15
53	$563.86	$563.86	$529.91	$529.91	$649.68	$649.68	$764.01	$764.01	$577.39	$577.39	$577.08	$577.08	$664.53	$664.53	$643.36	$643.36	$863.21	$863.21	$577.52	$577.52	$505.17	$505.17	$619.32	$619.32	$728.32	$728.32	$550.41	$550.41	$550.13	$550.13	$633.48	$633.48
54	$590.11	$590.11	$554.59	$554.59	$679.94	$679.94	$799.58	$799.58	$604.27	$604.27	$603.95	$603.95	$695.48	$695.48	$673.32	$673.32	$903.41	$903.41	$604.42	$604.42	$528.69	$528.69	$648.16	$648.16	$762.24	$762.24	$576.04	$576.04	$575.75	$575.75	$662.98	$662.98
55	$616.37	$616.37	$579.26	$579.26	$710.19	$710.19	$835.16	$835.16	$631.16	$631.16	$630.83	$630.83	$726.42	$726.42	$703.28	$703.28	$943.60	$943.60	$631.31	$631.31	$552.21	$552.21	$677.01	$677.01	$796.15	$796.15	$601.68	$601.68	$601.36	$601.36	$692.48	$692.48
56	$644.84	$644.84	$606.02	$606.02	$742.99	$742.99	$873.73	$873.73	$660.31	$660.31	$659.96	$659.96	$759.97	$759.97	$735.76	$735.76	$987.18	$987.18	$660.47	$660.47	$577.72	$577.72	$708.28	$708.28	$832.93	$832.93	$629.47	$629.47	$629.14	$629.14	$724.47	$724.47
57	$673.59	$673.59	$633.04	$633.04	$776.11	$776.11	$912.68	$912.68	$689.74	$689.74	$689.38	$689.38	$793.85	$793.85	$768.56	$768.56	$1,031.19	$1,031.19	$689.91	$689.91	$603.47	$603.47	$739.84	$739.84	$870.05	$870.05	$657.52	$657.52	$657.18	$657.18	$756.76	$756.76
58	$704.27	$704.27	$661.87	$661.87	$811.46	$811.46	$954.25	$954.25	$721.16	$721.16	$720.78	$720.78	$830.01	$830.01	$803.56	$803.56	$1,078.16	$1,078.16	$721.34	$721.34	$630.96	$630.96	$773.55	$773.55	$909.69	$909.69	$687.48	$687.48	$687.12	$687.12	$791.23	$791.23
59	$719.47	$719.47	$676.16	$676.16	$828.97	$828.97	$974.85	$974.85	$736.72	$736.72	$736.33	$736.33	$847.93	$847.93	$820.90	$820.90	$1,101.43	$1,101.43	$736.91	$736.91	$644.58	$644.58	$790.25	$790.25	$929.33	$929.33	$702.32	$702.32	$701.96	$701.96	$808.31	$808.31
60	$750.15	$750.15	$704.99	$704.99	$864.33	$864.33	$1,016.42	$1,016.42	$768.14	$768.14	$767.74	$767.74	$884.09	$884.09	$855.91	$855.91	$1,148.40	$1,148.40	$768.33	$768.33	$672.07	$672.07	$823.95	$823.95	$968.95	$968.95	$732.27	$732.27	$731.89	$731.89	$842.78	$842.78
61	$776.68	$776.68	$729.93	$729.93	$894.90	$894.90	$1,052.38	$1,052.38	$795.32	$795.32	$794.90	$794.90	$915.36	$915.36	$886.19	$886.19	$1,189.03	$1,189.03	$795.51	$795.51	$695.84	$695.84	$853.09	$853.09	$1,003.23	$1,003.23	$758.17	$758.17	$757.77	$757.77	$872.59	$872.59
62	$794.10	$794.10	$746.29	$746.29	$914.97	$914.97	$1,075.97	$1,075.97	$813.15	$813.15	$812.72	$812.72	$935.88	$935.88	$906.06	$906.06	$1,215.68	$1,215.68	$813.35	$813.35	$711.44	$711.44	$872.22	$872.22	$1,025.72	$1,025.72	$775.17	$775.17	$774.77	$774.77	$892.15	$892.15
63	$815.93	$815.93	$766.81	$766.81	$940.12	$940.12	$1,105.55	$1,105.55	$835.50	$835.50	$835.06	$835.06	$961.61	$961.61	$930.97	$930.97	$1,249.11	$1,249.11	$835.71	$835.71	$731.00	$731.00	$896.19	$896.19	$1,053.92	$1,053.92	$796.48	$796.48	$796.06	$796.06	$916.68	$916.68
64+	$829.20	$829.20	$779.28	$779.28	$955.41	$955.41	$1,123.53	$1,123.53	$849.09	$849.09	$848.64	$848.64	$977.25	$977.25	$946.11	$946.11	$1,269.42	$1,269.42	$849.30	$849.30	$742.89	$742.89	$910.77	$910.77	$1,071.06	$1,071.06	$809.43	$809.43	$809.01	$809.01	$931.59	$931.59

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

HIOS Plan ID (On Exchange)=>																								
HIOS Plan ID (Off Exchange)=>	24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015	
Plan Marketing Name =>	UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver	
Deductible =>	$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750	
Coinsurance =>	0%		0%		0%		0%		20%		0%		20%		0%		0%		0%		0%		0%	
Copays =>	$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60	
OOP Maximum =>	$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$229.99	$229.99	$308.57	$308.57	$206.46	$206.46	$187.82	$187.82	$230.26	$230.26	$270.79	$270.79	$204.64	$204.64	$204.54	$204.54	$235.53	$235.53	$228.02	$228.02	$305.95	$305.95	$204.69	$204.69
15	$250.44	$250.44	$336.01	$336.01	$224.81	$224.81	$204.51	$204.51	$250.74	$250.74	$294.86	$294.86	$222.83	$222.83	$222.72	$222.72	$256.46	$256.46	$248.29	$248.29	$333.14	$333.14	$222.89	$222.89
16	$258.25	$258.25	$346.49	$346.49	$231.83	$231.83	$210.89	$210.89	$258.56	$258.56	$304.06	$304.06	$229.78	$229.78	$229.67	$229.67	$264.47	$264.47	$256.04	$256.04	$343.54	$343.54	$229.84	$229.84
17	$266.07	$266.07	$356.99	$356.99	$238.84	$238.84	$217.28	$217.28	$266.39	$266.39	$313.27	$313.27	$236.74	$236.74	$236.62	$236.62	$272.47	$272.47	$263.79	$263.79	$353.94	$353.94	$236.80	$236.80
18	$274.49	$274.49	$368.28	$368.28	$246.40	$246.40	$224.15	$224.15	$274.81	$274.81	$323.18	$323.18	$244.23	$244.23	$244.11	$244.11	$281.09	$281.09	$272.14	$272.14	$365.14	$365.14	$244.29	$244.29
19	$282.90	$282.90	$379.57	$379.57	$253.96	$253.96	$231.02	$231.02	$283.24	$283.24	$333.09	$333.09	$251.72	$251.72	$251.60	$251.60	$289.72	$289.72	$280.48	$280.48	$376.33	$376.33	$251.78	$251.78
20	$291.62	$291.62	$391.27	$391.27	$261.78	$261.78	$238.14	$238.14	$291.97	$291.97	$343.35	$343.35	$259.47	$259.47	$259.35	$259.35	$298.64	$298.64	$289.12	$289.12	$387.93	$387.93	$259.54	$259.54
21	$300.64	$300.64	$403.37	$403.37	$269.88	$269.88	$245.51	$245.51	$301.00	$301.00	$353.97	$353.97	$267.50	$267.50	$267.37	$267.37	$307.88	$307.88	$298.07	$298.07	$399.93	$399.93	$267.57	$267.57
22	$300.64	$300.64	$403.37	$403.37	$269.88	$269.88	$245.51	$245.51	$301.00	$301.00	$353.97	$353.97	$267.50	$267.50	$267.37	$267.37	$307.88	$307.88	$298.07	$298.07	$399.93	$399.93	$267.57	$267.57
23	$300.64	$300.64	$403.37	$403.37	$269.88	$269.88	$245.51	$245.51	$301.00	$301.00	$353.97	$353.97	$267.50	$267.50	$267.37	$267.37	$307.88	$307.88	$298.07	$298.07	$399.93	$399.93	$267.57	$267.57
24	$300.64	$300.64	$403.37	$403.37	$269.88	$269.88	$245.51	$245.51	$301.00	$301.00	$353.97	$353.97	$267.50	$267.50	$267.37	$267.37	$307.88	$307.88	$298.07	$298.07	$399.93	$399.93	$267.57	$267.57
25	$301.84	$301.84	$404.98	$404.98	$270.96	$270.96	$246.49	$246.49	$302.20	$302.20	$355.38	$355.38	$268.57	$268.57	$268.44	$268.44	$309.11	$309.11	$299.26	$299.26	$401.53	$401.53	$268.64	$268.64
26	$307.86	$307.86	$413.05	$413.05	$276.36	$276.36	$251.40	$251.40	$308.22	$308.22	$362.47	$362.47	$273.92	$273.92	$273.79	$273.79	$315.27	$315.27	$305.22	$305.22	$409.53	$409.53	$273.99	$273.99
27	$315.07	$315.07	$422.74	$422.74	$282.83	$282.83	$257.29	$257.29	$315.45	$315.45	$370.96	$370.96	$280.34	$280.34	$280.21	$280.21	$322.66	$322.66	$312.38	$312.38	$419.13	$419.13	$280.41	$280.41
28	$326.79	$326.79	$438.46	$438.46	$293.36	$293.36	$266.87	$266.87	$327.19	$327.19	$384.76	$384.76	$290.77	$290.77	$290.63	$290.63	$334.67	$334.67	$324.00	$324.00	$434.72	$434.72	$290.85	$290.85
29	$336.42	$336.42	$451.37	$451.37	$302.00	$302.00	$274.73	$274.73	$336.82	$336.82	$396.09	$396.09	$299.33	$299.33	$299.18	$299.18	$344.52	$344.52	$333.54	$333.54	$447.52	$447.52	$299.41	$299.41
30	$341.23	$341.23	$457.82	$457.82	$306.31	$306.31	$278.65	$278.65	$341.63	$341.63	$401.76	$401.76	$303.61	$303.61	$303.46	$303.46	$349.44	$349.44	$338.31	$338.31	$453.92	$453.92	$303.69	$303.69
31	$348.44	$348.44	$467.51	$467.51	$312.79	$312.79	$284.55	$284.55	$348.86	$348.86	$410.25	$410.25	$310.03	$310.03	$309.88	$309.88	$356.83	$356.83	$345.46	$345.46	$463.52	$463.52	$310.11	$310.11
32	$355.66	$355.66	$477.19	$477.19	$319.27	$319.27	$290.44	$290.44	$356.08	$356.08	$418.75	$418.75	$316.45	$316.45	$316.30	$316.30	$364.22	$364.22	$352.62	$352.62	$473.12	$473.12	$316.54	$316.54
33	$360.17	$360.17	$483.24	$483.24	$323.32	$323.32	$294.12	$294.12	$360.60	$360.60	$424.05	$424.05	$320.46	$320.46	$320.31	$320.31	$368.84	$368.84	$357.09	$357.09	$479.11	$479.11	$320.55	$320.55
34	$364.98	$364.98	$489.69	$489.69	$327.63	$327.63	$298.05	$298.05	$365.42	$365.42	$429.72	$429.72	$324.75	$324.75	$324.59	$324.59	$373.77	$373.77	$361.86	$361.86	$485.52	$485.52	$324.83	$324.83
35	$367.38	$367.38	$492.91	$492.91	$329.79	$329.79	$300.01	$300.01	$367.82	$367.82	$432.55	$432.55	$326.88	$326.88	$326.72	$326.72	$376.23	$376.23	$364.24	$364.24	$488.71	$488.71	$326.97	$326.97
36	$369.79	$369.79	$496.15	$496.15	$331.95	$331.95	$301.98	$301.98	$370.23	$370.23	$435.38	$435.38	$329.02	$329.02	$328.86	$328.86	$378.69	$378.69	$366.62	$366.62	$491.91	$491.91	$329.11	$329.11
37	$372.20	$372.20	$499.38	$499.38	$334.11	$334.11	$303.94	$303.94	$372.64	$372.64	$438.22	$438.22	$331.17	$331.17	$331.01	$331.01	$381.16	$381.16	$369.01	$369.01	$495.12	$495.12	$331.25	$331.25
38	$374.60	$374.60	$502.60	$502.60	$336.27	$336.27	$305.91	$305.91	$375.05	$375.05	$441.05	$441.05	$333.30	$333.30	$333.14	$333.14	$383.62	$383.62	$371.39	$371.39	$498.31	$498.31	$333.39	$333.39
39	$379.40	$379.40	$509.05	$509.05	$340.59	$340.59	$309.83	$309.83	$379.86	$379.86	$446.71	$446.71	$337.59	$337.59	$337.42	$337.42	$388.54	$388.54	$376.17	$376.17	$504.71	$504.71	$337.67	$337.67
40	$384.22	$384.22	$515.51	$515.51	$344.91	$344.91	$313.76	$313.76	$384.67	$384.67	$452.37	$452.37	$341.86	$341.86	$341.70	$341.70	$393.47	$393.47	$380.93	$380.93	$511.11	$511.11	$341.95	$341.95
41	$391.43	$391.43	$525.18	$525.18	$351.38	$351.38	$319.65	$319.65	$391.90	$391.90	$460.87	$460.87	$348.28	$348.28	$348.11	$348.11	$400.86	$400.86	$388.08	$388.08	$520.71	$520.71	$348.38	$348.38
42	$398.35	$398.35	$534.47	$534.47	$357.59	$357.59	$325.30	$325.30	$398.83	$398.83	$469.01	$469.01	$354.44	$354.44	$354.27	$354.27	$407.94	$407.94	$394.94	$394.94	$529.91	$529.91	$354.53	$354.53
43	$407.96	$407.96	$547.37	$547.37	$366.23	$366.23	$333.16	$333.16	$408.46	$408.46	$480.34	$480.34	$363.00	$363.00	$362.82	$362.82	$417.79	$417.79	$404.48	$404.48	$542.70	$542.70	$363.09	$363.09
44	$419.99	$419.99	$563.50	$563.50	$377.02	$377.02	$342.98	$342.98	$420.50	$420.50	$494.50	$494.50	$373.70	$373.70	$373.52	$373.52	$430.11	$430.11	$416.41	$416.41	$558.70	$558.70	$373.80	$373.80
45	$434.13	$434.13	$582.47	$582.47	$389.71	$389.71	$354.52	$354.52	$434.64	$434.64	$511.13	$511.13	$386.27	$386.27	$386.08	$386.08	$444.58	$444.58	$430.41	$430.41	$577.50	$577.50	$386.37	$386.37
46	$450.96	$450.96	$605.06	$605.06	$404.82	$404.82	$368.27	$368.27	$451.51	$451.51	$530.96	$530.96	$401.26	$401.26	$401.06	$401.06	$461.82	$461.82	$447.11	$447.11	$599.90	$599.90	$401.36	$401.36
47	$469.90	$469.90	$630.47	$630.47	$421.82	$421.82	$383.73	$383.73	$470.47	$470.47	$553.26	$553.26	$418.11	$418.11	$417.90	$417.90	$481.22	$481.22	$465.89	$465.89	$625.09	$625.09	$418.21	$418.21
48	$491.55	$491.55	$659.51	$659.51	$441.25	$441.25	$401.41	$401.41	$492.14	$492.14	$578.75	$578.75	$437.37	$437.37	$437.15	$437.15	$503.38	$503.38	$487.35	$487.35	$653.89	$653.89	$437.48	$437.48
49	$512.89	$512.89	$688.15	$688.15	$460.42	$460.42	$418.84	$418.84	$513.51	$513.51	$603.87	$603.87	$456.35	$456.35	$456.13	$456.13	$525.24	$525.24	$508.51	$508.51	$682.28	$682.28	$456.47	$456.47
50	$536.94	$536.94	$720.42	$720.42	$482.01	$482.01	$438.48	$438.48	$537.58	$537.58	$632.19	$632.19	$477.75	$477.75	$477.52	$477.52	$549.87	$549.87	$532.35	$532.35	$714.27	$714.27	$477.88	$477.88
51	$560.69	$560.69	$752.29	$752.29	$503.33	$503.33	$457.88	$457.88	$561.37	$561.37	$660.15	$660.15	$498.89	$498.89	$498.65	$498.65	$574.20	$574.20	$555.90	$555.90	$745.87	$745.87	$499.02	$499.02
52	$586.85	$586.85	$787.37	$787.37	$526.81	$526.81	$479.24	$479.24	$587.55	$587.55	$690.95	$690.95	$522.16	$522.16	$521.90	$521.90	$600.98	$600.98	$581.83	$581.83	$780.66	$780.66	$522.30	$522.30
53	$613.31	$613.31	$822.87	$822.87	$550.56	$550.56	$500.84	$500.84	$614.04	$614.04	$722.10	$722.10	$545.70	$545.70	$545.44	$545.44	$628.08	$628.08	$608.07	$608.07	$815.86	$815.86	$545.84	$545.84
54	$641.87	$641.87	$861.19	$861.19	$576.19	$576.19	$524.16	$524.16	$642.63	$642.63	$755.73	$755.73	$571.11	$571.11	$570.83	$570.83	$657.32	$657.32	$636.38	$636.38	$853.85	$853.85	$571.26	$571.26
55	$670.43	$670.43	$899.52	$899.52	$601.83	$601.83	$547.49	$547.49	$671.23	$671.23	$789.35	$789.35	$596.52	$596.52	$596.23	$596.23	$686.57	$686.57	$664.69	$664.69	$891.84	$891.84	$596.68	$596.68
56	$701.40	$701.40	$941.07	$941.07	$629.63	$629.63	$572.77	$572.77	$702.23	$702.23	$825.81	$825.81	$624.08	$624.08	$623.77	$623.77	$718.28	$718.28	$695.39	$695.39	$933.03	$933.03	$624.24	$624.24
57	$732.66	$732.66	$983.01	$983.01	$657.70	$657.70	$598.31	$598.31	$733.53	$733.53	$862.62	$862.62	$651.89	$651.89	$651.58	$651.58	$750.30	$750.30	$726.39	$726.39	$974.63	$974.63	$652.07	$652.07
58	$766.03	$766.03	$1,027.79	$1,027.79	$687.65	$687.65	$625.56	$625.56	$766.94	$766.94	$901.91	$901.91	$681.59	$681.59	$681.26	$681.26	$784.48	$784.48	$759.48	$759.48	$1,019.02	$1,019.02	$681.77	$681.77
59	$782.57	$782.57	$1,049.98	$1,049.98	$702.50	$702.50	$639.06	$639.06	$783.50	$783.50	$921.38	$921.38	$696.30	$696.30	$695.96	$695.96	$801.41	$801.41	$775.87	$775.87	$1,041.02	$1,041.02	$696.48	$696.48
60	$815.94	$815.94	$1,094.75	$1,094.75	$732.45	$732.45	$666.31	$666.31	$816.91	$816.91	$960.67	$960.67	$725.99	$725.99	$725.64	$725.64	$835.59	$835.59	$808.96	$808.96	$1,085.41	$1,085.41	$726.18	$726.18
61	$844.80	$844.80	$1,133.47	$1,133.47	$758.36	$758.36	$689.88	$689.88	$845.81	$845.81	$994.65	$994.65	$751.67	$751.67	$751.31	$751.31	$865.14	$865.14	$837.58	$837.58	$1,123.80	$1,123.80	$751.87	$751.87
62	$863.74	$863.74	$1,158.89	$1,158.89	$775.37	$775.37	$705.35	$705.35	$864.77	$864.77	$1,016.95	$1,016.95	$768.52	$768.52	$768.15	$768.15	$884.54	$884.54	$856.35	$856.35	$1,149.00	$1,149.00	$768.73	$768.73
63	$887.49	$887.49	$1,190.74	$1,190.74	$796.69	$796.69	$724.75	$724.75	$888.55	$888.55	$1,044.92	$1,044.92	$789.66	$789.66	$789.27	$789.27	$908.86	$908.86	$879.90	$879.90	$1,180.59	$1,180.59	$789.87	$789.87
64+	$901.92	$901.92	$1,210.11	$1,210.11	$809.64	$809.64	$736.53	$736.53	$903.00	$903.00	$1,061.91	$1,061.91	$802.50	$802.50	$802.11	$802.11	$923.64	$923.64	$894.21	$894.21	$1,199.79	$1,199.79	$802.71	$802.71

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

					RATING AREA 1								RATING AREA 2			RATING AREA 3		
	02-01-2019 Number of Covered Lives by Rating County				0	0	32	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton
24872PA0020001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	$211.94	$211.94	$211.94	$211.94	$211.94	$211.94	$211.94	$211.94	$214.08	$214.08	$214.08	$252.19	$252.19	$252.19
24872PA0020008	UHC Navigate Gold 1500	HMO	Gold	Off	$259.84	$259.84	$259.84	$259.84	$259.84	$259.84	$259.84	$259.84	$262.46	$262.46	$262.46	$309.18	$309.18	$309.18
24872PA0020009	UHC Navigate Gold 1000	HMO	Gold	Off	$305.57	$305.57	$305.57	$305.57	$305.57	$305.57	$305.57	$305.57	$308.65	$308.65	$308.65	$363.59	$363.59	$363.59
24872PA0020010	UHC Navigate Silver 3500	HMO	Silver	Off	$230.93	$230.93	$230.93	$230.93	$230.93	$230.93	$230.93	$230.93	$233.26	$233.26	$233.26	$274.78	$274.78	$274.78
24872PA0020011	UHC Navigate Silver 5500	HMO	Silver	Off	$230.81	$230.81	$230.81	$230.81	$230.81	$230.81	$230.81	$230.81	$233.14	$233.14	$233.14	$274.64	$274.64	$274.64
24872PA0020012	UHC Navigate HSA Silver 2500	HMO	Silver	Off	$265.78	$265.78	$265.78	$265.78	$265.78	$265.78	$265.78	$265.78	$268.46	$268.46	$268.46	$316.25	$316.25	$316.25
24872PA0020013	UHC Navigate Silver 3000	HMO	Silver	Off	$257.31	$257.31	$257.31	$257.31	$257.31	$257.31	$257.31	$257.31	$259.91	$259.91	$259.91	$306.18	$306.18	$306.18
24872PA0020014	UHC Navigate Gold 0	HMO	Gold	Off	$345.24	$345.24	$345.24	$345.24	$345.24	$345.24	$345.24	$345.24	$348.73	$348.73	$348.73	$410.80	$410.80	$410.80
24872PA0020015	UHC Navigate HSA Silver 3750	HMO	Silver	Off	$230.98	$230.98	$230.98	$230.98	$230.98	$230.98	$230.98	$230.98	$233.32	$233.32	$233.32	$274.84	$274.84	$274.84

0	0	0	1	0	0	0	0	0
Lackawanna	**Luzerne**	**Lycoming**	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Wayne**	**Wyoming**
$252.19	$252.19	$252.19	$252.19	$252.19	$252.19	$252.19	$252.19	$252.19
$309.18	$309.18	$309.18	$309.18	$309.18	$309.18	$309.18	$309.18	$309.18
$363.59	$363.59	$363.59	$363.59	$363.59	$363.59	$363.59	$363.59	$363.59
$274.78	$274.78	$274.78	$274.78	$274.78	$274.78	$274.78	$274.78	$274.78
$274.64	$274.64	$274.64	$274.64	$274.64	$274.64	$274.64	$274.64	$274.64
$316.25	$316.25	$316.25	$316.25	$316.25	$316.25	$316.25	$316.25	$316.25
$306.18	$306.18	$306.18	$306.18	$306.18	$306.18	$306.18	$306.18	$306.18
$410.80	$410.80	$410.80	$410.80	$410.80	$410.80	$410.80	$410.80	$410.80
$274.84	$274.84	$274.84	$274.84	$274.84	$274.84	$274.84	$274.84	$274.84

RATING AREA 4

28	0	0	0	0	0	0	1	6	0
Allegheny	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**	**Lawrence**	**Washington**	**Westmoreland**
$222.01	$222.01	$222.01	$222.01	$222.01	$222.01	$222.01	$222.01	$222.01	$222.01
$272.19	$272.19	$272.19	$272.19	$272.19	$272.19	$272.19	$272.19	$272.19	$272.19
$320.09	$320.09	$320.09	$320.09	$320.09	$320.09	$320.09	$320.09	$320.09	$320.09
$241.90	$241.90	$241.90	$241.90	$241.90	$241.90	$241.90	$241.90	$241.90	$241.90
$241.78	$241.78	$241.78	$241.78	$241.78	$241.78	$241.78	$241.78	$241.78	$241.78
$278.41	$278.41	$278.41	$278.41	$278.41	$278.41	$278.41	$278.41	$278.41	$278.41
$269.55	$269.55	$269.55	$269.55	$269.55	$269.55	$269.55	$269.55	$269.55	$269.55
$361.65	$361.65	$361.65	$361.65	$361.65	$361.65	$361.65	$361.65	$361.65	$361.65
$241.96	$241.96	$241.96	$241.96	$241.96	$241.96	$241.96	$241.96	$241.96	$241.96

RATING AR

0
Bedford
$218.34
$267.69
$314.79
$237.90
$237.78
$273.80
$265.08
$355.66
$237.95

EA 5					
0	0	0	0	0	0
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
$218.34	$218.34	$218.34	$218.34	$218.34	$218.34
$267.69	$267.69	$267.69	$267.69	$267.69	$267.69
$314.79	$314.79	$314.79	$314.79	$314.79	$314.79
$237.90	$237.90	$237.90	$237.90	$237.90	$237.90
$237.78	$237.78	$237.78	$237.78	$237.78	$237.78
$273.80	$273.80	$273.80	$273.80	$273.80	$273.80
$265.08	$265.08	$265.08	$265.08	$265.08	$265.08
$355.66	$355.66	$355.66	$355.66	$355.66	$355.66
$237.95	$237.95	$237.95	$237.95	$237.95	$237.95

RATING AREA 6							
3	0	4	0	22	0	0	0
Centre	Columbia	Lehigh	Mifflin	Northampton	Northumberland	Schuylkill	Snyder
$253.61	$253.61	$253.61	$253.61	$253.61	$253.61	$253.61	$253.61
$310.93	$310.93	$310.93	$310.93	$310.93	$310.93	$310.93	$310.93
$365.65	$365.65	$365.65	$365.65	$365.65	$365.65	$365.65	$365.65
$276.33	$276.33	$276.33	$276.33	$276.33	$276.33	$276.33	$276.33
$276.19	$276.19	$276.19	$276.19	$276.19	$276.19	$276.19	$276.19
$318.04	$318.04	$318.04	$318.04	$318.04	$318.04	$318.04	$318.04
$307.91	$307.91	$307.91	$307.91	$307.91	$307.91	$307.91	$307.91
$413.13	$413.13	$413.13	$413.13	$413.13	$413.13	$413.13	$413.13
$276.40	$276.40	$276.40	$276.40	$276.40	$276.40	$276.40	$276.40

RATING AREA 7			
0	3	36	3
Adams	Berks	Lancaster	York
$259.76	$259.76	$259.76	$259.76
$318.47	$318.47	$318.47	$318.47
$374.51	$374.51	$374.51	$374.51
$283.03	$283.03	$283.03	$283.03
$282.88	$282.88	$282.88	$282.88
$325.75	$325.75	$325.75	$325.75
$315.37	$315.37	$315.37	$315.37
$423.14	$423.14	$423.14	$423.14
$283.10	$283.10	$283.10	$283.10

RATING AREA 8		
28	50	32
Bucks	Chester	Delaware
$247.63	$247.63	$247.63
$303.59	$303.59	$303.59
$357.02	$357.02	$357.02
$269.81	$269.81	$269.81
$269.67	$269.67	$269.67
$310.53	$310.53	$310.53
$300.64	$300.64	$300.64
$403.37	$403.37	$403.37
$269.88	$269.88	$269.88

RATING AREA 9

98	29	6	30	4	0	0	0
Montgomery	**Philadelphia**	**Cumberland**	**Dauphin**	**Franklin**	**Fulton**	**Juniata**	**Perry**
$247.63	$247.63	$245.51	$245.51	$245.51	$245.51	$245.51	245.51
$303.59	$303.59	$301.00	$301.00	$301.00	$301.00	$301.00	301
$357.02	$357.02	$353.97	$353.97	$353.97	$353.97	$353.97	353.97
$269.81	$269.81	$267.50	$267.50	$267.50	$267.50	$267.50	267.5
$269.67	$269.67	$267.37	$267.37	$267.37	$267.37	$267.37	267.37
$310.53	$310.53	$307.88	$307.88	$307.88	$307.88	$307.88	307.88
$300.64	$300.64	$298.07	$298.07	$298.07	$298.07	$298.07	298.07
$403.37	$403.37	$399.93	$399.93	$399.93	$399.93	$399.93	399.93
$269.88	$269.88	$267.57	$267.57	$267.57	$267.57	$267.57	267.57

UnitedHealthcare of Pennsylvania Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0020001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020008	UHC Navigate Gold 1500	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020009	UHC Navigate Gold 1000	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020010	UHC Navigate Silver 3500	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020011	UHC Navigate Silver 5500	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020012	UHC Navigate HSA Silver 2500	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020013	UHC Navigate Silver 3000	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020014	UHC Navigate Gold 0	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020015	UHC Navigate HSA Silver 3750	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union

Company Name: tedHealthcare of Pennsylvania
Market: Small Group
Product: HMO
Effective Date of Rates: April 1, 2020

Ending date of Rates: June 30, 2020

HIOS Plan ID (On Exchange)=>																						
HIOS Plan ID (Off Exchange)=>	24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008	
Plan Marketing Name =>	UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 2		Rating Area 2	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold	
Deductible =>	$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500	
Coinsurance =>	0%		20%		0%		20%		0%		0%		0%		0%		0%		0%		20%	
Copays =>	D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60	
OOP Maximum =>	$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$165.86	$165.86	$203.35	$203.35	$239.13	$239.13	$180.73	$180.73	$180.63	$180.63	$208.00	$208.00	$201.37	$201.37	$270.18	$270.18	$180.76	$180.76	$167.54	$167.54	$205.40	$205.40
15	$180.60	$180.60	$221.42	$221.42	$260.38	$260.38	$196.78	$196.78	$196.68	$196.68	$226.48	$226.48	$219.27	$219.27	$294.19	$294.19	$196.83	$196.83	$182.43	$182.43	$223.66	$223.66
16	$186.24	$186.24	$228.34	$228.34	$268.52	$268.52	$202.93	$202.93	$202.82	$202.82	$233.55	$233.55	$226.12	$226.12	$303.38	$303.38	$202.97	$202.97	$188.12	$188.12	$230.65	$230.65
17	$191.88	$191.88	$235.25	$235.25	$276.64	$276.64	$209.07	$209.07	$208.95	$208.95	$240.62	$240.62	$232.95	$232.95	$312.56	$312.56	$209.12	$209.12	$193.82	$193.82	$237.62	$237.62
18	$197.95	$197.95	$242.69	$242.69	$285.39	$285.39	$215.68	$215.68	$215.56	$215.56	$248.24	$248.24	$240.32	$240.32	$322.45	$322.45	$215.73	$215.73	$199.95	$199.95	$245.14	$245.14
19	$204.02	$204.02	$250.14	$250.14	$294.15	$294.15	$222.31	$222.31	$222.18	$222.18	$255.85	$255.85	$247.70	$247.70	$332.35	$332.35	$222.35	$222.35	$206.08	$206.08	$252.66	$252.66
20	$210.31	$210.31	$257.84	$257.84	$303.21	$303.21	$229.15	$229.15	$229.02	$229.02	$263.73	$263.73	$255.33	$255.33	$342.58	$342.58	$229.20	$229.20	$212.43	$212.43	$260.44	$260.44
21	$216.81	$216.81	$265.82	$265.82	$312.59	$312.59	$236.24	$236.24	$236.11	$236.11	$271.89	$271.89	$263.23	$263.23	$353.18	$353.18	$236.29	$236.29	$219.00	$219.00	$268.50	$268.50
22	$216.81	$216.81	$265.82	$265.82	$312.59	$312.59	$236.24	$236.24	$236.11	$236.11	$271.89	$271.89	$263.23	$263.23	$353.18	$353.18	$236.29	$236.29	$219.00	$219.00	$268.50	$268.50
23	$216.81	$216.81	$265.82	$265.82	$312.59	$312.59	$236.24	$236.24	$236.11	$236.11	$271.89	$271.89	$263.23	$263.23	$353.18	$353.18	$236.29	$236.29	$219.00	$219.00	$268.50	$268.50
24	$216.81	$216.81	$265.82	$265.82	$312.59	$312.59	$236.24	$236.24	$236.11	$236.11	$271.89	$271.89	$263.23	$263.23	$353.18	$353.18	$236.29	$236.29	$219.00	$219.00	$268.50	$268.50
25	$217.68	$217.68	$266.88	$266.88	$313.84	$313.84	$237.18	$237.18	$237.05	$237.05	$272.98	$272.98	$264.28	$264.28	$354.59	$354.59	$237.24	$237.24	$219.88	$219.88	$269.57	$269.57
26	$222.01	$222.01	$272.20	$272.20	$320.09	$320.09	$241.91	$241.91	$241.78	$241.78	$278.42	$278.42	$269.55	$269.55	$361.66	$361.66	$241.96	$241.96	$224.26	$224.26	$274.95	$274.95
27	$227.22	$227.22	$278.58	$278.58	$327.60	$327.60	$247.58	$247.58	$247.45	$247.45	$284.94	$284.94	$275.87	$275.87	$370.13	$370.13	$247.63	$247.63	$229.51	$229.51	$281.39	$281.39
28	$235.67	$235.67	$288.95	$288.95	$339.79	$339.79	$256.80	$256.80	$256.66	$256.66	$295.54	$295.54	$286.14	$286.14	$383.91	$383.91	$256.85	$256.85	$238.05	$238.05	$291.86	$291.86
29	$242.61	$242.61	$297.45	$297.45	$349.79	$349.79	$264.35	$264.35	$264.21	$264.21	$304.24	$304.24	$294.56	$294.56	$395.21	$395.21	$264.41	$264.41	$245.06	$245.06	$300.45	$300.45
30	$246.08	$246.08	$301.70	$301.70	$354.79	$354.79	$268.13	$268.13	$267.98	$267.98	$308.60	$308.60	$298.76	$298.76	$400.86	$400.86	$268.19	$268.19	$248.57	$248.57	$304.75	$304.75
31	$251.28	$251.28	$308.08	$308.08	$362.29	$362.29	$273.80	$273.80	$273.65	$273.65	$315.12	$315.12	$305.08	$305.08	$409.33	$409.33	$273.86	$273.86	$253.82	$253.82	$311.19	$311.19
32	$256.49	$256.49	$314.46	$314.46	$369.79	$369.79	$279.47	$279.47	$279.32	$279.32	$321.65	$321.65	$311.40	$311.40	$417.81	$417.81	$279.53	$279.53	$259.08	$259.08	$317.63	$317.63
33	$259.74	$259.74	$318.45	$318.45	$374.48	$374.48	$283.02	$283.02	$282.86	$282.86	$325.72	$325.72	$315.35	$315.35	$423.11	$423.11	$283.08	$283.08	$262.36	$262.36	$321.67	$321.67
34	$263.21	$263.21	$322.71	$322.71	$379.49	$379.49	$286.80	$286.80	$286.64	$286.64	$330.07	$330.07	$319.56	$319.56	$428.76	$428.76	$286.86	$286.86	$265.87	$265.87	$325.96	$325.96
35	$264.94	$264.94	$324.83	$324.83	$381.99	$381.99	$288.69	$288.69	$288.53	$288.53	$332.25	$332.25	$321.67	$321.67	$431.59	$431.59	$288.75	$288.75	$267.62	$267.62	$328.10	$328.10
36	$266.68	$266.68	$326.96	$326.96	$384.48	$384.48	$290.57	$290.57	$290.41	$290.41	$334.42	$334.42	$323.77	$323.77	$434.41	$434.41	$290.64	$290.64	$269.37	$269.37	$330.26	$330.26
37	$268.41	$268.41	$329.09	$329.09	$386.99	$386.99	$292.47	$292.47	$292.31	$292.31	$336.60	$336.60	$325.88	$325.88	$437.24	$437.24	$292.53	$292.53	$271.12	$271.12	$332.41	$332.41
38	$270.15	$270.15	$331.21	$331.21	$389.49	$389.49	$294.36	$294.36	$294.19	$294.19	$338.77	$338.77	$327.99	$327.99	$440.06	$440.06	$294.42	$294.42	$272.87	$272.87	$334.55	$334.55
39	$273.61	$273.61	$335.46	$335.46	$394.48	$394.48	$298.13	$298.13	$297.97	$297.97	$343.13	$343.13	$332.19	$332.19	$445.71	$445.71	$298.20	$298.20	$276.38	$276.38	$338.84	$338.84
40	$277.08	$277.08	$339.72	$339.72	$399.49	$399.49	$301.91	$301.91	$301.75	$301.75	$347.48	$347.48	$336.41	$336.41	$451.36	$451.36	$301.98	$301.98	$279.88	$279.88	$343.15	$343.15
41	$282.29	$282.29	$346.10	$346.10	$406.99	$406.99	$307.58	$307.58	$307.42	$307.42	$354.00	$354.00	$342.73	$342.73	$459.84	$459.84	$307.65	$307.65	$285.14	$285.14	$349.58	$349.58
42	$287.27	$287.27	$352.21	$352.21	$414.18	$414.18	$313.02	$313.02	$312.84	$312.84	$360.25	$360.25	$348.78	$348.78	$467.96	$467.96	$313.08	$313.08	$290.18	$290.18	$355.76	$355.76
43	$294.21	$294.21	$360.71	$360.71	$424.18	$424.18	$320.57	$320.57	$320.40	$320.40	$368.95	$368.95	$357.20	$357.20	$479.26	$479.26	$320.65	$320.65	$297.18	$297.18	$364.36	$364.36
44	$302.88	$302.88	$371.35	$371.35	$436.69	$436.69	$330.03	$330.03	$329.85	$329.85	$379.83	$379.83	$367.73	$367.73	$493.39	$493.39	$330.10	$330.10	$305.94	$305.94	$375.10	$375.10
45	$313.07	$313.07	$383.85	$383.85	$451.38	$451.38	$341.13	$341.13	$340.94	$340.94	$392.61	$392.61	$380.11	$380.11	$509.99	$509.99	$341.20	$341.20	$316.24	$316.24	$387.72	$387.72
46	$325.22	$325.22	$398.73	$398.73	$468.89	$468.89	$354.36	$354.36	$354.17	$354.17	$407.84	$407.84	$394.85	$394.85	$529.77	$529.77	$354.44	$354.44	$328.50	$328.50	$402.75	$402.75
47	$338.87	$338.87	$415.48	$415.48	$488.58	$488.58	$369.25	$369.25	$369.04	$369.04	$424.96	$424.96	$411.43	$411.43	$552.02	$552.02	$369.32	$369.32	$342.30	$342.30	$419.67	$419.67
48	$354.48	$354.48	$434.61	$434.61	$511.08	$511.08	$386.25	$386.25	$386.04	$386.04	$444.54	$444.54	$430.38	$430.38	$577.45	$577.45	$386.33	$386.33	$358.07	$358.07	$439.00	$439.00
49	$369.88	$369.88	$453.49	$453.49	$533.28	$533.28	$403.02	$403.02	$402.80	$402.80	$463.84	$463.84	$449.07	$449.07	$602.52	$602.52	$403.11	$403.11	$373.61	$373.61	$458.06	$458.06
50	$387.22	$387.22	$474.75	$474.75	$558.28	$558.28	$421.92	$421.92	$421.69	$421.69	$485.60	$485.60	$470.13	$470.13	$630.78	$630.78	$422.01	$422.01	$391.13	$391.13	$479.54	$479.54
51	$404.35	$404.35	$495.76	$495.76	$582.98	$582.98	$440.59	$440.59	$440.35	$440.35	$507.07	$507.07	$490.93	$490.93	$658.68	$658.68	$440.68	$440.68	$408.44	$408.44	$500.75	$500.75
52	$423.21	$423.21	$518.88	$518.88	$610.17	$610.17	$461.14	$461.14	$460.88	$460.88	$530.73	$530.73	$513.82	$513.82	$689.41	$689.41	$461.24	$461.24	$427.49	$427.49	$524.11	$524.11
53	$442.29	$442.29	$542.28	$542.28	$637.69	$637.69	$481.93	$481.93	$481.67	$481.67	$554.66	$554.66	$536.99	$536.99	$720.49	$720.49	$482.03	$482.03	$446.76	$446.76	$547.74	$547.74
54	$462.89	$462.89	$567.52	$567.52	$667.38	$667.38	$504.37	$504.37	$504.09	$504.09	$580.49	$580.49	$561.99	$561.99	$754.04	$754.04	$504.48	$504.48	$467.57	$467.57	$573.25	$573.25
55	$483.49	$483.49	$592.78	$592.78	$697.07	$697.07	$526.81	$526.81	$526.52	$526.52	$606.31	$606.31	$587.00	$587.00	$787.59	$787.59	$526.93	$526.93	$488.37	$488.37	$598.76	$598.76
56	$505.82	$505.82	$620.15	$620.15	$729.27	$729.27	$551.14	$551.14	$550.84	$550.84	$634.32	$634.32	$614.11	$614.11	$823.96	$823.96	$551.26	$551.26	$510.93	$510.93	$626.41	$626.41
57	$528.37	$528.37	$647.80	$647.80	$761.78	$761.78	$575.71	$575.71	$575.40	$575.40	$662.60	$662.60	$641.49	$641.49	$860.70	$860.70	$575.84	$575.84	$533.70	$533.70	$654.33	$654.33
58	$552.43	$552.43	$677.31	$677.31	$796.48	$796.48	$601.94	$601.94	$601.61	$601.61	$692.78	$692.78	$670.71	$670.71	$899.90	$899.90	$602.07	$602.07	$558.01	$558.01	$684.14	$684.14
59	$564.36	$564.36	$691.93	$691.93	$813.67	$813.67	$614.93	$614.93	$614.59	$614.59	$707.73	$707.73	$685.19	$685.19	$919.33	$919.33	$615.06	$615.06	$570.06	$570.06	$698.90	$698.90
60	$588.42	$588.42	$721.44	$721.44	$848.37	$848.37	$641.16	$641.16	$640.81	$640.81	$737.91	$737.91	$714.41	$714.41	$958.53	$958.53	$641.29	$641.29	$594.37	$594.37	$728.71	$728.71
61	$609.24	$609.24	$746.95	$746.95	$878.38	$878.38	$663.83	$663.83	$663.47	$663.47	$764.01	$764.01	$739.67	$739.67	$992.43	$992.43	$663.97	$663.97	$615.39	$615.39	$754.48	$754.48
62	$622.90	$622.90	$763.70	$763.70	$898.07	$898.07	$678.72	$678.72	$678.34	$678.34	$781.14	$781.14	$756.26	$756.26	$1,014.69	$1,014.69	$678.86	$678.86	$629.19	$629.19	$771.40	$771.40
63	$640.02	$640.02	$784.70	$784.70	$922.76	$922.76	$697.38	$697.38	$696.99	$696.99	$802.62	$802.62	$777.05	$777.05	$1,042.59	$1,042.59	$697.53	$697.53	$646.49	$646.49	$792.61	$792.61
64+	$650.43	$650.43	$797.46	$797.46	$937.77	$937.77	$708.72	$708.72	$708.33	$708.33	$815.67	$815.67	$789.69	$789.69	$1,059.54	$1,059.54	$708.87	$708.87	$657.00	$657.00	$805.50	$805.50

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

HIOS Plan ID (On Exchange)=>																										
HIOS Plan ID (Off Exchange)=>	24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver	
Deductible =>	$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500	
Coinsurance =>	0%		20%		0%		0%		0%		0%		0%		0%		20%		0%		20%		0%		0%	
Copays =>	$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60	
OOP Maximum =>	$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$241.55	$241.55	$182.55	$182.55	$182.45	$182.45	$210.10	$210.10	$203.41	$203.41	$272.91	$272.91	$182.59	$182.59	$197.36	$197.36	$241.96	$241.96	$284.54	$284.54	$215.04	$215.04	$214.93	$214.93	$247.49	$247.49
15	$263.02	$263.02	$198.77	$198.77	$198.67	$198.67	$228.78	$228.78	$221.49	$221.49	$297.17	$297.17	$198.82	$198.82	$214.91	$214.91	$263.47	$263.47	$309.83	$309.83	$234.14	$234.14	$234.03	$234.03	$269.49	$269.49
16	$271.23	$271.23	$204.98	$204.98	$204.88	$204.88	$235.92	$235.92	$228.40	$228.40	$306.45	$306.45	$205.03	$205.03	$221.61	$221.61	$271.70	$271.70	$319.51	$319.51	$241.46	$241.46	$241.34	$241.34	$277.90	$277.90
17	$279.44	$279.44	$211.18	$211.18	$211.07	$211.07	$243.06	$243.06	$235.31	$235.31	$315.72	$315.72	$211.23	$211.23	$228.32	$228.32	$279.92	$279.92	$329.18	$329.18	$248.77	$248.77	$248.64	$248.64	$286.32	$286.32
18	$288.28	$288.28	$217.86	$217.86	$217.75	$217.75	$250.75	$250.75	$242.76	$242.76	$325.71	$325.71	$217.91	$217.91	$235.54	$235.54	$288.77	$288.77	$339.59	$339.59	$256.64	$256.64	$256.51	$256.51	$295.37	$295.37
19	$297.12	$297.12	$224.54	$224.54	$224.43	$224.43	$258.44	$258.44	$250.20	$250.20	$335.70	$335.70	$224.60	$224.60	$242.77	$242.77	$297.63	$297.63	$350.00	$350.00	$264.50	$264.50	$264.37	$264.37	$304.43	$304.43
20	$306.28	$306.28	$231.46	$231.46	$231.34	$231.34	$266.40	$266.40	$257.91	$257.91	$346.05	$346.05	$231.52	$231.52	$250.25	$250.25	$306.80	$306.80	$360.79	$360.79	$272.66	$272.66	$272.52	$272.52	$313.81	$313.81
21	$315.75	$315.75	$238.62	$238.62	$238.50	$238.50	$274.64	$274.64	$265.89	$265.89	$356.75	$356.75	$238.68	$238.68	$257.99	$257.99	$316.29	$316.29	$371.95	$371.95	$281.09	$281.09	$280.95	$280.95	$323.52	$323.52
22	$315.75	$315.75	$238.62	$238.62	$238.50	$238.50	$274.64	$274.64	$265.89	$265.89	$356.75	$356.75	$238.68	$238.68	$257.99	$257.99	$316.29	$316.29	$371.95	$371.95	$281.09	$281.09	$280.95	$280.95	$323.52	$323.52
23	$315.75	$315.75	$238.62	$238.62	$238.50	$238.50	$274.64	$274.64	$265.89	$265.89	$356.75	$356.75	$238.68	$238.68	$257.99	$257.99	$316.29	$316.29	$371.95	$371.95	$281.09	$281.09	$280.95	$280.95	$323.52	$323.52
24	$315.75	$315.75	$238.62	$238.62	$238.50	$238.50	$274.64	$274.64	$265.89	$265.89	$356.75	$356.75	$238.68	$238.68	$257.99	$257.99	$316.29	$316.29	$371.95	$371.95	$281.09	$281.09	$280.95	$280.95	$323.52	$323.52
25	$317.01	$317.01	$239.57	$239.57	$239.45	$239.45	$275.74	$275.74	$266.95	$266.95	$358.17	$358.17	$239.63	$239.63	$259.02	$259.02	$317.55	$317.55	$373.44	$373.44	$282.21	$282.21	$282.07	$282.07	$324.81	$324.81
26	$323.33	$323.33	$244.35	$244.35	$244.23	$244.23	$281.23	$281.23	$272.27	$272.27	$365.31	$365.31	$244.41	$244.41	$264.18	$264.18	$323.88	$323.88	$380.88	$380.88	$287.83	$287.83	$287.69	$287.69	$331.28	$331.28
27	$330.91	$330.91	$250.08	$250.08	$249.95	$249.95	$287.82	$287.82	$278.66	$278.66	$373.88	$373.88	$250.14	$250.14	$270.37	$270.37	$331.47	$331.47	$389.80	$389.80	$294.58	$294.58	$294.43	$294.43	$339.05	$339.05
28	$343.22	$343.22	$259.38	$259.38	$259.25	$259.25	$298.53	$298.53	$289.02	$289.02	$387.79	$387.79	$259.45	$259.45	$280.44	$280.44	$343.81	$343.81	$404.31	$404.31	$305.54	$305.54	$305.39	$305.39	$351.67	$351.67
29	$353.32	$353.32	$267.01	$267.01	$266.88	$266.88	$307.32	$307.32	$297.53	$297.53	$399.20	$399.20	$267.08	$267.08	$288.69	$288.69	$353.93	$353.93	$416.21	$416.21	$314.54	$314.54	$314.38	$314.38	$362.02	$362.02
30	$358.38	$358.38	$270.84	$270.84	$270.70	$270.70	$311.72	$311.72	$301.79	$301.79	$404.92	$404.92	$270.90	$270.90	$292.82	$292.82	$358.98	$358.98	$422.16	$422.16	$319.03	$319.03	$318.87	$318.87	$367.20	$367.20
31	$365.95	$365.95	$276.56	$276.56	$276.42	$276.42	$318.31	$318.31	$308.16	$308.16	$413.47	$413.47	$276.63	$276.63	$299.01	$299.01	$366.58	$366.58	$431.09	$431.09	$325.79	$325.79	$325.62	$325.62	$374.96	$374.96
32	$373.53	$373.53	$282.29	$282.29	$282.14	$282.14	$324.90	$324.90	$314.55	$314.55	$422.03	$422.03	$282.36	$282.36	$305.20	$305.20	$374.17	$374.17	$440.02	$440.02	$332.53	$332.53	$332.37	$332.37	$382.72	$382.72
33	$378.27	$378.27	$285.87	$285.87	$285.73	$285.73	$329.02	$329.02	$318.54	$318.54	$427.39	$427.39	$285.94	$285.94	$309.07	$309.07	$378.91	$378.91	$445.59	$445.59	$336.74	$336.74	$336.57	$336.57	$387.58	$387.58
34	$383.32	$383.32	$289.69	$289.69	$289.54	$289.54	$333.41	$333.41	$322.79	$322.79	$433.10	$433.10	$289.76	$289.76	$313.20	$313.20	$383.97	$383.97	$451.54	$451.54	$341.24	$341.24	$341.07	$341.07	$392.75	$392.75
35	$385.84	$385.84	$291.59	$291.59	$291.44	$291.44	$335.61	$335.61	$324.91	$324.91	$435.94	$435.94	$291.67	$291.67	$315.26	$315.26	$386.51	$386.51	$454.53	$454.53	$343.50	$343.50	$343.33	$343.33	$395.34	$395.34
36	$388.37	$388.37	$293.50	$293.50	$293.36	$293.36	$337.81	$337.81	$327.04	$327.04	$438.80	$438.80	$293.58	$293.58	$317.33	$317.33	$389.04	$389.04	$457.50	$457.50	$345.74	$345.74	$345.57	$345.57	$397.93	$397.93
37	$390.90	$390.90	$295.42	$295.42	$295.27	$295.27	$340.00	$340.00	$329.18	$329.18	$441.66	$441.66	$295.49	$295.49	$319.39	$319.39	$391.57	$391.57	$460.48	$460.48	$347.99	$347.99	$347.82	$347.82	$400.52	$400.52
38	$393.42	$393.42	$297.32	$297.32	$297.17	$297.17	$342.20	$342.20	$331.30	$331.30	$444.51	$444.51	$297.40	$297.40	$321.46	$321.46	$394.10	$394.10	$463.45	$463.45	$350.24	$350.24	$350.07	$350.07	$403.11	$403.11
39	$398.47	$398.47	$301.13	$301.13	$300.98	$300.98	$346.60	$346.60	$335.55	$335.55	$450.21	$450.21	$301.21	$301.21	$325.58	$325.58	$399.16	$399.16	$469.40	$469.40	$354.74	$354.74	$354.56	$354.56	$408.28	$408.28
40	$403.53	$403.53	$304.96	$304.96	$304.81	$304.81	$350.99	$350.99	$339.81	$339.81	$455.93	$455.93	$305.03	$305.03	$329.71	$329.71	$404.22	$404.22	$475.35	$475.35	$359.23	$359.23	$359.05	$359.05	$413.46	$413.46
41	$411.10	$411.10	$310.68	$310.68	$310.52	$310.52	$357.58	$357.58	$346.18	$346.18	$464.48	$464.48	$310.76	$310.76	$335.90	$335.90	$411.81	$411.81	$484.28	$484.28	$365.98	$365.98	$365.80	$365.80	$421.22	$421.22
42	$418.36	$418.36	$316.17	$316.17	$316.01	$316.01	$363.90	$363.90	$352.30	$352.30	$472.69	$472.69	$316.25	$316.25	$341.84	$341.84	$419.09	$419.09	$492.84	$492.84	$372.45	$372.45	$372.26	$372.26	$428.66	$428.66
43	$428.47	$428.47	$323.81	$323.81	$323.65	$323.65	$372.69	$372.69	$360.81	$360.81	$484.11	$484.11	$323.89	$323.89	$350.09	$350.09	$429.21	$429.21	$504.74	$504.74	$381.44	$381.44	$381.25	$381.25	$439.02	$439.02
44	$441.10	$441.10	$333.35	$333.35	$333.19	$333.19	$383.67	$383.67	$371.45	$371.45	$498.38	$498.38	$333.44	$333.44	$360.41	$360.41	$441.85	$441.85	$519.61	$519.61	$392.68	$392.68	$392.48	$392.48	$451.96	$451.96
45	$455.95	$455.95	$344.57	$344.57	$344.40	$344.40	$396.58	$396.58	$383.95	$383.95	$515.15	$515.15	$344.65	$344.65	$372.54	$372.54	$456.72	$456.72	$537.09	$537.09	$405.89	$405.89	$405.69	$405.69	$467.16	$467.16
46	$473.63	$473.63	$357.93	$357.93	$357.75	$357.75	$411.96	$411.96	$398.84	$398.84	$535.13	$535.13	$358.02	$358.02	$386.99	$386.99	$474.44	$474.44	$557.93	$557.93	$421.64	$421.64	$421.43	$421.43	$485.28	$485.28
47	$493.52	$493.52	$372.96	$372.96	$372.78	$372.78	$429.26	$429.26	$415.59	$415.59	$557.60	$557.60	$373.06	$373.06	$403.24	$403.24	$494.36	$494.36	$581.35	$581.35	$439.34	$439.34	$439.12	$439.12	$505.66	$505.66
48	$516.26	$516.26	$390.15	$390.15	$389.95	$389.95	$449.04	$449.04	$434.74	$434.74	$583.29	$583.29	$390.24	$390.24	$421.81	$421.81	$517.13	$517.13	$608.14	$608.14	$459.58	$459.58	$459.35	$459.35	$528.96	$528.96
49	$538.67	$538.67	$407.08	$407.08	$406.88	$406.88	$468.54	$468.54	$453.61	$453.61	$608.61	$608.61	$407.19	$407.19	$440.13	$440.13	$539.59	$539.59	$634.55	$634.55	$479.54	$479.54	$479.30	$479.30	$551.93	$551.93
50	$563.93	$563.93	$426.17	$426.17	$425.96	$425.96	$490.51	$490.51	$474.88	$474.88	$637.15	$637.15	$426.28	$426.28	$460.77	$460.77	$564.90	$564.90	$664.31	$664.31	$502.03	$502.03	$501.78	$501.78	$577.81	$577.81
51	$588.87	$588.87	$445.02	$445.02	$444.80	$444.80	$512.20	$512.20	$495.88	$495.88	$665.33	$665.33	$445.14	$445.14	$481.15	$481.15	$589.89	$589.89	$693.69	$693.69	$524.24	$524.24	$523.98	$523.98	$603.36	$603.36
52	$616.34	$616.34	$465.78	$465.78	$465.55	$465.55	$536.10	$536.10	$519.01	$519.01	$696.37	$696.37	$465.90	$465.90	$503.60	$503.60	$617.40	$617.40	$726.05	$726.05	$548.69	$548.69	$548.42	$548.42	$631.51	$631.51
53	$644.13	$644.13	$486.78	$486.78	$486.54	$486.54	$560.27	$560.27	$542.42	$542.42	$727.77	$727.77	$486.91	$486.91	$526.30	$526.30	$645.23	$645.23	$758.78	$758.78	$573.42	$573.42	$573.14	$573.14	$659.98	$659.98
54	$674.13	$674.13	$509.46	$509.46	$509.20	$509.20	$586.36	$586.36	$567.68	$567.68	$761.67	$761.67	$509.58	$509.58	$550.81	$550.81	$675.27	$675.27	$794.11	$794.11	$600.12	$600.12	$599.82	$599.82	$690.72	$690.72
55	$704.12	$704.12	$532.12	$532.12	$531.86	$531.86	$612.45	$612.45	$592.93	$592.93	$795.55	$795.55	$532.26	$532.26	$575.32	$575.32	$705.33	$705.33	$829.45	$829.45	$626.83	$626.83	$626.52	$626.52	$721.45	$721.45
56	$736.64	$736.64	$556.70	$556.70	$556.42	$556.42	$640.74	$640.74	$620.32	$620.32	$832.30	$832.30	$556.84	$556.84	$601.89	$601.89	$737.91	$737.91	$867.76	$867.76	$655.78	$655.78	$655.46	$655.46	$754.77	$754.77
57	$769.48	$769.48	$581.52	$581.52	$581.22	$581.22	$669.30	$669.30	$647.97	$647.97	$869.40	$869.40	$581.66	$581.66	$628.72	$628.72	$770.80	$770.80	$906.45	$906.45	$685.02	$685.02	$684.68	$684.68	$788.42	$788.42
58	$804.53	$804.53	$608.01	$608.01	$607.70	$607.70	$699.78	$699.78	$677.49	$677.49	$909.00	$909.00	$608.16	$608.16	$657.36	$657.36	$805.91	$805.91	$947.73	$947.73	$716.22	$716.22	$715.86	$715.86	$824.33	$824.33
59	$821.90	$821.90	$621.13	$621.13	$620.81	$620.81	$714.89	$714.89	$692.11	$692.11	$928.62	$928.62	$621.28	$621.28	$671.55	$671.55	$823.31	$823.31	$968.19	$968.19	$731.68	$731.68	$731.32	$731.32	$842.12	$842.12
60	$856.95	$856.95	$647.62	$647.62	$647.29	$647.29	$745.37	$745.37	$721.63	$721.63	$968.22	$968.22	$647.78	$647.78	$700.18	$700.18	$858.41	$858.41	$1,009.47	$1,009.47	$762.88	$762.88	$762.50	$762.50	$878.03	$878.03
61	$887.26	$887.26	$670.52	$670.52	$670.18	$670.18	$771.74	$771.74	$747.15	$747.15	$1,002.47	$1,002.47	$670.69	$670.69	$724.95	$724.95	$888.78	$888.78	$1,045.18	$1,045.18	$789.87	$789.87	$789.47	$789.47	$909.09	$909.09
62	$907.15	$907.15	$685.55	$685.55	$685.21	$685.21	$789.04	$789.04	$763.90	$763.90	$1,024.94	$1,024.94	$685.73	$685.73	$741.21	$741.21	$908.71	$908.71	$1,068.62	$1,068.62	$807.58	$807.58	$807.17	$807.17	$929.47	$929.47
63	$932.09	$932.09	$704.40	$704.40	$704.05	$704.05	$810.74	$810.74	$784.90	$784.90	$1,053.12	$1,053.12	$704.58	$704.58	$761.59	$761.59	$933.69	$933.69	$1,098.00	$1,098.00	$829.78	$829.78	$829.37	$829.37	$955.03	$955.03
64+	$947.25	$947.25	$715.86	$715.86	$715.50	$715.50	$823.92	$823.92	$797.67	$797.67	$1,070.25	$1,070.25	$716.04	$716.04	$773.97	$773.97	$948.87	$948.87	$1,115.85	$1,115.85	$843.27	$843.27	$842.85	$842.85	$970.56	$970.56

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

HIOS Plan ID (On Exchange)=>																												
HIOS Plan ID (Off Exchange)=>	24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008	
Plan Marketing Name =>	UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 5		Rating Area 5	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold	
Deductible =>	$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500	
Coinsurance =>	0%		0%		0%		0%		20%		0%		20%		0%		0%		0%		0%		0%		0%		20%	
Copays =>	$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60	
OOP Maximum =>	$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$239.61	$239.61	$321.49	$321.49	$215.10	$215.10	$173.75	$173.75	$213.02	$213.02	$250.50	$250.50	$189.31	$189.31	$189.22	$189.22	$217.88	$217.88	$210.95	$210.95	$283.03	$283.03	$189.36	$189.36	$170.87	$170.87	$209.49	$209.49
15	$260.91	$260.91	$350.06	$350.06	$234.21	$234.21	$189.19	$189.19	$231.95	$231.95	$272.76	$272.76	$206.13	$206.13	$206.03	$206.03	$237.25	$237.25	$229.69	$229.69	$308.18	$308.18	$206.19	$206.19	$186.06	$186.06	$228.11	$228.11
16	$269.06	$269.06	$360.99	$360.99	$241.53	$241.53	$195.10	$195.10	$239.19	$239.19	$281.28	$281.28	$212.57	$212.57	$212.47	$212.47	$244.65	$244.65	$236.87	$236.87	$317.81	$317.81	$212.63	$212.63	$191.87	$191.87	$235.23	$235.23
17	$277.20	$277.20	$371.92	$371.92	$248.84	$248.84	$201.00	$201.00	$246.43	$246.43	$289.80	$289.80	$219.01	$219.01	$218.90	$218.90	$252.06	$252.06	$244.03	$244.03	$327.43	$327.43	$219.06	$219.06	$197.67	$197.67	$242.35	$242.35
18	$285.97	$285.97	$383.68	$383.68	$256.71	$256.71	$207.36	$207.36	$254.23	$254.23	$298.96	$298.96	$225.93	$225.93	$225.82	$225.82	$260.03	$260.03	$251.75	$251.75	$337.78	$337.78	$225.99	$225.99	$203.93	$203.93	$250.02	$250.02
19	$294.74	$294.74	$395.44	$395.44	$264.58	$264.58	$213.72	$213.72	$262.02	$262.02	$308.13	$308.13	$232.86	$232.86	$232.75	$232.75	$268.01	$268.01	$259.47	$259.47	$348.14	$348.14	$232.93	$232.93	$210.18	$210.18	$257.69	$257.69
20	$303.83	$303.83	$407.63	$407.63	$272.73	$272.73	$220.31	$220.31	$270.10	$270.10	$317.63	$317.63	$240.04	$240.04	$239.92	$239.92	$276.27	$276.27	$267.47	$267.47	$358.87	$358.87	$240.10	$240.10	$216.66	$216.66	$265.63	$265.63
21	$313.22	$313.22	$420.24	$420.24	$281.17	$281.17	$227.12	$227.12	$278.45	$278.45	$327.45	$327.45	$247.46	$247.46	$247.34	$247.34	$284.81	$284.81	$275.74	$275.74	$369.97	$369.97	$247.53	$247.53	$223.36	$223.36	$273.84	$273.84
22	$313.22	$313.22	$420.24	$420.24	$281.17	$281.17	$227.12	$227.12	$278.45	$278.45	$327.45	$327.45	$247.46	$247.46	$247.34	$247.34	$284.81	$284.81	$275.74	$275.74	$369.97	$369.97	$247.53	$247.53	$223.36	$223.36	$273.84	$273.84
23	$313.22	$313.22	$420.24	$420.24	$281.17	$281.17	$227.12	$227.12	$278.45	$278.45	$327.45	$327.45	$247.46	$247.46	$247.34	$247.34	$284.81	$284.81	$275.74	$275.74	$369.97	$369.97	$247.53	$247.53	$223.36	$223.36	$273.84	$273.84
24	$313.22	$313.22	$420.24	$420.24	$281.17	$281.17	$227.12	$227.12	$278.45	$278.45	$327.45	$327.45	$247.46	$247.46	$247.34	$247.34	$284.81	$284.81	$275.74	$275.74	$369.97	$369.97	$247.53	$247.53	$223.36	$223.36	$273.84	$273.84
25	$314.47	$314.47	$421.92	$421.92	$282.29	$282.29	$228.03	$228.03	$279.57	$279.57	$328.76	$328.76	$248.45	$248.45	$248.33	$248.33	$285.95	$285.95	$276.84	$276.84	$371.45	$371.45	$248.52	$248.52	$224.25	$224.25	$274.94	$274.94
26	$320.74	$320.74	$430.32	$430.32	$287.92	$287.92	$232.57	$232.57	$285.13	$285.13	$335.31	$335.31	$253.40	$253.40	$253.27	$253.27	$291.65	$291.65	$282.36	$282.36	$378.85	$378.85	$253.47	$253.47	$228.72	$228.72	$280.42	$280.42
27	$328.25	$328.25	$440.41	$440.41	$294.67	$294.67	$238.02	$238.02	$291.81	$291.81	$343.16	$343.16	$259.33	$259.33	$259.21	$259.21	$298.48	$298.48	$288.97	$288.97	$387.72	$387.72	$259.41	$259.41	$234.08	$234.08	$286.98	$286.98
28	$340.47	$340.47	$456.80	$456.80	$305.63	$305.63	$246.88	$246.88	$302.67	$302.67	$355.94	$355.94	$268.99	$268.99	$268.86	$268.86	$309.59	$309.59	$299.73	$299.73	$402.16	$402.16	$269.07	$269.07	$242.79	$242.79	$297.66	$297.66
29	$350.49	$350.49	$470.25	$470.25	$314.63	$314.63	$254.15	$254.15	$311.58	$311.58	$366.41	$366.41	$276.91	$276.91	$276.77	$276.77	$318.70	$318.70	$308.55	$308.55	$413.99	$413.99	$276.99	$276.99	$249.94	$249.94	$306.42	$306.42
30	$355.50	$355.50	$476.97	$476.97	$319.13	$319.13	$257.78	$257.78	$316.04	$316.04	$371.66	$371.66	$280.87	$280.87	$280.73	$280.73	$323.26	$323.26	$312.97	$312.97	$419.92	$419.92	$280.95	$280.95	$253.51	$253.51	$310.81	$310.81
31	$363.03	$363.03	$487.06	$487.06	$325.88	$325.88	$263.23	$263.23	$322.72	$322.72	$379.52	$379.52	$286.81	$286.81	$286.67	$286.67	$330.09	$330.09	$319.58	$319.58	$428.80	$428.80	$286.89	$286.89	$258.87	$258.87	$317.38	$317.38
32	$370.54	$370.54	$497.15	$497.15	$332.62	$332.62	$268.68	$268.68	$329.40	$329.40	$387.37	$387.37	$292.74	$292.74	$292.60	$292.60	$336.93	$336.93	$326.20	$326.20	$437.67	$437.67	$292.83	$292.83	$264.23	$264.23	$323.95	$323.95
33	$375.23	$375.23	$503.44	$503.44	$336.84	$336.84	$272.09	$272.09	$333.59	$333.59	$392.29	$392.29	$296.46	$296.46	$296.32	$296.32	$341.20	$341.20	$330.34	$330.34	$443.23	$443.23	$296.54	$296.54	$267.59	$267.59	$328.06	$328.06
34	$380.24	$380.24	$510.17	$510.17	$341.34	$341.34	$275.72	$275.72	$338.04	$338.04	$397.52	$397.52	$300.41	$300.41	$300.27	$300.27	$345.76	$345.76	$334.75	$334.75	$449.14	$449.14	$300.50	$300.50	$271.16	$271.16	$332.44	$332.44
35	$382.76	$382.76	$513.54	$513.54	$343.59	$343.59	$277.54	$277.54	$340.27	$340.27	$400.14	$400.14	$302.40	$302.40	$302.25	$302.25	$348.04	$348.04	$336.96	$336.96	$452.10	$452.10	$302.48	$302.48	$272.95	$272.95	$334.63	$334.63
36	$385.26	$385.26	$516.90	$516.90	$345.84	$345.84	$279.36	$279.36	$342.50	$342.50	$402.77	$402.77	$304.38	$304.38	$304.23	$304.23	$350.32	$350.32	$339.16	$339.16	$455.07	$455.07	$304.46	$304.46	$274.73	$274.73	$336.82	$336.82
37	$387.77	$387.77	$520.26	$520.26	$348.09	$348.09	$281.17	$281.17	$344.72	$344.72	$405.38	$405.38	$306.35	$306.35	$306.20	$306.20	$352.59	$352.59	$341.36	$341.36	$458.02	$458.02	$306.44	$306.44	$276.52	$276.52	$339.02	$339.02
38	$390.27	$390.27	$523.62	$523.62	$350.34	$350.34	$282.99	$282.99	$346.95	$346.95	$408.00	$408.00	$308.33	$308.33	$308.18	$308.18	$354.87	$354.87	$343.57	$343.57	$460.98	$460.98	$308.42	$308.42	$278.31	$278.31	$341.21	$341.21
39	$395.29	$395.29	$530.34	$530.34	$354.84	$354.84	$286.63	$286.63	$351.41	$351.41	$413.25	$413.25	$312.30	$312.30	$312.15	$312.15	$359.43	$359.43	$347.99	$347.99	$466.91	$466.91	$312.38	$312.38	$281.88	$281.88	$345.58	$345.58
40	$400.30	$400.30	$537.07	$537.07	$359.34	$359.34	$290.26	$290.26	$355.86	$355.86	$418.48	$418.48	$316.25	$316.25	$316.10	$316.10	$363.99	$363.99	$352.39	$352.39	$472.82	$472.82	$316.34	$316.34	$285.45	$285.45	$349.97	$349.97
41	$407.81	$407.81	$547.15	$547.15	$366.08	$366.08	$295.71	$295.71	$362.54	$362.54	$426.34	$426.34	$322.19	$322.19	$322.03	$322.03	$370.82	$370.82	$359.01	$359.01	$481.70	$481.70	$322.28	$322.28	$290.81	$290.81	$356.54	$356.54
42	$415.02	$415.02	$556.82	$556.82	$372.55	$372.55	$300.93	$300.93	$368.95	$368.95	$433.88	$433.88	$327.89	$327.89	$327.73	$327.73	$377.37	$377.37	$365.36	$365.36	$490.21	$490.21	$327.98	$327.98	$295.95	$295.95	$362.84	$362.84
43	$425.04	$425.04	$570.27	$570.27	$381.55	$381.55	$308.20	$308.20	$377.86	$377.86	$444.35	$444.35	$335.81	$335.81	$335.64	$335.64	$386.49	$386.49	$374.18	$374.18	$502.05	$502.05	$335.90	$335.90	$303.10	$303.10	$371.60	$371.60
44	$437.57	$437.57	$587.07	$587.07	$392.79	$392.79	$317.29	$317.29	$388.99	$388.99	$457.44	$457.44	$345.70	$345.70	$345.53	$345.53	$397.88	$397.88	$385.21	$385.21	$516.85	$516.85	$345.80	$345.80	$312.03	$312.03	$382.55	$382.55
45	$452.29	$452.29	$606.83	$606.83	$406.01	$406.01	$327.96	$327.96	$402.08	$402.08	$472.84	$472.84	$357.33	$357.33	$357.16	$357.16	$411.27	$411.27	$398.17	$398.17	$534.24	$534.24	$357.43	$357.43	$322.53	$322.53	$395.42	$395.42
46	$469.84	$469.84	$630.37	$630.37	$421.76	$421.76	$340.68	$340.68	$417.68	$417.68	$491.18	$491.18	$371.19	$371.19	$371.01	$371.01	$427.22	$427.22	$413.61	$413.61	$554.96	$554.96	$371.30	$371.30	$335.04	$335.04	$410.76	$410.76
47	$489.56	$489.56	$656.83	$656.83	$439.47	$439.47	$354.99	$354.99	$435.22	$435.22	$511.80	$511.80	$386.78	$386.78	$386.59	$386.59	$445.16	$445.16	$430.98	$430.98	$578.26	$578.26	$386.89	$386.89	$349.11	$349.11	$428.01	$428.01
48	$512.12	$512.12	$687.09	$687.09	$459.71	$459.71	$371.34	$371.34	$455.27	$455.27	$535.38	$535.38	$404.60	$404.60	$404.40	$404.40	$465.66	$465.66	$450.84	$450.84	$604.90	$604.90	$404.71	$404.71	$365.19	$365.19	$447.73	$447.73
49	$534.35	$534.35	$716.93	$716.93	$479.68	$479.68	$387.47	$387.47	$475.03	$475.03	$558.63	$558.63	$422.16	$422.16	$421.96	$421.96	$485.89	$485.89	$470.41	$470.41	$631.16	$631.16	$422.29	$422.29	$381.05	$381.05	$467.17	$467.17
50	$559.42	$559.42	$750.55	$750.55	$502.17	$502.17	$405.64	$405.64	$497.31	$497.31	$584.83	$584.83	$441.97	$441.97	$441.75	$441.75	$508.67	$508.67	$492.47	$492.47	$660.77	$660.77	$442.09	$442.09	$398.92	$398.92	$489.08	$489.08
51	$584.16	$584.16	$783.75	$783.75	$524.38	$524.38	$423.58	$423.58	$519.31	$519.31	$610.69	$610.69	$461.51	$461.51	$461.29	$461.29	$531.17	$531.17	$514.25	$514.25	$689.99	$689.99	$461.64	$461.64	$416.57	$416.57	$510.71	$510.71
52	$611.41	$611.41	$820.31	$820.31	$548.84	$548.84	$443.34	$443.34	$543.54	$543.54	$639.19	$639.19	$483.05	$483.05	$482.81	$482.81	$555.95	$555.95	$538.25	$538.25	$722.19	$722.19	$483.18	$483.18	$436.00	$436.00	$534.54	$534.54
53	$638.97	$638.97	$857.29	$857.29	$573.59	$573.59	$463.32	$463.32	$568.04	$568.04	$668.00	$668.00	$504.82	$504.82	$504.58	$504.58	$581.01	$581.01	$562.51	$562.51	$754.74	$754.74	$504.96	$504.96	$455.65	$455.65	$558.63	$558.63
54	$668.72	$668.72	$897.21	$897.21	$600.30	$600.30	$484.90	$484.90	$594.49	$594.49	$699.11	$699.11	$528.33	$528.33	$528.07	$528.07	$608.07	$608.07	$588.71	$588.71	$789.89	$789.89	$528.48	$528.48	$476.87	$476.87	$584.65	$584.65
55	$698.48	$698.48	$937.14	$937.14	$627.01	$627.01	$506.48	$506.48	$620.95	$620.95	$730.22	$730.22	$551.84	$551.84	$551.57	$551.57	$635.13	$635.13	$614.90	$614.90	$825.04	$825.04	$551.99	$551.99	$498.09	$498.09	$610.66	$610.66
56	$730.74	$730.74	$980.42	$980.42	$655.97	$655.97	$529.87	$529.87	$649.62	$649.62	$763.94	$763.94	$577.32	$577.32	$577.04	$577.04	$664.46	$664.46	$643.30	$643.30	$863.14	$863.14	$577.49	$577.49	$521.10	$521.10	$638.87	$638.87
57	$763.32	$763.32	$1,024.13	$1,024.13	$685.21	$685.21	$553.49	$553.49	$678.58	$678.58	$798.00	$798.00	$603.06	$603.06	$602.77	$602.77	$694.08	$694.08	$671.98	$671.98	$901.62	$901.62	$603.23	$603.23	$544.33	$544.33	$667.35	$667.35
58	$798.09	$798.09	$1,070.77	$1,070.77	$716.42	$716.42	$578.70	$578.70	$709.49	$709.49	$834.34	$834.34	$630.52	$630.52	$630.22	$630.22	$725.70	$725.70	$702.58	$702.58	$942.68	$942.68	$630.71	$630.71	$569.12	$569.12	$697.74	$697.74
59	$815.31	$815.31	$1,093.89	$1,093.89	$731.89	$731.89	$591.19	$591.19	$724.81	$724.81	$852.36	$852.36	$644.14	$644.14	$643.83	$643.83	$741.36	$741.36	$717.75	$717.75	$963.03	$963.03	$644.32	$644.32	$581.41	$581.41	$712.81	$712.81
60	$850.08	$850.08	$1,140.53	$1,140.53	$763.10	$763.10	$616.40	$616.40	$755.71	$755.71	$888.70	$888.70	$671.60	$671.60	$671.28	$671.28	$772.97	$772.97	$748.36	$748.36	$1,004.10	$1,004.10	$671.80	$671.80	$606.20	$606.20	$743.20	$743.20
61	$880.15	$880.15	$1,180.88	$1,180.88	$790.09	$790.09	$638.21	$638.21	$782.44	$782.44	$920.13	$920.13	$695.36	$695.36	$695.02	$695.02	$800.32	$800.32	$774.83	$774.83	$1,039.61	$1,039.61	$695.56	$695.56	$627.64	$627.64	$769.49	$769.49
62	$899.88	$899.88	$1,207.35	$1,207.35	$807.80	$807.80	$652.52	$652.52	$799.99	$799.99	$940.76	$940.76	$710.95	$710.95	$710.61	$710.61	$818.26	$818.26	$792.20	$792.20	$1,062.92	$1,062.92	$711.15	$711.15	$641.71	$641.71	$786.74	$786.74
63	$924.63	$924.63	$1,240.55	$1,240.55	$830.01	$830.01	$670.46	$670.46	$821.99	$821.99	$966.64	$966.64	$730.51	$730.51	$730.15	$730.15	$840.76	$840.76	$813.99	$813.99	$1,092.16	$1,092.16	$730.71	$730.71	$659.36	$659.36	$808.38	$808.38
64+	$939.66	$939.66	$1,260.72	$1,260.72	$843.51	$843.51	$681.36	$681.36	$835.35	$835.35	$982.35	$982.35	$742.38	$742.38	$742.02	$742.02	$854.43	$854.43	$827.22	$827.22	$1,109.91	$1,109.91	$742.59	$742.59	$670.08	$670.08	$821.52	$821.52

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

HIOS Plan ID (On Exchange)=>																																
HIOS Plan ID (Off Exchange)=>	24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold	
Deductible =>	$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0	
Coinsurance =>	0%		20%		0%		0%		0%		0%		0%		0%		20%		0%		20%		0%		0%		0%		0%	
Copays =>	$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60	
OOP Maximum =>	$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$246.35	$246.35	$186.17	$186.17	$186.08	$186.08	$214.28	$214.28	$207.44	$207.44	$278.34	$278.34	$186.22	$186.22	$198.48	$198.48	$243.34	$243.34	$286.16	$286.16	$216.26	$216.26	$216.15	$216.15	$248.89	$248.89	$240.97	$240.97	$323.31	$323.31
15	$268.25	$268.25	$202.72	$202.72	$202.62	$202.62	$233.32	$233.32	$225.88	$225.88	$303.08	$303.08	$202.78	$202.78	$216.12	$216.12	$264.97	$264.97	$311.59	$311.59	$235.48	$235.48	$235.36	$235.36	$271.02	$271.02	$262.39	$262.39	$352.05	$352.05
16	$276.63	$276.63	$209.05	$209.05	$208.94	$208.94	$240.61	$240.61	$232.94	$232.94	$312.54	$312.54	$209.11	$209.11	$222.87	$222.87	$273.24	$273.24	$321.32	$321.32	$242.83	$242.83	$242.70	$242.70	$279.48	$279.48	$270.58	$270.58	$363.04	$363.04
17	$284.99	$284.99	$215.37	$215.37	$215.26	$215.26	$247.89	$247.89	$239.98	$239.98	$322.00	$322.00	$215.44	$215.44	$229.61	$229.61	$281.51	$281.51	$331.05	$331.05	$250.18	$250.18	$250.05	$250.05	$287.93	$287.93	$278.77	$278.77	$374.03	$374.03
18	$294.02	$294.02	$222.19	$222.19	$222.08	$222.08	$255.73	$255.73	$247.58	$247.58	$332.19	$332.19	$222.25	$222.25	$236.88	$236.88	$290.42	$290.42	$341.52	$341.52	$258.10	$258.10	$257.96	$257.96	$297.04	$297.04	$287.59	$287.59	$385.86	$385.86
19	$303.03	$303.03	$229.00	$229.00	$228.89	$228.89	$263.57	$263.57	$255.17	$255.17	$342.38	$342.38	$229.07	$229.07	$244.14	$244.14	$299.33	$299.33	$351.99	$351.99	$266.02	$266.02	$265.87	$265.87	$306.15	$306.15	$296.41	$296.41	$397.70	$397.70
20	$312.37	$312.37	$236.06	$236.06	$235.94	$235.94	$271.70	$271.70	$263.04	$263.04	$352.93	$352.93	$236.13	$236.13	$251.67	$251.67	$308.55	$308.55	$362.84	$362.84	$274.21	$274.21	$274.06	$274.06	$315.59	$315.59	$305.54	$305.54	$409.95	$409.95
21	$322.03	$322.03	$243.36	$243.36	$243.24	$243.24	$280.10	$280.10	$271.17	$271.17	$363.84	$363.84	$243.43	$243.43	$259.45	$259.45	$318.09	$318.09	$374.06	$374.06	$282.69	$282.69	$282.54	$282.54	$325.35	$325.35	$314.99	$314.99	$422.63	$422.63
22	$322.03	$322.03	$243.36	$243.36	$243.24	$243.24	$280.10	$280.10	$271.17	$271.17	$363.84	$363.84	$243.43	$243.43	$259.45	$259.45	$318.09	$318.09	$374.06	$374.06	$282.69	$282.69	$282.54	$282.54	$325.35	$325.35	$314.99	$314.99	$422.63	$422.63
23	$322.03	$322.03	$243.36	$243.36	$243.24	$243.24	$280.10	$280.10	$271.17	$271.17	$363.84	$363.84	$243.43	$243.43	$259.45	$259.45	$318.09	$318.09	$374.06	$374.06	$282.69	$282.69	$282.54	$282.54	$325.35	$325.35	$314.99	$314.99	$422.63	$422.63
24	$322.03	$322.03	$243.36	$243.36	$243.24	$243.24	$280.10	$280.10	$271.17	$271.17	$363.84	$363.84	$243.43	$243.43	$259.45	$259.45	$318.09	$318.09	$374.06	$374.06	$282.69	$282.69	$282.54	$282.54	$325.35	$325.35	$314.99	$314.99	$422.63	$422.63
25	$323.32	$323.32	$244.34	$244.34	$244.22	$244.22	$281.22	$281.22	$272.26	$272.26	$365.30	$365.30	$244.40	$244.40	$260.49	$260.49	$319.36	$319.36	$375.55	$375.55	$283.82	$283.82	$283.67	$283.67	$326.65	$326.65	$316.25	$316.25	$424.32	$424.32
26	$329.76	$329.76	$249.20	$249.20	$249.08	$249.08	$286.82	$286.82	$277.68	$277.68	$372.58	$372.58	$249.27	$249.27	$265.68	$265.68	$325.73	$325.73	$383.04	$383.04	$289.48	$289.48	$289.32	$289.32	$333.16	$333.16	$322.55	$322.55	$432.78	$432.78
27	$337.48	$337.48	$255.04	$255.04	$254.91	$254.91	$293.54	$293.54	$284.18	$284.18	$381.30	$381.30	$255.11	$255.11	$271.90	$271.90	$333.36	$333.36	$392.02	$392.02	$296.26	$296.26	$296.11	$296.11	$340.97	$340.97	$330.11	$330.11	$442.92	$442.92
28	$350.04	$350.04	$264.53	$264.53	$264.40	$264.40	$304.47	$304.47	$294.76	$294.76	$395.49	$395.49	$264.61	$264.61	$282.02	$282.02	$345.76	$345.76	$406.60	$406.60	$307.28	$307.28	$307.12	$307.12	$353.66	$353.66	$342.39	$342.39	$459.40	$459.40
29	$360.35	$360.35	$272.32	$272.32	$272.18	$272.18	$313.43	$313.43	$303.44	$303.44	$407.13	$407.13	$272.40	$272.40	$290.32	$290.32	$355.94	$355.94	$418.57	$418.57	$316.33	$316.33	$316.16	$316.16	$364.07	$364.07	$352.47	$352.47	$472.92	$472.92
30	$365.51	$365.51	$276.22	$276.22	$276.08	$276.08	$317.91	$317.91	$307.78	$307.78	$412.96	$412.96	$276.29	$276.29	$294.48	$294.48	$361.03	$361.03	$424.56	$424.56	$320.85	$320.85	$320.68	$320.68	$369.27	$369.27	$357.51	$357.51	$479.69	$479.69
31	$373.23	$373.23	$282.05	$282.05	$281.91	$281.91	$324.64	$324.64	$314.28	$314.28	$421.69	$421.69	$282.14	$282.14	$300.70	$300.70	$368.67	$368.67	$433.54	$433.54	$327.64	$327.64	$327.47	$327.47	$377.08	$377.08	$365.08	$365.08	$489.83	$489.83
32	$380.96	$380.96	$287.89	$287.89	$287.75	$287.75	$331.36	$331.36	$320.79	$320.79	$430.42	$430.42	$287.98	$287.98	$306.93	$306.93	$376.31	$376.31	$442.52	$442.52	$334.43	$334.43	$334.25	$334.25	$384.89	$384.89	$372.64	$372.64	$499.98	$499.98
33	$385.80	$385.80	$291.55	$291.55	$291.41	$291.41	$335.56	$335.56	$324.87	$324.87	$435.88	$435.88	$291.63	$291.63	$310.82	$310.82	$381.08	$381.08	$448.13	$448.13	$338.67	$338.67	$338.49	$338.49	$389.77	$389.77	$377.36	$377.36	$506.32	$506.32
34	$390.94	$390.94	$295.44	$295.44	$295.29	$295.29	$340.04	$340.04	$329.20	$329.20	$441.70	$441.70	$295.52	$295.52	$314.97	$314.97	$386.16	$386.16	$454.11	$454.11	$343.19	$343.19	$343.00	$343.00	$394.97	$394.97	$382.40	$382.40	$513.07	$513.07
35	$393.52	$393.52	$297.38	$297.38	$297.24	$297.24	$342.28	$342.28	$331.37	$331.37	$444.61	$444.61	$297.47	$297.47	$317.05	$317.05	$388.70	$388.70	$457.10	$457.10	$345.44	$345.44	$345.26	$345.26	$397.58	$397.58	$384.91	$384.91	$516.45	$516.45
36	$396.09	$396.09	$299.33	$299.33	$299.18	$299.18	$344.52	$344.52	$333.53	$333.53	$447.52	$447.52	$299.42	$299.42	$319.12	$319.12	$391.25	$391.25	$460.10	$460.10	$347.71	$347.71	$347.53	$347.53	$400.18	$400.18	$387.44	$387.44	$519.84	$519.84
37	$398.68	$398.68	$301.28	$301.28	$301.13	$301.13	$346.76	$346.76	$335.71	$335.71	$450.44	$450.44	$301.37	$301.37	$321.20	$321.20	$393.80	$393.80	$463.09	$463.09	$349.97	$349.97	$349.79	$349.79	$402.78	$402.78	$389.96	$389.96	$523.22	$523.22
38	$401.25	$401.25	$303.23	$303.23	$303.08	$303.08	$349.00	$349.00	$337.88	$337.88	$453.35	$453.35	$303.31	$303.31	$323.27	$323.27	$396.34	$396.34	$466.08	$466.08	$352.23	$352.23	$352.04	$352.04	$405.39	$405.39	$392.48	$392.48	$526.60	$526.60
39	$406.40	$406.40	$307.12	$307.12	$306.97	$306.97	$353.49	$353.49	$342.21	$342.21	$459.16	$459.16	$307.21	$307.21	$327.43	$327.43	$401.43	$401.43	$472.07	$472.07	$356.76	$356.76	$356.57	$356.57	$410.59	$410.59	$397.52	$397.52	$533.36	$533.36
40	$411.56	$411.56	$311.02	$311.02	$310.86	$310.86	$357.97	$357.97	$346.56	$346.56	$464.99	$464.99	$311.10	$311.10	$331.58	$331.58	$406.52	$406.52	$478.05	$478.05	$361.28	$361.28	$361.08	$361.08	$415.80	$415.80	$402.56	$402.56	$540.12	$540.12
41	$419.28	$419.28	$316.85	$316.85	$316.69	$316.69	$364.69	$364.69	$353.06	$353.06	$473.72	$473.72	$316.95	$316.95	$337.80	$337.80	$414.15	$414.15	$487.03	$487.03	$368.06	$368.06	$367.87	$367.87	$423.61	$423.61	$410.12	$410.12	$550.26	$550.26
42	$426.69	$426.69	$322.45	$322.45	$322.29	$322.29	$371.13	$371.13	$359.30	$359.30	$482.09	$482.09	$322.54	$322.54	$343.77	$343.77	$421.47	$421.47	$495.63	$495.63	$374.56	$374.56	$374.36	$374.36	$431.09	$431.09	$417.36	$417.36	$559.98	$559.98
43	$436.99	$436.99	$330.24	$330.24	$330.08	$330.08	$380.10	$380.10	$367.98	$367.98	$493.73	$493.73	$330.33	$330.33	$352.07	$352.07	$431.65	$431.65	$507.60	$507.60	$383.61	$383.61	$383.40	$383.40	$441.50	$441.50	$427.44	$427.44	$573.51	$573.51
44	$449.87	$449.87	$339.97	$339.97	$339.81	$339.81	$391.30	$391.30	$378.82	$378.82	$508.28	$508.28	$340.07	$340.07	$362.45	$362.45	$444.38	$444.38	$522.57	$522.57	$394.92	$394.92	$394.71	$394.71	$454.51	$454.51	$440.05	$440.05	$590.42	$590.42
45	$465.01	$465.01	$351.41	$351.41	$351.23	$351.23	$404.46	$404.46	$391.56	$391.56	$525.38	$525.38	$351.51	$351.51	$374.65	$374.65	$459.33	$459.33	$540.15	$540.15	$408.21	$408.21	$407.99	$407.99	$469.81	$469.81	$454.85	$454.85	$610.28	$610.28
46	$483.05	$483.05	$365.04	$365.04	$364.86	$364.86	$420.15	$420.15	$406.76	$406.76	$545.76	$545.76	$365.15	$365.15	$389.18	$389.18	$477.14	$477.14	$561.10	$561.10	$424.04	$424.04	$423.82	$423.82	$488.03	$488.03	$472.49	$472.49	$633.95	$633.95
47	$503.33	$503.33	$380.37	$380.37	$380.19	$380.19	$437.80	$437.80	$423.84	$423.84	$568.68	$568.68	$380.48	$380.48	$405.52	$405.52	$497.17	$497.17	$584.65	$584.65	$441.84	$441.84	$441.61	$441.61	$508.52	$508.52	$492.33	$492.33	$660.57	$660.57
48	$526.52	$526.52	$397.90	$397.90	$397.70	$397.70	$457.96	$457.96	$443.37	$443.37	$594.88	$594.88	$398.01	$398.01	$424.20	$424.20	$520.07	$520.07	$611.58	$611.58	$462.19	$462.19	$461.95	$461.95	$531.95	$531.95	$515.00	$515.00	$691.00	$691.00
49	$549.39	$549.39	$415.17	$415.17	$414.97	$414.97	$477.85	$477.85	$462.62	$462.62	$620.71	$620.71	$415.29	$415.29	$442.62	$442.62	$542.66	$542.66	$638.14	$638.14	$482.27	$482.27	$482.01	$482.01	$555.05	$555.05	$537.37	$537.37	$721.00	$721.00
50	$575.15	$575.15	$434.64	$434.64	$434.43	$434.43	$500.26	$500.26	$484.31	$484.31	$649.82	$649.82	$434.77	$434.77	$463.38	$463.38	$568.11	$568.11	$668.07	$668.07	$504.88	$504.88	$504.62	$504.62	$581.08	$581.08	$562.57	$562.57	$754.82	$754.82
51	$600.58	$600.58	$453.86	$453.86	$453.64	$453.64	$522.39	$522.39	$505.73	$505.73	$678.56	$678.56	$454.00	$454.00	$483.87	$483.87	$593.24	$593.24	$697.62	$697.62	$527.22	$527.22	$526.94	$526.94	$606.78	$606.78	$587.46	$587.46	$788.20	$788.20
52	$628.61	$628.61	$475.04	$475.04	$474.81	$474.81	$546.76	$546.76	$529.33	$529.33	$710.22	$710.22	$475.18	$475.18	$506.45	$506.45	$620.91	$620.91	$730.16	$730.16	$551.81	$551.81	$551.51	$551.51	$635.08	$635.08	$614.86	$614.86	$824.97	$824.97
53	$656.94	$656.94	$496.45	$496.45	$496.21	$496.21	$571.40	$571.40	$553.19	$553.19	$742.23	$742.23	$496.60	$496.60	$529.28	$529.28	$648.90	$648.90	$763.08	$763.08	$576.68	$576.68	$576.38	$576.38	$663.71	$663.71	$642.58	$642.58	$862.16	$862.16
54	$687.54	$687.54	$519.58	$519.58	$519.32	$519.32	$598.01	$598.01	$578.95	$578.95	$776.80	$776.80	$519.72	$519.72	$553.93	$553.93	$679.12	$679.12	$798.62	$798.62	$603.54	$603.54	$603.22	$603.22	$694.62	$694.62	$672.50	$672.50	$902.32	$902.32
55	$718.12	$718.12	$542.69	$542.69	$542.42	$542.42	$624.62	$624.62	$604.70	$604.70	$811.36	$811.36	$542.85	$542.85	$578.57	$578.57	$709.34	$709.34	$834.16	$834.16	$630.40	$630.40	$630.07	$630.07	$725.53	$725.53	$702.43	$702.43	$942.47	$942.47
56	$751.29	$751.29	$567.76	$567.76	$567.48	$567.48	$653.47	$653.47	$632.64	$632.64	$848.84	$848.84	$567.92	$567.92	$605.30	$605.30	$742.10	$742.10	$872.68	$872.68	$659.51	$659.51	$659.16	$659.16	$759.04	$759.04	$734.87	$734.87	$985.99	$985.99
57	$784.79	$784.79	$593.07	$593.07	$592.77	$592.77	$682.60	$682.60	$660.84	$660.84	$886.68	$886.68	$593.24	$593.24	$632.28	$632.28	$775.19	$775.19	$911.59	$911.59	$688.92	$688.92	$688.55	$688.55	$792.88	$792.88	$767.63	$767.63	$1,029.95	$1,029.95
58	$820.53	$820.53	$620.08	$620.08	$619.77	$619.77	$713.69	$713.69	$690.94	$690.94	$927.06	$927.06	$620.26	$620.26	$661.08	$661.08	$810.49	$810.49	$953.10	$953.10	$720.29	$720.29	$719.91	$719.91	$828.99	$828.99	$802.59	$802.59	$1,076.86	$1,076.86
59	$838.25	$838.25	$633.47	$633.47	$633.15	$633.15	$729.10	$729.10	$705.86	$705.86	$947.08	$947.08	$633.65	$633.65	$675.35	$675.35	$827.98	$827.98	$973.67	$973.67	$735.84	$735.84	$735.45	$735.45	$846.89	$846.89	$819.91	$819.91	$1,100.10	$1,100.10
60	$873.99	$873.99	$660.48	$660.48	$660.15	$660.15	$760.19	$760.19	$735.96	$735.96	$987.46	$987.46	$660.67	$660.67	$704.15	$704.15	$863.30	$863.30	$1,015.20	$1,015.20	$767.23	$767.23	$766.82	$766.82	$883.00	$883.00	$854.89	$854.89	$1,147.02	$1,147.02
61	$904.91	$904.91	$683.85	$683.85	$683.51	$683.51	$787.08	$787.08	$761.99	$761.99	$1,022.39	$1,022.39	$684.04	$684.04	$729.05	$729.05	$893.84	$893.84	$1,051.11	$1,051.11	$794.36	$794.36	$793.94	$793.94	$914.23	$914.23	$885.12	$885.12	$1,187.59	$1,187.59
62	$925.19	$925.19	$699.17	$699.17	$698.82	$698.82	$804.73	$804.73	$779.07	$779.07	$1,045.31	$1,045.31	$699.37	$699.37	$745.40	$745.40	$913.87	$913.87	$1,074.67	$1,074.67	$812.17	$812.17	$811.73	$811.73	$934.73	$934.73	$904.96	$904.96	$1,214.21	$1,214.21
63	$950.64	$950.64	$718.40	$718.40	$718.05	$718.05	$826.86	$826.86	$800.50	$800.50	$1,074.06	$1,074.06	$718.61	$718.61	$765.90	$765.90	$939.00	$939.00	$1,104.22	$1,104.22	$834.50	$834.50	$834.05	$834.05	$960.43	$960.43	$929.85	$929.85	$1,247.60	$1,247.60
64+	$966.09	$966.09	$730.08	$730.08	$729.72	$729.72	$840.30	$840.30	$813.51	$813.51	$1,091.52	$1,091.52	$730.29	$730.29	$778.35	$778.35	$954.27	$954.27	$1,122.18	$1,122.18	$848.07	$848.07	$847.62	$847.62	$976.05	$976.05	$944.97	$944.97	$1,267.89	$1,267.89

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

HIOS Plan ID (On Exchange)=>																																
HIOS Plan ID (Off Exchange)=>	24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012	
Plan Marketing Name =>	UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 6		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver	
Deductible =>	$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500	
Coinsurance =>	0%		0%		20%		0%		20%		0%		0%		0%		0%		0%		0%		20%		0%		20%		0%		0%	
Copays =>	$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60	
OOP Maximum =>	$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$216.31	$216.31	$203.29	$203.29	$249.24	$249.24	$293.10	$293.10	$221.50	$221.50	$221.39	$221.39	$254.93	$254.93	$246.81	$246.81	$331.15	$331.15	$221.55	$221.55	$193.79	$193.79	$237.59	$237.59	$279.40	$279.40	$211.16	$211.16	$211.05	$211.05	$243.02	$243.02
15	$235.54	$235.54	$221.36	$221.36	$271.40	$271.40	$319.15	$319.15	$241.19	$241.19	$241.07	$241.07	$277.59	$277.59	$268.75	$268.75	$360.59	$360.59	$241.25	$241.25	$211.02	$211.02	$258.71	$258.71	$304.24	$304.24	$229.93	$229.93	$229.81	$229.81	$264.62	$264.62
16	$242.89	$242.89	$228.27	$228.27	$279.86	$279.86	$329.11	$329.11	$248.71	$248.71	$248.59	$248.59	$286.25	$286.25	$277.14	$277.14	$371.84	$371.84	$248.77	$248.77	$217.60	$217.60	$266.79	$266.79	$313.73	$313.73	$237.10	$237.10	$236.98	$236.98	$272.88	$272.88
17	$250.24	$250.24	$235.18	$235.18	$288.33	$288.33	$339.07	$339.07	$256.24	$256.24	$256.12	$256.12	$294.92	$294.92	$285.53	$285.53	$383.10	$383.10	$256.30	$256.30	$224.19	$224.19	$274.86	$274.86	$323.23	$323.23	$244.28	$244.28	$244.15	$244.15	$281.14	$281.14
18	$258.16	$258.16	$242.62	$242.62	$297.45	$297.45	$349.80	$349.80	$264.35	$264.35	$264.22	$264.22	$304.25	$304.25	$294.56	$294.56	$395.22	$395.22	$264.41	$264.41	$231.28	$231.28	$283.56	$283.56	$333.46	$333.46	$252.01	$252.01	$251.88	$251.88	$290.03	$290.03
19	$266.08	$266.08	$250.06	$250.06	$306.58	$306.58	$360.52	$360.52	$272.46	$272.46	$272.32	$272.32	$313.58	$313.58	$303.59	$303.59	$407.34	$407.34	$272.52	$272.52	$238.37	$238.37	$292.26	$292.26	$343.68	$343.68	$259.74	$259.74	$259.60	$259.60	$298.93	$298.93
20	$274.28	$274.28	$257.77	$257.77	$316.03	$316.03	$371.64	$371.64	$280.86	$280.86	$280.72	$280.72	$323.24	$323.24	$312.95	$312.95	$419.90	$419.90	$280.92	$280.92	$245.72	$245.72	$301.26	$301.26	$354.27	$354.27	$267.74	$267.74	$267.60	$267.60	$308.14	$308.14
21	$282.76	$282.76	$265.74	$265.74	$325.80	$325.80	$383.13	$383.13	$289.54	$289.54	$289.40	$289.40	$333.24	$333.24	$322.63	$322.63	$432.88	$432.88	$289.61	$289.61	$253.32	$253.32	$310.58	$310.58	$365.23	$365.23	$276.02	$276.02	$275.88	$275.88	$317.67	$317.67
22	$282.76	$282.76	$265.74	$265.74	$325.80	$325.80	$383.13	$383.13	$289.54	$289.54	$289.40	$289.40	$333.24	$333.24	$322.63	$322.63	$432.88	$432.88	$289.61	$289.61	$253.32	$253.32	$310.58	$310.58	$365.23	$365.23	$276.02	$276.02	$275.88	$275.88	$317.67	$317.67
23	$282.76	$282.76	$265.74	$265.74	$325.80	$325.80	$383.13	$383.13	$289.54	$289.54	$289.40	$289.40	$333.24	$333.24	$322.63	$322.63	$432.88	$432.88	$289.61	$289.61	$253.32	$253.32	$310.58	$310.58	$365.23	$365.23	$276.02	$276.02	$275.88	$275.88	$317.67	$317.67
24	$282.76	$282.76	$265.74	$265.74	$325.80	$325.80	$383.13	$383.13	$289.54	$289.54	$289.40	$289.40	$333.24	$333.24	$322.63	$322.63	$432.88	$432.88	$289.61	$289.61	$253.32	$253.32	$310.58	$310.58	$365.23	$365.23	$276.02	$276.02	$275.88	$275.88	$317.67	$317.67
25	$283.89	$283.89	$266.80	$266.80	$327.11	$327.11	$384.67	$384.67	$290.70	$290.70	$290.56	$290.56	$334.57	$334.57	$323.92	$323.92	$434.62	$434.62	$290.77	$290.77	$254.33	$254.33	$311.83	$311.83	$366.69	$366.69	$277.13	$277.13	$276.99	$276.99	$318.94	$318.94
26	$289.55	$289.55	$272.12	$272.12	$333.61	$333.61	$392.32	$392.32	$296.48	$296.48	$296.34	$296.34	$341.24	$341.24	$330.37	$330.37	$443.26	$443.26	$296.56	$296.56	$259.40	$259.40	$318.03	$318.03	$373.99	$373.99	$282.64	$282.64	$282.50	$282.50	$325.29	$325.29
27	$296.33	$296.33	$278.50	$278.50	$341.44	$341.44	$401.52	$401.52	$303.44	$303.44	$303.29	$303.29	$349.24	$349.24	$338.12	$338.12	$453.66	$453.66	$303.51	$303.51	$265.48	$265.48	$325.48	$325.48	$382.76	$382.76	$289.26	$289.26	$289.12	$289.12	$332.92	$332.92
28	$307.36	$307.36	$288.86	$288.86	$354.15	$354.15	$416.46	$416.46	$314.73	$314.73	$314.58	$314.58	$362.23	$362.23	$350.70	$350.70	$470.54	$470.54	$314.81	$314.81	$275.36	$275.36	$337.60	$337.60	$397.00	$397.00	$300.03	$300.03	$299.88	$299.88	$345.31	$345.31
29	$316.41	$316.41	$297.36	$297.36	$364.58	$364.58	$428.73	$428.73	$324.00	$324.00	$323.84	$323.84	$372.90	$372.90	$361.03	$361.03	$484.40	$484.40	$324.07	$324.07	$283.47	$283.47	$347.54	$347.54	$408.70	$408.70	$308.87	$308.87	$308.71	$308.71	$355.47	$355.47
30	$320.93	$320.93	$301.61	$301.61	$369.78	$369.78	$434.85	$434.85	$328.63	$328.63	$328.47	$328.47	$378.23	$378.23	$366.19	$366.19	$491.32	$491.32	$328.71	$328.71	$287.52	$287.52	$352.51	$352.51	$414.54	$414.54	$313.29	$313.29	$313.13	$313.13	$360.56	$360.56
31	$327.72	$327.72	$307.99	$307.99	$377.60	$377.60	$444.05	$444.05	$335.57	$335.57	$335.41	$335.41	$386.23	$386.23	$373.93	$373.93	$501.71	$501.71	$335.66	$335.66	$293.60	$293.60	$359.96	$359.96	$423.30	$423.30	$319.91	$319.91	$319.75	$319.75	$368.18	$368.18
32	$334.51	$334.51	$314.37	$314.37	$385.42	$385.42	$453.25	$453.25	$342.53	$342.53	$342.36	$342.36	$394.22	$394.22	$381.67	$381.67	$512.10	$512.10	$342.61	$342.61	$299.68	$299.68	$367.42	$367.42	$432.07	$432.07	$326.53	$326.53	$326.37	$326.37	$375.80	$375.80
33	$338.75	$338.75	$318.36	$318.36	$390.31	$390.31	$458.99	$458.99	$346.87	$346.87	$346.70	$346.70	$399.22	$399.22	$386.51	$386.51	$518.59	$518.59	$346.95	$346.95	$303.48	$303.48	$372.07	$372.07	$437.54	$437.54	$330.67	$330.67	$330.50	$330.50	$380.57	$380.57
34	$343.27	$343.27	$322.61	$322.61	$395.53	$395.53	$465.12	$465.12	$351.51	$351.51	$351.34	$351.34	$404.55	$404.55	$391.68	$391.68	$525.52	$525.52	$351.59	$351.59	$307.53	$307.53	$377.04	$377.04	$443.39	$443.39	$335.09	$335.09	$334.92	$334.92	$385.65	$385.65
35	$345.53	$345.53	$324.73	$324.73	$398.13	$398.13	$468.19	$468.19	$353.82	$353.82	$353.65	$353.65	$407.22	$407.22	$394.26	$394.26	$528.98	$528.98	$353.90	$353.90	$309.56	$309.56	$379.53	$379.53	$446.32	$446.32	$337.30	$337.30	$337.13	$337.13	$388.19	$388.19
36	$347.79	$347.79	$326.86	$326.86	$400.74	$400.74	$471.25	$471.25	$356.14	$356.14	$355.96	$355.96	$409.89	$409.89	$396.84	$396.84	$532.44	$532.44	$356.22	$356.22	$311.58	$311.58	$382.01	$382.01	$449.23	$449.23	$339.50	$339.50	$339.33	$339.33	$390.73	$390.73
37	$350.06	$350.06	$328.99	$328.99	$403.34	$403.34	$474.31	$474.31	$358.45	$358.45	$358.28	$358.28	$412.55	$412.55	$399.42	$399.42	$535.91	$535.91	$358.54	$358.54	$313.61	$313.61	$384.49	$384.49	$452.15	$452.15	$341.71	$341.71	$341.54	$341.54	$393.28	$393.28
38	$352.32	$352.32	$331.11	$331.11	$405.95	$405.95	$477.38	$477.38	$360.77	$360.77	$360.59	$360.59	$415.22	$415.22	$402.00	$402.00	$539.37	$539.37	$360.85	$360.85	$315.64	$315.64	$386.98	$386.98	$455.08	$455.08	$343.92	$343.92	$343.75	$343.75	$395.82	$395.82
39	$356.84	$356.84	$335.36	$335.36	$411.15	$411.15	$483.51	$483.51	$365.39	$365.39	$365.22	$365.22	$420.55	$420.55	$407.15	$407.15	$546.29	$546.29	$365.49	$365.49	$319.69	$319.69	$391.96	$391.96	$460.92	$460.92	$348.34	$348.34	$348.16	$348.16	$400.90	$400.90
40	$361.37	$361.37	$339.62	$339.62	$416.37	$416.37	$489.64	$489.64	$370.03	$370.03	$369.86	$369.86	$425.88	$425.88	$412.32	$412.32	$553.22	$553.22	$370.12	$370.12	$323.74	$323.74	$396.92	$396.92	$466.76	$466.76	$352.75	$352.75	$352.57	$352.57	$405.98	$405.98
41	$368.15	$368.15	$345.99	$345.99	$424.19	$424.19	$498.83	$498.83	$376.98	$376.98	$376.80	$376.80	$433.88	$433.88	$420.06	$420.06	$563.61	$563.61	$377.07	$377.07	$329.82	$329.82	$404.38	$404.38	$475.53	$475.53	$359.38	$359.38	$359.20	$359.20	$413.61	$413.61
42	$374.66	$374.66	$352.11	$352.11	$431.69	$431.69	$507.65	$507.65	$383.64	$383.64	$383.46	$383.46	$441.54	$441.54	$427.49	$427.49	$573.57	$573.57	$383.73	$383.73	$335.65	$335.65	$411.51	$411.51	$483.93	$483.93	$365.72	$365.72	$365.54	$365.54	$420.91	$420.91
43	$383.71	$383.71	$360.61	$360.61	$442.12	$442.12	$519.91	$519.91	$392.91	$392.91	$392.72	$392.72	$452.21	$452.21	$437.81	$437.81	$587.42	$587.42	$393.00	$393.00	$343.76	$343.76	$421.46	$421.46	$495.62	$495.62	$374.56	$374.56	$374.37	$374.37	$431.08	$431.08
44	$395.02	$395.02	$371.24	$371.24	$455.14	$455.14	$535.23	$535.23	$404.48	$404.48	$404.29	$404.29	$465.54	$465.54	$450.71	$450.71	$604.73	$604.73	$404.59	$404.59	$353.89	$353.89	$433.88	$433.88	$510.23	$510.23	$385.60	$385.60	$385.40	$385.40	$443.78	$443.78
45	$408.31	$408.31	$383.73	$383.73	$470.45	$470.45	$553.23	$553.23	$418.09	$418.09	$417.89	$417.89	$481.20	$481.20	$465.87	$465.87	$625.07	$625.07	$418.20	$418.20	$365.79	$365.79	$448.48	$448.48	$527.39	$527.39	$398.57	$398.57	$398.37	$398.37	$458.72	$458.72
46	$424.14	$424.14	$398.61	$398.61	$488.71	$488.71	$574.70	$574.70	$434.32	$434.32	$434.11	$434.11	$499.86	$499.86	$483.95	$483.95	$649.33	$649.33	$434.42	$434.42	$379.98	$379.98	$465.87	$465.87	$547.85	$547.85	$414.03	$414.03	$413.82	$413.82	$476.51	$476.51
47	$441.95	$441.95	$415.35	$415.35	$509.23	$509.23	$598.83	$598.83	$452.55	$452.55	$452.33	$452.33	$520.85	$520.85	$504.27	$504.27	$676.59	$676.59	$452.66	$452.66	$395.94	$395.94	$485.44	$485.44	$570.86	$570.86	$431.42	$431.42	$431.20	$431.20	$496.52	$496.52
48	$462.31	$462.31	$434.48	$434.48	$532.68	$532.68	$626.41	$626.41	$473.39	$473.39	$473.17	$473.17	$544.85	$544.85	$527.50	$527.50	$707.76	$707.76	$473.51	$473.51	$414.18	$414.18	$507.80	$507.80	$597.16	$597.16	$451.30	$451.30	$451.07	$451.07	$519.39	$519.39
49	$482.39	$482.39	$453.35	$453.35	$555.82	$555.82	$653.62	$653.62	$493.96	$493.96	$493.72	$493.72	$568.51	$568.51	$550.41	$550.41	$738.49	$738.49	$494.07	$494.07	$432.16	$432.16	$529.85	$529.85	$623.08	$623.08	$470.89	$470.89	$470.65	$470.65	$541.95	$541.95
50	$505.01	$505.01	$474.61	$474.61	$581.87	$581.87	$684.27	$684.27	$517.11	$517.11	$516.86	$516.86	$595.17	$595.17	$576.21	$576.21	$773.12	$773.12	$517.24	$517.24	$452.43	$452.43	$554.70	$554.70	$652.30	$652.30	$492.97	$492.97	$492.72	$492.72	$567.36	$567.36
51	$527.35	$527.35	$495.61	$495.61	$607.62	$607.62	$714.54	$714.54	$539.99	$539.99	$539.73	$539.73	$621.49	$621.49	$601.70	$601.70	$807.32	$807.32	$540.12	$540.12	$472.44	$472.44	$579.23	$579.23	$681.15	$681.15	$514.77	$514.77	$514.51	$514.51	$592.45	$592.45
52	$551.95	$551.95	$518.72	$518.72	$635.96	$635.96	$747.87	$747.87	$565.18	$565.18	$564.91	$564.91	$650.48	$650.48	$629.77	$629.77	$844.98	$844.98	$565.32	$565.32	$494.48	$494.48	$606.26	$606.26	$712.93	$712.93	$538.80	$538.80	$538.52	$538.52	$620.09	$620.09
53	$576.83	$576.83	$542.11	$542.11	$664.63	$664.63	$781.59	$781.59	$590.66	$590.66	$590.38	$590.38	$679.81	$679.81	$658.17	$658.17	$883.08	$883.08	$590.80	$590.80	$516.77	$516.77	$633.58	$633.58	$745.07	$745.07	$563.08	$563.08	$562.79	$562.79	$648.05	$648.05
54	$603.69	$603.69	$567.35	$567.35	$695.58	$695.58	$817.98	$817.98	$618.17	$618.17	$617.87	$617.87	$711.47	$711.47	$688.82	$688.82	$924.20	$924.20	$618.32	$618.32	$540.84	$540.84	$663.09	$663.09	$779.77	$779.77	$589.31	$589.31	$589.01	$589.01	$678.23	$678.23
55	$630.55	$630.55	$592.60	$592.60	$726.54	$726.54	$854.38	$854.38	$645.68	$645.68	$645.36	$645.36	$743.13	$743.13	$719.47	$719.47	$965.32	$965.32	$645.83	$645.83	$564.90	$564.90	$692.59	$692.59	$814.46	$814.46	$615.52	$615.52	$615.21	$615.21	$708.40	$708.40
56	$659.68	$659.68	$619.97	$619.97	$760.09	$760.09	$893.84	$893.84	$675.50	$675.50	$675.17	$675.17	$777.45	$777.45	$752.69	$752.69	$1,009.91	$1,009.91	$675.66	$675.66	$591.00	$591.00	$724.58	$724.58	$852.08	$852.08	$643.96	$643.96	$643.63	$643.63	$741.12	$741.12
57	$689.09	$689.09	$647.61	$647.61	$793.97	$793.97	$933.69	$933.69	$705.61	$705.61	$705.27	$705.27	$812.11	$812.11	$786.25	$786.25	$1,054.93	$1,054.93	$705.78	$705.78	$617.34	$617.34	$756.88	$756.88	$890.06	$890.06	$672.66	$672.66	$672.32	$672.32	$774.16	$774.16
58	$720.47	$720.47	$677.11	$677.11	$830.13	$830.13	$976.21	$976.21	$737.74	$737.74	$737.39	$737.39	$849.10	$849.10	$822.06	$822.06	$1,102.97	$1,102.97	$737.93	$737.93	$645.46	$645.46	$791.35	$791.35	$930.60	$930.60	$703.29	$703.29	$702.94	$702.94	$809.42	$809.42
59	$736.02	$736.02	$691.72	$691.72	$848.06	$848.06	$997.29	$997.29	$753.68	$753.68	$753.31	$753.31	$867.42	$867.42	$839.81	$839.81	$1,126.79	$1,126.79	$753.85	$753.85	$659.39	$659.39	$808.44	$808.44	$950.69	$950.69	$718.48	$718.48	$718.12	$718.12	$826.90	$826.90
60	$767.41	$767.41	$721.22	$721.22	$884.22	$884.22	$1,039.81	$1,039.81	$785.81	$785.81	$785.43	$785.43	$904.41	$904.41	$875.62	$875.62	$1,174.84	$1,174.84	$786.00	$786.00	$687.51	$687.51	$842.91	$842.91	$991.23	$991.23	$749.12	$749.12	$748.74	$748.74	$862.16	$862.16
61	$794.56	$794.56	$746.73	$746.73	$915.50	$915.50	$1,076.60	$1,076.60	$813.61	$813.61	$813.22	$813.22	$936.40	$936.40	$906.59	$906.59	$1,216.39	$1,216.39	$813.80	$813.80	$711.83	$711.83	$872.73	$872.73	$1,026.30	$1,026.30	$775.62	$775.62	$775.22	$775.22	$892.65	$892.65
62	$812.37	$812.37	$763.47	$763.47	$936.02	$936.02	$1,100.73	$1,100.73	$831.85	$831.85	$831.44	$831.44	$957.40	$957.40	$926.91	$926.91	$1,243.66	$1,243.66	$832.05	$832.05	$727.79	$727.79	$892.30	$892.30	$1,049.31	$1,049.31	$793.01	$793.01	$792.60	$792.60	$912.67	$912.67
63	$834.71	$834.71	$784.46	$784.46	$961.76	$961.76	$1,131.00	$1,131.00	$854.72	$854.72	$854.31	$854.31	$983.72	$983.72	$952.40	$952.40	$1,277.86	$1,277.86	$854.93	$854.93	$747.80	$747.80	$916.84	$916.84	$1,078.16	$1,078.16	$814.82	$814.82	$814.40	$814.40	$937.76	$937.76
64+	$848.28	$848.28	$797.22	$797.22	$977.40	$977.40	$1,149.39	$1,149.39	$868.62	$868.62	$868.20	$868.20	$999.72	$999.72	$967.89	$967.89	$1,298.64	$1,298.64	$868.83	$868.83	$759.96	$759.96	$931.74	$931.74	$1,095.69	$1,095.69	$828.06	$828.06	$827.64	$827.64	$953.01	$953.01

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

HIOS Plan ID (On Exchange)=>																								
HIOS Plan ID (Off Exchange)=>	24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015	
Plan Marketing Name =>	UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver	
Deductible =>	$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750	
Coinsurance =>	0%		0%		0%		0%		20%		0%		20%		0%		0%		0%		0%		0%	
Copays =>	$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60	
OOP Maximum =>	$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$235.28	$235.28	$315.68	$315.68	$211.20	$211.20	$192.14	$192.14	$235.57	$235.57	$277.02	$277.02	$209.35	$209.35	$209.24	$209.24	$240.94	$240.94	$233.27	$233.27	$312.99	$312.99	$209.40	$209.40
15	$256.20	$256.20	$343.74	$343.74	$229.97	$229.97	$209.22	$209.22	$256.50	$256.50	$301.64	$301.64	$227.96	$227.96	$227.84	$227.84	$262.36	$262.36	$254.00	$254.00	$340.80	$340.80	$228.02	$228.02
16	$264.19	$264.19	$354.47	$354.47	$237.15	$237.15	$215.75	$215.75	$264.51	$264.51	$311.06	$311.06	$235.07	$235.07	$234.95	$234.95	$270.55	$270.55	$261.93	$261.93	$351.44	$351.44	$235.13	$235.13
17	$272.19	$272.19	$365.20	$365.20	$244.33	$244.33	$222.28	$222.28	$272.51	$272.51	$320.47	$320.47	$242.19	$242.19	$242.06	$242.06	$278.74	$278.74	$269.86	$269.86	$362.08	$362.08	$242.25	$242.25
18	$280.80	$280.80	$376.75	$376.75	$252.06	$252.06	$229.31	$229.31	$281.14	$281.14	$330.61	$330.61	$249.85	$249.85	$249.72	$249.72	$287.56	$287.56	$278.40	$278.40	$373.53	$373.53	$249.92	$249.92
19	$289.42	$289.42	$388.30	$388.30	$259.79	$259.79	$236.34	$236.34	$289.76	$289.76	$340.75	$340.75	$257.51	$257.51	$257.38	$257.38	$296.38	$296.38	$286.94	$286.94	$384.99	$384.99	$257.58	$257.58
20	$298.33	$298.33	$400.27	$400.27	$267.80	$267.80	$243.63	$243.63	$298.69	$298.69	$351.25	$351.25	$265.45	$265.45	$265.31	$265.31	$305.51	$305.51	$295.78	$295.78	$396.85	$396.85	$265.52	$265.52
21	$307.56	$307.56	$412.65	$412.65	$276.08	$276.08	$251.16	$251.16	$307.93	$307.93	$362.12	$362.12	$273.66	$273.66	$273.52	$273.52	$314.96	$314.96	$304.93	$304.93	$409.13	$409.13	$273.73	$273.73
22	$307.56	$307.56	$412.65	$412.65	$276.08	$276.08	$251.16	$251.16	$307.93	$307.93	$362.12	$362.12	$273.66	$273.66	$273.52	$273.52	$314.96	$314.96	$304.93	$304.93	$409.13	$409.13	$273.73	$273.73
23	$307.56	$307.56	$412.65	$412.65	$276.08	$276.08	$251.16	$251.16	$307.93	$307.93	$362.12	$362.12	$273.66	$273.66	$273.52	$273.52	$314.96	$314.96	$304.93	$304.93	$409.13	$409.13	$273.73	$273.73
24	$307.56	$307.56	$412.65	$412.65	$276.08	$276.08	$251.16	$251.16	$307.93	$307.93	$362.12	$362.12	$273.66	$273.66	$273.52	$273.52	$314.96	$314.96	$304.93	$304.93	$409.13	$409.13	$273.73	$273.73
25	$308.79	$308.79	$414.30	$414.30	$277.18	$277.18	$252.16	$252.16	$309.17	$309.17	$363.57	$363.57	$274.76	$274.76	$274.62	$274.62	$316.22	$316.22	$306.15	$306.15	$410.77	$410.77	$274.82	$274.82
26	$314.94	$314.94	$422.55	$422.55	$282.71	$282.71	$257.19	$257.19	$315.32	$315.32	$370.81	$370.81	$280.22	$280.22	$280.08	$280.08	$322.52	$322.52	$312.25	$312.25	$418.95	$418.95	$280.30	$280.30
27	$322.32	$322.32	$432.45	$432.45	$289.33	$289.33	$263.22	$263.22	$322.71	$322.71	$379.51	$379.51	$286.80	$286.80	$286.65	$286.65	$330.08	$330.08	$319.57	$319.57	$428.77	$428.77	$286.87	$286.87
28	$334.32	$334.32	$448.55	$448.55	$300.10	$300.10	$273.01	$273.01	$334.72	$334.72	$393.63	$393.63	$297.47	$297.47	$297.32	$297.32	$342.36	$342.36	$331.46	$331.46	$444.73	$444.73	$297.54	$297.54
29	$344.16	$344.16	$461.76	$461.76	$308.93	$308.93	$281.05	$281.05	$344.57	$344.57	$405.21	$405.21	$306.22	$306.22	$306.07	$306.07	$352.44	$352.44	$341.21	$341.21	$457.81	$457.81	$306.30	$306.30
30	$349.09	$349.09	$468.36	$468.36	$313.35	$313.35	$285.07	$285.07	$349.50	$349.50	$411.00	$411.00	$310.60	$310.60	$310.44	$310.44	$357.48	$357.48	$346.09	$346.09	$464.36	$464.36	$310.68	$310.68
31	$356.46	$356.46	$478.26	$478.26	$319.98	$319.98	$291.09	$291.09	$356.89	$356.89	$419.70	$419.70	$317.18	$317.18	$317.01	$317.01	$365.04	$365.04	$353.42	$353.42	$474.18	$474.18	$317.25	$317.25
32	$363.84	$363.84	$488.17	$488.17	$326.60	$326.60	$297.12	$297.12	$364.28	$364.28	$428.39	$428.39	$323.74	$323.74	$323.57	$323.57	$372.60	$372.60	$360.73	$360.73	$484.00	$484.00	$323.82	$323.82
33	$368.45	$368.45	$494.35	$494.35	$330.74	$330.74	$300.89	$300.89	$368.90	$368.90	$433.82	$433.82	$327.85	$327.85	$327.68	$327.68	$377.32	$377.32	$365.31	$365.31	$490.14	$490.14	$327.93	$327.93
34	$373.38	$373.38	$500.96	$500.96	$335.16	$335.16	$304.91	$304.91	$373.83	$373.83	$439.61	$439.61	$332.22	$332.22	$332.05	$332.05	$382.36	$382.36	$370.18	$370.18	$496.68	$496.68	$332.31	$332.31
35	$375.84	$375.84	$504.26	$504.26	$337.37	$337.37	$306.92	$306.92	$376.29	$376.29	$442.51	$442.51	$334.41	$334.41	$334.24	$334.24	$384.88	$384.88	$372.62	$372.62	$499.96	$499.96	$334.50	$334.50
36	$378.30	$378.30	$507.56	$507.56	$339.58	$339.58	$308.93	$308.93	$378.75	$378.75	$445.41	$445.41	$336.60	$336.60	$336.43	$336.43	$387.40	$387.40	$375.06	$375.06	$503.23	$503.23	$336.69	$336.69
37	$380.76	$380.76	$510.86	$510.86	$341.79	$341.79	$310.94	$310.94	$381.21	$381.21	$448.30	$448.30	$338.79	$338.79	$338.61	$338.61	$389.92	$389.92	$377.50	$377.50	$506.50	$506.50	$338.88	$338.88
38	$383.22	$383.22	$514.16	$514.16	$344.00	$344.00	$312.95	$312.95	$383.68	$383.68	$451.20	$451.20	$340.98	$340.98	$340.80	$340.80	$392.44	$392.44	$379.94	$379.94	$509.77	$509.77	$341.07	$341.07
39	$388.14	$388.14	$520.77	$520.77	$348.41	$348.41	$316.96	$316.96	$388.61	$388.61	$457.00	$457.00	$345.36	$345.36	$345.19	$345.19	$397.48	$397.48	$384.83	$384.83	$516.33	$516.33	$345.45	$345.45
40	$393.06	$393.06	$527.36	$527.36	$352.83	$352.83	$320.98	$320.98	$393.54	$393.54	$462.79	$462.79	$349.74	$349.74	$349.56	$349.56	$402.52	$402.52	$389.70	$389.70	$522.87	$522.87	$349.83	$349.83
41	$400.45	$400.45	$537.27	$537.27	$359.46	$359.46	$327.01	$327.01	$400.92	$400.92	$471.48	$471.48	$356.30	$356.30	$356.12	$356.12	$410.08	$410.08	$397.02	$397.02	$532.69	$532.69	$356.40	$356.40
42	$407.51	$407.51	$546.76	$546.76	$365.81	$365.81	$332.79	$332.79	$408.01	$408.01	$479.81	$479.81	$362.60	$362.60	$362.41	$362.41	$417.32	$417.32	$404.03	$404.03	$542.10	$542.10	$362.69	$362.69
43	$417.36	$417.36	$559.97	$559.97	$374.64	$374.64	$340.82	$340.82	$417.87	$417.87	$491.40	$491.40	$371.36	$371.36	$371.17	$371.17	$427.40	$427.40	$413.79	$413.79	$555.19	$555.19	$371.45	$371.45
44	$429.66	$429.66	$576.47	$576.47	$385.68	$385.68	$350.87	$350.87	$430.18	$430.18	$505.88	$505.88	$382.30	$382.30	$382.11	$382.11	$440.00	$440.00	$425.99	$425.99	$571.55	$571.55	$382.40	$382.40
45	$444.12	$444.12	$595.87	$595.87	$398.66	$398.66	$362.68	$362.68	$444.65	$444.65	$522.90	$522.90	$395.16	$395.16	$394.96	$394.96	$454.80	$454.80	$440.32	$440.32	$590.78	$590.78	$395.27	$395.27
46	$461.34	$461.34	$618.98	$618.98	$414.12	$414.12	$376.74	$376.74	$461.90	$461.90	$543.18	$543.18	$410.49	$410.49	$410.28	$410.28	$472.44	$472.44	$457.40	$457.40	$613.70	$613.70	$410.60	$410.60
47	$480.72	$480.72	$644.97	$644.97	$431.51	$431.51	$392.56	$392.56	$481.29	$481.29	$565.99	$565.99	$427.73	$427.73	$427.51	$427.51	$492.28	$492.28	$476.60	$476.60	$639.47	$639.47	$427.84	$427.84
48	$502.87	$502.87	$674.69	$674.69	$451.39	$451.39	$410.65	$410.65	$503.46	$503.46	$592.06	$592.06	$447.43	$447.43	$447.20	$447.20	$514.96	$514.96	$498.56	$498.56	$668.92	$668.92	$447.55	$447.55
49	$524.70	$524.70	$703.98	$703.98	$470.99	$470.99	$428.48	$428.48	$525.33	$525.33	$617.78	$617.78	$466.86	$466.86	$466.63	$466.63	$537.32	$537.32	$520.21	$520.21	$697.98	$697.98	$466.98	$466.98
50	$549.30	$549.30	$736.99	$736.99	$493.08	$493.08	$448.57	$448.57	$549.96	$549.96	$646.75	$646.75	$488.76	$488.76	$488.51	$488.51	$562.52	$562.52	$544.61	$544.61	$730.71	$730.71	$488.88	$488.88
51	$573.59	$573.59	$769.59	$769.59	$514.89	$514.89	$468.41	$468.41	$574.29	$574.29	$675.36	$675.36	$510.38	$510.38	$510.12	$510.12	$587.40	$587.40	$568.70	$568.70	$763.03	$763.03	$510.51	$510.51
52	$600.36	$600.36	$805.50	$805.50	$538.91	$538.91	$490.26	$490.26	$601.08	$601.08	$706.85	$706.85	$534.18	$534.18	$533.91	$533.91	$614.80	$614.80	$595.22	$595.22	$798.62	$798.62	$534.32	$534.32
53	$627.42	$627.42	$841.81	$841.81	$563.20	$563.20	$512.37	$512.37	$628.18	$628.18	$738.73	$738.73	$558.27	$558.27	$557.99	$557.99	$642.52	$642.52	$622.06	$622.06	$834.63	$834.63	$558.41	$558.41
54	$656.65	$656.65	$881.01	$881.01	$589.43	$589.43	$536.23	$536.23	$657.43	$657.43	$773.12	$773.12	$584.26	$584.26	$583.96	$583.96	$672.44	$672.44	$651.02	$651.02	$873.49	$873.49	$584.41	$584.41
55	$685.86	$685.86	$920.21	$920.21	$615.66	$615.66	$560.09	$560.09	$686.68	$686.68	$807.53	$807.53	$610.26	$610.26	$609.95	$609.95	$702.36	$702.36	$679.99	$679.99	$912.36	$912.36	$610.42	$610.42
56	$717.54	$717.54	$962.71	$962.71	$644.09	$644.09	$585.96	$585.96	$718.40	$718.40	$844.82	$844.82	$638.45	$638.45	$638.12	$638.12	$734.80	$734.80	$711.40	$711.40	$954.50	$954.50	$638.61	$638.61
57	$749.52	$749.52	$1,005.63	$1,005.63	$672.81	$672.81	$612.08	$612.08	$750.43	$750.43	$882.49	$882.49	$666.91	$666.91	$666.57	$666.57	$767.56	$767.56	$743.12	$743.12	$997.05	$997.05	$667.08	$667.08
58	$783.66	$783.66	$1,051.43	$1,051.43	$703.45	$703.45	$639.96	$639.96	$784.61	$784.61	$922.69	$922.69	$697.29	$697.29	$696.93	$696.93	$802.52	$802.52	$776.97	$776.97	$1,042.47	$1,042.47	$697.46	$697.46
59	$800.58	$800.58	$1,074.13	$1,074.13	$718.64	$718.64	$653.77	$653.77	$801.54	$801.54	$942.60	$942.60	$712.34	$712.34	$711.97	$711.97	$819.84	$819.84	$793.73	$793.73	$1,064.97	$1,064.97	$712.52	$712.52
60	$834.72	$834.72	$1,119.93	$1,119.93	$749.28	$749.28	$681.65	$681.65	$835.72	$835.72	$982.79	$982.79	$742.71	$742.71	$742.33	$742.33	$854.80	$854.80	$827.58	$827.58	$1,110.38	$1,110.38	$742.90	$742.90
61	$864.24	$864.24	$1,159.55	$1,159.55	$775.78	$775.78	$705.76	$705.76	$865.28	$865.28	$1,017.55	$1,017.55	$768.98	$768.98	$768.59	$768.59	$885.04	$885.04	$856.85	$856.85	$1,149.65	$1,149.65	$769.18	$769.18
62	$883.62	$883.62	$1,185.54	$1,185.54	$793.18	$793.18	$721.58	$721.58	$884.69	$884.69	$1,040.37	$1,040.37	$786.23	$786.23	$785.83	$785.83	$904.88	$904.88	$876.07	$876.07	$1,175.43	$1,175.43	$786.43	$786.43
63	$907.92	$907.92	$1,218.15	$1,218.15	$814.99	$814.99	$741.42	$741.42	$909.01	$909.01	$1,068.97	$1,068.97	$807.84	$807.84	$807.43	$807.43	$929.76	$929.76	$900.15	$900.15	$1,207.75	$1,207.75	$808.05	$808.05
64+	$922.68	$922.68	$1,237.95	$1,237.95	$828.24	$828.24	$753.48	$753.48	$923.79	$923.79	$1,086.36	$1,086.36	$820.98	$820.98	$820.56	$820.56	$944.88	$944.88	$914.79	$914.79	$1,227.39	$1,227.39	$821.19	$821.19

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

					RATING AREA 1								RATING AREA 2			RATING AREA 3	
	05-01-2019 Number of Covered Lives by Rating County				0	0	32	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon
24872PA0020001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	$216.81	$216.81	$216.81	$216.81	$216.81	$216.81	$216.81	$216.81	$219.00	$219.00	$219.00	$257.99	$257.99
24872PA0020008	UHC Navigate Gold 1500	HMO	Gold	Off	$265.82	$265.82	$265.82	$265.82	$265.82	$265.82	$265.82	$265.82	$268.50	$268.50	$268.50	$316.29	$316.29
24872PA0020009	UHC Navigate Gold 1000	HMO	Gold	Off	$312.59	$312.59	$312.59	$312.59	$312.59	$312.59	$312.59	$312.59	$315.75	$315.75	$315.75	$371.95	$371.95
24872PA0020010	UHC Navigate Silver 3500	HMO	Silver	Off	$236.24	$236.24	$236.24	$236.24	$236.24	$236.24	$236.24	$236.24	$238.62	$238.62	$238.62	$281.09	$281.09
24872PA0020011	UHC Navigate Silver 5500	HMO	Silver	Off	$236.11	$236.11	$236.11	$236.11	$236.11	$236.11	$236.11	$236.11	$238.50	$238.50	$238.50	$280.95	$280.95
24872PA0020012	UHC Navigate HSA Silver 2500	HMO	Silver	Off	$271.89	$271.89	$271.89	$271.89	$271.89	$271.89	$271.89	$271.89	$274.64	$274.64	$274.64	$323.52	$323.52
24872PA0020013	UHC Navigate Silver 3000	HMO	Silver	Off	$263.23	$263.23	$263.23	$263.23	$263.23	$263.23	$263.23	$263.23	$265.89	$265.89	$265.89	$313.22	$313.22
24872PA0020014	UHC Navigate Gold 0	HMO	Gold	Off	$353.18	$353.18	$353.18	$353.18	$353.18	$353.18	$353.18	$353.18	$356.75	$356.75	$356.75	$420.24	$420.24
24872PA0020015	UHC Navigate HSA Silver 3750	HMO	Silver	Off	$236.29	$236.29	$236.29	$236.29	$236.29	$236.29	$236.29	$236.29	$238.68	$238.68	$238.68	$281.17	$281.17

0	0	0	0	1	0	0	0	0	0
Clinton	**Lackawanna**	**Luzerne**	**Lycoming**	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Wayne**	**Wyoming**
$257.99	$257.99	$257.99	$257.99	$257.99	$257.99	$257.99	$257.99	$257.99	$257.99
$316.29	$316.29	$316.29	$316.29	$316.29	$316.29	$316.29	$316.29	$316.29	$316.29
$371.95	$371.95	$371.95	$371.95	$371.95	$371.95	$371.95	$371.95	$371.95	$371.95
$281.09	$281.09	$281.09	$281.09	$281.09	$281.09	$281.09	$281.09	$281.09	$281.09
$280.95	$280.95	$280.95	$280.95	$280.95	$280.95	$280.95	$280.95	$280.95	$280.95
$323.52	$323.52	$323.52	$323.52	$323.52	$323.52	$323.52	$323.52	$323.52	$323.52
$313.22	$313.22	$313.22	$313.22	$313.22	$313.22	$313.22	$313.22	$313.22	$313.22
$420.24	$420.24	$420.24	$420.24	$420.24	$420.24	$420.24	$420.24	$420.24	$420.24
$281.17	$281.17	$281.17	$281.17	$281.17	$281.17	$281.17	$281.17	$281.17	$281.17

RATING AREA 4

28	0	0	0	0	0	0	1	6	0
Allegheny	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**	**Lawrence**	**Washington**	**Westmoreland**
$227.12	$227.12	$227.12	$227.12	$227.12	$227.12	$227.12	$227.12	$227.12	$227.12
$278.45	$278.45	$278.45	$278.45	$278.45	$278.45	$278.45	$278.45	$278.45	$278.45
$327.45	$327.45	$327.45	$327.45	$327.45	$327.45	$327.45	$327.45	$327.45	$327.45
$247.46	$247.46	$247.46	$247.46	$247.46	$247.46	$247.46	$247.46	$247.46	$247.46
$247.34	$247.34	$247.34	$247.34	$247.34	$247.34	$247.34	$247.34	$247.34	$247.34
$284.81	$284.81	$284.81	$284.81	$284.81	$284.81	$284.81	$284.81	$284.81	$284.81
$275.74	$275.74	$275.74	$275.74	$275.74	$275.74	$275.74	$275.74	$275.74	$275.74
$369.97	$369.97	$369.97	$369.97	$369.97	$369.97	$369.97	$369.97	$369.97	$369.97
$247.53	$247.53	$247.53	$247.53	$247.53	$247.53	$247.53	$247.53	$247.53	$247.53

RATING AREA 5

0	0
Bedford	**Blair**
$223.36	$223.36
$273.84	$273.84
$322.03	$322.03
$243.36	$243.36
$243.24	$243.24
$280.10	$280.10
$271.17	$271.17
$363.84	$363.84
$243.43	$243.43

0	0	0	0	0
Clearfield	**Cambria**	**Huntingdon**	**Jefferson**	**Somerset**
$223.36	$223.36	$223.36	$223.36	$223.36
$273.84	$273.84	$273.84	$273.84	$273.84
$322.03	$322.03	$322.03	$322.03	$322.03
$243.36	$243.36	$243.36	$243.36	$243.36
$243.24	$243.24	$243.24	$243.24	$243.24
$280.10	$280.10	$280.10	$280.10	$280.10
$271.17	$271.17	$271.17	$271.17	$271.17
$363.84	$363.84	$363.84	$363.84	$363.84
$243.43	$243.43	$243.43	$243.43	$243.43

RATING AREA 6

3	0	4	0	22	0	0	0
Centre	**Columbia**	**Lehigh**	**Mifflin**	**Northampton**	**Northumberland**	**Schuylkill**	**Snyder**
$259.45	$259.45	$259.45	$259.45	$259.45	$259.45	$259.45	$259.45
$318.09	$318.09	$318.09	$318.09	$318.09	$318.09	$318.09	$318.09
$374.06	$374.06	$374.06	$374.06	$374.06	$374.06	$374.06	$374.06
$282.69	$282.69	$282.69	$282.69	$282.69	$282.69	$282.69	$282.69
$282.54	$282.54	$282.54	$282.54	$282.54	$282.54	$282.54	$282.54
$325.35	$325.35	$325.35	$325.35	$325.35	$325.35	$325.35	$325.35
$314.99	$314.99	$314.99	$314.99	$314.99	$314.99	$314.99	$314.99
$422.63	$422.63	$422.63	$422.63	$422.63	$422.63	$422.63	$422.63
$282.76	$282.76	$282.76	$282.76	$282.76	$282.76	$282.76	$282.76

RATING AREA 7

0	3	36	3
Adams	**Berks**	**Lancaster**	**York**
$265.74	$265.74	$265.74	$265.74
$325.80	$325.80	$325.80	$325.80
$383.13	$383.13	$383.13	$383.13
$289.54	$289.54	$289.54	$289.54
$289.40	$289.40	$289.40	$289.40
$333.24	$333.24	$333.24	$333.24
$322.63	$322.63	$322.63	$322.63
$432.88	$432.88	$432.88	$432.88
$289.61	$289.61	$289.61	$289.61

RATING AREA 8

28	50	32	98
Bucks	**Chester**	**Delaware**	**Montgomery**
$253.32	$253.32	$253.32	$253.32
$310.58	$310.58	$310.58	$310.58
$365.23	$365.23	$365.23	$365.23
$276.02	$276.02	$276.02	$276.02
$275.88	$275.88	$275.88	$275.88
$317.67	$317.67	$317.67	$317.67
$307.56	$307.56	$307.56	$307.56
$412.65	$412.65	$412.65	$412.65
$276.08	$276.08	$276.08	$276.08

RATING AREA 9

29	6	30	4	0	0	0
Philadelphia	**Cumberland**	**Dauphin**	**Franklin**	**Fulton**	**Juniata**	**Perry**
$253.32	$251.16	$251.16	$251.16	$251.16	$251.16	251.16
$310.58	$307.93	$307.93	$307.93	$307.93	$307.93	307.93
$365.23	$362.12	$362.12	$362.12	$362.12	$362.12	362.12
$276.02	$273.66	$273.66	$273.66	$273.66	$273.66	273.66
$275.88	$273.52	$273.52	$273.52	$273.52	$273.52	273.52
$317.67	$314.96	$314.96	$314.96	$314.96	$314.96	314.96
$307.56	$304.93	$304.93	$304.93	$304.93	$304.93	304.93
$412.65	$409.13	$409.13	$409.13	$409.13	$409.13	409.13
$276.08	$273.73	$273.73	$273.73	$273.73	$273.73	273.73

UnitedHealthcare of Pennsylvania Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0020001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020008	UHC Navigate Gold 1500	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020009	UHC Navigate Gold 1000	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020010	UHC Navigate Silver 3500	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020011	UHC Navigate Silver 5500	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020012	UHC Navigate HSA Silver 2500	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020013	UHC Navigate Silver 3000	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020014	UHC Navigate Gold 0	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020015	UHC Navigate HSA Silver 3750	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union

Company Name: tedHealthcare of Pennsylvania
Market: Small Group
Product: HMO
Effective Date of Rates: July 1, 2020

Ending date of Rates: September 30, 2020

HIOS Plan ID (On Exchange)=>																						
HIOS Plan ID (Off Exchange)=>	24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008	
Plan Marketing Name =>	UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 2		Rating Area 2	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold	
Deductible =>	$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500	
Coinsurance =>	0%		20%		0%		20%		0%		0%		0%		0%		0%		0%		20%	
Copays =>	D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60	
OOP Maximum =>	$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$169.75	$169.75	$208.12	$208.12	$244.75	$244.75	$184.96	$184.96	$184.87	$184.87	$212.88	$212.88	$206.10	$206.10	$276.53	$276.53	$185.01	$185.01	$171.47	$171.47	$210.22	$210.22
15	$184.84	$184.84	$226.62	$226.62	$266.51	$266.51	$201.41	$201.41	$201.31	$201.31	$231.80	$231.80	$224.42	$224.42	$301.11	$301.11	$201.45	$201.45	$186.71	$186.71	$228.91	$228.91
16	$190.61	$190.61	$233.69	$233.69	$274.82	$274.82	$207.69	$207.69	$207.58	$207.58	$239.03	$239.03	$231.42	$231.42	$310.50	$310.50	$207.74	$207.74	$192.54	$192.54	$236.05	$236.05
17	$196.38	$196.38	$240.76	$240.76	$283.14	$283.14	$213.97	$213.97	$213.87	$213.87	$246.27	$246.27	$238.43	$238.43	$319.90	$319.90	$214.03	$214.03	$198.36	$198.36	$243.20	$243.20
18	$202.59	$202.59	$248.38	$248.38	$292.10	$292.10	$220.75	$220.75	$220.64	$220.64	$254.06	$254.06	$245.97	$245.97	$330.03	$330.03	$220.80	$220.80	$204.64	$204.64	$250.89	$250.89
19	$208.81	$208.81	$256.00	$256.00	$301.05	$301.05	$227.51	$227.51	$227.40	$227.40	$261.85	$261.85	$253.51	$253.51	$340.14	$340.14	$227.57	$227.57	$210.92	$210.92	$258.59	$258.59
20	$215.24	$215.24	$263.89	$263.89	$310.34	$310.34	$234.53	$234.53	$234.41	$234.41	$269.92	$269.92	$261.33	$261.33	$350.63	$350.63	$234.58	$234.58	$217.42	$217.42	$266.56	$266.56
21	$221.90	$221.90	$272.05	$272.05	$319.93	$319.93	$241.78	$241.78	$241.66	$241.66	$278.27	$278.27	$269.41	$269.41	$361.47	$361.47	$241.84	$241.84	$224.14	$224.14	$274.80	$274.80
22	$221.90	$221.90	$272.05	$272.05	$319.93	$319.93	$241.78	$241.78	$241.66	$241.66	$278.27	$278.27	$269.41	$269.41	$361.47	$361.47	$241.84	$241.84	$224.14	$224.14	$274.80	$274.80
23	$221.90	$221.90	$272.05	$272.05	$319.93	$319.93	$241.78	$241.78	$241.66	$241.66	$278.27	$278.27	$269.41	$269.41	$361.47	$361.47	$241.84	$241.84	$224.14	$224.14	$274.80	$274.80
24	$221.90	$221.90	$272.05	$272.05	$319.93	$319.93	$241.78	$241.78	$241.66	$241.66	$278.27	$278.27	$269.41	$269.41	$361.47	$361.47	$241.84	$241.84	$224.14	$224.14	$274.80	$274.80
25	$222.79	$222.79	$273.14	$273.14	$321.21	$321.21	$242.75	$242.75	$242.63	$242.63	$279.38	$279.38	$270.49	$270.49	$362.92	$362.92	$242.81	$242.81	$225.04	$225.04	$275.90	$275.90
26	$227.23	$227.23	$278.58	$278.58	$327.61	$327.61	$247.58	$247.58	$247.46	$247.46	$284.95	$284.95	$275.88	$275.88	$370.14	$370.14	$247.64	$247.64	$229.52	$229.52	$281.40	$281.40
27	$232.55	$232.55	$285.11	$285.11	$335.29	$335.29	$253.38	$253.38	$253.26	$253.26	$291.63	$291.63	$282.34	$282.34	$378.82	$378.82	$253.45	$253.45	$234.90	$234.90	$287.99	$287.99
28	$241.21	$241.21	$295.72	$295.72	$347.76	$347.76	$262.81	$262.81	$262.68	$262.68	$302.48	$302.48	$292.85	$292.85	$392.91	$392.91	$262.88	$262.88	$243.64	$243.64	$298.71	$298.71
29	$248.31	$248.31	$304.42	$304.42	$358.00	$358.00	$270.55	$270.55	$270.41	$270.41	$311.38	$311.38	$301.47	$301.47	$404.48	$404.48	$270.62	$270.62	$250.81	$250.81	$307.50	$307.50
30	$251.86	$251.86	$308.77	$308.77	$363.12	$363.12	$274.42	$274.42	$274.28	$274.28	$315.84	$315.84	$305.78	$305.78	$410.26	$410.26	$274.49	$274.49	$254.40	$254.40	$311.90	$311.90
31	$257.18	$257.18	$315.30	$315.30	$370.79	$370.79	$280.22	$280.22	$280.08	$280.08	$322.51	$322.51	$312.24	$312.24	$418.94	$418.94	$280.29	$280.29	$259.78	$259.78	$318.50	$318.50
32	$262.51	$262.51	$321.83	$321.83	$378.47	$378.47	$286.02	$286.02	$285.88	$285.88	$329.19	$329.19	$318.71	$318.71	$427.61	$427.61	$286.10	$286.10	$265.16	$265.16	$325.09	$325.09
33	$265.84	$265.84	$325.92	$325.92	$383.28	$383.28	$289.66	$289.66	$289.51	$289.51	$333.37	$333.37	$322.76	$322.76	$433.04	$433.04	$289.72	$289.72	$268.52	$268.52	$329.21	$329.21
34	$269.39	$269.39	$330.27	$330.27	$388.40	$388.40	$293.52	$293.52	$293.38	$293.38	$337.82	$337.82	$327.07	$327.07	$438.83	$438.83	$293.59	$293.59	$272.11	$272.11	$333.61	$333.61
35	$271.16	$271.16	$332.45	$332.45	$390.96	$390.96	$295.46	$295.46	$295.31	$295.31	$340.05	$340.05	$329.22	$329.22	$441.72	$441.72	$295.53	$295.53	$273.90	$273.90	$335.80	$335.80
36	$272.94	$272.94	$334.62	$334.62	$393.52	$393.52	$297.39	$297.39	$297.24	$297.24	$342.27	$342.27	$331.38	$331.38	$444.61	$444.61	$297.46	$297.46	$275.69	$275.69	$338.01	$338.01
37	$274.71	$274.71	$336.80	$336.80	$396.08	$396.08	$299.33	$299.33	$299.18	$299.18	$344.50	$344.50	$333.53	$333.53	$447.50	$447.50	$299.40	$299.40	$277.49	$277.49	$340.20	$340.20
38	$276.49	$276.49	$338.98	$338.98	$398.64	$398.64	$301.26	$301.26	$301.11	$301.11	$346.72	$346.72	$335.69	$335.69	$450.39	$450.39	$301.33	$301.33	$279.28	$279.28	$342.40	$342.40
39	$280.04	$280.04	$343.33	$343.33	$403.75	$403.75	$305.13	$305.13	$304.98	$304.98	$351.18	$351.18	$340.00	$340.00	$456.18	$456.18	$305.20	$305.20	$282.86	$282.86	$346.80	$346.80
40	$283.59	$283.59	$347.68	$347.68	$408.87	$408.87	$309.00	$309.00	$308.84	$308.84	$355.63	$355.63	$344.31	$344.31	$461.96	$461.96	$309.07	$309.07	$286.45	$286.45	$351.20	$351.20
41	$288.91	$288.91	$354.21	$354.21	$416.55	$416.55	$314.80	$314.80	$314.64	$314.64	$362.31	$362.31	$350.77	$350.77	$470.64	$470.64	$314.88	$314.88	$291.83	$291.83	$357.79	$357.79
42	$294.02	$294.02	$360.47	$360.47	$423.91	$423.91	$320.36	$320.36	$320.20	$320.20	$368.71	$368.71	$356.97	$356.97	$478.95	$478.95	$320.44	$320.44	$296.99	$296.99	$364.11	$364.11
43	$301.12	$301.12	$369.17	$369.17	$434.14	$434.14	$328.09	$328.09	$327.93	$327.93	$377.61	$377.61	$365.59	$365.59	$490.51	$490.51	$328.18	$328.18	$304.16	$304.16	$372.90	$372.90
44	$309.99	$309.99	$380.05	$380.05	$446.94	$446.94	$337.76	$337.76	$337.60	$337.60	$388.74	$388.74	$376.36	$376.36	$504.97	$504.97	$337.85	$337.85	$313.12	$313.12	$383.90	$383.90
45	$320.42	$320.42	$392.84	$392.84	$461.98	$461.98	$349.13	$349.13	$348.95	$348.95	$401.82	$401.82	$389.02	$389.02	$521.96	$521.96	$349.22	$349.22	$323.66	$323.66	$396.81	$396.81
46	$332.85	$332.85	$408.08	$408.08	$479.90	$479.90	$362.68	$362.68	$362.50	$362.50	$417.41	$417.41	$404.12	$404.12	$542.21	$542.21	$362.76	$362.76	$336.21	$336.21	$412.20	$412.20
47	$346.83	$346.83	$425.22	$425.22	$500.05	$500.05	$377.90	$377.90	$377.72	$377.72	$434.94	$434.94	$421.09	$421.09	$564.98	$564.98	$378.00	$378.00	$350.33	$350.33	$429.52	$429.52
48	$362.81	$362.81	$444.80	$444.80	$523.09	$523.09	$395.31	$395.31	$395.12	$395.12	$454.97	$454.97	$440.49	$440.49	$591.00	$591.00	$395.41	$395.41	$366.47	$366.47	$449.30	$449.30
49	$378.56	$378.56	$464.12	$464.12	$545.80	$545.80	$412.48	$412.48	$412.27	$412.27	$474.73	$474.73	$459.61	$459.61	$616.67	$616.67	$412.58	$412.58	$382.38	$382.38	$468.81	$468.81
50	$396.31	$396.31	$485.88	$485.88	$571.39	$571.39	$431.82	$431.82	$431.60	$431.60	$496.99	$496.99	$481.16	$481.16	$645.58	$645.58	$431.93	$431.93	$400.31	$400.31	$490.79	$490.79
51	$413.84	$413.84	$507.38	$507.38	$596.67	$596.67	$450.92	$450.92	$450.70	$450.70	$518.97	$518.97	$502.45	$502.45	$674.15	$674.15	$451.03	$451.03	$418.02	$418.02	$512.50	$512.50
52	$433.15	$433.15	$531.04	$531.04	$624.50	$624.50	$471.96	$471.96	$471.72	$471.72	$543.18	$543.18	$525.89	$525.89	$705.59	$705.59	$472.07	$472.07	$437.52	$437.52	$536.41	$536.41
53	$452.68	$452.68	$554.98	$554.98	$652.66	$652.66	$493.23	$493.23	$492.99	$492.99	$567.67	$567.67	$549.60	$549.60	$737.40	$737.40	$493.35	$493.35	$457.25	$457.25	$560.60	$560.60
54	$473.76	$473.76	$580.82	$580.82	$683.05	$683.05	$516.20	$516.20	$515.94	$515.94	$594.11	$594.11	$575.19	$575.19	$771.73	$771.73	$516.33	$516.33	$478.54	$478.54	$586.70	$586.70
55	$494.84	$494.84	$606.67	$606.67	$713.45	$713.45	$539.17	$539.17	$538.90	$538.90	$620.54	$620.54	$600.79	$600.79	$806.08	$806.08	$539.30	$539.30	$499.83	$499.83	$612.81	$612.81
56	$517.69	$517.69	$634.69	$634.69	$746.40	$746.40	$564.07	$564.07	$563.79	$563.79	$649.20	$649.20	$628.53	$628.53	$843.31	$843.31	$564.21	$564.21	$522.92	$522.92	$641.11	$641.11
57	$540.77	$540.77	$662.98	$662.98	$779.67	$779.67	$589.22	$589.22	$588.92	$588.92	$678.14	$678.14	$656.55	$656.55	$880.90	$880.90	$589.36	$589.36	$546.23	$546.23	$669.68	$669.68
58	$565.40	$565.40	$693.19	$693.19	$815.19	$815.19	$616.06	$616.06	$615.75	$615.75	$709.03	$709.03	$686.46	$686.46	$921.03	$921.03	$616.21	$616.21	$571.11	$571.11	$700.19	$700.19
59	$577.61	$577.61	$708.15	$708.15	$832.78	$832.78	$629.36	$629.36	$629.04	$629.04	$724.34	$724.34	$701.28	$701.28	$940.91	$940.91	$629.51	$629.51	$583.44	$583.44	$715.30	$715.30
60	$602.24	$602.24	$738.34	$738.34	$868.29	$868.29	$656.19	$656.19	$655.86	$655.86	$755.22	$755.22	$731.18	$731.18	$981.03	$981.03	$656.35	$656.35	$608.32	$608.32	$745.81	$745.81
61	$623.54	$623.54	$764.46	$764.46	$899.00	$899.00	$679.40	$679.40	$679.06	$679.06	$781.94	$781.94	$757.04	$757.04	$1,015.73	$1,015.73	$679.57	$679.57	$629.83	$629.83	$772.19	$772.19
62	$637.52	$637.52	$781.60	$781.60	$919.16	$919.16	$694.64	$694.64	$694.29	$694.29	$799.47	$799.47	$774.02	$774.02	$1,038.51	$1,038.51	$694.81	$694.81	$643.95	$643.95	$789.50	$789.50
63	$655.05	$655.05	$803.09	$803.09	$944.43	$944.43	$713.74	$713.74	$713.38	$713.38	$821.45	$821.45	$795.30	$795.30	$1,067.06	$1,067.06	$713.91	$713.91	$661.66	$661.66	$811.21	$811.21
64+	$665.70	$665.70	$816.15	$816.15	$959.79	$959.79	$725.34	$725.34	$724.98	$724.98	$834.81	$834.81	$808.23	$808.23	$1,084.41	$1,084.41	$725.52	$725.52	$672.42	$672.42	$824.40	$824.40

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

HIOS Plan ID (On Exchange)=>																										
HIOS Plan ID (Off Exchange)=>	24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver	
Deductible =>	$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500	
Coinsurance =>	0%		20%		0%		0%		0%		0%		0%		0%		20%		0%		20%		0%		0%	
Copays =>	$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60	
OOP Maximum =>	$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$247.22	$247.22	$186.83	$186.83	$186.74	$186.74	$215.03	$215.03	$208.18	$208.18	$279.32	$279.32	$186.87	$186.87	$201.99	$201.99	$247.64	$247.64	$291.22	$291.22	$220.08	$220.08	$219.97	$219.97	$253.30	$253.30
15	$269.19	$269.19	$203.43	$203.43	$203.34	$203.34	$234.14	$234.14	$226.68	$226.68	$304.14	$304.14	$203.49	$203.49	$219.95	$219.95	$269.65	$269.65	$317.11	$317.11	$239.65	$239.65	$239.52	$239.52	$275.81	$275.81
16	$277.60	$277.60	$209.79	$209.79	$209.68	$209.68	$241.45	$241.45	$233.76	$233.76	$313.64	$313.64	$209.84	$209.84	$226.81	$226.81	$278.07	$278.07	$327.01	$327.01	$247.13	$247.13	$247.00	$247.00	$284.42	$284.42
17	$286.00	$286.00	$216.14	$216.14	$216.03	$216.03	$248.76	$248.76	$240.84	$240.84	$323.13	$323.13	$216.19	$216.19	$233.68	$233.68	$286.49	$286.49	$336.91	$336.91	$254.61	$254.61	$254.48	$254.48	$293.03	$293.03
18	$295.04	$295.04	$222.97	$222.97	$222.86	$222.86	$256.63	$256.63	$248.45	$248.45	$333.35	$333.35	$223.03	$223.03	$241.07	$241.07	$295.55	$295.55	$347.56	$347.56	$262.66	$262.66	$262.53	$262.53	$302.30	$302.30
19	$304.09	$304.09	$229.81	$229.81	$229.70	$229.70	$264.50	$264.50	$256.07	$256.07	$343.58	$343.58	$229.87	$229.87	$248.46	$248.46	$304.61	$304.61	$358.22	$358.22	$270.72	$270.72	$270.58	$270.58	$311.57	$311.57
20	$313.47	$313.47	$236.90	$236.90	$236.78	$236.78	$272.65	$272.65	$263.97	$263.97	$354.17	$354.17	$236.95	$236.95	$256.12	$256.12	$314.00	$314.00	$369.26	$369.26	$279.06	$279.06	$278.92	$278.92	$321.18	$321.18
21	$323.16	$323.16	$244.22	$244.22	$244.10	$244.10	$281.08	$281.08	$272.13	$272.13	$365.12	$365.12	$244.28	$244.28	$264.04	$264.04	$323.71	$323.71	$380.68	$380.68	$287.69	$287.69	$287.54	$287.54	$331.11	$331.11
22	$323.16	$323.16	$244.22	$244.22	$244.10	$244.10	$281.08	$281.08	$272.13	$272.13	$365.12	$365.12	$244.28	$244.28	$264.04	$264.04	$323.71	$323.71	$380.68	$380.68	$287.69	$287.69	$287.54	$287.54	$331.11	$331.11
23	$323.16	$323.16	$244.22	$244.22	$244.10	$244.10	$281.08	$281.08	$272.13	$272.13	$365.12	$365.12	$244.28	$244.28	$264.04	$264.04	$323.71	$323.71	$380.68	$380.68	$287.69	$287.69	$287.54	$287.54	$331.11	$331.11
24	$323.16	$323.16	$244.22	$244.22	$244.10	$244.10	$281.08	$281.08	$272.13	$272.13	$365.12	$365.12	$244.28	$244.28	$264.04	$264.04	$323.71	$323.71	$380.68	$380.68	$287.69	$287.69	$287.54	$287.54	$331.11	$331.11
25	$324.46	$324.46	$245.20	$245.20	$245.08	$245.08	$282.20	$282.20	$273.22	$273.22	$366.58	$366.58	$245.26	$245.26	$265.10	$265.10	$325.00	$325.00	$382.20	$382.20	$288.84	$288.84	$288.69	$288.69	$332.43	$332.43
26	$330.92	$330.92	$250.08	$250.08	$249.96	$249.96	$287.83	$287.83	$278.66	$278.66	$373.88	$373.88	$250.14	$250.14	$270.38	$270.38	$331.48	$331.48	$389.82	$389.82	$294.60	$294.60	$294.44	$294.44	$339.06	$339.06
27	$338.67	$338.67	$255.94	$255.94	$255.82	$255.82	$294.57	$294.57	$285.19	$285.19	$382.65	$382.65	$256.01	$256.01	$276.71	$276.71	$339.24	$339.24	$398.95	$398.95	$301.49	$301.49	$301.34	$301.34	$347.00	$347.00
28	$351.28	$351.28	$265.47	$265.47	$265.34	$265.34	$305.53	$305.53	$295.81	$295.81	$396.89	$396.89	$265.53	$265.53	$287.01	$287.01	$351.87	$351.87	$413.80	$413.80	$312.72	$312.72	$312.55	$312.55	$359.92	$359.92
29	$361.62	$361.62	$273.28	$273.28	$273.15	$273.15	$314.53	$314.53	$304.51	$304.51	$408.57	$408.57	$273.35	$273.35	$295.46	$295.46	$362.23	$362.23	$425.98	$425.98	$321.93	$321.93	$321.76	$321.76	$370.51	$370.51
30	$366.79	$366.79	$277.19	$277.19	$277.06	$277.06	$319.03	$319.03	$308.87	$308.87	$414.41	$414.41	$277.26	$277.26	$299.69	$299.69	$367.41	$367.41	$432.07	$432.07	$326.53	$326.53	$326.36	$326.36	$375.81	$375.81
31	$374.55	$374.55	$283.05	$283.05	$282.92	$282.92	$325.77	$325.77	$315.40	$315.40	$423.18	$423.18	$283.12	$283.12	$306.02	$306.02	$375.18	$375.18	$441.20	$441.20	$333.43	$333.43	$333.25	$333.25	$383.76	$383.76
32	$382.30	$382.30	$288.92	$288.92	$288.77	$288.77	$332.52	$332.52	$321.93	$321.93	$431.94	$431.94	$288.98	$288.98	$312.36	$312.36	$382.95	$382.95	$450.34	$450.34	$340.34	$340.34	$340.16	$340.16	$391.70	$391.70
33	$387.14	$387.14	$292.57	$292.57	$292.43	$292.43	$336.73	$336.73	$326.01	$326.01	$437.41	$437.41	$292.65	$292.65	$316.32	$316.32	$387.80	$387.80	$456.05	$456.05	$344.65	$344.65	$344.47	$344.47	$396.67	$396.67
34	$392.32	$392.32	$296.48	$296.48	$296.34	$296.34	$341.23	$341.23	$330.37	$330.37	$443.26	$443.26	$296.56	$296.56	$320.54	$320.54	$392.98	$392.98	$462.14	$462.14	$349.25	$349.25	$349.07	$349.07	$401.97	$401.97
35	$394.90	$394.90	$298.43	$298.43	$298.29	$298.29	$343.48	$343.48	$332.54	$332.54	$446.17	$446.17	$298.51	$298.51	$322.66	$322.66	$395.57	$395.57	$465.19	$465.19	$351.56	$351.56	$351.37	$351.37	$404.62	$404.62
36	$397.49	$397.49	$300.39	$300.39	$300.25	$300.25	$345.73	$345.73	$334.72	$334.72	$449.10	$449.10	$300.46	$300.46	$324.77	$324.77	$398.16	$398.16	$468.24	$468.24	$353.86	$353.86	$353.67	$353.67	$407.27	$407.27
37	$400.07	$400.07	$302.34	$302.34	$302.20	$302.20	$347.98	$347.98	$336.90	$336.90	$452.02	$452.02	$302.42	$302.42	$326.88	$326.88	$400.75	$400.75	$471.28	$471.28	$356.16	$356.16	$355.98	$355.98	$409.91	$409.91
38	$402.65	$402.65	$304.29	$304.29	$304.15	$304.15	$350.23	$350.23	$339.07	$339.07	$454.94	$454.94	$304.37	$304.37	$328.99	$328.99	$403.34	$403.34	$474.33	$474.33	$358.46	$358.46	$358.28	$358.28	$412.56	$412.56
39	$407.83	$407.83	$308.21	$308.21	$308.05	$308.05	$354.72	$354.72	$343.43	$343.43	$460.78	$460.78	$308.28	$308.28	$333.22	$333.22	$408.53	$408.53	$480.42	$480.42	$363.07	$363.07	$362.88	$362.88	$417.86	$417.86
40	$413.00	$413.00	$312.12	$312.12	$311.96	$311.96	$359.22	$359.22	$347.79	$347.79	$466.63	$466.63	$312.19	$312.19	$337.44	$337.44	$413.70	$413.70	$486.50	$486.50	$367.66	$367.66	$367.47	$367.47	$423.16	$423.16
41	$420.76	$420.76	$317.98	$317.98	$317.82	$317.82	$365.97	$365.97	$354.32	$354.32	$475.39	$475.39	$318.05	$318.05	$343.78	$343.78	$421.47	$421.47	$495.64	$495.64	$374.57	$374.57	$374.38	$374.38	$431.11	$431.11
42	$428.19	$428.19	$323.59	$323.59	$323.44	$323.44	$372.43	$372.43	$360.58	$360.58	$483.79	$483.79	$323.67	$323.67	$349.85	$349.85	$428.91	$428.91	$504.40	$504.40	$381.19	$381.19	$380.99	$380.99	$438.72	$438.72
43	$438.53	$438.53	$331.41	$331.41	$331.24	$331.24	$381.43	$381.43	$369.28	$369.28	$495.47	$495.47	$331.49	$331.49	$358.30	$358.30	$439.28	$439.28	$516.58	$516.58	$390.40	$390.40	$390.19	$390.19	$449.32	$449.32
44	$451.46	$451.46	$341.18	$341.18	$341.01	$341.01	$392.67	$392.67	$380.17	$380.17	$510.08	$510.08	$341.26	$341.26	$368.86	$368.86	$452.22	$452.22	$531.81	$531.81	$401.90	$401.90	$401.69	$401.69	$462.56	$462.56
45	$466.65	$466.65	$352.66	$352.66	$352.48	$352.48	$405.88	$405.88	$392.96	$392.96	$527.24	$527.24	$352.74	$352.74	$381.27	$381.27	$467.44	$467.44	$549.70	$549.70	$415.42	$415.42	$415.21	$415.21	$478.12	$478.12
46	$484.74	$484.74	$366.33	$366.33	$366.15	$366.15	$421.62	$421.62	$408.20	$408.20	$547.68	$547.68	$366.42	$366.42	$396.06	$396.06	$485.57	$485.57	$571.03	$571.03	$431.54	$431.54	$431.32	$431.32	$496.67	$496.67
47	$505.10	$505.10	$381.72	$381.72	$381.53	$381.53	$439.33	$439.33	$425.34	$425.34	$570.69	$570.69	$381.81	$381.81	$412.69	$412.69	$505.96	$505.96	$595.00	$595.00	$449.66	$449.66	$449.42	$449.42	$517.52	$517.52
48	$528.37	$528.37	$399.30	$399.30	$399.11	$399.11	$459.57	$459.57	$444.94	$444.94	$596.97	$596.97	$399.40	$399.40	$431.71	$431.71	$529.26	$529.26	$622.41	$622.41	$470.37	$470.37	$470.13	$470.13	$541.36	$541.36
49	$551.31	$551.31	$416.64	$416.64	$416.44	$416.44	$479.52	$479.52	$464.26	$464.26	$622.90	$622.90	$416.74	$416.74	$450.45	$450.45	$552.25	$552.25	$649.44	$649.44	$490.80	$490.80	$490.55	$490.55	$564.87	$564.87
50	$577.16	$577.16	$436.18	$436.18	$435.96	$435.96	$502.01	$502.01	$486.02	$486.02	$652.10	$652.10	$436.28	$436.28	$471.58	$471.58	$578.15	$578.15	$679.90	$679.90	$513.82	$513.82	$513.55	$513.55	$591.36	$591.36
51	$602.69	$602.69	$455.47	$455.47	$455.24	$455.24	$524.21	$524.21	$507.52	$507.52	$680.95	$680.95	$455.58	$455.58	$492.43	$492.43	$603.72	$603.72	$709.97	$709.97	$536.54	$536.54	$536.26	$536.26	$617.52	$617.52
52	$630.81	$630.81	$476.72	$476.72	$476.48	$476.48	$548.67	$548.67	$531.20	$531.20	$712.71	$712.71	$476.83	$476.83	$515.41	$515.41	$631.89	$631.89	$743.09	$743.09	$561.58	$561.58	$561.28	$561.28	$646.33	$646.33
53	$659.25	$659.25	$498.21	$498.21	$497.97	$497.97	$573.40	$573.40	$555.15	$555.15	$744.85	$744.85	$498.33	$498.33	$538.64	$538.64	$660.37	$660.37	$776.59	$776.59	$586.89	$586.89	$586.59	$586.59	$675.46	$675.46
54	$689.95	$689.95	$521.41	$521.41	$521.16	$521.16	$600.11	$600.11	$581.00	$581.00	$779.53	$779.53	$521.54	$521.54	$563.73	$563.73	$691.12	$691.12	$812.75	$812.75	$614.22	$614.22	$613.90	$613.90	$706.92	$706.92
55	$720.65	$720.65	$544.61	$544.61	$544.35	$544.35	$626.81	$626.81	$606.85	$606.85	$814.22	$814.22	$544.74	$544.74	$588.81	$588.81	$721.87	$721.87	$848.92	$848.92	$641.55	$641.55	$641.21	$641.21	$738.38	$738.38
56	$753.93	$753.93	$569.76	$569.76	$569.49	$569.49	$655.76	$655.76	$634.88	$634.88	$851.82	$851.82	$569.91	$569.91	$616.01	$616.01	$755.21	$755.21	$888.13	$888.13	$671.18	$671.18	$670.83	$670.83	$772.48	$772.48
57	$787.54	$787.54	$595.16	$595.16	$594.87	$594.87	$684.99	$684.99	$663.18	$663.18	$889.79	$889.79	$595.31	$595.31	$643.47	$643.47	$788.88	$788.88	$927.72	$927.72	$701.10	$701.10	$700.74	$700.74	$806.92	$806.92
58	$823.41	$823.41	$622.27	$622.27	$621.97	$621.97	$716.19	$716.19	$693.39	$693.39	$930.33	$930.33	$622.43	$622.43	$672.77	$672.77	$824.81	$824.81	$969.97	$969.97	$733.03	$733.03	$732.65	$732.65	$843.67	$843.67
59	$841.18	$841.18	$635.70	$635.70	$635.39	$635.39	$731.65	$731.65	$708.35	$708.35	$950.40	$950.40	$635.86	$635.86	$687.30	$687.30	$842.62	$842.62	$990.91	$990.91	$748.86	$748.86	$748.47	$748.47	$861.88	$861.88
60	$877.06	$877.06	$662.81	$662.81	$662.49	$662.49	$762.85	$762.85	$738.56	$738.56	$990.94	$990.94	$662.98	$662.98	$716.60	$716.60	$878.55	$878.55	$1,033.17	$1,033.17	$780.79	$780.79	$780.39	$780.39	$898.63	$898.63
61	$908.08	$908.08	$686.26	$686.26	$685.92	$685.92	$789.83	$789.83	$764.69	$764.69	$1,025.99	$1,025.99	$686.43	$686.43	$741.95	$741.95	$909.63	$909.63	$1,069.72	$1,069.72	$808.41	$808.41	$807.99	$807.99	$930.42	$930.42
62	$928.44	$928.44	$701.65	$701.65	$701.30	$701.30	$807.54	$807.54	$781.83	$781.83	$1,048.99	$1,048.99	$701.82	$701.82	$758.59	$758.59	$930.02	$930.02	$1,093.69	$1,093.69	$826.53	$826.53	$826.10	$826.10	$951.28	$951.28
63	$953.97	$953.97	$720.94	$720.94	$720.58	$720.58	$829.75	$829.75	$803.33	$803.33	$1,077.83	$1,077.83	$721.11	$721.11	$779.45	$779.45	$955.60	$955.60	$1,123.77	$1,123.77	$849.27	$849.27	$848.82	$848.82	$977.44	$977.44
64+	$969.48	$969.48	$732.66	$732.66	$732.30	$732.30	$843.24	$843.24	$816.39	$816.39	$1,095.36	$1,095.36	$732.84	$732.84	$792.12	$792.12	$971.13	$971.13	$1,142.04	$1,142.04	$863.07	$863.07	$862.62	$862.62	$993.33	$993.33

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

HIOS Plan ID (On Exchange)=>																												
HIOS Plan ID (Off Exchange)=>	24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008	
Plan Marketing Name =>	UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 5		Rating Area 5	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold	
Deductible =>	$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500	
Coinsurance =>	0%		0%		0%		0%		20%		0%		20%		0%		0%		0%		0%		0%		0%		20%	
Copays =>	$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60	
OOP Maximum =>	$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$245.24	$245.24	$329.03	$329.03	$220.14	$220.14	$177.82	$177.82	$218.01	$218.01	$256.39	$256.39	$193.75	$193.75	$193.66	$193.66	$223.00	$223.00	$215.89	$215.89	$289.67	$289.67	$193.80	$193.80	$174.88	$174.88	$214.40	$214.40
15	$267.04	$267.04	$358.29	$358.29	$239.70	$239.70	$193.63	$193.63	$237.39	$237.39	$279.17	$279.17	$210.98	$210.98	$210.87	$210.87	$242.82	$242.82	$235.08	$235.08	$315.42	$315.42	$211.02	$211.02	$190.42	$190.42	$233.46	$233.46
16	$275.37	$275.37	$369.47	$369.47	$247.19	$247.19	$199.67	$199.67	$244.79	$244.79	$287.88	$287.88	$217.55	$217.55	$217.44	$217.44	$250.40	$250.40	$242.41	$242.41	$325.26	$325.26	$217.61	$217.61	$196.37	$196.37	$240.75	$240.75
17	$283.71	$283.71	$380.65	$380.65	$254.67	$254.67	$205.72	$205.72	$252.21	$252.21	$296.60	$296.60	$224.14	$224.14	$224.03	$224.03	$257.98	$257.98	$249.76	$249.76	$335.11	$335.11	$224.20	$224.20	$202.31	$202.31	$248.04	$248.04
18	$292.68	$292.68	$392.69	$392.69	$262.72	$262.72	$212.23	$212.23	$260.19	$260.19	$305.99	$305.99	$231.24	$231.24	$231.12	$231.12	$266.14	$266.14	$257.66	$257.66	$345.71	$345.71	$231.29	$231.29	$208.71	$208.71	$255.89	$255.89
19	$301.66	$301.66	$404.74	$404.74	$270.78	$270.78	$218.74	$218.74	$268.16	$268.16	$315.36	$315.36	$238.32	$238.32	$238.20	$238.20	$274.30	$274.30	$265.56	$265.56	$356.31	$356.31	$238.38	$238.38	$215.11	$215.11	$263.73	$263.73
20	$310.96	$310.96	$417.21	$417.21	$279.13	$279.13	$225.48	$225.48	$276.43	$276.43	$325.08	$325.08	$245.67	$245.67	$245.54	$245.54	$282.76	$282.76	$273.74	$273.74	$367.29	$367.29	$245.73	$245.73	$221.74	$221.74	$271.86	$271.86
21	$320.57	$320.57	$430.11	$430.11	$287.76	$287.76	$232.45	$232.45	$284.98	$284.98	$335.14	$335.14	$253.27	$253.27	$253.14	$253.14	$291.50	$291.50	$282.21	$282.21	$378.65	$378.65	$253.33	$253.33	$228.60	$228.60	$280.27	$280.27
22	$320.57	$320.57	$430.11	$430.11	$287.76	$287.76	$232.45	$232.45	$284.98	$284.98	$335.14	$335.14	$253.27	$253.27	$253.14	$253.14	$291.50	$291.50	$282.21	$282.21	$378.65	$378.65	$253.33	$253.33	$228.60	$228.60	$280.27	$280.27
23	$320.57	$320.57	$430.11	$430.11	$287.76	$287.76	$232.45	$232.45	$284.98	$284.98	$335.14	$335.14	$253.27	$253.27	$253.14	$253.14	$291.50	$291.50	$282.21	$282.21	$378.65	$378.65	$253.33	$253.33	$228.60	$228.60	$280.27	$280.27
24	$320.57	$320.57	$430.11	$430.11	$287.76	$287.76	$232.45	$232.45	$284.98	$284.98	$335.14	$335.14	$253.27	$253.27	$253.14	$253.14	$291.50	$291.50	$282.21	$282.21	$378.65	$378.65	$253.33	$253.33	$228.60	$228.60	$280.27	$280.27
25	$321.85	$321.85	$431.83	$431.83	$288.91	$288.91	$233.38	$233.38	$286.12	$286.12	$336.48	$336.48	$254.28	$254.28	$254.15	$254.15	$292.67	$292.67	$283.34	$283.34	$380.16	$380.16	$254.34	$254.34	$229.51	$229.51	$281.39	$281.39
26	$328.27	$328.27	$440.44	$440.44	$294.67	$294.67	$238.03	$238.03	$291.81	$291.81	$343.18	$343.18	$259.34	$259.34	$259.21	$259.21	$298.50	$298.50	$288.98	$288.98	$387.73	$387.73	$259.41	$259.41	$234.09	$234.09	$287.00	$287.00
27	$335.95	$335.95	$450.75	$450.75	$301.57	$301.57	$243.61	$243.61	$298.66	$298.66	$351.23	$351.23	$265.43	$265.43	$265.29	$265.29	$305.49	$305.49	$295.76	$295.76	$396.83	$396.83	$265.49	$265.49	$239.57	$239.57	$293.73	$293.73
28	$348.46	$348.46	$467.53	$467.53	$312.80	$312.80	$252.67	$252.67	$309.77	$309.77	$364.29	$364.29	$275.30	$275.30	$275.16	$275.16	$316.86	$316.86	$306.76	$306.76	$411.59	$411.59	$275.37	$275.37	$248.49	$248.49	$304.65	$304.65
29	$358.72	$358.72	$481.29	$481.29	$322.00	$322.00	$260.11	$260.11	$318.89	$318.89	$375.02	$375.02	$283.41	$283.41	$283.26	$283.26	$326.19	$326.19	$315.79	$315.79	$423.71	$423.71	$283.48	$283.48	$255.80	$255.80	$313.62	$313.62
30	$363.85	$363.85	$488.18	$488.18	$326.61	$326.61	$263.83	$263.83	$323.45	$323.45	$380.38	$380.38	$287.46	$287.46	$287.31	$287.31	$330.85	$330.85	$320.31	$320.31	$429.77	$429.77	$287.53	$287.53	$259.46	$259.46	$318.10	$318.10
31	$371.54	$371.54	$498.49	$498.49	$333.51	$333.51	$269.41	$269.41	$330.29	$330.29	$388.43	$388.43	$293.54	$293.54	$293.39	$293.39	$337.85	$337.85	$327.08	$327.08	$438.86	$438.86	$293.61	$293.61	$264.95	$264.95	$324.83	$324.83
32	$379.23	$379.23	$508.82	$508.82	$340.42	$340.42	$274.99	$274.99	$337.13	$337.13	$396.47	$396.47	$299.62	$299.62	$299.46	$299.46	$344.84	$344.84	$333.85	$333.85	$447.94	$447.94	$299.69	$299.69	$270.43	$270.43	$331.56	$331.56
33	$384.04	$384.04	$515.27	$515.27	$344.74	$344.74	$278.48	$278.48	$341.41	$341.41	$401.50	$401.50	$303.42	$303.42	$303.26	$303.26	$349.22	$349.22	$338.09	$338.09	$453.62	$453.62	$303.49	$303.49	$273.86	$273.86	$335.77	$335.77
34	$389.17	$389.17	$522.15	$522.15	$349.34	$349.34	$282.19	$282.19	$345.97	$345.97	$406.86	$406.86	$307.47	$307.47	$307.31	$307.31	$353.88	$353.88	$342.60	$342.60	$459.68	$459.68	$307.54	$307.54	$277.52	$277.52	$340.25	$340.25
35	$391.74	$391.74	$525.59	$525.59	$351.64	$351.64	$284.05	$284.05	$348.25	$348.25	$409.55	$409.55	$309.50	$309.50	$309.34	$309.34	$356.21	$356.21	$344.87	$344.87	$462.71	$462.71	$309.57	$309.57	$279.35	$279.35	$342.49	$342.49
36	$394.30	$394.30	$529.04	$529.04	$353.94	$353.94	$285.91	$285.91	$350.53	$350.53	$412.22	$412.22	$311.52	$311.52	$311.36	$311.36	$358.55	$358.55	$347.12	$347.12	$465.74	$465.74	$311.60	$311.60	$281.18	$281.18	$344.74	$344.74
37	$396.87	$396.87	$532.48	$532.48	$356.25	$356.25	$287.77	$287.77	$352.81	$352.81	$414.91	$414.91	$313.55	$313.55	$313.39	$313.39	$360.88	$360.88	$349.38	$349.38	$468.77	$468.77	$313.62	$313.62	$283.01	$283.01	$346.98	$346.98
38	$399.43	$399.43	$535.92	$535.92	$358.55	$358.55	$289.63	$289.63	$355.09	$355.09	$417.58	$417.58	$315.57	$315.57	$315.41	$315.41	$363.21	$363.21	$351.63	$351.63	$471.80	$471.80	$315.65	$315.65	$284.84	$284.84	$349.22	$349.22
39	$404.56	$404.56	$542.80	$542.80	$363.15	$363.15	$293.35	$293.35	$359.64	$359.64	$422.95	$422.95	$319.63	$319.63	$319.46	$319.46	$367.87	$367.87	$356.15	$356.15	$477.86	$477.86	$319.70	$319.70	$288.49	$288.49	$353.70	$353.70
40	$409.68	$409.68	$549.68	$549.68	$367.76	$367.76	$297.07	$297.07	$364.20	$364.20	$428.31	$428.31	$323.68	$323.68	$323.51	$323.51	$372.54	$372.54	$360.66	$360.66	$483.92	$483.92	$323.76	$323.76	$292.15	$292.15	$358.18	$358.18
41	$417.38	$417.38	$560.00	$560.00	$374.66	$374.66	$302.65	$302.65	$371.04	$371.04	$436.35	$436.35	$329.75	$329.75	$329.58	$329.58	$379.53	$379.53	$367.43	$367.43	$493.00	$493.00	$329.84	$329.84	$297.64	$297.64	$364.91	$364.91
42	$424.75	$424.75	$569.89	$569.89	$381.28	$381.28	$308.00	$308.00	$377.60	$377.60	$444.06	$444.06	$335.58	$335.58	$335.41	$335.41	$386.24	$386.24	$373.93	$373.93	$501.71	$501.71	$335.66	$335.66	$302.90	$302.90	$371.36	$371.36
43	$435.02	$435.02	$583.66	$583.66	$390.49	$390.49	$315.43	$315.43	$386.72	$386.72	$454.79	$454.79	$343.69	$343.69	$343.51	$343.51	$395.57	$395.57	$382.96	$382.96	$513.83	$513.83	$343.77	$343.77	$310.21	$310.21	$380.33	$380.33
44	$447.83	$447.83	$600.86	$600.86	$402.00	$402.00	$324.73	$324.73	$398.11	$398.11	$468.19	$468.19	$353.82	$353.82	$353.63	$353.63	$407.23	$407.23	$394.25	$394.25	$528.97	$528.97	$353.90	$353.90	$319.35	$319.35	$391.54	$391.54
45	$462.90	$462.90	$621.08	$621.08	$415.53	$415.53	$335.66	$335.66	$411.51	$411.51	$483.94	$483.94	$365.72	$365.72	$365.53	$365.53	$420.93	$420.93	$407.51	$407.51	$546.77	$546.77	$365.81	$365.81	$330.10	$330.10	$404.71	$404.71
46	$480.86	$480.86	$645.17	$645.17	$431.64	$431.64	$348.68	$348.68	$427.48	$427.48	$502.72	$502.72	$379.91	$379.91	$379.72	$379.72	$437.25	$437.25	$423.32	$423.32	$567.98	$567.98	$380.00	$380.00	$342.90	$342.90	$420.41	$420.41
47	$501.05	$501.05	$672.26	$672.26	$449.77	$449.77	$363.32	$363.32	$445.42	$445.42	$523.82	$523.82	$395.86	$395.86	$395.65	$395.65	$455.61	$455.61	$441.09	$441.09	$591.83	$591.83	$395.95	$395.95	$357.30	$357.30	$438.07	$438.07
48	$524.13	$524.13	$703.23	$703.23	$470.49	$470.49	$380.06	$380.06	$465.94	$465.94	$547.96	$547.96	$414.10	$414.10	$413.89	$413.89	$476.60	$476.60	$461.42	$461.42	$619.10	$619.10	$414.19	$414.19	$373.76	$373.76	$458.24	$458.24
49	$546.89	$546.89	$733.77	$733.77	$490.92	$490.92	$396.56	$396.56	$486.18	$486.18	$571.75	$571.75	$432.08	$432.08	$431.86	$431.86	$497.30	$497.30	$481.45	$481.45	$645.98	$645.98	$432.18	$432.18	$389.99	$389.99	$478.14	$478.14
50	$572.54	$572.54	$768.18	$768.18	$513.94	$513.94	$415.16	$415.16	$508.97	$508.97	$598.56	$598.56	$452.34	$452.34	$452.11	$452.11	$520.62	$520.62	$504.03	$504.03	$676.27	$676.27	$452.45	$452.45	$408.28	$408.28	$500.56	$500.56
51	$597.86	$597.86	$802.15	$802.15	$536.67	$536.67	$433.52	$433.52	$531.49	$531.49	$625.04	$625.04	$472.35	$472.35	$472.11	$472.11	$543.65	$543.65	$526.32	$526.32	$706.18	$706.18	$472.46	$472.46	$426.34	$426.34	$522.71	$522.71
52	$625.76	$625.76	$839.58	$839.58	$561.71	$561.71	$453.74	$453.74	$556.28	$556.28	$654.19	$654.19	$494.38	$494.38	$494.13	$494.13	$569.01	$569.01	$550.87	$550.87	$739.12	$739.12	$494.50	$494.50	$446.23	$446.23	$547.08	$547.08
53	$653.97	$653.97	$877.43	$877.43	$587.03	$587.03	$474.20	$474.20	$581.35	$581.35	$683.68	$683.68	$516.67	$516.67	$516.40	$516.40	$594.66	$594.66	$575.70	$575.70	$772.44	$772.44	$516.79	$516.79	$466.34	$466.34	$571.75	$571.75
54	$684.42	$684.42	$918.29	$918.29	$614.37	$614.37	$496.28	$496.28	$608.43	$608.43	$715.52	$715.52	$540.73	$540.73	$540.45	$540.45	$622.35	$622.35	$602.52	$602.52	$808.42	$808.42	$540.86	$540.86	$488.06	$488.06	$598.37	$598.37
55	$714.87	$714.87	$959.15	$959.15	$641.70	$641.70	$518.36	$518.36	$635.51	$635.51	$747.36	$747.36	$564.79	$564.79	$564.50	$564.50	$650.05	$650.05	$629.33	$629.33	$844.39	$844.39	$564.93	$564.93	$509.78	$509.78	$625.01	$625.01
56	$747.89	$747.89	$1,003.45	$1,003.45	$671.34	$671.34	$542.31	$542.31	$664.86	$664.86	$781.88	$781.88	$590.88	$590.88	$590.57	$590.57	$680.07	$680.07	$658.39	$658.39	$883.39	$883.39	$591.02	$591.02	$533.32	$533.32	$653.87	$653.87
57	$781.23	$781.23	$1,048.18	$1,048.18	$701.27	$701.27	$566.48	$566.48	$694.50	$694.50	$816.74	$816.74	$617.22	$617.22	$616.91	$616.91	$710.39	$710.39	$687.75	$687.75	$922.77	$922.77	$617.37	$617.37	$557.10	$557.10	$683.01	$683.01
58	$816.81	$816.81	$1,095.92	$1,095.92	$733.21	$733.21	$592.28	$592.28	$726.12	$726.12	$853.93	$853.93	$645.33	$645.33	$645.00	$645.00	$742.74	$742.74	$719.07	$719.07	$964.80	$964.80	$645.48	$645.48	$582.47	$582.47	$714.13	$714.13
59	$834.45	$834.45	$1,119.58	$1,119.58	$749.04	$749.04	$605.07	$605.07	$741.81	$741.81	$872.37	$872.37	$659.26	$659.26	$658.93	$658.93	$758.77	$758.77	$734.59	$734.59	$985.63	$985.63	$659.42	$659.42	$595.05	$595.05	$729.54	$729.54
60	$870.03	$870.03	$1,167.32	$1,167.32	$780.98	$780.98	$630.87	$630.87	$773.44	$773.44	$909.57	$909.57	$687.38	$687.38	$687.03	$687.03	$791.13	$791.13	$765.92	$765.92	$1,027.66	$1,027.66	$687.54	$687.54	$620.42	$620.42	$760.66	$760.66
61	$900.81	$900.81	$1,208.61	$1,208.61	$808.61	$808.61	$653.18	$653.18	$800.79	$800.79	$941.74	$941.74	$711.68	$711.68	$711.32	$711.32	$819.12	$819.12	$793.01	$793.01	$1,064.00	$1,064.00	$711.86	$711.86	$642.37	$642.37	$787.56	$787.56
62	$921.00	$921.00	$1,235.70	$1,235.70	$826.73	$826.73	$667.83	$667.83	$818.75	$818.75	$962.85	$962.85	$727.64	$727.64	$727.27	$727.27	$837.48	$837.48	$810.79	$810.79	$1,087.86	$1,087.86	$727.82	$727.82	$656.77	$656.77	$805.22	$805.22
63	$946.33	$946.33	$1,269.69	$1,269.69	$849.47	$849.47	$686.19	$686.19	$841.26	$841.26	$989.33	$989.33	$747.65	$747.65	$747.27	$747.27	$860.51	$860.51	$833.08	$833.08	$1,117.77	$1,117.77	$747.83	$747.83	$674.83	$674.83	$827.35	$827.35
64+	$961.71	$961.71	$1,290.33	$1,290.33	$863.28	$863.28	$697.35	$697.35	$854.94	$854.94	$1,005.42	$1,005.42	$759.81	$759.81	$759.42	$759.42	$874.50	$874.50	$846.63	$846.63	$1,135.95	$1,135.95	$759.99	$759.99	$685.80	$685.80	$840.81	$840.81

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

HIOS Plan ID (On Exchange)=>																																
HIOS Plan ID (Off Exchange)=>	24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold	
Deductible =>	$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0	
Coinsurance =>	0%		20%		0%		0%		0%		0%		0%		0%		20%		0%		20%		0%		0%		0%		0%	
Copays =>	$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60	
OOP Maximum =>	$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$252.13	$252.13	$190.54	$190.54	$190.44	$190.44	$219.30	$219.30	$212.31	$212.31	$284.87	$284.87	$190.59	$190.59	$203.13	$203.13	$249.05	$249.05	$292.87	$292.87	$221.33	$221.33	$221.22	$221.22	$254.73	$254.73	$246.62	$246.62	$330.89	$330.89
15	$274.55	$274.55	$207.48	$207.48	$207.38	$207.38	$238.80	$238.80	$231.19	$231.19	$310.19	$310.19	$207.53	$207.53	$221.19	$221.19	$271.18	$271.18	$318.90	$318.90	$241.00	$241.00	$240.88	$240.88	$277.37	$277.37	$268.54	$268.54	$360.30	$360.30
16	$283.12	$283.12	$213.96	$213.96	$213.85	$213.85	$246.25	$246.25	$238.41	$238.41	$319.88	$319.88	$214.01	$214.01	$228.09	$228.09	$279.65	$279.65	$328.86	$328.86	$248.53	$248.53	$248.40	$248.40	$286.03	$286.03	$276.93	$276.93	$371.55	$371.55
17	$291.69	$291.69	$220.44	$220.44	$220.32	$220.32	$253.70	$253.70	$245.63	$245.63	$329.56	$329.56	$220.49	$220.49	$234.99	$234.99	$288.12	$288.12	$338.82	$338.82	$256.05	$256.05	$255.92	$255.92	$294.69	$294.69	$285.31	$285.31	$382.80	$382.80
18	$300.92	$300.92	$227.41	$227.41	$227.30	$227.30	$261.73	$261.73	$253.40	$253.40	$339.99	$339.99	$227.46	$227.46	$242.43	$242.43	$297.22	$297.22	$349.53	$349.53	$264.15	$264.15	$264.01	$264.01	$304.01	$304.01	$294.33	$294.33	$394.90	$394.90
19	$310.14	$310.14	$234.38	$234.38	$234.26	$234.26	$269.76	$269.76	$261.16	$261.16	$350.41	$350.41	$234.44	$234.44	$249.86	$249.86	$306.34	$306.34	$360.25	$360.25	$272.25	$272.25	$272.11	$272.11	$313.33	$313.33	$303.36	$303.36	$407.02	$407.02
20	$319.70	$319.70	$241.61	$241.61	$241.48	$241.48	$278.07	$278.07	$269.21	$269.21	$361.21	$361.21	$241.67	$241.67	$257.56	$257.56	$315.79	$315.79	$371.36	$371.36	$280.64	$280.64	$280.50	$280.50	$322.99	$322.99	$312.71	$312.71	$419.57	$419.57
21	$329.59	$329.59	$249.08	$249.08	$248.95	$248.95	$286.67	$286.67	$277.54	$277.54	$372.38	$372.38	$249.14	$249.14	$265.53	$265.53	$325.55	$325.55	$382.84	$382.84	$289.32	$289.32	$289.17	$289.17	$332.98	$332.98	$322.38	$322.38	$432.54	$432.54
22	$329.59	$329.59	$249.08	$249.08	$248.95	$248.95	$286.67	$286.67	$277.54	$277.54	$372.38	$372.38	$249.14	$249.14	$265.53	$265.53	$325.55	$325.55	$382.84	$382.84	$289.32	$289.32	$289.17	$289.17	$332.98	$332.98	$322.38	$322.38	$432.54	$432.54
23	$329.59	$329.59	$249.08	$249.08	$248.95	$248.95	$286.67	$286.67	$277.54	$277.54	$372.38	$372.38	$249.14	$249.14	$265.53	$265.53	$325.55	$325.55	$382.84	$382.84	$289.32	$289.32	$289.17	$289.17	$332.98	$332.98	$322.38	$322.38	$432.54	$432.54
24	$329.59	$329.59	$249.08	$249.08	$248.95	$248.95	$286.67	$286.67	$277.54	$277.54	$372.38	$372.38	$249.14	$249.14	$265.53	$265.53	$325.55	$325.55	$382.84	$382.84	$289.32	$289.32	$289.17	$289.17	$332.98	$332.98	$322.38	$322.38	$432.54	$432.54
25	$330.91	$330.91	$250.08	$250.08	$249.95	$249.95	$287.82	$287.82	$278.65	$278.65	$373.87	$373.87	$250.14	$250.14	$266.59	$266.59	$326.86	$326.86	$384.38	$384.38	$290.48	$290.48	$290.33	$290.33	$334.31	$334.31	$323.67	$323.67	$434.27	$434.27
26	$337.50	$337.50	$255.06	$255.06	$254.93	$254.93	$293.55	$293.55	$284.20	$284.20	$381.32	$381.32	$255.12	$255.12	$271.90	$271.90	$333.36	$333.36	$392.02	$392.02	$296.26	$296.26	$296.11	$296.11	$340.97	$340.97	$330.11	$330.11	$442.92	$442.92
27	$345.41	$345.41	$261.04	$261.04	$260.90	$260.90	$300.43	$300.43	$290.86	$290.86	$390.26	$390.26	$261.10	$261.10	$278.28	$278.28	$341.18	$341.18	$401.22	$401.22	$303.21	$303.21	$303.05	$303.05	$348.96	$348.96	$337.86	$337.86	$453.31	$453.31
28	$358.26	$358.26	$270.75	$270.75	$270.60	$270.60	$311.61	$311.61	$301.68	$301.68	$404.77	$404.77	$270.82	$270.82	$288.63	$288.63	$353.88	$353.88	$416.15	$416.15	$314.49	$314.49	$314.33	$314.33	$361.95	$361.95	$350.43	$350.43	$470.18	$470.18
29	$368.81	$368.81	$278.72	$278.72	$278.57	$278.57	$320.78	$320.78	$310.56	$310.56	$416.69	$416.69	$278.79	$278.79	$297.13	$297.13	$364.29	$364.29	$428.40	$428.40	$323.75	$323.75	$323.58	$323.58	$372.60	$372.60	$360.74	$360.74	$484.01	$484.01
30	$374.08	$374.08	$282.70	$282.70	$282.56	$282.56	$325.37	$325.37	$315.01	$315.01	$422.65	$422.65	$282.77	$282.77	$301.38	$301.38	$369.50	$369.50	$434.52	$434.52	$328.38	$328.38	$328.21	$328.21	$377.93	$377.93	$365.90	$365.90	$490.93	$490.93
31	$381.99	$381.99	$288.68	$288.68	$288.53	$288.53	$332.25	$332.25	$321.67	$321.67	$431.59	$431.59	$288.75	$288.75	$307.75	$307.75	$377.32	$377.32	$443.72	$443.72	$335.33	$335.33	$335.15	$335.15	$385.92	$385.92	$373.64	$373.64	$501.32	$501.32
32	$389.91	$389.91	$294.66	$294.66	$294.51	$294.51	$339.13	$339.13	$328.33	$328.33	$440.53	$440.53	$294.73	$294.73	$314.12	$314.12	$385.13	$385.13	$452.90	$452.90	$342.27	$342.27	$342.09	$342.09	$393.92	$393.92	$381.38	$381.38	$511.70	$511.70
33	$394.85	$394.85	$298.40	$298.40	$298.24	$298.24	$343.43	$343.43	$332.49	$332.49	$446.11	$446.11	$298.47	$298.47	$318.10	$318.10	$390.01	$390.01	$458.65	$458.65	$346.61	$346.61	$346.43	$346.43	$398.91	$398.91	$386.22	$386.22	$518.19	$518.19
34	$400.13	$400.13	$302.39	$302.39	$302.23	$302.23	$348.02	$348.02	$336.94	$336.94	$452.07	$452.07	$302.46	$302.46	$322.35	$322.35	$395.22	$395.22	$464.77	$464.77	$351.24	$351.24	$351.05	$351.05	$404.24	$404.24	$391.37	$391.37	$525.11	$525.11
35	$402.76	$402.76	$304.38	$304.38	$304.22	$304.22	$350.31	$350.31	$339.16	$339.16	$455.05	$455.05	$304.45	$304.45	$324.48	$324.48	$397.82	$397.82	$467.83	$467.83	$353.55	$353.55	$353.37	$353.37	$406.90	$406.90	$393.95	$393.95	$528.57	$528.57
36	$405.40	$405.40	$306.37	$306.37	$306.21	$306.21	$352.60	$352.60	$341.38	$341.38	$458.03	$458.03	$306.44	$306.44	$326.60	$326.60	$400.43	$400.43	$470.89	$470.89	$355.86	$355.86	$355.68	$355.68	$409.57	$409.57	$396.53	$396.53	$532.02	$532.02
37	$408.04	$408.04	$308.37	$308.37	$308.20	$308.20	$354.90	$354.90	$343.60	$343.60	$461.01	$461.01	$308.44	$308.44	$328.73	$328.73	$403.03	$403.03	$473.96	$473.96	$358.18	$358.18	$357.99	$357.99	$412.23	$412.23	$399.11	$399.11	$535.48	$535.48
38	$410.67	$410.67	$310.36	$310.36	$310.20	$310.20	$357.19	$357.19	$345.82	$345.82	$463.99	$463.99	$310.43	$310.43	$330.85	$330.85	$405.63	$405.63	$477.02	$477.02	$360.49	$360.49	$360.30	$360.30	$414.89	$414.89	$401.68	$401.68	$538.94	$538.94
39	$415.94	$415.94	$314.33	$314.33	$314.17	$314.17	$361.78	$361.78	$350.25	$350.25	$469.94	$469.94	$314.41	$314.41	$335.10	$335.10	$410.84	$410.84	$483.14	$483.14	$365.12	$365.12	$364.93	$364.93	$420.22	$420.22	$406.84	$406.84	$545.86	$545.86
40	$421.21	$421.21	$318.32	$318.32	$318.15	$318.15	$366.36	$366.36	$354.69	$354.69	$475.90	$475.90	$318.40	$318.40	$339.35	$339.35	$416.06	$416.06	$489.27	$489.27	$369.75	$369.75	$369.56	$369.56	$425.55	$425.55	$412.01	$412.01	$552.79	$552.79
41	$429.12	$429.12	$324.30	$324.30	$324.13	$324.13	$373.24	$373.24	$361.36	$361.36	$484.84	$484.84	$324.38	$324.38	$345.72	$345.72	$423.87	$423.87	$498.46	$498.46	$376.69	$376.69	$376.50	$376.50	$433.54	$433.54	$419.74	$419.74	$563.17	$563.17
42	$436.71	$436.71	$330.03	$330.03	$329.86	$329.86	$379.84	$379.84	$367.74	$367.74	$493.40	$493.40	$330.11	$330.11	$351.83	$351.83	$431.36	$431.36	$507.27	$507.27	$383.35	$383.35	$383.15	$383.15	$441.20	$441.20	$427.16	$427.16	$573.12	$573.12
43	$447.26	$447.26	$338.00	$338.00	$337.83	$337.83	$389.01	$389.01	$376.62	$376.62	$505.32	$505.32	$338.08	$338.08	$360.32	$360.32	$441.77	$441.77	$519.51	$519.51	$392.61	$392.61	$392.40	$392.40	$451.85	$451.85	$437.47	$437.47	$586.96	$586.96
44	$460.44	$460.44	$347.97	$347.97	$347.79	$347.79	$400.48	$400.48	$387.73	$387.73	$520.22	$520.22	$348.05	$348.05	$370.95	$370.95	$454.80	$454.80	$534.83	$534.83	$404.18	$404.18	$403.97	$403.97	$465.17	$465.17	$450.37	$450.37	$604.26	$604.26
45	$475.92	$475.92	$359.67	$359.67	$359.48	$359.48	$413.95	$413.95	$400.76	$400.76	$537.71	$537.71	$359.76	$359.76	$383.43	$383.43	$470.10	$470.10	$552.82	$552.82	$417.78	$417.78	$417.56	$417.56	$480.82	$480.82	$465.52	$465.52	$624.59	$624.59
46	$494.39	$494.39	$373.62	$373.62	$373.43	$373.43	$430.01	$430.01	$416.31	$416.31	$558.57	$558.57	$373.71	$373.71	$398.30	$398.30	$488.33	$488.33	$574.27	$574.27	$433.99	$433.99	$433.76	$433.76	$499.47	$499.47	$483.58	$483.58	$648.82	$648.82
47	$515.15	$515.15	$389.32	$389.32	$389.11	$389.11	$448.07	$448.07	$433.80	$433.80	$582.03	$582.03	$389.41	$389.41	$415.02	$415.02	$508.84	$508.84	$598.38	$598.38	$452.21	$452.21	$451.98	$451.98	$520.45	$520.45	$503.88	$503.88	$676.06	$676.06
48	$538.88	$538.88	$407.24	$407.24	$407.03	$407.03	$468.71	$468.71	$453.78	$453.78	$608.84	$608.84	$407.34	$407.34	$434.14	$434.14	$532.28	$532.28	$625.95	$625.95	$473.04	$473.04	$472.80	$472.80	$544.42	$544.42	$527.09	$527.09	$707.21	$707.21
49	$562.28	$562.28	$424.93	$424.93	$424.71	$424.71	$489.06	$489.06	$473.49	$473.49	$635.28	$635.28	$425.03	$425.03	$452.99	$452.99	$555.39	$555.39	$653.12	$653.12	$493.58	$493.58	$493.32	$493.32	$568.06	$568.06	$549.98	$549.98	$737.91	$737.91
50	$588.64	$588.64	$444.85	$444.85	$444.62	$444.62	$511.99	$511.99	$495.68	$495.68	$665.07	$665.07	$444.96	$444.96	$474.24	$474.24	$581.43	$581.43	$683.75	$683.75	$516.72	$516.72	$516.46	$516.46	$594.70	$594.70	$575.77	$575.77	$772.51	$772.51
51	$614.69	$614.69	$464.54	$464.54	$464.29	$464.29	$534.64	$534.64	$517.61	$517.61	$694.49	$694.49	$464.65	$464.65	$495.21	$495.21	$607.15	$607.15	$714.00	$714.00	$539.58	$539.58	$539.30	$539.30	$621.01	$621.01	$601.24	$601.24	$806.69	$806.69
52	$643.36	$643.36	$486.20	$486.20	$485.95	$485.95	$559.58	$559.58	$541.76	$541.76	$726.88	$726.88	$486.32	$486.32	$518.31	$518.31	$635.47	$635.47	$747.30	$747.30	$564.75	$564.75	$564.46	$564.46	$649.98	$649.98	$629.28	$629.28	$844.31	$844.31
53	$672.37	$672.37	$508.13	$508.13	$507.86	$507.86	$584.81	$584.81	$566.18	$566.18	$759.66	$759.66	$508.25	$508.25	$541.68	$541.68	$664.13	$664.13	$781.00	$781.00	$590.22	$590.22	$589.91	$589.91	$679.28	$679.28	$657.66	$657.66	$882.39	$882.39
54	$703.67	$703.67	$531.78	$531.78	$531.51	$531.51	$612.04	$612.04	$592.55	$592.55	$795.03	$795.03	$531.91	$531.91	$566.91	$566.91	$695.05	$695.05	$817.36	$817.36	$617.70	$617.70	$617.38	$617.38	$710.91	$710.91	$688.28	$688.28	$923.47	$923.47
55	$734.99	$734.99	$555.45	$555.45	$555.16	$555.16	$639.27	$639.27	$618.92	$618.92	$830.41	$830.41	$555.58	$555.58	$592.13	$592.13	$725.98	$725.98	$853.73	$853.73	$645.18	$645.18	$644.85	$644.85	$742.55	$742.55	$718.91	$718.91	$964.56	$964.56
56	$768.93	$768.93	$581.10	$581.10	$580.80	$580.80	$668.80	$668.80	$647.50	$647.50	$868.76	$868.76	$581.24	$581.24	$619.48	$619.48	$759.51	$759.51	$893.17	$893.17	$674.99	$674.99	$674.64	$674.64	$776.84	$776.84	$752.11	$752.11	$1,009.12	$1,009.12
57	$803.21	$803.21	$607.00	$607.00	$606.69	$606.69	$698.61	$698.61	$676.36	$676.36	$907.49	$907.49	$607.15	$607.15	$647.10	$647.10	$793.36	$793.36	$932.98	$932.98	$705.07	$705.07	$704.70	$704.70	$811.47	$811.47	$785.64	$785.64	$1,054.10	$1,054.10
58	$839.80	$839.80	$634.66	$634.66	$634.33	$634.33	$730.44	$730.44	$707.17	$707.17	$948.83	$948.83	$634.81	$634.81	$676.57	$676.57	$829.50	$829.50	$975.47	$975.47	$737.19	$737.19	$736.80	$736.80	$848.43	$848.43	$821.42	$821.42	$1,102.11	$1,102.11
59	$857.92	$857.92	$648.35	$648.35	$648.01	$648.01	$746.20	$746.20	$722.43	$722.43	$969.30	$969.30	$648.51	$648.51	$691.17	$691.17	$847.40	$847.40	$996.53	$996.53	$753.10	$753.10	$752.71	$752.71	$866.75	$866.75	$839.15	$839.15	$1,125.90	$1,125.90
60	$894.51	$894.51	$676.01	$676.01	$675.65	$675.65	$778.02	$778.02	$753.25	$753.25	$1,010.64	$1,010.64	$676.17	$676.17	$720.65	$720.65	$883.54	$883.54	$1,039.03	$1,039.03	$785.21	$785.21	$784.80	$784.80	$903.71	$903.71	$874.94	$874.94	$1,173.91	$1,173.91
61	$926.15	$926.15	$699.91	$699.91	$699.55	$699.55	$805.54	$805.54	$779.89	$779.89	$1,046.39	$1,046.39	$700.08	$700.08	$746.14	$746.14	$914.80	$914.80	$1,075.78	$1,075.78	$812.99	$812.99	$812.57	$812.57	$935.67	$935.67	$905.89	$905.89	$1,215.44	$1,215.44
62	$946.91	$946.91	$715.61	$715.61	$715.24	$715.24	$823.60	$823.60	$797.37	$797.37	$1,069.85	$1,069.85	$715.78	$715.78	$762.87	$762.87	$935.31	$935.31	$1,099.90	$1,099.90	$831.22	$831.22	$830.79	$830.79	$956.65	$956.65	$926.20	$926.20	$1,242.69	$1,242.69
63	$972.95	$972.95	$735.28	$735.28	$734.90	$734.90	$846.25	$846.25	$819.30	$819.30	$1,099.26	$1,099.26	$735.46	$735.46	$783.84	$783.84	$961.02	$961.02	$1,130.14	$1,130.14	$854.07	$854.07	$853.63	$853.63	$982.96	$982.96	$951.66	$951.66	$1,276.85	$1,276.85
64+	$988.77	$988.77	$747.24	$747.24	$746.85	$746.85	$860.01	$860.01	$832.62	$832.62	$1,117.14	$1,117.14	$747.42	$747.42	$796.59	$796.59	$976.65	$976.65	$1,148.52	$1,148.52	$867.96	$867.96	$867.51	$867.51	$998.94	$998.94	$967.14	$967.14	$1,297.62	$1,297.62

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

HIOS Plan ID (On Exchange)=>																																
HIOS Plan ID (Off Exchange)=>	24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012	
Plan Marketing Name =>	UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 6		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver	
Deductible =>	$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500	
Coinsurance =>	0%		0%		20%		0%		20%		0%		0%		0%		0%		0%		0%		20%		0%		20%		0%		0%	
Copays =>	$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60	
OOP Maximum =>	$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$221.38	$221.38	$208.06	$208.06	$255.08	$255.08	$299.97	$299.97	$226.70	$226.70	$226.58	$226.58	$260.91	$260.91	$252.60	$252.60	$338.92	$338.92	$226.75	$226.75	$198.34	$198.34	$243.17	$243.17	$285.95	$285.95	$216.10	$216.10	$215.99	$215.99	$248.72	$248.72
15	$241.06	$241.06	$226.55	$226.55	$277.75	$277.75	$326.63	$326.63	$246.85	$246.85	$246.72	$246.72	$284.10	$284.10	$275.05	$275.05	$369.04	$369.04	$246.91	$246.91	$215.97	$215.97	$264.78	$264.78	$311.37	$311.37	$235.31	$235.31	$235.19	$235.19	$270.83	$270.83
16	$248.59	$248.59	$233.62	$233.62	$286.43	$286.43	$336.83	$336.83	$254.56	$254.56	$254.43	$254.43	$292.97	$292.97	$283.64	$283.64	$380.56	$380.56	$254.62	$254.62	$222.71	$222.71	$273.05	$273.05	$321.09	$321.09	$242.66	$242.66	$242.54	$242.54	$279.29	$279.29
17	$256.11	$256.11	$240.69	$240.69	$295.10	$295.10	$347.03	$347.03	$262.27	$262.27	$262.13	$262.13	$301.84	$301.84	$292.23	$292.23	$392.09	$392.09	$262.32	$262.32	$229.45	$229.45	$281.31	$281.31	$330.81	$330.81	$250.00	$250.00	$249.88	$249.88	$287.74	$287.74
18	$264.21	$264.21	$248.31	$248.31	$304.43	$304.43	$358.01	$358.01	$270.56	$270.56	$270.43	$270.43	$311.39	$311.39	$301.48	$301.48	$404.49	$404.49	$270.62	$270.62	$236.71	$236.71	$290.22	$290.22	$341.28	$341.28	$257.91	$257.91	$257.79	$257.79	$296.84	$296.84
19	$272.32	$272.32	$255.92	$255.92	$313.77	$313.77	$368.99	$368.99	$278.86	$278.86	$278.72	$278.72	$320.94	$320.94	$310.72	$310.72	$416.89	$416.89	$278.92	$278.92	$243.97	$243.97	$299.12	$299.12	$351.75	$351.75	$265.83	$265.83	$265.69	$265.69	$305.95	$305.95
20	$280.71	$280.71	$263.81	$263.81	$323.43	$323.43	$380.35	$380.35	$287.45	$287.45	$287.30	$287.30	$330.83	$330.83	$320.29	$320.29	$429.73	$429.73	$287.52	$287.52	$251.49	$251.49	$308.33	$308.33	$362.59	$362.59	$274.01	$274.01	$273.88	$273.88	$315.38	$315.38
21	$289.39	$289.39	$271.97	$271.97	$333.44	$333.44	$392.12	$392.12	$296.34	$296.34	$296.19	$296.19	$341.06	$341.06	$330.20	$330.20	$443.03	$443.03	$296.41	$296.41	$259.27	$259.27	$317.87	$317.87	$373.80	$373.80	$282.49	$282.49	$282.35	$282.35	$325.13	$325.13
22	$289.39	$289.39	$271.97	$271.97	$333.44	$333.44	$392.12	$392.12	$296.34	$296.34	$296.19	$296.19	$341.06	$341.06	$330.20	$330.20	$443.03	$443.03	$296.41	$296.41	$259.27	$259.27	$317.87	$317.87	$373.80	$373.80	$282.49	$282.49	$282.35	$282.35	$325.13	$325.13
23	$289.39	$289.39	$271.97	$271.97	$333.44	$333.44	$392.12	$392.12	$296.34	$296.34	$296.19	$296.19	$341.06	$341.06	$330.20	$330.20	$443.03	$443.03	$296.41	$296.41	$259.27	$259.27	$317.87	$317.87	$373.80	$373.80	$282.49	$282.49	$282.35	$282.35	$325.13	$325.13
24	$289.39	$289.39	$271.97	$271.97	$333.44	$333.44	$392.12	$392.12	$296.34	$296.34	$296.19	$296.19	$341.06	$341.06	$330.20	$330.20	$443.03	$443.03	$296.41	$296.41	$259.27	$259.27	$317.87	$317.87	$373.80	$373.80	$282.49	$282.49	$282.35	$282.35	$325.13	$325.13
25	$290.55	$290.55	$273.06	$273.06	$334.77	$334.77	$393.69	$393.69	$297.53	$297.53	$297.37	$297.37	$342.42	$342.42	$331.52	$331.52	$444.80	$444.80	$297.60	$297.60	$260.31	$260.31	$319.14	$319.14	$375.29	$375.29	$283.62	$283.62	$283.48	$283.48	$326.43	$326.43
26	$296.34	$296.34	$278.50	$278.50	$341.44	$341.44	$401.53	$401.53	$303.45	$303.45	$303.30	$303.30	$349.25	$349.25	$338.12	$338.12	$453.66	$453.66	$303.52	$303.52	$265.49	$265.49	$325.50	$325.50	$382.77	$382.77	$289.27	$289.27	$289.13	$289.13	$332.93	$332.93
27	$303.28	$303.28	$285.02	$285.02	$349.44	$349.44	$410.94	$410.94	$310.56	$310.56	$310.41	$310.41	$357.43	$357.43	$346.05	$346.05	$464.29	$464.29	$310.64	$310.64	$271.71	$271.71	$333.12	$333.12	$391.74	$391.74	$296.05	$296.05	$295.90	$295.90	$340.74	$340.74
28	$314.57	$314.57	$295.63	$295.63	$362.45	$362.45	$426.23	$426.23	$322.12	$322.12	$321.95	$321.95	$370.73	$370.73	$358.92	$358.92	$481.57	$481.57	$322.20	$322.20	$281.83	$281.83	$345.52	$345.52	$406.32	$406.32	$307.07	$307.07	$306.91	$306.91	$353.42	$353.42
29	$323.83	$323.83	$304.33	$304.33	$373.11	$373.11	$438.78	$438.78	$331.60	$331.60	$331.43	$331.43	$381.65	$381.65	$369.49	$369.49	$495.75	$495.75	$331.68	$331.68	$290.12	$290.12	$355.70	$355.70	$418.28	$418.28	$316.11	$316.11	$315.95	$315.95	$363.82	$363.82
30	$328.46	$328.46	$308.69	$308.69	$378.46	$378.46	$445.06	$445.06	$336.35	$336.35	$336.18	$336.18	$387.10	$387.10	$374.78	$374.78	$502.84	$502.84	$336.43	$336.43	$294.27	$294.27	$360.79	$360.79	$424.27	$424.27	$320.63	$320.63	$320.47	$320.47	$369.02	$369.02
31	$335.40	$335.40	$315.21	$315.21	$386.46	$386.46	$454.47	$454.47	$343.46	$343.46	$343.29	$343.29	$395.29	$395.29	$382.71	$382.71	$513.48	$513.48	$343.54	$343.54	$300.49	$300.49	$368.41	$368.41	$433.23	$433.23	$327.40	$327.40	$327.24	$327.24	$376.83	$376.83
32	$342.35	$342.35	$321.74	$321.74	$394.46	$394.46	$463.88	$463.88	$350.57	$350.57	$350.40	$350.40	$403.47	$403.47	$390.63	$390.63	$524.11	$524.11	$350.65	$350.65	$306.72	$306.72	$376.04	$376.04	$442.21	$442.21	$334.19	$334.19	$334.02	$334.02	$384.63	$384.63
33	$346.69	$346.69	$325.82	$325.82	$399.46	$399.46	$469.76	$469.76	$355.02	$355.02	$354.84	$354.84	$408.59	$408.59	$395.58	$395.58	$530.75	$530.75	$355.10	$355.10	$310.61	$310.61	$380.81	$380.81	$447.81	$447.81	$338.42	$338.42	$338.26	$338.26	$389.51	$389.51
34	$351.32	$351.32	$330.17	$330.17	$404.80	$404.80	$476.03	$476.03	$359.76	$359.76	$359.58	$359.58	$414.05	$414.05	$400.86	$400.86	$537.84	$537.84	$359.84	$359.84	$314.75	$314.75	$385.89	$385.89	$453.79	$453.79	$342.94	$342.94	$342.77	$342.77	$394.71	$394.71
35	$353.63	$353.63	$332.35	$332.35	$407.46	$407.46	$479.17	$479.17	$362.13	$362.13	$361.94	$361.94	$416.78	$416.78	$403.50	$403.50	$541.38	$541.38	$362.21	$362.21	$316.83	$316.83	$388.44	$388.44	$456.79	$456.79	$345.21	$345.21	$345.04	$345.04	$397.31	$397.31
36	$355.95	$355.95	$334.52	$334.52	$410.13	$410.13	$482.31	$482.31	$364.50	$364.50	$364.31	$364.31	$419.50	$419.50	$406.15	$406.15	$544.93	$544.93	$364.58	$364.58	$318.90	$318.90	$390.98	$390.98	$459.78	$459.78	$347.46	$347.46	$347.29	$347.29	$399.91	$399.91
37	$358.26	$358.26	$336.70	$336.70	$412.80	$412.80	$485.44	$485.44	$366.87	$366.87	$366.68	$366.68	$422.23	$422.23	$408.79	$408.79	$548.47	$548.47	$366.96	$366.96	$320.98	$320.98	$393.52	$393.52	$462.76	$462.76	$349.72	$349.72	$349.55	$349.55	$402.51	$402.51
38	$360.58	$360.58	$338.87	$338.87	$415.47	$415.47	$488.58	$488.58	$369.24	$369.24	$369.05	$369.05	$424.96	$424.96	$411.43	$411.43	$552.02	$552.02	$369.33	$369.33	$323.05	$323.05	$396.06	$396.06	$465.75	$465.75	$351.98	$351.98	$351.80	$351.80	$405.11	$405.11
39	$365.21	$365.21	$343.23	$343.23	$420.80	$420.80	$494.86	$494.86	$373.98	$373.98	$373.79	$373.79	$430.42	$430.42	$416.71	$416.71	$559.10	$559.10	$374.07	$374.07	$327.20	$327.20	$401.15	$401.15	$471.74	$471.74	$356.50	$356.50	$356.33	$356.33	$410.31	$410.31
40	$369.84	$369.84	$347.58	$347.58	$426.14	$426.14	$501.13	$501.13	$378.72	$378.72	$378.53	$378.53	$435.87	$435.87	$422.00	$422.00	$566.19	$566.19	$378.81	$378.81	$331.35	$331.35	$406.23	$406.23	$477.71	$477.71	$361.02	$361.02	$360.84	$360.84	$415.52	$415.52
41	$376.79	$376.79	$354.10	$354.10	$434.14	$434.14	$510.54	$510.54	$385.83	$385.83	$385.64	$385.64	$444.06	$444.06	$429.92	$429.92	$576.82	$576.82	$385.93	$385.93	$337.57	$337.57	$413.87	$413.87	$486.69	$486.69	$367.80	$367.80	$367.62	$367.62	$423.32	$423.32
42	$383.44	$383.44	$360.36	$360.36	$441.80	$441.80	$519.56	$519.56	$392.65	$392.65	$392.45	$392.45	$451.90	$451.90	$437.51	$437.51	$587.01	$587.01	$392.74	$392.74	$343.53	$343.53	$421.18	$421.18	$495.28	$495.28	$374.30	$374.30	$374.11	$374.11	$430.80	$430.80
43	$392.70	$392.70	$369.06	$369.06	$452.47	$452.47	$532.10	$532.10	$402.13	$402.13	$401.93	$401.93	$462.82	$462.82	$448.08	$448.08	$601.19	$601.19	$402.23	$402.23	$351.83	$351.83	$431.35	$431.35	$507.24	$507.24	$383.34	$383.34	$383.15	$383.15	$441.20	$441.20
44	$404.28	$404.28	$379.94	$379.94	$465.82	$465.82	$547.80	$547.80	$413.99	$413.99	$413.78	$413.78	$476.46	$476.46	$461.29	$461.29	$618.92	$618.92	$414.08	$414.08	$362.20	$362.20	$444.06	$444.06	$522.19	$522.19	$394.63	$394.63	$394.44	$394.44	$454.21	$454.21
45	$417.88	$417.88	$392.72	$392.72	$481.49	$481.49	$566.22	$566.22	$427.92	$427.92	$427.70	$427.70	$492.49	$492.49	$476.81	$476.81	$639.74	$639.74	$428.02	$428.02	$374.39	$374.39	$459.00	$459.00	$539.76	$539.76	$407.91	$407.91	$407.71	$407.71	$469.49	$469.49
46	$434.09	$434.09	$407.96	$407.96	$500.16	$500.16	$588.18	$588.18	$444.51	$444.51	$444.29	$444.29	$511.59	$511.59	$495.30	$495.30	$664.55	$664.55	$444.62	$444.62	$388.91	$388.91	$476.81	$476.81	$560.70	$560.70	$423.74	$423.74	$423.53	$423.53	$487.70	$487.70
47	$452.32	$452.32	$425.09	$425.09	$521.16	$521.16	$612.88	$612.88	$463.18	$463.18	$462.94	$462.94	$533.08	$533.08	$516.10	$516.10	$692.45	$692.45	$463.29	$463.29	$405.24	$405.24	$496.83	$496.83	$584.25	$584.25	$441.53	$441.53	$441.31	$441.31	$508.18	$508.18
48	$473.15	$473.15	$444.67	$444.67	$545.18	$545.18	$641.12	$641.12	$484.52	$484.52	$484.28	$484.28	$557.63	$557.63	$539.88	$539.88	$724.36	$724.36	$484.63	$484.63	$423.91	$423.91	$519.72	$519.72	$611.17	$611.17	$461.88	$461.88	$461.65	$461.65	$531.59	$531.59
49	$493.70	$493.70	$463.98	$463.98	$568.85	$568.85	$668.96	$668.96	$505.56	$505.56	$505.30	$505.30	$581.85	$581.85	$563.32	$563.32	$755.81	$755.81	$505.68	$505.68	$442.31	$442.31	$542.28	$542.28	$637.70	$637.70	$481.93	$481.93	$481.69	$481.69	$554.67	$554.67
50	$516.85	$516.85	$485.74	$485.74	$595.52	$595.52	$700.33	$700.33	$529.26	$529.26	$528.99	$528.99	$609.13	$609.13	$589.74	$589.74	$791.25	$791.25	$529.39	$529.39	$463.06	$463.06	$567.72	$567.72	$667.61	$667.61	$504.53	$504.53	$504.28	$504.28	$580.68	$580.68
51	$539.71	$539.71	$507.22	$507.22	$621.86	$621.86	$731.30	$731.30	$552.67	$552.67	$552.39	$552.39	$636.08	$636.08	$615.82	$615.82	$826.25	$826.25	$552.80	$552.80	$483.54	$483.54	$592.82	$592.82	$697.13	$697.13	$526.84	$526.84	$526.58	$526.58	$606.37	$606.37
52	$564.89	$564.89	$530.89	$530.89	$650.88	$650.88	$765.42	$765.42	$578.46	$578.46	$578.16	$578.16	$665.75	$665.75	$644.55	$644.55	$864.80	$864.80	$578.59	$578.59	$506.10	$506.10	$620.49	$620.49	$729.66	$729.66	$551.42	$551.42	$551.15	$551.15	$634.65	$634.65
53	$590.36	$590.36	$554.82	$554.82	$680.22	$680.22	$799.92	$799.92	$604.53	$604.53	$604.23	$604.23	$695.76	$695.76	$673.61	$673.61	$903.78	$903.78	$604.68	$604.68	$528.91	$528.91	$648.45	$648.45	$762.55	$762.55	$576.28	$576.28	$575.99	$575.99	$663.27	$663.27
54	$617.85	$617.85	$580.66	$580.66	$711.90	$711.90	$837.18	$837.18	$632.69	$632.69	$632.37	$632.37	$728.16	$728.16	$704.98	$704.98	$945.87	$945.87	$632.84	$632.84	$553.54	$553.54	$678.66	$678.66	$798.07	$798.07	$603.12	$603.12	$602.82	$602.82	$694.15	$694.15
55	$645.34	$645.34	$606.49	$606.49	$743.57	$743.57	$874.43	$874.43	$660.84	$660.84	$660.50	$660.50	$760.56	$760.56	$736.35	$736.35	$987.96	$987.96	$660.99	$660.99	$578.17	$578.17	$708.85	$708.85	$833.58	$833.58	$629.95	$629.95	$629.64	$629.64	$725.04	$725.04
56	$675.15	$675.15	$634.51	$634.51	$777.91	$777.91	$914.81	$914.81	$691.36	$691.36	$691.01	$691.01	$795.69	$795.69	$770.35	$770.35	$1,033.58	$1,033.58	$691.52	$691.52	$604.88	$604.88	$741.59	$741.59	$872.07	$872.07	$659.04	$659.04	$658.72	$658.72	$758.53	$758.53
57	$705.24	$705.24	$662.79	$662.79	$812.60	$812.60	$955.60	$955.60	$722.18	$722.18	$721.82	$721.82	$831.16	$831.16	$804.70	$804.70	$1,079.67	$1,079.67	$722.35	$722.35	$631.84	$631.84	$774.65	$774.65	$910.95	$910.95	$688.43	$688.43	$688.09	$688.09	$792.34	$792.34
58	$737.37	$737.37	$692.98	$692.98	$849.60	$849.60	$999.12	$999.12	$755.07	$755.07	$754.69	$754.69	$869.02	$869.02	$841.35	$841.35	$1,128.84	$1,128.84	$755.25	$755.25	$660.62	$660.62	$809.93	$809.93	$952.44	$952.44	$719.78	$719.78	$719.42	$719.42	$828.43	$828.43
59	$753.28	$753.28	$707.94	$707.94	$867.94	$867.94	$1,020.68	$1,020.68	$771.37	$771.37	$770.98	$770.98	$887.78	$887.78	$859.51	$859.51	$1,153.20	$1,153.20	$771.56	$771.56	$674.88	$674.88	$827.42	$827.42	$973.01	$973.01	$735.33	$735.33	$734.96	$734.96	$846.31	$846.31
60	$785.40	$785.40	$738.13	$738.13	$904.96	$904.96	$1,064.21	$1,064.21	$804.27	$804.27	$803.86	$803.86	$925.64	$925.64	$896.16	$896.16	$1,202.38	$1,202.38	$804.46	$804.46	$703.66	$703.66	$862.69	$862.69	$1,014.49	$1,014.49	$766.67	$766.67	$766.29	$766.29	$882.40	$882.40
61	$813.19	$813.19	$764.24	$764.24	$936.97	$936.97	$1,101.86	$1,101.86	$832.71	$832.71	$832.29	$832.29	$958.38	$958.38	$927.86	$927.86	$1,244.91	$1,244.91	$832.91	$832.91	$728.55	$728.55	$893.21	$893.21	$1,050.38	$1,050.38	$793.79	$793.79	$793.40	$793.40	$913.62	$913.62
62	$831.42	$831.42	$781.37	$781.37	$957.97	$957.97	$1,126.56	$1,126.56	$851.38	$851.38	$850.95	$850.95	$979.87	$979.87	$948.66	$948.66	$1,272.82	$1,272.82	$851.59	$851.59	$744.88	$744.88	$913.24	$913.24	$1,073.93	$1,073.93	$811.60	$811.60	$811.19	$811.19	$934.10	$934.10
63	$854.28	$854.28	$802.86	$802.86	$984.32	$984.32	$1,157.54	$1,157.54	$874.80	$874.80	$874.35	$874.35	$1,006.81	$1,006.81	$974.75	$974.75	$1,307.83	$1,307.83	$875.00	$875.00	$765.37	$765.37	$938.36	$938.36	$1,103.46	$1,103.46	$833.91	$833.91	$833.50	$833.50	$959.78	$959.78
64+	$868.17	$868.17	$815.91	$815.91	$1,000.32	$1,000.32	$1,176.36	$1,176.36	$889.02	$889.02	$888.57	$888.57	$1,023.18	$1,023.18	$990.60	$990.60	$1,329.09	$1,329.09	$889.23	$889.23	$777.81	$777.81	$953.61	$953.61	$1,121.40	$1,121.40	$847.47	$847.47	$847.05	$847.05	$975.39	$975.39

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

HIOS Plan ID (On Exchange)=>																								
HIOS Plan ID (Off Exchange)=>	24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015	
Plan Marketing Name =>	UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver	
Deductible =>	$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750	
Coinsurance =>	0%		0%		0%		0%		20%		0%		20%		0%		0%		0%		0%		0%	
Copays =>	$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60	
OOP Maximum =>	$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$240.80	$240.80	$323.09	$323.09	$216.16	$216.16	$196.64	$196.64	$241.09	$241.09	$283.52	$283.52	$214.27	$214.27	$214.16	$214.16	$246.60	$246.60	$238.75	$238.75	$320.33	$320.33	$214.31	$214.31
15	$262.21	$262.21	$351.80	$351.80	$235.37	$235.37	$214.12	$214.12	$262.52	$262.52	$308.72	$308.72	$233.31	$233.31	$233.19	$233.19	$268.52	$268.52	$259.97	$259.97	$348.80	$348.80	$233.36	$233.36
16	$270.39	$270.39	$362.79	$362.79	$242.72	$242.72	$220.81	$220.81	$270.72	$270.72	$318.36	$318.36	$240.59	$240.59	$240.47	$240.47	$276.90	$276.90	$268.09	$268.09	$359.69	$359.69	$240.65	$240.65
17	$278.58	$278.58	$373.77	$373.77	$250.07	$250.07	$227.49	$227.49	$278.91	$278.91	$327.99	$327.99	$247.88	$247.88	$247.75	$247.75	$285.28	$285.28	$276.20	$276.20	$370.58	$370.58	$247.93	$247.93
18	$287.40	$287.40	$385.60	$385.60	$257.98	$257.98	$234.69	$234.69	$287.73	$287.73	$338.36	$338.36	$255.71	$255.71	$255.58	$255.58	$294.31	$294.31	$284.94	$284.94	$382.30	$382.30	$255.78	$255.78
19	$296.21	$296.21	$397.42	$397.42	$265.89	$265.89	$241.88	$241.88	$296.56	$296.56	$348.74	$348.74	$263.55	$263.55	$263.42	$263.42	$303.33	$303.33	$293.68	$293.68	$394.02	$394.02	$263.62	$263.62
20	$305.34	$305.34	$409.67	$409.67	$274.08	$274.08	$249.34	$249.34	$305.69	$305.69	$359.49	$359.49	$271.67	$271.67	$271.54	$271.54	$312.68	$312.68	$302.72	$302.72	$406.17	$406.17	$271.75	$271.75
21	$314.78	$314.78	$422.34	$422.34	$282.56	$282.56	$257.05	$257.05	$315.15	$315.15	$370.61	$370.61	$280.08	$280.08	$279.94	$279.94	$322.35	$322.35	$312.09	$312.09	$418.73	$418.73	$280.15	$280.15
22	$314.78	$314.78	$422.34	$422.34	$282.56	$282.56	$257.05	$257.05	$315.15	$315.15	$370.61	$370.61	$280.08	$280.08	$279.94	$279.94	$322.35	$322.35	$312.09	$312.09	$418.73	$418.73	$280.15	$280.15
23	$314.78	$314.78	$422.34	$422.34	$282.56	$282.56	$257.05	$257.05	$315.15	$315.15	$370.61	$370.61	$280.08	$280.08	$279.94	$279.94	$322.35	$322.35	$312.09	$312.09	$418.73	$418.73	$280.15	$280.15
24	$314.78	$314.78	$422.34	$422.34	$282.56	$282.56	$257.05	$257.05	$315.15	$315.15	$370.61	$370.61	$280.08	$280.08	$279.94	$279.94	$322.35	$322.35	$312.09	$312.09	$418.73	$418.73	$280.15	$280.15
25	$316.04	$316.04	$424.03	$424.03	$283.69	$283.69	$258.08	$258.08	$316.41	$316.41	$372.09	$372.09	$281.20	$281.20	$281.06	$281.06	$323.64	$323.64	$313.34	$313.34	$420.41	$420.41	$281.27	$281.27
26	$322.34	$322.34	$432.48	$432.48	$289.34	$289.34	$263.22	$263.22	$322.72	$322.72	$379.51	$379.51	$286.80	$286.80	$286.66	$286.66	$330.09	$330.09	$319.58	$319.58	$428.78	$428.78	$286.87	$286.87
27	$329.89	$329.89	$442.61	$442.61	$296.12	$296.12	$269.39	$269.39	$330.28	$330.28	$388.40	$388.40	$293.53	$293.53	$293.38	$293.38	$337.82	$337.82	$327.07	$327.07	$438.83	$438.83	$293.60	$293.60
28	$342.16	$342.16	$459.08	$459.08	$307.14	$307.14	$279.41	$279.41	$342.57	$342.57	$402.86	$402.86	$304.45	$304.45	$304.30	$304.30	$350.39	$350.39	$339.24	$339.24	$455.16	$455.16	$304.52	$304.52
29	$352.24	$352.24	$472.60	$472.60	$316.18	$316.18	$287.64	$287.64	$352.65	$352.65	$414.71	$414.71	$313.41	$313.41	$313.25	$313.25	$360.71	$360.71	$349.22	$349.22	$468.55	$468.55	$313.49	$313.49
30	$357.28	$357.28	$479.36	$479.36	$320.71	$320.71	$291.75	$291.75	$357.69	$357.69	$420.64	$420.64	$317.89	$317.89	$317.73	$317.73	$365.87	$365.87	$354.22	$354.22	$475.26	$475.26	$317.97	$317.97
31	$364.83	$364.83	$489.49	$489.49	$327.49	$327.49	$297.92	$297.92	$365.26	$365.26	$429.54	$429.54	$324.61	$324.61	$324.45	$324.45	$373.60	$373.60	$361.71	$361.71	$485.31	$485.31	$324.69	$324.69
32	$372.38	$372.38	$499.63	$499.63	$334.27	$334.27	$304.09	$304.09	$372.82	$372.82	$438.43	$438.43	$331.34	$331.34	$331.17	$331.17	$381.34	$381.34	$369.20	$369.20	$495.36	$495.36	$331.42	$331.42
33	$377.11	$377.11	$505.96	$505.96	$338.51	$338.51	$307.95	$307.95	$377.55	$377.55	$443.99	$443.99	$335.53	$335.53	$335.37	$335.37	$386.18	$386.18	$373.88	$373.88	$501.64	$501.64	$335.62	$335.62
34	$382.14	$382.14	$512.72	$512.72	$343.03	$343.03	$312.06	$312.06	$382.59	$382.59	$449.92	$449.92	$340.02	$340.02	$339.85	$339.85	$391.33	$391.33	$378.88	$378.88	$508.34	$508.34	$340.10	$340.10
35	$384.66	$384.66	$516.10	$516.10	$345.29	$345.29	$314.12	$314.12	$385.11	$385.11	$452.89	$452.89	$342.26	$342.26	$342.09	$342.09	$393.91	$393.91	$381.37	$381.37	$511.69	$511.69	$342.34	$342.34
36	$387.18	$387.18	$519.48	$519.48	$347.55	$347.55	$316.17	$316.17	$387.64	$387.64	$455.85	$455.85	$344.50	$344.50	$344.33	$344.33	$396.49	$396.49	$383.87	$383.87	$515.04	$515.04	$344.58	$344.58
37	$389.70	$389.70	$522.86	$522.86	$349.81	$349.81	$318.23	$318.23	$390.16	$390.16	$458.82	$458.82	$346.74	$346.74	$346.57	$346.57	$399.07	$399.07	$386.37	$386.37	$518.39	$518.39	$346.83	$346.83
38	$392.21	$392.21	$526.23	$526.23	$352.07	$352.07	$320.28	$320.28	$392.68	$392.68	$461.78	$461.78	$348.98	$348.98	$348.81	$348.81	$401.65	$401.65	$388.87	$388.87	$521.74	$521.74	$349.07	$349.07
39	$397.25	$397.25	$532.99	$532.99	$356.59	$356.59	$324.40	$324.40	$397.72	$397.72	$467.71	$467.71	$353.46	$353.46	$353.29	$353.29	$406.81	$406.81	$393.86	$393.86	$528.44	$528.44	$353.55	$353.55
40	$402.29	$402.29	$539.75	$539.75	$361.11	$361.11	$328.51	$328.51	$402.76	$402.76	$473.63	$473.63	$357.94	$357.94	$357.76	$357.76	$411.96	$411.96	$398.85	$398.85	$535.13	$535.13	$358.03	$358.03
41	$409.84	$409.84	$549.89	$549.89	$367.89	$367.89	$334.68	$334.68	$410.32	$410.32	$482.53	$482.53	$364.66	$364.66	$364.48	$364.48	$419.70	$419.70	$406.34	$406.34	$545.18	$545.18	$364.76	$364.76
42	$417.08	$417.08	$559.60	$559.60	$374.39	$374.39	$340.59	$340.59	$417.58	$417.58	$491.06	$491.06	$371.11	$371.11	$370.92	$370.92	$427.11	$427.11	$413.52	$413.52	$554.82	$554.82	$371.20	$371.20
43	$427.15	$427.15	$573.11	$573.11	$383.43	$383.43	$348.82	$348.82	$427.66	$427.66	$502.91	$502.91	$380.07	$380.07	$379.88	$379.88	$437.43	$437.43	$423.50	$423.50	$568.21	$568.21	$380.16	$380.16
44	$439.74	$439.74	$590.00	$590.00	$394.74	$394.74	$359.10	$359.10	$440.27	$440.27	$517.74	$517.74	$391.27	$391.27	$391.08	$391.08	$450.32	$450.32	$435.99	$435.99	$584.97	$584.97	$391.37	$391.37
45	$454.54	$454.54	$609.86	$609.86	$408.02	$408.02	$371.18	$371.18	$455.08	$455.08	$535.16	$535.16	$404.44	$404.44	$404.23	$404.23	$465.47	$465.47	$450.66	$450.66	$604.65	$604.65	$404.54	$404.54
46	$472.17	$472.17	$633.51	$633.51	$423.84	$423.84	$385.58	$385.58	$472.73	$472.73	$555.92	$555.92	$420.13	$420.13	$419.92	$419.92	$483.53	$483.53	$468.14	$468.14	$628.10	$628.10	$420.23	$420.23
47	$492.00	$492.00	$660.11	$660.11	$441.64	$441.64	$401.77	$401.77	$492.58	$492.58	$579.26	$579.26	$437.76	$437.76	$437.54	$437.54	$503.83	$503.83	$487.79	$487.79	$654.47	$654.47	$437.87	$437.87
48	$514.67	$514.67	$690.53	$690.53	$461.99	$461.99	$420.28	$420.28	$515.27	$515.27	$605.95	$605.95	$457.93	$457.93	$457.70	$457.70	$527.04	$527.04	$510.27	$510.27	$684.63	$684.63	$458.05	$458.05
49	$537.01	$537.01	$720.51	$720.51	$482.05	$482.05	$438.53	$438.53	$537.65	$537.65	$632.26	$632.26	$477.82	$477.82	$477.58	$477.58	$549.93	$549.93	$532.43	$532.43	$714.36	$714.36	$477.94	$477.94
50	$562.20	$562.20	$754.30	$754.30	$504.65	$504.65	$459.09	$459.09	$562.86	$562.86	$661.91	$661.91	$500.22	$500.22	$499.97	$499.97	$575.72	$575.72	$557.39	$557.39	$747.85	$747.85	$500.35	$500.35
51	$587.06	$587.06	$787.66	$787.66	$526.97	$526.97	$479.40	$479.40	$587.76	$587.76	$691.19	$691.19	$522.35	$522.35	$522.09	$522.09	$601.18	$601.18	$582.05	$582.05	$780.93	$780.93	$522.48	$522.48
52	$614.45	$614.45	$824.41	$824.41	$551.56	$551.56	$501.76	$501.76	$615.17	$615.17	$723.43	$723.43	$546.71	$546.71	$546.44	$546.44	$629.23	$629.23	$609.20	$609.20	$817.36	$817.36	$546.85	$546.85
53	$642.15	$642.15	$861.57	$861.57	$576.42	$576.42	$524.38	$524.38	$642.91	$642.91	$756.05	$756.05	$571.37	$571.37	$571.08	$571.08	$657.59	$657.59	$636.67	$636.67	$854.21	$854.21	$571.51	$571.51
54	$672.06	$672.06	$901.70	$901.70	$603.27	$603.27	$548.80	$548.80	$672.84	$672.84	$791.25	$791.25	$597.97	$597.97	$597.67	$597.67	$688.22	$688.22	$666.31	$666.31	$893.99	$893.99	$598.12	$598.12
55	$701.96	$701.96	$941.82	$941.82	$630.11	$630.11	$573.22	$573.22	$702.79	$702.79	$826.46	$826.46	$624.58	$624.58	$624.27	$624.27	$718.84	$718.84	$695.96	$695.96	$933.77	$933.77	$624.73	$624.73
56	$734.38	$734.38	$985.31	$985.31	$659.21	$659.21	$599.70	$599.70	$735.25	$735.25	$864.64	$864.64	$653.43	$653.43	$653.10	$653.10	$752.04	$752.04	$728.11	$728.11	$976.90	$976.90	$653.59	$653.59
57	$767.12	$767.12	$1,029.25	$1,029.25	$688.60	$688.60	$626.43	$626.43	$768.02	$768.02	$903.18	$903.18	$682.56	$682.56	$682.22	$682.22	$785.57	$785.57	$760.57	$760.57	$1,020.45	$1,020.45	$682.73	$682.73
58	$802.06	$802.06	$1,076.12	$1,076.12	$719.96	$719.96	$654.96	$654.96	$803.00	$803.00	$944.31	$944.31	$713.64	$713.64	$713.29	$713.29	$821.35	$821.35	$795.20	$795.20	$1,066.92	$1,066.92	$713.82	$713.82
59	$819.38	$819.38	$1,099.36	$1,099.36	$735.50	$735.50	$669.10	$669.10	$820.33	$820.33	$964.70	$964.70	$729.05	$729.05	$728.68	$728.68	$839.08	$839.08	$812.37	$812.37	$1,089.95	$1,089.95	$729.23	$729.23
60	$854.31	$854.31	$1,146.23	$1,146.23	$766.87	$766.87	$697.63	$697.63	$855.32	$855.32	$1,005.84	$1,005.84	$760.14	$760.14	$759.76	$759.76	$874.86	$874.86	$847.02	$847.02	$1,136.44	$1,136.44	$760.33	$760.33
61	$884.53	$884.53	$1,186.77	$1,186.77	$793.99	$793.99	$722.31	$722.31	$885.57	$885.57	$1,041.42	$1,041.42	$787.03	$787.03	$786.63	$786.63	$905.80	$905.80	$876.98	$876.98	$1,176.63	$1,176.63	$787.22	$787.22
62	$904.37	$904.37	$1,213.39	$1,213.39	$811.79	$811.79	$738.50	$738.50	$905.43	$905.43	$1,064.77	$1,064.77	$804.67	$804.67	$804.27	$804.27	$926.11	$926.11	$896.64	$896.64	$1,203.01	$1,203.01	$804.87	$804.87
63	$929.23	$929.23	$1,246.75	$1,246.75	$834.12	$834.12	$758.81	$758.81	$930.32	$930.32	$1,094.04	$1,094.04	$826.79	$826.79	$826.38	$826.38	$951.58	$951.58	$921.29	$921.29	$1,236.09	$1,236.09	$827.00	$827.00
64+	$944.34	$944.34	$1,267.02	$1,267.02	$847.68	$847.68	$771.15	$771.15	$945.45	$945.45	$1,111.83	$1,111.83	$840.24	$840.24	$839.82	$839.82	$967.05	$967.05	$936.27	$936.27	$1,256.19	$1,256.19	$840.45	$840.45

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

					RATING AREA 1								RATING AREA 2			RATING AREA 3	
	08-01-2019 Number of Covered Lives by Rating County				0	0	32	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon
24872PA0020001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	$221.90	$221.90	$221.90	$221.90	$221.90	$221.90	$221.90	$221.90	$224.14	$224.14	$224.14	$264.04	$264.04
24872PA0020008	UHC Navigate Gold 1500	HMO	Gold	Off	$272.05	$272.05	$272.05	$272.05	$272.05	$272.05	$272.05	$272.05	$274.80	$274.80	$274.80	$323.71	$323.71
24872PA0020009	UHC Navigate Gold 1000	HMO	Gold	Off	$319.93	$319.93	$319.93	$319.93	$319.93	$319.93	$319.93	$319.93	$323.16	$323.16	$323.16	$380.68	$380.68
24872PA0020010	UHC Navigate Silver 3500	HMO	Silver	Off	$241.78	$241.78	$241.78	$241.78	$241.78	$241.78	$241.78	$241.78	$244.22	$244.22	$244.22	$287.69	$287.69
24872PA0020011	UHC Navigate Silver 5500	HMO	Silver	Off	$241.66	$241.66	$241.66	$241.66	$241.66	$241.66	$241.66	$241.66	$244.10	$244.10	$244.10	$287.54	$287.54
24872PA0020012	UHC Navigate HSA Silver 2500	HMO	Silver	Off	$278.27	$278.27	$278.27	$278.27	$278.27	$278.27	$278.27	$278.27	$281.08	$281.08	$281.08	$331.11	$331.11
24872PA0020013	UHC Navigate Silver 3000	HMO	Silver	Off	$269.41	$269.41	$269.41	$269.41	$269.41	$269.41	$269.41	$269.41	$272.13	$272.13	$272.13	$320.57	$320.57
24872PA0020014	UHC Navigate Gold 0	HMO	Gold	Off	$361.47	$361.47	$361.47	$361.47	$361.47	$361.47	$361.47	$361.47	$365.12	$365.12	$365.12	$430.11	$430.11
24872PA0020015	UHC Navigate HSA Silver 3750	HMO	Silver	Off	$241.84	$241.84	$241.84	$241.84	$241.84	$241.84	$241.84	$241.84	$244.28	$244.28	$244.28	$287.76	$287.76

0	0	0	0	1	0	0	0	0	0
Clinton	**Lackawanna**	**Luzerne**	**Lycoming**	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Wayne**	**Wyoming**
$264.04	$264.04	$264.04	$264.04	$264.04	$264.04	$264.04	$264.04	$264.04	$264.04
$323.71	$323.71	$323.71	$323.71	$323.71	$323.71	$323.71	$323.71	$323.71	$323.71
$380.68	$380.68	$380.68	$380.68	$380.68	$380.68	$380.68	$380.68	$380.68	$380.68
$287.69	$287.69	$287.69	$287.69	$287.69	$287.69	$287.69	$287.69	$287.69	$287.69
$287.54	$287.54	$287.54	$287.54	$287.54	$287.54	$287.54	$287.54	$287.54	$287.54
$331.11	$331.11	$331.11	$331.11	$331.11	$331.11	$331.11	$331.11	$331.11	$331.11
$320.57	$320.57	$320.57	$320.57	$320.57	$320.57	$320.57	$320.57	$320.57	$320.57
$430.11	$430.11	$430.11	$430.11	$430.11	$430.11	$430.11	$430.11	$430.11	$430.11
$287.76	$287.76	$287.76	$287.76	$287.76	$287.76	$287.76	$287.76	$287.76	$287.76

RATING AREA 4

28	0	0	0	0	0	0	1	6	0
Allegheny	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**	**Lawrence**	**Washington**	**Westmoreland**
$232.45	$232.45	$232.45	$232.45	$232.45	$232.45	$232.45	$232.45	$232.45	$232.45
$284.98	$284.98	$284.98	$284.98	$284.98	$284.98	$284.98	$284.98	$284.98	$284.98
$335.14	$335.14	$335.14	$335.14	$335.14	$335.14	$335.14	$335.14	$335.14	$335.14
$253.27	$253.27	$253.27	$253.27	$253.27	$253.27	$253.27	$253.27	$253.27	$253.27
$253.14	$253.14	$253.14	$253.14	$253.14	$253.14	$253.14	$253.14	$253.14	$253.14
$291.50	$291.50	$291.50	$291.50	$291.50	$291.50	$291.50	$291.50	$291.50	$291.50
$282.21	$282.21	$282.21	$282.21	$282.21	$282.21	$282.21	$282.21	$282.21	$282.21
$378.65	$378.65	$378.65	$378.65	$378.65	$378.65	$378.65	$378.65	$378.65	$378.65
$253.33	$253.33	$253.33	$253.33	$253.33	$253.33	$253.33	$253.33	$253.33	$253.33

RATING AR

0
Bedford
$228.60
$280.27
$329.59
$249.08
$248.95
$286.67
$277.54
$372.38
$249.14

EA 5

0	0	0	0	0	0
Blair	**Clearfield**	**Cambria**	**Huntingdon**	**Jefferson**	**Somerset**
$228.60	$228.60	$228.60	$228.60	$228.60	$228.60
$280.27	$280.27	$280.27	$280.27	$280.27	$280.27
$329.59	$329.59	$329.59	$329.59	$329.59	$329.59
$249.08	$249.08	$249.08	$249.08	$249.08	$249.08
$248.95	$248.95	$248.95	$248.95	$248.95	$248.95
$286.67	$286.67	$286.67	$286.67	$286.67	$286.67
$277.54	$277.54	$277.54	$277.54	$277.54	$277.54
$372.38	$372.38	$372.38	$372.38	$372.38	$372.38
$249.14	$249.14	$249.14	$249.14	$249.14	$249.14

RATING AREA 6

3	0	4	0	22	0	0	0
Centre	**Columbia**	**Lehigh**	**Mifflin**	**Northampton**	**Northumberland**	**Schuylkill**	**Snyder**
$265.53	$265.53	$265.53	$265.53	$265.53	$265.53	$265.53	$265.53
$325.55	$325.55	$325.55	$325.55	$325.55	$325.55	$325.55	$325.55
$382.84	$382.84	$382.84	$382.84	$382.84	$382.84	$382.84	$382.84
$289.32	$289.32	$289.32	$289.32	$289.32	$289.32	$289.32	$289.32
$289.17	$289.17	$289.17	$289.17	$289.17	$289.17	$289.17	$289.17
$332.98	$332.98	$332.98	$332.98	$332.98	$332.98	$332.98	$332.98
$322.38	$322.38	$322.38	$322.38	$322.38	$322.38	$322.38	$322.38
$432.54	$432.54	$432.54	$432.54	$432.54	$432.54	$432.54	$432.54
$289.39	$289.39	$289.39	$289.39	$289.39	$289.39	$289.39	$289.39

RATING AREA 7

0	3	36	3
Adams	**Berks**	**Lancaster**	**York**
$271.97	$271.97	$271.97	$271.97
$333.44	$333.44	$333.44	$333.44
$392.12	$392.12	$392.12	$392.12
$296.34	$296.34	$296.34	$296.34
$296.19	$296.19	$296.19	$296.19
$341.06	$341.06	$341.06	$341.06
$330.20	$330.20	$330.20	$330.20
$443.03	$443.03	$443.03	$443.03
$296.41	$296.41	$296.41	$296.41

RATING AREA 8

28	50	32	98
Bucks	**Chester**	**Delaware**	**Montgomery**
$259.27	$259.27	$259.27	$259.27
$317.87	$317.87	$317.87	$317.87
$373.80	$373.80	$373.80	$373.80
$282.49	$282.49	$282.49	$282.49
$282.35	$282.35	$282.35	$282.35
$325.13	$325.13	$325.13	$325.13
$314.78	$314.78	$314.78	$314.78
$422.34	$422.34	$422.34	$422.34
$282.56	$282.56	$282.56	$282.56

RATING AREA 9

29	6	30	4	0	0	0
Philadelphia	**Cumberland**	**Dauphin**	**Franklin**	**Fulton**	**Juniata**	**Perry**
$259.27	$257.05	$257.05	$257.05	$257.05	$257.05	257.05
$317.87	$315.15	$315.15	$315.15	$315.15	$315.15	315.15
$373.80	$370.61	$370.61	$370.61	$370.61	$370.61	370.61
$282.49	$280.08	$280.08	$280.08	$280.08	$280.08	280.08
$282.35	$279.94	$279.94	$279.94	$279.94	$279.94	279.94
$325.13	$322.35	$322.35	$322.35	$322.35	$322.35	322.35
$314.78	$312.09	$312.09	$312.09	$312.09	$312.09	312.09
$422.34	$418.73	$418.73	$418.73	$418.73	$418.73	418.73
$282.56	$280.15	$280.15	$280.15	$280.15	$280.15	280.15

UnitedHealthcare of Pennsylvania Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0020001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020008	UHC Navigate Gold 1500	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020009	UHC Navigate Gold 1000	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020010	UHC Navigate Silver 3500	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020011	UHC Navigate Silver 5500	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020012	UHC Navigate HSA Silver 2500	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020013	UHC Navigate Silver 3000	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020014	UHC Navigate Gold 0	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0020015	UHC Navigate HSA Silver 3750	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union

Company Name: tedHealthcare of Pennsylvania
Market: Small Group
Product: HMO
Effective Date of Rates: October 1, 2020

Ending date of Rates: December 31, 2020

HIOS Plan ID (On Exchange)=>																						
HIOS Plan ID (Off Exchange)=>	24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008	
Plan Marketing Name =>	UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 2		Rating Area 2	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold	
Deductible =>	$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500	
Coinsurance =>	0%		20%		0%		20%		0%		0%		0%		0%		0%		0%		20%	
Copays =>	D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60	
OOP Maximum =>	$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$173.81	$173.81	$213.08	$213.08	$250.58	$250.58	$189.37	$189.37	$189.27	$189.27	$217.96	$217.96	$211.01	$211.01	$283.12	$283.12	$189.42	$189.42	$175.56	$175.56	$215.24	$215.24
15	$189.26	$189.26	$232.02	$232.02	$272.86	$272.86	$206.21	$206.21	$206.10	$206.10	$237.33	$237.33	$229.77	$229.77	$308.28	$308.28	$206.26	$206.26	$191.17	$191.17	$234.37	$234.37
16	$195.16	$195.16	$239.26	$239.26	$281.37	$281.37	$212.64	$212.64	$212.53	$212.53	$244.74	$244.74	$236.94	$236.94	$317.90	$317.90	$212.70	$212.70	$197.13	$197.13	$241.69	$241.69
17	$201.07	$201.07	$246.51	$246.51	$289.89	$289.89	$219.09	$219.09	$218.97	$218.97	$252.15	$252.15	$244.12	$244.12	$327.53	$327.53	$219.13	$219.13	$203.10	$203.10	$249.00	$249.00
18	$207.43	$207.43	$254.31	$254.31	$299.07	$299.07	$226.02	$226.02	$225.90	$225.90	$260.12	$260.12	$251.84	$251.84	$337.90	$337.90	$226.07	$226.07	$209.52	$209.52	$256.88	$256.88
19	$213.80	$213.80	$262.11	$262.11	$308.24	$308.24	$232.95	$232.95	$232.82	$232.82	$268.10	$268.10	$259.57	$259.57	$348.26	$348.26	$233.00	$233.00	$215.95	$215.95	$264.76	$264.76
20	$220.38	$220.38	$270.18	$270.18	$317.73	$317.73	$240.12	$240.12	$240.00	$240.00	$276.36	$276.36	$267.57	$267.57	$358.99	$358.99	$240.18	$240.18	$222.61	$222.61	$272.92	$272.92
21	$227.20	$227.20	$278.54	$278.54	$327.56	$327.56	$247.55	$247.55	$247.42	$247.42	$284.91	$284.91	$275.84	$275.84	$370.09	$370.09	$247.61	$247.61	$229.49	$229.49	$281.36	$281.36
22	$227.20	$227.20	$278.54	$278.54	$327.56	$327.56	$247.55	$247.55	$247.42	$247.42	$284.91	$284.91	$275.84	$275.84	$370.09	$370.09	$247.61	$247.61	$229.49	$229.49	$281.36	$281.36
23	$227.20	$227.20	$278.54	$278.54	$327.56	$327.56	$247.55	$247.55	$247.42	$247.42	$284.91	$284.91	$275.84	$275.84	$370.09	$370.09	$247.61	$247.61	$229.49	$229.49	$281.36	$281.36
24	$227.20	$227.20	$278.54	$278.54	$327.56	$327.56	$247.55	$247.55	$247.42	$247.42	$284.91	$284.91	$275.84	$275.84	$370.09	$370.09	$247.61	$247.61	$229.49	$229.49	$281.36	$281.36
25	$228.11	$228.11	$279.66	$279.66	$328.87	$328.87	$248.54	$248.54	$248.41	$248.41	$286.05	$286.05	$276.94	$276.94	$371.57	$371.57	$248.60	$248.60	$230.41	$230.41	$282.49	$282.49
26	$232.65	$232.65	$285.22	$285.22	$335.42	$335.42	$253.49	$253.49	$253.36	$253.36	$291.75	$291.75	$282.46	$282.46	$378.97	$378.97	$253.55	$253.55	$235.00	$235.00	$288.11	$288.11
27	$238.11	$238.11	$291.91	$291.91	$343.29	$343.29	$259.44	$259.44	$259.30	$259.30	$298.59	$298.59	$289.09	$289.09	$387.86	$387.86	$259.50	$259.50	$240.51	$240.51	$294.86	$294.86
28	$246.97	$246.97	$302.77	$302.77	$356.05	$356.05	$269.08	$269.08	$268.94	$268.94	$309.70	$309.70	$299.84	$299.84	$402.28	$402.28	$269.15	$269.15	$249.46	$249.46	$305.84	$305.84
29	$254.24	$254.24	$311.68	$311.68	$366.54	$366.54	$277.01	$277.01	$276.86	$276.86	$318.81	$318.81	$308.66	$308.66	$414.13	$414.13	$277.08	$277.08	$256.80	$256.80	$314.84	$314.84
30	$257.87	$257.87	$316.14	$316.14	$371.78	$371.78	$280.97	$280.97	$280.82	$280.82	$323.37	$323.37	$313.08	$313.08	$420.05	$420.05	$281.04	$281.04	$260.47	$260.47	$319.34	$319.34
31	$263.32	$263.32	$322.83	$322.83	$379.64	$379.64	$286.91	$286.91	$286.76	$286.76	$330.21	$330.21	$319.70	$319.70	$428.93	$428.93	$286.98	$286.98	$265.98	$265.98	$326.09	$326.09
32	$268.78	$268.78	$329.51	$329.51	$387.50	$387.50	$292.85	$292.85	$292.69	$292.69	$337.05	$337.05	$326.32	$326.32	$437.81	$437.81	$292.92	$292.92	$271.49	$271.49	$332.85	$332.85
33	$272.19	$272.19	$333.69	$333.69	$392.42	$392.42	$296.57	$296.57	$296.41	$296.41	$341.32	$341.32	$330.46	$330.46	$443.37	$443.37	$296.64	$296.64	$274.93	$274.93	$337.07	$337.07
34	$275.82	$275.82	$338.14	$338.14	$397.65	$397.65	$300.52	$300.52	$300.36	$300.36	$345.88	$345.88	$334.87	$334.87	$449.29	$449.29	$300.60	$300.60	$278.60	$278.60	$341.57	$341.57
35	$277.64	$277.64	$340.37	$340.37	$400.28	$400.28	$302.50	$302.50	$302.35	$302.35	$348.16	$348.16	$337.08	$337.08	$452.25	$452.25	$302.58	$302.58	$280.44	$280.44	$343.82	$343.82
36	$279.46	$279.46	$342.61	$342.61	$402.90	$402.90	$304.49	$304.49	$304.33	$304.33	$350.44	$350.44	$339.28	$339.28	$455.21	$455.21	$304.56	$304.56	$282.27	$282.27	$346.07	$346.07
37	$281.27	$281.27	$344.84	$344.84	$405.52	$405.52	$306.47	$306.47	$306.31	$306.31	$352.72	$352.72	$341.49	$341.49	$458.18	$458.18	$306.54	$306.54	$284.11	$284.11	$348.32	$348.32
38	$283.09	$283.09	$347.06	$347.06	$408.14	$408.14	$308.44	$308.44	$308.28	$308.28	$355.00	$355.00	$343.69	$343.69	$461.13	$461.13	$308.52	$308.52	$285.94	$285.94	$350.57	$350.57
39	$286.73	$286.73	$351.52	$351.52	$413.38	$413.38	$312.41	$312.41	$312.25	$312.25	$359.56	$359.56	$348.11	$348.11	$467.05	$467.05	$312.48	$312.48	$289.62	$289.62	$355.07	$355.07
40	$290.36	$290.36	$355.97	$355.97	$418.62	$418.62	$316.37	$316.37	$316.20	$316.20	$364.11	$364.11	$352.52	$352.52	$472.97	$472.97	$316.45	$316.45	$293.29	$293.29	$359.58	$359.58
41	$295.81	$295.81	$362.66	$362.66	$426.49	$426.49	$322.31	$322.31	$322.14	$322.14	$370.95	$370.95	$359.15	$359.15	$481.86	$481.86	$322.39	$322.39	$298.80	$298.80	$366.33	$366.33
42	$301.04	$301.04	$369.07	$369.07	$434.02	$434.02	$328.00	$328.00	$327.83	$327.83	$377.51	$377.51	$365.49	$365.49	$490.37	$490.37	$328.08	$328.08	$304.07	$304.07	$372.80	$372.80
43	$308.31	$308.31	$377.98	$377.98	$444.50	$444.50	$335.93	$335.93	$335.75	$335.75	$386.62	$386.62	$374.32	$374.32	$502.21	$502.21	$336.01	$336.01	$311.42	$311.42	$381.80	$381.80
44	$317.40	$317.40	$389.12	$389.12	$457.60	$457.60	$345.83	$345.83	$345.65	$345.65	$398.02	$398.02	$385.35	$385.35	$517.02	$517.02	$345.91	$345.91	$320.60	$320.60	$393.06	$393.06
45	$328.08	$328.08	$402.21	$402.21	$472.99	$472.99	$357.46	$357.46	$357.27	$357.27	$411.41	$411.41	$398.31	$398.31	$534.41	$534.41	$357.55	$357.55	$331.38	$331.38	$406.28	$406.28
46	$340.80	$340.80	$417.82	$417.82	$491.35	$491.35	$371.33	$371.33	$371.14	$371.14	$427.37	$427.37	$413.77	$413.77	$555.14	$555.14	$371.42	$371.42	$344.24	$344.24	$422.05	$422.05
47	$355.11	$355.11	$435.36	$435.36	$511.98	$511.98	$386.93	$386.93	$386.72	$386.72	$445.31	$445.31	$431.14	$431.14	$578.46	$578.46	$387.01	$387.01	$358.69	$358.69	$439.77	$439.77
48	$371.47	$371.47	$455.41	$455.41	$535.56	$535.56	$404.74	$404.74	$404.53	$404.53	$465.83	$465.83	$451.00	$451.00	$605.09	$605.09	$404.84	$404.84	$375.22	$375.22	$460.03	$460.03
49	$387.60	$387.60	$475.19	$475.19	$558.82	$558.82	$422.32	$422.32	$422.10	$422.10	$486.06	$486.06	$470.58	$470.58	$631.37	$631.37	$422.42	$422.42	$391.51	$391.51	$480.00	$480.00
50	$405.78	$405.78	$497.48	$497.48	$585.03	$585.03	$442.13	$442.13	$441.90	$441.90	$508.85	$508.85	$492.65	$492.65	$660.98	$660.98	$442.23	$442.23	$409.87	$409.87	$502.51	$502.51
51	$423.73	$423.73	$519.48	$519.48	$610.90	$610.90	$461.68	$461.68	$461.44	$461.44	$531.36	$531.36	$514.44	$514.44	$690.22	$690.22	$461.79	$461.79	$428.00	$428.00	$524.74	$524.74
52	$443.49	$443.49	$543.71	$543.71	$639.39	$639.39	$483.21	$483.21	$482.96	$482.96	$556.14	$556.14	$538.43	$538.43	$722.41	$722.41	$483.33	$483.33	$447.96	$447.96	$549.22	$549.22
53	$463.49	$463.49	$568.22	$568.22	$668.22	$668.22	$505.00	$505.00	$504.74	$504.74	$581.22	$581.22	$562.72	$562.72	$754.99	$754.99	$505.12	$505.12	$468.16	$468.16	$573.97	$573.97
54	$485.07	$485.07	$594.68	$594.68	$699.34	$699.34	$528.52	$528.52	$528.24	$528.24	$608.28	$608.28	$588.92	$588.92	$790.14	$790.14	$528.65	$528.65	$489.96	$489.96	$600.70	$600.70
55	$506.66	$506.66	$621.15	$621.15	$730.46	$730.46	$552.04	$552.04	$551.75	$551.75	$635.35	$635.35	$615.12	$615.12	$825.30	$825.30	$552.17	$552.17	$511.76	$511.76	$627.43	$627.43
56	$530.06	$530.06	$649.84	$649.84	$764.20	$764.20	$577.54	$577.54	$577.23	$577.23	$664.70	$664.70	$643.54	$643.54	$863.42	$863.42	$577.67	$577.67	$535.40	$535.40	$656.41	$656.41
57	$553.69	$553.69	$678.80	$678.80	$798.26	$798.26	$603.27	$603.27	$602.96	$602.96	$694.33	$694.33	$672.22	$672.22	$901.90	$901.90	$603.43	$603.43	$559.27	$559.27	$685.67	$685.67
58	$578.91	$578.91	$709.72	$709.72	$834.62	$834.62	$630.76	$630.76	$630.43	$630.43	$725.95	$725.95	$702.84	$702.84	$942.99	$942.99	$630.91	$630.91	$584.74	$584.74	$716.91	$716.91
59	$591.40	$591.40	$725.04	$725.04	$852.64	$852.64	$644.37	$644.37	$644.03	$644.03	$741.62	$741.62	$718.01	$718.01	$963.34	$963.34	$644.53	$644.53	$597.36	$597.36	$732.38	$732.38
60	$616.62	$616.62	$755.96	$755.96	$889.00	$889.00	$671.85	$671.85	$671.50	$671.50	$773.25	$773.25	$748.63	$748.63	$1,004.43	$1,004.43	$672.01	$672.01	$622.84	$622.84	$763.61	$763.61
61	$638.43	$638.43	$782.70	$782.70	$920.44	$920.44	$695.62	$695.62	$695.25	$695.25	$800.60	$800.60	$775.11	$775.11	$1,039.95	$1,039.95	$695.78	$695.78	$644.87	$644.87	$790.62	$790.62
62	$652.75	$652.75	$800.25	$800.25	$941.08	$941.08	$711.21	$711.21	$710.84	$710.84	$818.55	$818.55	$792.49	$792.49	$1,063.27	$1,063.27	$711.38	$711.38	$659.32	$659.32	$808.35	$808.35
63	$670.69	$670.69	$822.25	$822.25	$966.95	$966.95	$730.76	$730.76	$730.38	$730.38	$841.05	$841.05	$814.27	$814.27	$1,092.50	$1,092.50	$730.94	$730.94	$677.45	$677.45	$830.58	$830.58
64+	$681.60	$681.60	$835.62	$835.62	$982.68	$982.68	$742.65	$742.65	$742.26	$742.26	$854.73	$854.73	$827.52	$827.52	$1,110.27	$1,110.27	$742.83	$742.83	$688.47	$688.47	$844.08	$844.08

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

HIOS Plan ID (On Exchange)=>																										
HIOS Plan ID (Off Exchange)=>	24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver	
Deductible =>	$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500	
Coinsurance =>	0%		20%		0%		0%		0%		0%		0%		0%		20%		0%		20%		0%		0%	
Copays =>	$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60	
OOP Maximum =>	$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$253.12	$253.12	$191.29	$191.29	$191.19	$191.19	$220.16	$220.16	$213.15	$213.15	$285.98	$285.98	$191.34	$191.34	$206.81	$206.81	$253.55	$253.55	$298.17	$298.17	$225.34	$225.34	$225.22	$225.22	$259.35	$259.35
15	$275.61	$275.61	$208.29	$208.29	$208.18	$208.18	$239.73	$239.73	$232.09	$232.09	$311.40	$311.40	$208.35	$208.35	$225.19	$225.19	$276.09	$276.09	$324.68	$324.68	$245.37	$245.37	$245.24	$245.24	$282.40	$282.40
16	$284.22	$284.22	$214.80	$214.80	$214.68	$214.68	$247.21	$247.21	$239.34	$239.34	$321.12	$321.12	$214.85	$214.85	$232.22	$232.22	$284.71	$284.71	$334.81	$334.81	$253.03	$253.03	$252.90	$252.90	$291.22	$291.22
17	$292.82	$292.82	$221.29	$221.29	$221.18	$221.18	$254.69	$254.69	$246.58	$246.58	$330.84	$330.84	$221.36	$221.36	$239.25	$239.25	$293.33	$293.33	$344.95	$344.95	$260.69	$260.69	$260.55	$260.55	$300.03	$300.03
18	$302.08	$302.08	$228.29	$228.29	$228.17	$228.17	$262.75	$262.75	$254.38	$254.38	$341.30	$341.30	$228.36	$228.36	$246.82	$246.82	$302.60	$302.60	$355.86	$355.86	$268.93	$268.93	$268.80	$268.80	$309.53	$309.53
19	$311.34	$311.34	$235.29	$235.29	$235.17	$235.17	$270.81	$270.81	$262.18	$262.18	$351.77	$351.77	$235.36	$235.36	$254.39	$254.39	$311.88	$311.88	$366.77	$366.77	$277.18	$277.18	$277.04	$277.04	$319.02	$319.02
20	$320.95	$320.95	$242.55	$242.55	$242.43	$242.43	$279.16	$279.16	$270.26	$270.26	$362.62	$362.62	$242.62	$242.62	$262.23	$262.23	$321.49	$321.49	$378.07	$378.07	$285.72	$285.72	$285.57	$285.57	$328.85	$328.85
21	$330.87	$330.87	$250.05	$250.05	$249.92	$249.92	$287.79	$287.79	$278.62	$278.62	$373.83	$373.83	$250.12	$250.12	$270.34	$270.34	$331.44	$331.44	$389.77	$389.77	$294.56	$294.56	$294.41	$294.41	$339.02	$339.02
22	$330.87	$330.87	$250.05	$250.05	$249.92	$249.92	$287.79	$287.79	$278.62	$278.62	$373.83	$373.83	$250.12	$250.12	$270.34	$270.34	$331.44	$331.44	$389.77	$389.77	$294.56	$294.56	$294.41	$294.41	$339.02	$339.02
23	$330.87	$330.87	$250.05	$250.05	$249.92	$249.92	$287.79	$287.79	$278.62	$278.62	$373.83	$373.83	$250.12	$250.12	$270.34	$270.34	$331.44	$331.44	$389.77	$389.77	$294.56	$294.56	$294.41	$294.41	$339.02	$339.02
24	$330.87	$330.87	$250.05	$250.05	$249.92	$249.92	$287.79	$287.79	$278.62	$278.62	$373.83	$373.83	$250.12	$250.12	$270.34	$270.34	$331.44	$331.44	$389.77	$389.77	$294.56	$294.56	$294.41	$294.41	$339.02	$339.02
25	$332.19	$332.19	$251.05	$251.05	$250.92	$250.92	$288.94	$288.94	$279.73	$279.73	$375.32	$375.32	$251.12	$251.12	$271.42	$271.42	$332.77	$332.77	$391.33	$391.33	$295.74	$295.74	$295.59	$295.59	$340.38	$340.38
26	$338.81	$338.81	$256.05	$256.05	$255.92	$255.92	$294.70	$294.70	$285.30	$285.30	$382.80	$382.80	$256.12	$256.12	$276.83	$276.83	$339.39	$339.39	$399.12	$399.12	$301.63	$301.63	$301.47	$301.47	$347.16	$347.16
27	$346.75	$346.75	$262.05	$262.05	$261.91	$261.91	$301.60	$301.60	$291.99	$291.99	$391.77	$391.77	$262.13	$262.13	$283.32	$283.32	$347.35	$347.35	$408.48	$408.48	$308.70	$308.70	$308.54	$308.54	$355.29	$355.29
28	$359.66	$359.66	$271.81	$271.81	$271.67	$271.67	$312.83	$312.83	$302.86	$302.86	$406.36	$406.36	$271.88	$271.88	$293.86	$293.86	$360.28	$360.28	$423.68	$423.68	$320.19	$320.19	$320.02	$320.02	$368.51	$368.51
29	$370.24	$370.24	$279.81	$279.81	$279.66	$279.66	$322.04	$322.04	$311.78	$311.78	$418.32	$418.32	$279.88	$279.88	$302.51	$302.51	$370.88	$370.88	$436.15	$436.15	$329.61	$329.61	$329.44	$329.44	$379.36	$379.36
30	$375.54	$375.54	$283.80	$283.80	$283.66	$283.66	$326.64	$326.64	$316.23	$316.23	$424.29	$424.29	$283.89	$283.89	$306.84	$306.84	$376.19	$376.19	$442.39	$442.39	$334.33	$334.33	$334.16	$334.16	$384.79	$384.79
31	$383.47	$383.47	$289.80	$289.80	$289.65	$289.65	$333.55	$333.55	$322.92	$322.92	$433.26	$433.26	$289.89	$289.89	$313.32	$313.32	$384.14	$384.14	$451.74	$451.74	$341.40	$341.40	$341.22	$341.22	$392.92	$392.92
32	$391.42	$391.42	$295.81	$295.81	$295.66	$295.66	$340.46	$340.46	$329.61	$329.61	$442.24	$442.24	$295.89	$295.89	$319.81	$319.81	$392.09	$392.09	$461.09	$461.09	$348.46	$348.46	$348.28	$348.28	$401.06	$401.06
33	$396.38	$396.38	$299.56	$299.56	$299.41	$299.41	$344.77	$344.77	$333.79	$333.79	$447.85	$447.85	$299.64	$299.64	$323.87	$323.87	$397.06	$397.06	$466.94	$466.94	$352.88	$352.88	$352.70	$352.70	$406.15	$406.15
34	$401.68	$401.68	$303.56	$303.56	$303.40	$303.40	$349.38	$349.38	$338.25	$338.25	$453.83	$453.83	$303.65	$303.65	$328.19	$328.19	$402.37	$402.37	$473.18	$473.18	$357.60	$357.60	$357.42	$357.42	$411.57	$411.57
35	$404.32	$404.32	$305.56	$305.56	$305.40	$305.40	$351.68	$351.68	$340.47	$340.47	$456.82	$456.82	$305.65	$305.65	$330.36	$330.36	$405.02	$405.02	$476.30	$476.30	$359.96	$359.96	$359.77	$359.77	$414.28	$414.28
36	$406.97	$406.97	$307.56	$307.56	$307.40	$307.40	$353.98	$353.98	$342.70	$342.70	$459.81	$459.81	$307.65	$307.65	$332.52	$332.52	$407.67	$407.67	$479.41	$479.41	$362.31	$362.31	$362.12	$362.12	$416.99	$416.99
37	$409.62	$409.62	$309.56	$309.56	$309.40	$309.40	$356.28	$356.28	$344.93	$344.93	$462.80	$462.80	$309.65	$309.65	$334.68	$334.68	$410.32	$410.32	$482.53	$482.53	$364.66	$364.66	$364.48	$364.48	$419.71	$419.71
38	$412.26	$412.26	$311.56	$311.56	$311.40	$311.40	$358.59	$358.59	$347.16	$347.16	$465.79	$465.79	$311.65	$311.65	$336.84	$336.84	$412.98	$412.98	$485.65	$485.65	$367.02	$367.02	$366.84	$366.84	$422.42	$422.42
39	$417.55	$417.55	$315.56	$315.56	$315.40	$315.40	$363.19	$363.19	$351.61	$351.61	$471.77	$471.77	$315.65	$315.65	$341.17	$341.17	$418.27	$418.27	$491.89	$491.89	$371.73	$371.73	$371.54	$371.54	$427.84	$427.84
40	$422.86	$422.86	$319.57	$319.57	$319.40	$319.40	$367.80	$367.80	$356.08	$356.08	$477.76	$477.76	$319.65	$319.65	$345.49	$345.49	$423.58	$423.58	$498.13	$498.13	$376.45	$376.45	$376.26	$376.26	$433.27	$433.27
41	$430.80	$430.80	$325.57	$325.57	$325.40	$325.40	$374.70	$374.70	$362.77	$362.77	$486.73	$486.73	$325.66	$325.66	$351.98	$351.98	$431.53	$431.53	$507.48	$507.48	$383.51	$383.51	$383.32	$383.32	$441.40	$441.40
42	$438.40	$438.40	$331.32	$331.32	$331.14	$331.14	$381.32	$381.32	$369.17	$369.17	$495.33	$495.33	$331.41	$331.41	$358.20	$358.20	$439.16	$439.16	$516.45	$516.45	$390.29	$390.29	$390.09	$390.09	$449.20	$449.20
43	$448.99	$448.99	$339.32	$339.32	$339.14	$339.14	$390.53	$390.53	$378.09	$378.09	$507.29	$507.29	$339.41	$339.41	$366.85	$366.85	$449.76	$449.76	$528.92	$528.92	$399.72	$399.72	$399.51	$399.51	$460.05	$460.05
44	$462.23	$462.23	$349.32	$349.32	$349.14	$349.14	$402.04	$402.04	$389.24	$389.24	$522.24	$522.24	$349.42	$349.42	$377.66	$377.66	$463.02	$463.02	$544.51	$544.51	$411.50	$411.50	$411.29	$411.29	$473.61	$473.61
45	$477.78	$477.78	$361.07	$361.07	$360.88	$360.88	$415.57	$415.57	$402.33	$402.33	$539.81	$539.81	$361.17	$361.17	$390.37	$390.37	$478.60	$478.60	$562.83	$562.83	$425.34	$425.34	$425.13	$425.13	$489.54	$489.54
46	$496.31	$496.31	$375.08	$375.08	$374.89	$374.89	$431.69	$431.69	$417.94	$417.94	$560.75	$560.75	$375.18	$375.18	$405.51	$405.51	$497.17	$497.17	$584.66	$584.66	$441.85	$441.85	$441.62	$441.62	$508.53	$508.53
47	$517.15	$517.15	$390.83	$390.83	$390.62	$390.62	$449.82	$449.82	$435.48	$435.48	$584.30	$584.30	$390.94	$390.94	$422.54	$422.54	$518.04	$518.04	$609.21	$609.21	$460.40	$460.40	$460.16	$460.16	$529.89	$529.89
48	$540.98	$540.98	$408.83	$408.83	$408.62	$408.62	$470.54	$470.54	$455.55	$455.55	$611.21	$611.21	$408.95	$408.95	$442.01	$442.01	$541.90	$541.90	$637.27	$637.27	$481.60	$481.60	$481.36	$481.36	$554.30	$554.30
49	$564.46	$564.46	$426.58	$426.58	$426.36	$426.36	$490.97	$490.97	$475.32	$475.32	$637.75	$637.75	$426.70	$426.70	$461.20	$461.20	$565.43	$565.43	$664.94	$664.94	$502.51	$502.51	$502.26	$502.26	$578.37	$578.37
50	$590.93	$590.93	$446.59	$446.59	$446.36	$446.36	$513.99	$513.99	$497.61	$497.61	$667.66	$667.66	$446.71	$446.71	$482.83	$482.83	$591.95	$591.95	$696.13	$696.13	$526.08	$526.08	$525.81	$525.81	$605.49	$605.49
51	$617.07	$617.07	$466.35	$466.35	$466.10	$466.10	$536.73	$536.73	$519.63	$519.63	$697.20	$697.20	$466.47	$466.47	$504.18	$504.18	$618.13	$618.13	$726.92	$726.92	$549.35	$549.35	$549.07	$549.07	$632.27	$632.27
52	$645.86	$645.86	$488.10	$488.10	$487.85	$487.85	$561.77	$561.77	$543.87	$543.87	$729.72	$729.72	$488.23	$488.23	$527.70	$527.70	$646.97	$646.97	$760.83	$760.83	$574.98	$574.98	$574.69	$574.69	$661.77	$661.77
53	$674.97	$674.97	$510.10	$510.10	$509.83	$509.83	$587.09	$587.09	$568.38	$568.38	$762.61	$762.61	$510.24	$510.24	$551.49	$551.49	$676.14	$676.14	$795.13	$795.13	$600.90	$600.90	$600.60	$600.60	$691.60	$691.60
54	$706.41	$706.41	$533.85	$533.85	$533.58	$533.58	$614.43	$614.43	$594.85	$594.85	$798.12	$798.12	$534.01	$534.01	$577.18	$577.18	$707.63	$707.63	$832.16	$832.16	$628.89	$628.89	$628.57	$628.57	$723.81	$723.81
55	$737.84	$737.84	$557.61	$557.61	$557.32	$557.32	$641.77	$641.77	$621.32	$621.32	$833.64	$833.64	$557.77	$557.77	$602.86	$602.86	$739.11	$739.11	$869.18	$869.18	$656.87	$656.87	$656.53	$656.53	$756.01	$756.01
56	$771.92	$771.92	$583.37	$583.37	$583.06	$583.06	$671.41	$671.41	$650.02	$650.02	$872.15	$872.15	$583.53	$583.53	$630.70	$630.70	$773.25	$773.25	$909.34	$909.34	$687.21	$687.21	$686.86	$686.86	$790.93	$790.93
57	$806.33	$806.33	$609.37	$609.37	$609.06	$609.06	$701.34	$701.34	$679.00	$679.00	$911.02	$911.02	$609.54	$609.54	$658.82	$658.82	$807.72	$807.72	$949.87	$949.87	$717.84	$717.84	$717.48	$717.48	$826.19	$826.19
58	$843.06	$843.06	$637.13	$637.13	$636.80	$636.80	$733.29	$733.29	$709.92	$709.92	$952.52	$952.52	$637.31	$637.31	$688.83	$688.83	$844.51	$844.51	$993.13	$993.13	$750.54	$750.54	$750.15	$750.15	$863.82	$863.82
59	$861.25	$861.25	$650.88	$650.88	$650.54	$650.54	$749.12	$749.12	$725.24	$725.24	$973.08	$973.08	$651.06	$651.06	$703.70	$703.70	$862.74	$862.74	$1,014.57	$1,014.57	$766.74	$766.74	$766.35	$766.35	$882.47	$882.47
60	$897.98	$897.98	$678.63	$678.63	$678.28	$678.28	$781.06	$781.06	$756.17	$756.17	$1,014.57	$1,014.57	$678.83	$678.83	$733.70	$733.70	$899.53	$899.53	$1,057.83	$1,057.83	$799.43	$799.43	$799.03	$799.03	$920.10	$920.10
61	$929.74	$929.74	$702.64	$702.64	$702.27	$702.27	$808.69	$808.69	$782.92	$782.92	$1,050.46	$1,050.46	$702.84	$702.84	$759.66	$759.66	$931.35	$931.35	$1,095.26	$1,095.26	$827.72	$827.72	$827.30	$827.30	$952.65	$952.65
62	$950.59	$950.59	$718.40	$718.40	$718.02	$718.02	$826.82	$826.82	$800.48	$800.48	$1,074.02	$1,074.02	$718.59	$718.59	$776.69	$776.69	$952.23	$952.23	$1,119.81	$1,119.81	$846.27	$846.27	$845.84	$845.84	$974.00	$974.00
63	$976.73	$976.73	$738.15	$738.15	$737.77	$737.77	$849.56	$849.56	$822.49	$822.49	$1,103.55	$1,103.55	$738.35	$738.35	$798.04	$798.04	$978.41	$978.41	$1,150.60	$1,150.60	$869.54	$869.54	$869.10	$869.10	$1,000.79	$1,000.79
64+	$992.61	$992.61	$750.15	$750.15	$749.76	$749.76	$863.37	$863.37	$835.86	$835.86	$1,121.49	$1,121.49	$750.36	$750.36	$811.02	$811.02	$994.32	$994.32	$1,169.31	$1,169.31	$883.68	$883.68	$883.23	$883.23	$1,017.06	$1,017.06

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

HIOS Plan ID (On Exchange)=>																												
HIOS Plan ID (Off Exchange)=>	24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008	
Plan Marketing Name =>	UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 5		Rating Area 5	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold	
Deductible =>	$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500	
Coinsurance =>	0%		0%		0%		0%		20%		0%		20%		0%		0%		0%		0%		0%		0%		20%	
Copays =>	$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60	
OOP Maximum =>	$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$251.09	$251.09	$336.88	$336.88	$225.39	$225.39	$182.07	$182.07	$223.22	$223.22	$262.50	$262.50	$198.38	$198.38	$198.27	$198.27	$228.32	$228.32	$221.05	$221.05	$296.58	$296.58	$198.43	$198.43	$179.06	$179.06	$219.52	$219.52
15	$273.40	$273.40	$366.83	$366.83	$245.43	$245.43	$198.25	$198.25	$243.06	$243.06	$285.84	$285.84	$216.02	$216.02	$215.90	$215.90	$248.62	$248.62	$240.70	$240.70	$322.95	$322.95	$216.06	$216.06	$194.97	$194.97	$239.03	$239.03
16	$281.94	$281.94	$378.28	$378.28	$253.09	$253.09	$204.44	$204.44	$250.65	$250.65	$294.76	$294.76	$222.76	$222.76	$222.64	$222.64	$256.38	$256.38	$248.21	$248.21	$333.03	$333.03	$222.81	$222.81	$201.06	$201.06	$246.49	$246.49
17	$290.48	$290.48	$389.73	$389.73	$260.75	$260.75	$210.63	$210.63	$258.24	$258.24	$303.68	$303.68	$229.50	$229.50	$229.38	$229.38	$264.14	$264.14	$255.72	$255.72	$343.11	$343.11	$229.55	$229.55	$207.14	$207.14	$253.95	$253.95
18	$299.66	$299.66	$402.06	$402.06	$269.00	$269.00	$217.29	$217.29	$266.40	$266.40	$313.28	$313.28	$236.76	$236.76	$236.63	$236.63	$272.49	$272.49	$263.81	$263.81	$353.96	$353.96	$236.81	$236.81	$213.70	$213.70	$261.98	$261.98
19	$308.85	$308.85	$414.38	$414.38	$277.25	$277.25	$223.96	$223.96	$274.58	$274.58	$322.90	$322.90	$244.02	$244.02	$243.89	$243.89	$280.85	$280.85	$271.91	$271.91	$364.82	$364.82	$244.08	$244.08	$220.25	$220.25	$270.02	$270.02
20	$318.37	$318.37	$427.16	$427.16	$285.79	$285.79	$230.86	$230.86	$283.03	$283.03	$332.84	$332.84	$251.54	$251.54	$251.40	$251.40	$289.51	$289.51	$280.28	$280.28	$376.06	$376.06	$251.60	$251.60	$227.04	$227.04	$278.34	$278.34
21	$328.22	$328.22	$440.37	$440.37	$294.63	$294.63	$238.00	$238.00	$291.79	$291.79	$343.14	$343.14	$259.32	$259.32	$259.18	$259.18	$298.46	$298.46	$288.95	$288.95	$387.69	$387.69	$259.38	$259.38	$234.06	$234.06	$286.95	$286.95
22	$328.22	$328.22	$440.37	$440.37	$294.63	$294.63	$238.00	$238.00	$291.79	$291.79	$343.14	$343.14	$259.32	$259.32	$259.18	$259.18	$298.46	$298.46	$288.95	$288.95	$387.69	$387.69	$259.38	$259.38	$234.06	$234.06	$286.95	$286.95
23	$328.22	$328.22	$440.37	$440.37	$294.63	$294.63	$238.00	$238.00	$291.79	$291.79	$343.14	$343.14	$259.32	$259.32	$259.18	$259.18	$298.46	$298.46	$288.95	$288.95	$387.69	$387.69	$259.38	$259.38	$234.06	$234.06	$286.95	$286.95
24	$328.22	$328.22	$440.37	$440.37	$294.63	$294.63	$238.00	$238.00	$291.79	$291.79	$343.14	$343.14	$259.32	$259.32	$259.18	$259.18	$298.46	$298.46	$288.95	$288.95	$387.69	$387.69	$259.38	$259.38	$234.06	$234.06	$286.95	$286.95
25	$329.53	$329.53	$442.13	$442.13	$295.81	$295.81	$238.95	$238.95	$292.96	$292.96	$344.52	$344.52	$260.36	$260.36	$260.22	$260.22	$299.65	$299.65	$290.11	$290.11	$389.24	$389.24	$260.42	$260.42	$235.00	$235.00	$288.09	$288.09
26	$336.09	$336.09	$450.94	$450.94	$301.70	$301.70	$243.71	$243.71	$298.80	$298.80	$351.38	$351.38	$265.55	$265.55	$265.40	$265.40	$305.62	$305.62	$295.89	$295.89	$397.00	$397.00	$265.61	$265.61	$239.68	$239.68	$293.84	$293.84
27	$343.98	$343.98	$461.51	$461.51	$308.77	$308.77	$249.42	$249.42	$305.80	$305.80	$359.61	$359.61	$271.77	$271.77	$271.62	$271.62	$312.79	$312.79	$302.82	$302.82	$406.30	$406.30	$271.83	$271.83	$245.29	$245.29	$300.72	$300.72
28	$356.78	$356.78	$478.68	$478.68	$320.26	$320.26	$258.71	$258.71	$317.18	$317.18	$373.00	$373.00	$281.88	$281.88	$281.73	$281.73	$324.43	$324.43	$314.09	$314.09	$421.42	$421.42	$281.95	$281.95	$254.42	$254.42	$311.92	$311.92
29	$367.28	$367.28	$492.77	$492.77	$329.69	$329.69	$266.32	$266.32	$326.51	$326.51	$383.98	$383.98	$290.18	$290.18	$290.02	$290.02	$333.98	$333.98	$323.34	$323.34	$433.83	$433.83	$290.25	$290.25	$261.91	$261.91	$321.10	$321.10
30	$372.53	$372.53	$499.82	$499.82	$334.41	$334.41	$270.13	$270.13	$331.18	$331.18	$389.46	$389.46	$294.32	$294.32	$294.17	$294.17	$338.75	$338.75	$327.95	$327.95	$440.02	$440.02	$294.40	$294.40	$265.66	$265.66	$325.69	$325.69
31	$380.41	$380.41	$510.39	$510.39	$341.48	$341.48	$275.84	$275.84	$338.18	$338.18	$397.70	$397.70	$300.55	$300.55	$300.39	$300.39	$345.92	$345.92	$334.89	$334.89	$449.33	$449.33	$300.62	$300.62	$271.28	$271.28	$332.57	$332.57
32	$388.28	$388.28	$520.95	$520.95	$348.55	$348.55	$281.55	$281.55	$345.19	$345.19	$405.94	$405.94	$306.78	$306.78	$306.61	$306.61	$353.08	$353.08	$341.83	$341.83	$458.64	$458.64	$306.85	$306.85	$276.89	$276.89	$339.46	$339.46
33	$393.21	$393.21	$527.56	$527.56	$352.97	$352.97	$285.12	$285.12	$349.56	$349.56	$411.08	$411.08	$310.66	$310.66	$310.49	$310.49	$357.56	$357.56	$346.16	$346.16	$464.45	$464.45	$310.74	$310.74	$280.40	$280.40	$343.77	$343.77
34	$398.46	$398.46	$534.61	$534.61	$357.68	$357.68	$288.93	$288.93	$354.23	$354.23	$416.57	$416.57	$314.82	$314.82	$314.65	$314.65	$362.33	$362.33	$350.79	$350.79	$470.66	$470.66	$314.89	$314.89	$284.15	$284.15	$348.36	$348.36
35	$401.09	$401.09	$538.14	$538.14	$360.04	$360.04	$290.84	$290.84	$356.57	$356.57	$419.32	$419.32	$316.89	$316.89	$316.72	$316.72	$364.72	$364.72	$353.10	$353.10	$473.76	$473.76	$316.96	$316.96	$286.02	$286.02	$350.66	$350.66
36	$403.71	$403.71	$541.65	$541.65	$362.39	$362.39	$292.74	$292.74	$358.90	$358.90	$422.06	$422.06	$318.96	$318.96	$318.79	$318.79	$367.11	$367.11	$355.41	$355.41	$476.86	$476.86	$319.04	$319.04	$287.89	$287.89	$352.94	$352.94
37	$406.34	$406.34	$545.18	$545.18	$364.75	$364.75	$294.64	$294.64	$361.24	$361.24	$424.81	$424.81	$321.04	$321.04	$320.87	$320.87	$369.49	$369.49	$357.72	$357.72	$479.96	$479.96	$321.11	$321.11	$289.77	$289.77	$355.24	$355.24
38	$408.96	$408.96	$548.70	$548.70	$367.11	$367.11	$296.55	$296.55	$363.57	$363.57	$427.55	$427.55	$323.11	$323.11	$322.94	$322.94	$371.88	$371.88	$360.03	$360.03	$483.06	$483.06	$323.19	$323.19	$291.64	$291.64	$357.54	$357.54
39	$414.21	$414.21	$555.74	$555.74	$371.82	$371.82	$300.36	$300.36	$368.24	$368.24	$433.04	$433.04	$327.26	$327.26	$327.08	$327.08	$376.66	$376.66	$364.65	$364.65	$489.26	$489.26	$327.34	$327.34	$295.38	$295.38	$362.13	$362.13
40	$419.47	$419.47	$562.79	$562.79	$376.54	$376.54	$304.16	$304.16	$372.91	$372.91	$438.53	$438.53	$331.41	$331.41	$331.23	$331.23	$381.43	$381.43	$369.28	$369.28	$495.47	$495.47	$331.49	$331.49	$299.13	$299.13	$366.72	$366.72
41	$427.34	$427.34	$573.36	$573.36	$383.61	$383.61	$309.88	$309.88	$379.91	$379.91	$446.77	$446.77	$337.64	$337.64	$337.46	$337.46	$388.59	$388.59	$376.22	$376.22	$504.78	$504.78	$337.71	$337.71	$304.75	$304.75	$373.61	$373.61
42	$434.89	$434.89	$583.49	$583.49	$390.38	$390.38	$315.35	$315.35	$386.62	$386.62	$454.66	$454.66	$343.60	$343.60	$343.41	$343.41	$395.46	$395.46	$382.86	$382.86	$513.69	$513.69	$343.68	$343.68	$310.13	$310.13	$380.21	$380.21
43	$445.39	$445.39	$597.58	$597.58	$399.81	$399.81	$322.97	$322.97	$395.95	$395.95	$465.64	$465.64	$351.89	$351.89	$351.70	$351.70	$405.01	$405.01	$392.10	$392.10	$526.09	$526.09	$351.98	$351.98	$317.62	$317.62	$389.39	$389.39
44	$458.52	$458.52	$615.20	$615.20	$411.60	$411.60	$332.49	$332.49	$407.63	$407.63	$479.37	$479.37	$362.27	$362.27	$362.08	$362.08	$416.95	$416.95	$403.67	$403.67	$541.61	$541.61	$362.35	$362.35	$326.98	$326.98	$400.87	$400.87
45	$473.95	$473.95	$635.89	$635.89	$425.45	$425.45	$343.67	$343.67	$421.34	$421.34	$495.49	$495.49	$374.46	$374.46	$374.25	$374.25	$430.98	$430.98	$417.24	$417.24	$559.82	$559.82	$374.54	$374.54	$337.98	$337.98	$414.36	$414.36
46	$492.34	$492.34	$660.56	$660.56	$441.95	$441.95	$357.00	$357.00	$437.69	$437.69	$514.71	$514.71	$388.98	$388.98	$388.77	$388.77	$447.69	$447.69	$433.43	$433.43	$581.54	$581.54	$389.07	$389.07	$351.09	$351.09	$430.43	$430.43
47	$513.01	$513.01	$688.30	$688.30	$460.51	$460.51	$371.99	$371.99	$456.07	$456.07	$536.33	$536.33	$405.32	$405.32	$405.10	$405.10	$466.49	$466.49	$451.63	$451.63	$605.96	$605.96	$405.41	$405.41	$365.84	$365.84	$448.50	$448.50
48	$536.64	$536.64	$720.00	$720.00	$481.72	$481.72	$389.13	$389.13	$477.07	$477.07	$561.03	$561.03	$423.98	$423.98	$423.76	$423.76	$487.98	$487.98	$472.43	$472.43	$633.87	$633.87	$424.09	$424.09	$382.69	$382.69	$469.17	$469.17
49	$559.94	$559.94	$751.27	$751.27	$502.64	$502.64	$406.03	$406.03	$497.80	$497.80	$585.40	$585.40	$442.40	$442.40	$442.17	$442.17	$509.17	$509.17	$492.95	$492.95	$661.40	$661.40	$442.50	$442.50	$399.31	$399.31	$489.54	$489.54
50	$586.20	$586.20	$786.50	$786.50	$526.21	$526.21	$425.07	$425.07	$521.14	$521.14	$612.85	$612.85	$463.14	$463.14	$462.89	$462.89	$533.05	$533.05	$516.06	$516.06	$692.41	$692.41	$463.25	$463.25	$418.03	$418.03	$512.49	$512.49
51	$612.13	$612.13	$821.29	$821.29	$549.48	$549.48	$443.87	$443.87	$544.19	$544.19	$639.96	$639.96	$483.64	$483.64	$483.37	$483.37	$556.63	$556.63	$538.90	$538.90	$723.05	$723.05	$483.74	$483.74	$436.52	$436.52	$535.16	$535.16
52	$640.68	$640.68	$859.60	$859.60	$575.12	$575.12	$464.58	$464.58	$569.57	$569.57	$669.81	$669.81	$506.19	$506.19	$505.92	$505.92	$582.59	$582.59	$564.03	$564.03	$756.77	$756.77	$506.31	$506.31	$456.89	$456.89	$560.13	$560.13
53	$669.57	$669.57	$898.36	$898.36	$601.05	$601.05	$485.52	$485.52	$595.25	$595.25	$700.00	$700.00	$529.01	$529.01	$528.72	$528.72	$608.86	$608.86	$589.45	$589.45	$790.88	$790.88	$529.14	$529.14	$477.48	$477.48	$585.38	$585.38
54	$700.75	$700.75	$940.19	$940.19	$629.04	$629.04	$508.13	$508.13	$622.97	$622.97	$732.60	$732.60	$553.64	$553.64	$553.35	$553.35	$637.21	$637.21	$616.90	$616.90	$827.71	$827.71	$553.78	$553.78	$499.72	$499.72	$612.64	$612.64
55	$731.93	$731.93	$982.02	$982.02	$657.02	$657.02	$530.74	$530.74	$650.69	$650.69	$765.20	$765.20	$578.28	$578.28	$577.97	$577.97	$665.57	$665.57	$644.36	$644.36	$864.55	$864.55	$578.42	$578.42	$521.95	$521.95	$639.89	$639.89
56	$765.74	$765.74	$1,027.39	$1,027.39	$687.37	$687.37	$555.25	$555.25	$680.75	$680.75	$800.55	$800.55	$605.00	$605.00	$604.67	$604.67	$696.31	$696.31	$674.12	$674.12	$904.48	$904.48	$605.13	$605.13	$546.06	$546.06	$669.46	$669.46
57	$799.87	$799.87	$1,073.18	$1,073.18	$718.01	$718.01	$580.01	$580.01	$711.09	$711.09	$836.23	$836.23	$631.96	$631.96	$631.62	$631.62	$727.35	$727.35	$704.17	$704.17	$944.80	$944.80	$632.11	$632.11	$570.40	$570.40	$699.30	$699.30
58	$836.30	$836.30	$1,122.06	$1,122.06	$750.72	$750.72	$606.42	$606.42	$743.49	$743.49	$874.32	$874.32	$660.75	$660.75	$660.39	$660.39	$760.48	$760.48	$736.25	$736.25	$987.84	$987.84	$660.90	$660.90	$596.38	$596.38	$731.15	$731.15
59	$854.36	$854.36	$1,146.28	$1,146.28	$766.92	$766.92	$619.51	$619.51	$759.53	$759.53	$893.19	$893.19	$675.01	$675.01	$674.64	$674.64	$776.89	$776.89	$752.13	$752.13	$1,009.15	$1,009.15	$675.17	$675.17	$609.26	$609.26	$746.93	$746.93
60	$890.79	$890.79	$1,195.16	$1,195.16	$799.63	$799.63	$645.93	$645.93	$791.92	$791.92	$931.28	$931.28	$703.80	$703.80	$703.42	$703.42	$810.02	$810.02	$784.21	$784.21	$1,052.19	$1,052.19	$703.96	$703.96	$635.24	$635.24	$778.79	$778.79
61	$922.30	$922.30	$1,237.44	$1,237.44	$827.91	$827.91	$668.78	$668.78	$819.93	$819.93	$964.22	$964.22	$728.69	$728.69	$728.30	$728.30	$838.67	$838.67	$811.95	$811.95	$1,089.41	$1,089.41	$728.86	$728.86	$657.71	$657.71	$806.33	$806.33
62	$942.97	$942.97	$1,265.18	$1,265.18	$846.47	$846.47	$683.77	$683.77	$838.31	$838.31	$985.84	$985.84	$745.03	$745.03	$744.62	$744.62	$857.48	$857.48	$830.15	$830.15	$1,113.83	$1,113.83	$745.20	$745.20	$672.45	$672.45	$824.41	$824.41
63	$968.90	$968.90	$1,299.97	$1,299.97	$869.75	$869.75	$702.58	$702.58	$861.36	$861.36	$1,012.95	$1,012.95	$765.51	$765.51	$765.10	$765.10	$881.05	$881.05	$852.98	$852.98	$1,144.46	$1,144.46	$765.69	$765.69	$690.95	$690.95	$847.08	$847.08
64+	$984.66	$984.66	$1,321.11	$1,321.11	$883.89	$883.89	$714.00	$714.00	$875.37	$875.37	$1,029.42	$1,029.42	$777.96	$777.96	$777.54	$777.54	$895.38	$895.38	$866.85	$866.85	$1,163.07	$1,163.07	$778.14	$778.14	$702.18	$702.18	$860.85	$860.85

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

HIOS Plan ID (On Exchange)=>																														
HIOS Plan ID (Off Exchange)=>	24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold	
Deductible =>	$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0	
Coinsurance =>	0%		20%		0%		0%		0%		0%		0%		0%		20%		0%		20%		0%		0%		0%		0%	
Copays =>	$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60	
OOP Maximum =>	$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$258.15	$258.15	$195.09	$195.09	$194.99	$194.99	$224.54	$224.54	$217.38	$217.38	$291.66	$291.66	$195.14	$195.14	$207.98	$207.98	$254.99	$254.99	$299.87	$299.87	$226.62	$226.62	$226.50	$226.50	$260.82	$260.82	$252.51	$252.51	$338.80	$338.80
15	$281.09	$281.09	$212.43	$212.43	$212.32	$212.32	$244.49	$244.49	$236.70	$236.70	$317.59	$317.59	$212.49	$212.49	$226.47	$226.47	$277.66	$277.66	$326.52	$326.52	$246.76	$246.76	$246.64	$246.64	$284.00	$284.00	$274.96	$274.96	$368.91	$368.91
16	$289.87	$289.87	$219.06	$219.06	$218.95	$218.95	$252.13	$252.13	$244.09	$244.09	$327.50	$327.50	$219.12	$219.12	$233.54	$233.54	$286.32	$286.32	$336.71	$336.71	$254.46	$254.46	$254.33	$254.33	$292.87	$292.87	$283.54	$283.54	$380.42	$380.42
17	$298.65	$298.65	$225.70	$225.70	$225.58	$225.58	$259.76	$259.76	$251.48	$251.48	$337.42	$337.42	$225.75	$225.75	$240.60	$240.60	$294.99	$294.99	$346.90	$346.90	$262.17	$262.17	$262.03	$262.03	$301.73	$301.73	$292.12	$292.12	$391.94	$391.94
18	$308.09	$308.09	$232.83	$232.83	$232.71	$232.71	$267.97	$267.97	$259.44	$259.44	$348.09	$348.09	$232.90	$232.90	$248.22	$248.22	$304.32	$304.32	$357.88	$357.88	$270.46	$270.46	$270.32	$270.32	$311.28	$311.28	$301.37	$301.37	$404.34	$404.34
19	$317.54	$317.54	$239.98	$239.98	$239.85	$239.85	$276.19	$276.19	$267.40	$267.40	$358.77	$358.77	$240.04	$240.04	$255.83	$255.83	$313.66	$313.66	$368.86	$368.86	$278.75	$278.75	$278.61	$278.61	$320.82	$320.82	$310.61	$310.61	$416.74	$416.74
20	$327.32	$327.32	$247.37	$247.37	$247.24	$247.24	$284.70	$284.70	$275.63	$275.63	$369.82	$369.82	$247.44	$247.44	$263.71	$263.71	$323.33	$323.33	$380.23	$380.23	$287.35	$287.35	$287.20	$287.20	$330.71	$330.71	$320.18	$320.18	$429.59	$429.59
21	$337.45	$337.45	$255.02	$255.02	$254.89	$254.89	$293.51	$293.51	$284.16	$284.16	$381.26	$381.26	$255.09	$255.09	$271.87	$271.87	$333.32	$333.32	$391.98	$391.98	$296.23	$296.23	$296.08	$296.08	$340.94	$340.94	$330.08	$330.08	$442.87	$442.87
22	$337.45	$337.45	$255.02	$255.02	$254.89	$254.89	$293.51	$293.51	$284.16	$284.16	$381.26	$381.26	$255.09	$255.09	$271.87	$271.87	$333.32	$333.32	$391.98	$391.98	$296.23	$296.23	$296.08	$296.08	$340.94	$340.94	$330.08	$330.08	$442.87	$442.87
23	$337.45	$337.45	$255.02	$255.02	$254.89	$254.89	$293.51	$293.51	$284.16	$284.16	$381.26	$381.26	$255.09	$255.09	$271.87	$271.87	$333.32	$333.32	$391.98	$391.98	$296.23	$296.23	$296.08	$296.08	$340.94	$340.94	$330.08	$330.08	$442.87	$442.87
24	$337.45	$337.45	$255.02	$255.02	$254.89	$254.89	$293.51	$293.51	$284.16	$284.16	$381.26	$381.26	$255.09	$255.09	$271.87	$271.87	$333.32	$333.32	$391.98	$391.98	$296.23	$296.23	$296.08	$296.08	$340.94	$340.94	$330.08	$330.08	$442.87	$442.87
25	$338.80	$338.80	$256.04	$256.04	$255.91	$255.91	$294.68	$294.68	$285.29	$285.29	$382.78	$382.78	$256.11	$256.11	$272.96	$272.96	$334.65	$334.65	$393.55	$393.55	$297.41	$297.41	$297.26	$297.26	$342.30	$342.30	$331.40	$331.40	$444.64	$444.64
26	$345.55	$345.55	$261.14	$261.14	$261.01	$261.01	$300.55	$300.55	$290.98	$290.98	$390.41	$390.41	$261.21	$261.21	$278.39	$278.39	$341.32	$341.32	$401.39	$401.39	$303.34	$303.34	$303.19	$303.19	$349.12	$349.12	$338.00	$338.00	$453.50	$453.50
27	$353.64	$353.64	$267.26	$267.26	$267.12	$267.12	$307.60	$307.60	$297.80	$297.80	$399.56	$399.56	$267.33	$267.33	$284.92	$284.92	$349.32	$349.32	$410.80	$410.80	$310.45	$310.45	$310.29	$310.29	$357.31	$357.31	$345.92	$345.92	$464.13	$464.13
28	$366.81	$366.81	$277.21	$277.21	$277.07	$277.07	$319.05	$319.05	$308.88	$308.88	$414.43	$414.43	$277.28	$277.28	$295.52	$295.52	$362.32	$362.32	$426.08	$426.08	$322.00	$322.00	$321.84	$321.84	$370.60	$370.60	$358.79	$358.79	$481.40	$481.40
29	$377.61	$377.61	$285.37	$285.37	$285.23	$285.23	$328.44	$328.44	$317.98	$317.98	$426.63	$426.63	$285.45	$285.45	$304.22	$304.22	$372.98	$372.98	$438.62	$438.62	$331.48	$331.48	$331.31	$331.31	$381.51	$381.51	$369.36	$369.36	$495.57	$495.57
30	$383.01	$383.01	$289.45	$289.45	$289.30	$289.30	$333.13	$333.13	$322.52	$322.52	$432.73	$432.73	$289.53	$289.53	$308.57	$308.57	$378.32	$378.32	$444.89	$444.89	$336.22	$336.22	$336.05	$336.05	$386.97	$386.97	$374.64	$374.64	$502.65	$502.65
31	$391.10	$391.10	$295.57	$295.57	$295.42	$295.42	$340.18	$340.18	$329.34	$329.34	$441.88	$441.88	$295.65	$295.65	$315.10	$315.10	$386.32	$386.32	$454.30	$454.30	$343.33	$343.33	$343.15	$343.15	$395.15	$395.15	$382.56	$382.56	$513.28	$513.28
32	$399.20	$399.20	$301.69	$301.69	$301.53	$301.53	$347.22	$347.22	$336.16	$336.16	$451.03	$451.03	$301.77	$301.77	$321.62	$321.62	$394.32	$394.32	$463.71	$463.71	$350.44	$350.44	$350.26	$350.26	$403.33	$403.33	$390.48	$390.48	$523.91	$523.91
33	$404.27	$404.27	$305.52	$305.52	$305.36	$305.36	$351.62	$351.62	$340.43	$340.43	$456.75	$456.75	$305.60	$305.60	$325.70	$325.70	$399.32	$399.32	$469.60	$469.60	$354.89	$354.89	$354.71	$354.71	$408.45	$408.45	$395.44	$395.44	$530.56	$530.56
34	$409.66	$409.66	$309.59	$309.59	$309.44	$309.44	$356.32	$356.32	$344.97	$344.97	$462.85	$462.85	$309.68	$309.68	$330.05	$330.05	$404.66	$404.66	$475.87	$475.87	$359.63	$359.63	$359.45	$359.45	$413.90	$413.90	$400.72	$400.72	$537.65	$537.65
35	$412.37	$412.37	$311.64	$311.64	$311.48	$311.48	$358.67	$358.67	$347.25	$347.25	$465.90	$465.90	$311.72	$311.72	$332.23	$332.23	$407.32	$407.32	$479.00	$479.00	$362.00	$362.00	$361.81	$361.81	$416.63	$416.63	$403.36	$403.36	$541.19	$541.19
36	$415.06	$415.06	$313.67	$313.67	$313.51	$313.51	$361.02	$361.02	$349.51	$349.51	$468.95	$468.95	$313.76	$313.76	$334.40	$334.40	$409.99	$409.99	$482.14	$482.14	$364.37	$364.37	$364.18	$364.18	$419.36	$419.36	$406.00	$406.00	$544.74	$544.74
37	$417.76	$417.76	$315.71	$315.71	$315.55	$315.55	$363.37	$363.37	$351.79	$351.79	$472.00	$472.00	$315.80	$315.80	$336.58	$336.58	$412.66	$412.66	$485.28	$485.28	$366.74	$366.74	$366.55	$366.55	$422.08	$422.08	$408.64	$408.64	$548.28	$548.28
38	$420.46	$420.46	$317.76	$317.76	$317.59	$317.59	$365.71	$365.71	$354.06	$354.06	$475.05	$475.05	$317.84	$317.84	$338.75	$338.75	$415.32	$415.32	$488.41	$488.41	$369.11	$369.11	$368.92	$368.92	$424.81	$424.81	$411.28	$411.28	$551.82	$551.82
39	$425.86	$425.86	$321.83	$321.83	$321.67	$321.67	$370.41	$370.41	$358.61	$358.61	$481.15	$481.15	$321.92	$321.92	$343.10	$343.10	$420.65	$420.65	$494.68	$494.68	$373.85	$373.85	$373.66	$373.66	$430.27	$430.27	$416.57	$416.57	$558.91	$558.91
40	$431.26	$431.26	$325.92	$325.92	$325.75	$325.75	$375.11	$375.11	$363.16	$363.16	$487.25	$487.25	$326.01	$326.01	$347.45	$347.45	$425.99	$425.99	$500.96	$500.96	$378.59	$378.59	$378.40	$378.40	$435.72	$435.72	$421.85	$421.85	$565.99	$565.99
41	$439.36	$439.36	$332.04	$332.04	$331.87	$331.87	$382.15	$382.15	$369.98	$369.98	$496.40	$496.40	$332.13	$332.13	$353.97	$353.97	$433.99	$433.99	$510.36	$510.36	$385.70	$385.70	$385.50	$385.50	$443.90	$443.90	$429.77	$429.77	$576.62	$576.62
42	$447.12	$447.12	$337.90	$337.90	$337.73	$337.73	$388.90	$388.90	$376.51	$376.51	$505.17	$505.17	$337.99	$337.99	$360.23	$360.23	$441.65	$441.65	$519.38	$519.38	$392.51	$392.51	$392.31	$392.31	$451.75	$451.75	$437.36	$437.36	$586.81	$586.81
43	$457.92	$457.92	$346.06	$346.06	$345.89	$345.89	$398.29	$398.29	$385.61	$385.61	$517.37	$517.37	$346.16	$346.16	$368.93	$368.93	$452.32	$452.32	$531.92	$531.92	$401.99	$401.99	$401.78	$401.78	$462.66	$462.66	$447.92	$447.92	$600.98	$600.98
44	$471.41	$471.41	$356.26	$356.26	$356.08	$356.08	$410.03	$410.03	$396.97	$396.97	$532.62	$532.62	$356.36	$356.36	$379.80	$379.80	$465.65	$465.65	$547.60	$547.60	$413.84	$413.84	$413.63	$413.63	$476.29	$476.29	$461.12	$461.12	$618.69	$618.69
45	$487.28	$487.28	$368.25	$368.25	$368.07	$368.07	$423.83	$423.83	$410.33	$410.33	$550.54	$550.54	$368.35	$368.35	$392.58	$392.58	$481.31	$481.31	$566.02	$566.02	$427.76	$427.76	$427.54	$427.54	$492.32	$492.32	$476.64	$476.64	$639.50	$639.50
46	$506.18	$506.18	$382.54	$382.54	$382.34	$382.34	$440.27	$440.27	$426.25	$426.25	$571.90	$571.90	$382.64	$382.64	$407.81	$407.81	$499.98	$499.98	$587.97	$587.97	$444.35	$444.35	$444.12	$444.12	$511.41	$511.41	$495.12	$495.12	$664.31	$664.31
47	$527.43	$527.43	$398.60	$398.60	$398.39	$398.39	$458.76	$458.76	$444.14	$444.14	$595.91	$595.91	$398.71	$398.71	$424.93	$424.93	$520.98	$520.98	$612.66	$612.66	$463.00	$463.00	$462.77	$462.77	$532.89	$532.89	$515.91	$515.91	$692.20	$692.20
48	$551.74	$551.74	$416.96	$416.96	$416.75	$416.75	$479.89	$479.89	$464.61	$464.61	$623.36	$623.36	$417.07	$417.07	$444.51	$444.51	$544.98	$544.98	$640.88	$640.88	$484.33	$484.33	$484.09	$484.09	$557.44	$557.44	$539.68	$539.68	$724.09	$724.09
49	$575.69	$575.69	$435.07	$435.07	$434.84	$434.84	$500.73	$500.73	$484.78	$484.78	$650.43	$650.43	$435.18	$435.18	$463.81	$463.81	$568.65	$568.65	$668.72	$668.72	$505.37	$505.37	$505.12	$505.12	$581.64	$581.64	$563.12	$563.12	$755.54	$755.54
50	$602.69	$602.69	$455.47	$455.47	$455.23	$455.23	$524.21	$524.21	$507.51	$507.51	$680.93	$680.93	$455.59	$455.59	$485.56	$485.56	$595.31	$595.31	$700.08	$700.08	$529.07	$529.07	$528.80	$528.80	$608.92	$608.92	$589.53	$589.53	$790.97	$790.97
51	$629.34	$629.34	$475.61	$475.61	$475.37	$475.37	$547.40	$547.40	$529.96	$529.96	$711.05	$711.05	$475.74	$475.74	$507.04	$507.04	$621.64	$621.64	$731.05	$731.05	$552.47	$552.47	$552.19	$552.19	$635.85	$635.85	$615.60	$615.60	$825.96	$825.96
52	$658.71	$658.71	$497.80	$497.80	$497.55	$497.55	$572.93	$572.93	$554.68	$554.68	$744.22	$744.22	$497.94	$497.94	$530.69	$530.69	$650.64	$650.64	$765.14	$765.14	$578.24	$578.24	$577.95	$577.95	$665.51	$665.51	$644.32	$644.32	$864.48	$864.48
53	$688.40	$688.40	$520.25	$520.25	$519.98	$519.98	$598.76	$598.76	$579.69	$579.69	$777.77	$777.77	$520.38	$520.38	$554.61	$554.61	$679.97	$679.97	$799.64	$799.64	$604.31	$604.31	$604.00	$604.00	$695.52	$695.52	$673.36	$673.36	$903.45	$903.45
54	$720.46	$720.46	$544.47	$544.47	$544.19	$544.19	$626.64	$626.64	$606.68	$606.68	$813.99	$813.99	$544.62	$544.62	$580.44	$580.44	$711.64	$711.64	$836.87	$836.87	$632.45	$632.45	$632.13	$632.13	$727.91	$727.91	$704.72	$704.72	$945.52	$945.52
55	$752.51	$752.51	$568.69	$568.69	$568.40	$568.40	$654.53	$654.53	$633.67	$633.67	$850.21	$850.21	$568.85	$568.85	$606.27	$606.27	$743.31	$743.31	$874.12	$874.12	$660.60	$660.60	$660.26	$660.26	$760.30	$760.30	$736.08	$736.08	$987.61	$987.61
56	$787.27	$787.27	$594.97	$594.97	$594.66	$594.66	$684.76	$684.76	$662.95	$662.95	$889.48	$889.48	$595.12	$595.12	$634.27	$634.27	$777.64	$777.64	$914.49	$914.49	$691.11	$691.11	$690.76	$690.76	$795.41	$795.41	$770.08	$770.08	$1,033.22	$1,033.22
57	$822.37	$822.37	$621.48	$621.48	$621.17	$621.17	$715.28	$715.28	$692.50	$692.50	$929.13	$929.13	$621.65	$621.65	$662.55	$662.55	$812.30	$812.30	$955.26	$955.26	$721.92	$721.92	$721.55	$721.55	$830.87	$830.87	$804.41	$804.41	$1,079.28	$1,079.28
58	$859.82	$859.82	$649.79	$649.79	$649.46	$649.46	$747.86	$747.86	$724.04	$724.04	$971.45	$971.45	$649.97	$649.97	$692.72	$692.72	$849.30	$849.30	$998.77	$998.77	$754.79	$754.79	$754.41	$754.41	$868.72	$868.72	$841.04	$841.04	$1,128.43	$1,128.43
59	$878.39	$878.39	$663.82	$663.82	$663.48	$663.48	$764.01	$764.01	$739.67	$739.67	$992.42	$992.42	$664.00	$664.00	$707.68	$707.68	$867.63	$867.63	$1,020.32	$1,020.32	$771.08	$771.08	$770.69	$770.69	$887.47	$887.47	$859.20	$859.20	$1,152.79	$1,152.79
60	$915.84	$915.84	$692.13	$692.13	$691.78	$691.78	$796.59	$796.59	$771.21	$771.21	$1,034.74	$1,034.74	$692.31	$692.31	$737.86	$737.86	$904.64	$904.64	$1,063.84	$1,063.84	$803.97	$803.97	$803.57	$803.57	$925.31	$925.31	$895.84	$895.84	$1,201.95	$1,201.95
61	$948.23	$948.23	$716.61	$716.61	$716.24	$716.24	$824.76	$824.76	$798.49	$798.49	$1,071.34	$1,071.34	$716.80	$716.80	$763.95	$763.95	$936.63	$936.63	$1,101.47	$1,101.47	$832.41	$832.41	$831.99	$831.99	$958.04	$958.04	$927.53	$927.53	$1,244.47	$1,244.47
62	$969.50	$969.50	$732.68	$732.68	$732.30	$732.30	$843.25	$843.25	$816.39	$816.39	$1,095.36	$1,095.36	$732.87	$732.87	$781.08	$781.08	$957.63	$957.63	$1,126.16	$1,126.16	$851.07	$851.07	$850.64	$850.64	$979.52	$979.52	$948.32	$948.32	$1,272.37	$1,272.37
63	$996.16	$996.16	$752.82	$752.82	$752.44	$752.44	$866.44	$866.44	$838.84	$838.84	$1,125.48	$1,125.48	$753.03	$753.03	$802.56	$802.56	$983.96	$983.96	$1,157.12	$1,157.12	$874.47	$874.47	$874.03	$874.03	$1,006.45	$1,006.45	$974.40	$974.40	$1,307.35	$1,307.35
64+	$1,012.35	$1,012.35	$765.06	$765.06	$764.67	$764.67	$880.53	$880.53	$852.48	$852.48	$1,143.78	$1,143.78	$765.27	$765.27	$815.61	$815.61	$999.96	$999.96	$1,175.94	$1,175.94	$888.69	$888.69	$888.24	$888.24	$1,022.82	$1,022.82	$990.24	$990.24	$1,328.61	$1,328.61

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

HIOS Plan ID (On Exchange)=>																																
HIOS Plan ID (Off Exchange)=>	24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012	
Plan Marketing Name =>	UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 6		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver	
Deductible =>	$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500	
Coinsurance =>	0%		0%		20%		0%		20%		0%		0%		0%		0%		0%		0%		20%		0%		20%		0%		0%	
Copays =>	$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60	
OOP Maximum =>	$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$226.67	$226.67	$213.02	$213.02	$261.17	$261.17	$307.13	$307.13	$232.11	$232.11	$231.99	$231.99	$267.14	$267.14	$258.63	$258.63	$347.01	$347.01	$232.16	$232.16	$203.08	$203.08	$248.98	$248.98	$292.79	$292.79	$221.27	$221.27	$221.15	$221.15	$254.66	$254.66
15	$246.82	$246.82	$231.96	$231.96	$284.39	$284.39	$334.44	$334.44	$252.75	$252.75	$252.61	$252.61	$290.88	$290.88	$281.63	$281.63	$377.86	$377.86	$252.80	$252.80	$221.13	$221.13	$271.10	$271.10	$318.81	$318.81	$240.93	$240.93	$240.81	$240.81	$277.30	$277.30
16	$254.52	$254.52	$239.20	$239.20	$293.26	$293.26	$344.87	$344.87	$260.63	$260.63	$260.49	$260.49	$299.96	$299.96	$290.41	$290.41	$389.65	$389.65	$260.69	$260.69	$228.03	$228.03	$279.57	$279.57	$328.76	$328.76	$248.46	$248.46	$248.33	$248.33	$285.95	$285.95
17	$262.23	$262.23	$246.44	$246.44	$302.14	$302.14	$355.31	$355.31	$268.52	$268.52	$268.38	$268.38	$309.04	$309.04	$299.21	$299.21	$401.45	$401.45	$268.58	$268.58	$234.93	$234.93	$288.04	$288.04	$338.72	$338.72	$255.98	$255.98	$255.85	$255.85	$294.61	$294.61
18	$270.52	$270.52	$254.23	$254.23	$311.70	$311.70	$366.55	$366.55	$277.02	$277.02	$276.87	$276.87	$318.82	$318.82	$308.67	$308.67	$414.15	$414.15	$277.08	$277.08	$242.36	$242.36	$297.14	$297.14	$349.43	$349.43	$264.07	$264.07	$263.93	$263.93	$303.93	$303.93
19	$278.82	$278.82	$262.03	$262.03	$321.26	$321.26	$377.79	$377.79	$285.51	$285.51	$285.36	$285.36	$328.60	$328.60	$318.13	$318.13	$426.85	$426.85	$285.57	$285.57	$249.80	$249.80	$306.25	$306.25	$360.15	$360.15	$272.17	$272.17	$272.03	$272.03	$313.25	$313.25
20	$287.41	$287.41	$270.11	$270.11	$331.16	$331.16	$389.44	$389.44	$294.31	$294.31	$294.15	$294.15	$338.72	$338.72	$327.94	$327.94	$440.00	$440.00	$294.38	$294.38	$257.50	$257.50	$315.70	$315.70	$371.25	$371.25	$280.56	$280.56	$280.42	$280.42	$322.90	$322.90
21	$296.30	$296.30	$278.46	$278.46	$341.40	$341.40	$401.48	$401.48	$303.41	$303.41	$303.25	$303.25	$349.20	$349.20	$338.08	$338.08	$453.61	$453.61	$303.48	$303.48	$265.46	$265.46	$325.46	$325.46	$382.73	$382.73	$289.24	$289.24	$289.09	$289.09	$332.89	$332.89
22	$296.30	$296.30	$278.46	$278.46	$341.40	$341.40	$401.48	$401.48	$303.41	$303.41	$303.25	$303.25	$349.20	$349.20	$338.08	$338.08	$453.61	$453.61	$303.48	$303.48	$265.46	$265.46	$325.46	$325.46	$382.73	$382.73	$289.24	$289.24	$289.09	$289.09	$332.89	$332.89
23	$296.30	$296.30	$278.46	$278.46	$341.40	$341.40	$401.48	$401.48	$303.41	$303.41	$303.25	$303.25	$349.20	$349.20	$338.08	$338.08	$453.61	$453.61	$303.48	$303.48	$265.46	$265.46	$325.46	$325.46	$382.73	$382.73	$289.24	$289.24	$289.09	$289.09	$332.89	$332.89
24	$296.30	$296.30	$278.46	$278.46	$341.40	$341.40	$401.48	$401.48	$303.41	$303.41	$303.25	$303.25	$349.20	$349.20	$338.08	$338.08	$453.61	$453.61	$303.48	$303.48	$265.46	$265.46	$325.46	$325.46	$382.73	$382.73	$289.24	$289.24	$289.09	$289.09	$332.89	$332.89
25	$297.49	$297.49	$279.57	$279.57	$342.76	$342.76	$403.08	$403.08	$304.62	$304.62	$304.46	$304.46	$350.60	$350.60	$339.43	$339.43	$455.42	$455.42	$304.69	$304.69	$266.52	$266.52	$326.77	$326.77	$384.27	$384.27	$290.40	$290.40	$290.25	$290.25	$334.22	$334.22
26	$303.41	$303.41	$285.14	$285.14	$349.60	$349.60	$411.12	$411.12	$310.69	$310.69	$310.53	$310.53	$357.58	$357.58	$346.20	$346.20	$464.50	$464.50	$310.76	$310.76	$271.83	$271.83	$333.27	$333.27	$391.91	$391.91	$296.18	$296.18	$296.03	$296.03	$340.88	$340.88
27	$310.52	$310.52	$291.83	$291.83	$357.79	$357.79	$420.76	$420.76	$317.98	$317.98	$317.81	$317.81	$365.96	$365.96	$354.31	$354.31	$475.39	$475.39	$318.05	$318.05	$278.20	$278.20	$341.09	$341.09	$401.10	$401.10	$303.13	$303.13	$302.97	$302.97	$348.87	$348.87
28	$322.08	$322.08	$302.69	$302.69	$371.10	$371.10	$436.41	$436.41	$329.80	$329.80	$329.63	$329.63	$379.58	$379.58	$367.49	$367.49	$493.07	$493.07	$329.88	$329.88	$288.56	$288.56	$353.78	$353.78	$416.03	$416.03	$314.41	$314.41	$314.25	$314.25	$361.85	$361.85
29	$331.56	$331.56	$311.60	$311.60	$382.03	$382.03	$449.26	$449.26	$339.52	$339.52	$339.34	$339.34	$390.75	$390.75	$378.31	$378.31	$507.59	$507.59	$339.59	$339.59	$297.05	$297.05	$364.19	$364.19	$428.28	$428.28	$323.66	$323.66	$323.49	$323.49	$372.50	$372.50
30	$336.30	$336.30	$316.05	$316.05	$387.49	$387.49	$455.68	$455.68	$344.37	$344.37	$344.19	$344.19	$396.34	$396.34	$383.72	$383.72	$514.85	$514.85	$344.45	$344.45	$301.30	$301.30	$369.40	$369.40	$434.40	$434.40	$328.29	$328.29	$328.12	$328.12	$377.83	$377.83
31	$343.41	$343.41	$322.74	$322.74	$395.69	$395.69	$465.32	$465.32	$351.66	$351.66	$351.47	$351.47	$404.72	$404.72	$391.84	$391.84	$525.74	$525.74	$351.73	$351.73	$307.67	$307.67	$377.20	$377.20	$443.58	$443.58	$335.22	$335.22	$335.05	$335.05	$385.82	$385.82
32	$350.52	$350.52	$329.42	$329.42	$403.87	$403.87	$474.95	$474.95	$358.93	$358.93	$358.74	$358.74	$413.10	$413.10	$399.95	$399.95	$536.62	$536.62	$359.02	$359.02	$314.04	$314.04	$385.02	$385.02	$452.77	$452.77	$342.17	$342.17	$342.00	$342.00	$393.81	$393.81
33	$354.97	$354.97	$333.60	$333.60	$408.99	$408.99	$480.97	$480.97	$363.48	$363.48	$363.29	$363.29	$418.34	$418.34	$405.02	$405.02	$543.42	$543.42	$363.57	$363.57	$318.02	$318.02	$389.90	$389.90	$458.51	$458.51	$346.51	$346.51	$346.33	$346.33	$398.80	$398.80
34	$359.71	$359.71	$338.05	$338.05	$414.46	$414.46	$487.40	$487.40	$368.34	$368.34	$368.14	$368.14	$423.93	$423.93	$410.43	$410.43	$550.68	$550.68	$368.42	$368.42	$322.27	$322.27	$395.11	$395.11	$464.64	$464.64	$351.14	$351.14	$350.96	$350.96	$404.13	$404.13
35	$362.08	$362.08	$340.28	$340.28	$417.19	$417.19	$490.61	$490.61	$370.77	$370.77	$370.57	$370.57	$426.72	$426.72	$413.13	$413.13	$554.31	$554.31	$370.85	$370.85	$324.39	$324.39	$397.72	$397.72	$467.70	$467.70	$353.45	$353.45	$353.27	$353.27	$406.79	$406.79
36	$364.45	$364.45	$342.51	$342.51	$419.92	$419.92	$493.82	$493.82	$373.19	$373.19	$373.00	$373.00	$429.52	$429.52	$415.84	$415.84	$557.94	$557.94	$373.28	$373.28	$326.52	$326.52	$400.32	$400.32	$470.76	$470.76	$355.77	$355.77	$355.58	$355.58	$409.45	$409.45
37	$366.82	$366.82	$344.73	$344.73	$422.65	$422.65	$497.03	$497.03	$375.62	$375.62	$375.42	$375.42	$432.31	$432.31	$418.54	$418.54	$561.57	$561.57	$375.71	$375.71	$328.64	$328.64	$402.92	$402.92	$473.82	$473.82	$358.08	$358.08	$357.89	$357.89	$412.12	$412.12
38	$369.19	$369.19	$346.96	$346.96	$425.39	$425.39	$500.25	$500.25	$378.05	$378.05	$377.85	$377.85	$435.10	$435.10	$421.25	$421.25	$565.20	$565.20	$378.14	$378.14	$330.76	$330.76	$405.52	$405.52	$476.88	$476.88	$360.39	$360.39	$360.21	$360.21	$414.78	$414.78
39	$373.93	$373.93	$351.42	$351.42	$430.85	$430.85	$506.67	$506.67	$382.91	$382.91	$382.71	$382.71	$440.69	$440.69	$426.66	$426.66	$572.46	$572.46	$382.99	$382.99	$335.01	$335.01	$410.73	$410.73	$483.00	$483.00	$365.02	$365.02	$364.83	$364.83	$420.11	$420.11
40	$378.67	$378.67	$355.87	$355.87	$436.30	$436.30	$513.09	$513.09	$387.75	$387.75	$387.55	$387.55	$446.28	$446.28	$432.06	$432.06	$579.71	$579.71	$387.85	$387.85	$339.26	$339.26	$415.93	$415.93	$489.13	$489.13	$369.65	$369.65	$369.45	$369.45	$425.43	$425.43
41	$385.78	$385.78	$362.55	$362.55	$444.50	$444.50	$522.72	$522.72	$395.04	$395.04	$394.83	$394.83	$454.66	$454.66	$440.18	$440.18	$590.60	$590.60	$395.13	$395.13	$345.63	$345.63	$423.75	$423.75	$498.32	$498.32	$376.59	$376.59	$376.40	$376.40	$433.42	$433.42
42	$392.60	$392.60	$368.96	$368.96	$452.35	$452.35	$531.96	$531.96	$402.02	$402.02	$401.81	$401.81	$462.69	$462.69	$447.95	$447.95	$601.03	$601.03	$402.11	$402.11	$351.73	$351.73	$431.23	$431.23	$507.11	$507.11	$383.24	$383.24	$383.04	$383.04	$441.08	$441.08
43	$402.08	$402.08	$377.87	$377.87	$463.28	$463.28	$544.81	$544.81	$411.73	$411.73	$411.51	$411.51	$473.86	$473.86	$458.78	$458.78	$615.55	$615.55	$411.82	$411.82	$360.23	$360.23	$441.65	$441.65	$519.37	$519.37	$392.50	$392.50	$392.30	$392.30	$451.73	$451.73
44	$413.93	$413.93	$389.01	$389.01	$476.93	$476.93	$560.86	$560.86	$423.86	$423.86	$423.64	$423.64	$487.83	$487.83	$472.29	$472.29	$633.69	$633.69	$423.96	$423.96	$370.85	$370.85	$454.66	$454.66	$534.67	$534.67	$404.07	$404.07	$403.86	$403.86	$465.05	$465.05
45	$427.86	$427.86	$402.10	$402.10	$492.98	$492.98	$579.74	$579.74	$438.12	$438.12	$437.89	$437.89	$504.24	$504.24	$488.19	$488.19	$655.01	$655.01	$438.23	$438.23	$383.32	$383.32	$469.96	$469.96	$552.66	$552.66	$417.66	$417.66	$417.44	$417.44	$480.69	$480.69
46	$444.45	$444.45	$417.69	$417.69	$512.11	$512.11	$602.23	$602.23	$455.12	$455.12	$454.88	$454.88	$523.80	$523.80	$507.13	$507.13	$680.42	$680.42	$455.22	$455.22	$398.19	$398.19	$488.19	$488.19	$574.10	$574.10	$433.86	$433.86	$433.64	$433.64	$499.34	$499.34
47	$463.12	$463.12	$435.23	$435.23	$533.61	$533.61	$627.51	$627.51	$474.23	$474.23	$473.98	$473.98	$545.80	$545.80	$528.42	$528.42	$708.99	$708.99	$474.34	$474.34	$414.91	$414.91	$508.69	$508.69	$598.21	$598.21	$452.08	$452.08	$451.85	$451.85	$520.31	$520.31
48	$484.45	$484.45	$455.28	$455.28	$558.19	$558.19	$656.42	$656.42	$496.07	$496.07	$495.81	$495.81	$570.94	$570.94	$552.76	$552.76	$741.65	$741.65	$496.19	$496.19	$434.03	$434.03	$532.13	$532.13	$625.76	$625.76	$472.91	$472.91	$472.66	$472.66	$544.28	$544.28
49	$505.49	$505.49	$475.05	$475.05	$582.43	$582.43	$684.93	$684.93	$517.62	$517.62	$517.35	$517.35	$595.74	$595.74	$576.77	$576.77	$773.86	$773.86	$517.74	$517.74	$452.87	$452.87	$555.23	$555.23	$652.93	$652.93	$493.44	$493.44	$493.18	$493.18	$567.91	$567.91
50	$529.19	$529.19	$497.33	$497.33	$609.74	$609.74	$717.04	$717.04	$541.89	$541.89	$541.61	$541.61	$623.67	$623.67	$603.81	$603.81	$810.15	$810.15	$542.02	$542.02	$474.11	$474.11	$581.27	$581.27	$683.55	$683.55	$516.58	$516.58	$516.31	$516.31	$594.54	$594.54
51	$552.60	$552.60	$519.33	$519.33	$636.71	$636.71	$748.76	$748.76	$565.86	$565.86	$565.56	$565.56	$651.26	$651.26	$630.52	$630.52	$845.98	$845.98	$565.99	$565.99	$495.08	$495.08	$606.98	$606.98	$713.79	$713.79	$539.43	$539.43	$539.15	$539.15	$620.84	$620.84
52	$578.38	$578.38	$543.55	$543.55	$666.41	$666.41	$783.68	$783.68	$592.25	$592.25	$591.94	$591.94	$681.64	$681.64	$659.93	$659.93	$885.44	$885.44	$592.39	$592.39	$518.18	$518.18	$635.29	$635.29	$747.09	$747.09	$564.59	$564.59	$564.30	$564.30	$649.80	$649.80
53	$604.45	$604.45	$568.06	$568.06	$696.46	$696.46	$819.02	$819.02	$618.96	$618.96	$618.63	$618.63	$712.37	$712.37	$689.69	$689.69	$925.37	$925.37	$619.10	$619.10	$541.54	$541.54	$663.94	$663.94	$780.77	$780.77	$590.05	$590.05	$589.75	$589.75	$679.10	$679.10
54	$632.60	$632.60	$594.51	$594.51	$728.89	$728.89	$857.16	$857.16	$647.78	$647.78	$647.44	$647.44	$745.54	$745.54	$721.80	$721.80	$968.46	$968.46	$647.93	$647.93	$566.76	$566.76	$694.86	$694.86	$817.13	$817.13	$617.53	$617.53	$617.21	$617.21	$710.72	$710.72
55	$660.75	$660.75	$620.97	$620.97	$761.32	$761.32	$895.30	$895.30	$676.60	$676.60	$676.25	$676.25	$778.72	$778.72	$753.92	$753.92	$1,011.55	$1,011.55	$676.76	$676.76	$591.98	$591.98	$725.78	$725.78	$853.49	$853.49	$645.01	$645.01	$644.67	$644.67	$742.34	$742.34
56	$691.27	$691.27	$649.65	$649.65	$796.49	$796.49	$936.65	$936.65	$707.86	$707.86	$707.48	$707.48	$814.68	$814.68	$788.74	$788.74	$1,058.27	$1,058.27	$708.02	$708.02	$619.32	$619.32	$759.29	$759.29	$892.90	$892.90	$674.79	$674.79	$674.44	$674.44	$776.63	$776.63
57	$722.08	$722.08	$678.61	$678.61	$831.99	$831.99	$978.41	$978.41	$739.41	$739.41	$739.02	$739.02	$851.00	$851.00	$823.90	$823.90	$1,105.45	$1,105.45	$739.58	$739.58	$646.93	$646.93	$793.15	$793.15	$932.71	$932.71	$704.88	$704.88	$704.51	$704.51	$811.25	$811.25
58	$754.97	$754.97	$709.52	$709.52	$869.89	$869.89	$1,022.97	$1,022.97	$773.09	$773.09	$772.68	$772.68	$889.76	$889.76	$861.43	$861.43	$1,155.80	$1,155.80	$773.27	$773.27	$676.39	$676.39	$829.28	$829.28	$975.20	$975.20	$736.99	$736.99	$736.61	$736.61	$848.20	$848.20
59	$771.27	$771.27	$724.83	$724.83	$888.67	$888.67	$1,045.06	$1,045.06	$789.78	$789.78	$789.36	$789.36	$908.97	$908.97	$880.03	$880.03	$1,180.75	$1,180.75	$789.96	$789.96	$690.99	$690.99	$847.18	$847.18	$996.25	$996.25	$752.89	$752.89	$752.50	$752.50	$866.51	$866.51
60	$804.16	$804.16	$755.74	$755.74	$926.56	$926.56	$1,089.62	$1,089.62	$823.46	$823.46	$823.02	$823.02	$947.73	$947.73	$917.55	$917.55	$1,231.10	$1,231.10	$823.64	$823.64	$720.46	$720.46	$883.30	$883.30	$1,038.73	$1,038.73	$785.00	$785.00	$784.59	$784.59	$903.46	$903.46
61	$832.60	$832.60	$782.47	$782.47	$959.34	$959.34	$1,128.16	$1,128.16	$852.59	$852.59	$852.14	$852.14	$981.25	$981.25	$950.01	$950.01	$1,274.65	$1,274.65	$852.78	$852.78	$745.94	$745.94	$914.54	$914.54	$1,075.47	$1,075.47	$812.77	$812.77	$812.35	$812.35	$935.42	$935.42
62	$851.27	$851.27	$800.02	$800.02	$980.84	$980.84	$1,153.45	$1,153.45	$871.70	$871.70	$871.24	$871.24	$1,003.25	$1,003.25	$971.30	$971.30	$1,303.22	$1,303.22	$871.90	$871.90	$762.67	$762.67	$935.05	$935.05	$1,099.58	$1,099.58	$830.99	$830.99	$830.56	$830.56	$956.39	$956.39
63	$874.68	$874.68	$822.01	$822.01	$1,007.81	$1,007.81	$1,185.16	$1,185.16	$895.66	$895.66	$895.19	$895.19	$1,030.84	$1,030.84	$998.01	$998.01	$1,339.05	$1,339.05	$895.87	$895.87	$783.64	$783.64	$960.75	$960.75	$1,129.82	$1,129.82	$853.83	$853.83	$853.39	$853.39	$982.69	$982.69
64+	$888.90	$888.90	$835.38	$835.38	$1,024.20	$1,024.20	$1,204.44	$1,204.44	$910.23	$910.23	$909.75	$909.75	$1,047.60	$1,047.60	$1,014.24	$1,014.24	$1,360.83	$1,360.83	$910.44	$910.44	$796.38	$796.38	$976.38	$976.38	$1,148.19	$1,148.19	$867.72	$867.72	$867.27	$867.27	$998.67	$998.67

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

HIOS Plan ID (On Exchange)=>																								
HIOS Plan ID (Off Exchange)=>	24872PA0020013		24872PA0020014		24872PA0020015		24872PA0020001		24872PA0020008		24872PA0020009		24872PA0020010		24872PA0020011		24872PA0020012		24872PA0020013		24872PA0020014		24872PA0020015	
Plan Marketing Name =>	UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Gold 0		UHC Navigate HSA Silver 3750	
Form # =>	COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA		COC20.HMO.2018.SG.PA	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Gold		Silver		Bronze		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Silver	
Deductible =>	$3,000		$0		$3,750		$6,850		$1,500		$1,000		$3,500		$5,500		$2,500		$3,000		$0		$3,750	
Coinsurance =>	0%		0%		0%		0%		20%		0%		20%		0%		0%		0%		0%		0%	
Copays =>	$40-$80		$30-$60		$30-$60		D&C-D&C		$30-$60		$30-$60		$40-$80		$50-$100		$30-$60		$40-$80		$30-$60		$30-$60	
OOP Maximum =>	$8,150		$8,150		$6,850		$6,850		$8,150		$8,150		$8,150		$8,150		$6,850		$8,150		$8,150		$6,850	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$246.55	$246.55	$330.80	$330.80	$221.32	$221.32	$201.34	$201.34	$246.84	$246.84	$290.28	$290.28	$219.37	$219.37	$219.26	$219.26	$252.49	$252.49	$244.44	$244.44	$327.97	$327.97	$219.43	$219.43
15	$268.46	$268.46	$360.20	$360.20	$241.00	$241.00	$219.24	$219.24	$268.78	$268.78	$316.09	$316.09	$238.87	$238.87	$238.75	$238.75	$274.93	$274.93	$266.18	$266.18	$357.12	$357.12	$238.94	$238.94
16	$276.85	$276.85	$371.45	$371.45	$248.52	$248.52	$226.08	$226.08	$277.18	$277.18	$325.96	$325.96	$246.33	$246.33	$246.21	$246.21	$283.51	$283.51	$274.49	$274.49	$368.27	$368.27	$246.40	$246.40
17	$285.23	$285.23	$382.70	$382.70	$256.04	$256.04	$232.92	$232.92	$285.56	$285.56	$335.82	$335.82	$253.78	$253.78	$253.66	$253.66	$292.09	$292.09	$282.79	$282.79	$379.41	$379.41	$253.85	$253.85
18	$294.25	$294.25	$394.79	$394.79	$264.14	$264.14	$240.29	$240.29	$294.60	$294.60	$346.45	$346.45	$261.81	$261.81	$261.68	$261.68	$301.34	$301.34	$291.74	$291.74	$391.42	$391.42	$261.88	$261.88
19	$303.27	$303.27	$406.90	$406.90	$272.24	$272.24	$247.66	$247.66	$303.64	$303.64	$357.07	$357.07	$269.84	$269.84	$269.71	$269.71	$310.58	$310.58	$300.69	$300.69	$403.43	$403.43	$269.92	$269.92
20	$312.62	$312.62	$419.45	$419.45	$280.63	$280.63	$255.29	$255.29	$312.99	$312.99	$368.08	$368.08	$278.16	$278.16	$278.02	$278.02	$320.15	$320.15	$309.95	$309.95	$415.86	$415.86	$278.23	$278.23
21	$322.29	$322.29	$432.42	$432.42	$289.31	$289.31	$263.19	$263.19	$322.67	$322.67	$379.46	$379.46	$286.76	$286.76	$286.62	$286.62	$330.05	$330.05	$319.54	$319.54	$428.72	$428.72	$286.84	$286.84
22	$322.29	$322.29	$432.42	$432.42	$289.31	$289.31	$263.19	$263.19	$322.67	$322.67	$379.46	$379.46	$286.76	$286.76	$286.62	$286.62	$330.05	$330.05	$319.54	$319.54	$428.72	$428.72	$286.84	$286.84
23	$322.29	$322.29	$432.42	$432.42	$289.31	$289.31	$263.19	$263.19	$322.67	$322.67	$379.46	$379.46	$286.76	$286.76	$286.62	$286.62	$330.05	$330.05	$319.54	$319.54	$428.72	$428.72	$286.84	$286.84
24	$322.29	$322.29	$432.42	$432.42	$289.31	$289.31	$263.19	$263.19	$322.67	$322.67	$379.46	$379.46	$286.76	$286.76	$286.62	$286.62	$330.05	$330.05	$319.54	$319.54	$428.72	$428.72	$286.84	$286.84
25	$323.58	$323.58	$434.15	$434.15	$290.47	$290.47	$264.24	$264.24	$323.96	$323.96	$380.97	$380.97	$287.90	$287.90	$287.76	$287.76	$331.37	$331.37	$320.81	$320.81	$430.43	$430.43	$287.99	$287.99
26	$330.02	$330.02	$442.79	$442.79	$296.25	$296.25	$269.51	$269.51	$330.41	$330.41	$388.56	$388.56	$293.64	$293.64	$293.50	$293.50	$337.97	$337.97	$327.21	$327.21	$439.01	$439.01	$293.72	$293.72
27	$337.76	$337.76	$453.18	$453.18	$303.20	$303.20	$275.82	$275.82	$338.16	$338.16	$397.68	$397.68	$300.53	$300.53	$300.38	$300.38	$345.89	$345.89	$334.88	$334.88	$449.30	$449.30	$300.61	$300.61
28	$350.33	$350.33	$470.05	$470.05	$314.48	$314.48	$286.09	$286.09	$350.74	$350.74	$412.47	$412.47	$311.71	$311.71	$311.56	$311.56	$358.76	$358.76	$347.34	$347.34	$466.02	$466.02	$311.80	$311.80
29	$360.64	$360.64	$483.88	$483.88	$323.74	$323.74	$294.51	$294.51	$361.07	$361.07	$424.61	$424.61	$320.88	$320.88	$320.73	$320.73	$369.33	$369.33	$357.56	$357.56	$479.74	$479.74	$320.97	$320.97
30	$365.80	$365.80	$490.80	$490.80	$328.37	$328.37	$298.72	$298.72	$366.23	$366.23	$430.69	$430.69	$325.48	$325.48	$325.32	$325.32	$374.61	$374.61	$362.68	$362.68	$486.60	$486.60	$325.56	$325.56
31	$373.53	$373.53	$501.17	$501.17	$335.31	$335.31	$305.04	$305.04	$373.97	$373.97	$439.79	$439.79	$332.35	$332.35	$332.19	$332.19	$382.53	$382.53	$370.35	$370.35	$496.89	$496.89	$332.45	$332.45
32	$381.27	$381.27	$511.56	$511.56	$342.25	$342.25	$311.35	$311.35	$381.71	$381.71	$448.90	$448.90	$339.23	$339.23	$339.07	$339.07	$390.45	$390.45	$378.01	$378.01	$507.17	$507.17	$339.33	$339.33
33	$386.10	$386.10	$518.04	$518.04	$346.59	$346.59	$315.30	$315.30	$386.55	$386.55	$454.59	$454.59	$343.53	$343.53	$343.37	$343.37	$395.40	$395.40	$382.80	$382.80	$513.60	$513.60	$343.63	$343.63
34	$391.26	$391.26	$524.96	$524.96	$351.22	$351.22	$319.51	$319.51	$391.72	$391.72	$460.66	$460.66	$348.13	$348.13	$347.96	$347.96	$400.68	$400.68	$387.92	$387.92	$520.47	$520.47	$348.22	$348.22
35	$393.84	$393.84	$528.42	$528.42	$353.54	$353.54	$321.62	$321.62	$394.31	$394.31	$463.70	$463.70	$350.42	$350.42	$350.25	$350.25	$403.32	$403.32	$390.48	$390.48	$523.90	$523.90	$350.52	$350.52
36	$396.42	$396.42	$531.88	$531.88	$355.85	$355.85	$323.72	$323.72	$396.89	$396.89	$466.74	$466.74	$352.72	$352.72	$352.55	$352.55	$405.96	$405.96	$393.04	$393.04	$527.33	$527.33	$352.81	$352.81
37	$399.00	$399.00	$535.34	$535.34	$358.17	$358.17	$325.83	$325.83	$399.46	$399.46	$469.77	$469.77	$355.01	$355.01	$354.83	$354.83	$408.60	$408.60	$395.59	$395.59	$530.75	$530.75	$355.11	$355.11
38	$401.57	$401.57	$538.80	$538.80	$360.48	$360.48	$327.93	$327.93	$402.05	$402.05	$472.81	$472.81	$357.30	$357.30	$357.13	$357.13	$411.24	$411.24	$398.15	$398.15	$534.18	$534.18	$357.40	$357.40
39	$406.73	$406.73	$545.71	$545.71	$365.11	$365.11	$332.15	$332.15	$407.21	$407.21	$478.88	$478.88	$361.89	$361.89	$361.72	$361.72	$416.52	$416.52	$403.26	$403.26	$541.05	$541.05	$361.99	$361.99
40	$411.88	$411.88	$552.63	$552.63	$369.74	$369.74	$336.36	$336.36	$412.37	$412.37	$484.95	$484.95	$366.48	$366.48	$366.30	$366.30	$421.80	$421.80	$408.37	$408.37	$547.90	$547.90	$366.58	$366.58
41	$419.62	$419.62	$563.01	$563.01	$376.68	$376.68	$342.67	$342.67	$420.12	$420.12	$494.06	$494.06	$373.37	$373.37	$373.18	$373.18	$429.73	$429.73	$416.05	$416.05	$558.20	$558.20	$373.47	$373.47
42	$427.03	$427.03	$572.95	$572.95	$383.34	$383.34	$348.73	$348.73	$427.53	$427.53	$502.78	$502.78	$379.95	$379.95	$379.77	$379.77	$437.32	$437.32	$423.39	$423.39	$568.05	$568.05	$380.06	$380.06
43	$437.35	$437.35	$586.80	$586.80	$392.59	$392.59	$357.15	$357.15	$437.86	$437.86	$514.92	$514.92	$389.13	$389.13	$388.94	$388.94	$447.88	$447.88	$433.61	$433.61	$581.77	$581.77	$389.24	$389.24
44	$450.24	$450.24	$604.09	$604.09	$404.17	$404.17	$367.68	$367.68	$450.77	$450.77	$530.10	$530.10	$400.60	$400.60	$400.40	$400.40	$461.08	$461.08	$446.39	$446.39	$598.92	$598.92	$400.72	$400.72
45	$465.38	$465.38	$624.41	$624.41	$417.76	$417.76	$380.05	$380.05	$465.94	$465.94	$547.95	$547.95	$414.09	$414.09	$413.88	$413.88	$476.59	$476.59	$461.42	$461.42	$619.08	$619.08	$414.20	$414.20
46	$483.44	$483.44	$648.63	$648.63	$433.97	$433.97	$394.79	$394.79	$484.01	$484.01	$569.19	$569.19	$430.14	$430.14	$429.93	$429.93	$495.08	$495.08	$479.31	$479.31	$643.08	$643.08	$430.26	$430.26
47	$503.74	$503.74	$675.87	$675.87	$452.19	$452.19	$411.37	$411.37	$504.34	$504.34	$593.10	$593.10	$448.21	$448.21	$447.99	$447.99	$515.87	$515.87	$499.44	$499.44	$670.09	$670.09	$448.33	$448.33
48	$526.94	$526.94	$707.01	$707.01	$473.02	$473.02	$430.32	$430.32	$527.57	$527.57	$620.42	$620.42	$468.86	$468.86	$468.63	$468.63	$539.63	$539.63	$522.45	$522.45	$700.96	$700.96	$468.98	$468.98
49	$549.82	$549.82	$737.70	$737.70	$493.56	$493.56	$449.00	$449.00	$550.47	$550.47	$647.36	$647.36	$489.21	$489.21	$488.97	$488.97	$563.07	$563.07	$545.13	$545.13	$731.39	$731.39	$489.35	$489.35
50	$575.61	$575.61	$772.30	$772.30	$516.71	$516.71	$470.06	$470.06	$576.29	$576.29	$677.72	$677.72	$512.15	$512.15	$511.90	$511.90	$589.47	$589.47	$570.70	$570.70	$765.69	$765.69	$512.30	$512.30
51	$601.07	$601.07	$806.46	$806.46	$539.56	$539.56	$490.85	$490.85	$601.78	$601.78	$707.69	$707.69	$534.80	$534.80	$534.54	$534.54	$615.54	$615.54	$595.94	$595.94	$799.56	$799.56	$534.96	$534.96
52	$629.11	$629.11	$844.08	$844.08	$564.73	$564.73	$513.75	$513.75	$629.85	$629.85	$740.70	$740.70	$559.75	$559.75	$559.48	$559.48	$644.26	$644.26	$623.74	$623.74	$836.86	$836.86	$559.91	$559.91
53	$657.48	$657.48	$882.14	$882.14	$590.19	$590.19	$536.91	$536.91	$658.25	$658.25	$774.10	$774.10	$584.99	$584.99	$584.71	$584.71	$673.30	$673.30	$651.86	$651.86	$874.59	$874.59	$585.15	$585.15
54	$688.09	$688.09	$923.22	$923.22	$617.68	$617.68	$561.91	$561.91	$688.90	$688.90	$810.15	$810.15	$612.24	$612.24	$611.94	$611.94	$704.66	$704.66	$682.22	$682.22	$915.32	$915.32	$612.40	$612.40
55	$718.71	$718.71	$964.30	$964.30	$645.16	$645.16	$586.91	$586.91	$719.56	$719.56	$846.20	$846.20	$639.48	$639.48	$639.17	$639.17	$736.01	$736.01	$712.58	$712.58	$956.05	$956.05	$639.65	$639.65
56	$751.90	$751.90	$1,008.83	$1,008.83	$674.96	$674.96	$614.02	$614.02	$752.79	$752.79	$885.28	$885.28	$669.01	$669.01	$668.68	$668.68	$770.01	$770.01	$745.49	$745.49	$1,000.20	$1,000.20	$669.20	$669.20
57	$785.42	$785.42	$1,053.81	$1,053.81	$705.05	$705.05	$641.39	$641.39	$786.34	$786.34	$924.74	$924.74	$698.83	$698.83	$698.49	$698.49	$804.33	$804.33	$778.72	$778.72	$1,044.79	$1,044.79	$699.03	$699.03
58	$821.20	$821.20	$1,101.81	$1,101.81	$737.16	$737.16	$670.61	$670.61	$822.17	$822.17	$966.87	$966.87	$730.67	$730.67	$730.31	$730.31	$840.97	$840.97	$814.19	$814.19	$1,092.38	$1,092.38	$730.87	$730.87
59	$838.92	$838.92	$1,125.59	$1,125.59	$753.07	$753.07	$685.08	$685.08	$839.91	$839.91	$987.74	$987.74	$746.44	$746.44	$746.08	$746.08	$859.12	$859.12	$831.77	$831.77	$1,115.96	$1,115.96	$746.64	$746.64
60	$874.70	$874.70	$1,173.59	$1,173.59	$785.19	$785.19	$714.30	$714.30	$875.73	$875.73	$1,029.85	$1,029.85	$778.27	$778.27	$777.89	$777.89	$895.76	$895.76	$867.23	$867.23	$1,163.55	$1,163.55	$778.48	$778.48
61	$905.64	$905.64	$1,215.10	$1,215.10	$812.96	$812.96	$739.56	$739.56	$906.70	$906.70	$1,066.28	$1,066.28	$805.79	$805.79	$805.40	$805.40	$927.44	$927.44	$897.90	$897.90	$1,204.70	$1,204.70	$806.02	$806.02
62	$925.94	$925.94	$1,242.34	$1,242.34	$831.19	$831.19	$756.14	$756.14	$927.03	$927.03	$1,090.19	$1,090.19	$823.86	$823.86	$823.46	$823.46	$948.23	$948.23	$918.04	$918.04	$1,231.71	$1,231.71	$824.09	$824.09
63	$951.40	$951.40	$1,276.50	$1,276.50	$854.04	$854.04	$776.94	$776.94	$952.52	$952.52	$1,120.16	$1,120.16	$846.51	$846.51	$846.10	$846.10	$974.31	$974.31	$943.28	$943.28	$1,265.58	$1,265.58	$846.75	$846.75
64+	$966.87	$966.87	$1,297.26	$1,297.26	$867.93	$867.93	$789.57	$789.57	$968.01	$968.01	$1,138.38	$1,138.38	$860.28	$860.28	$859.86	$859.86	$990.15	$990.15	$958.62	$958.62	$1,286.16	$1,286.16	$860.52	$860.52

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

					RATING AREA 1								RATING AREA 2			RATING AREA 3	
	11-01-2019 Number of Covered Lives by Rating County				0	0	32	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon
24872PA0020001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	$227.20	$227.20	$227.20	$227.20	$227.20	$227.20	$227.20	$227.20	$229.49	$229.49	$229.49	$270.34	$270.34
24872PA0020008	UHC Navigate Gold 1500	HMO	Gold	Off	$278.54	$278.54	$278.54	$278.54	$278.54	$278.54	$278.54	$278.54	$281.36	$281.36	$281.36	$331.44	$331.44
24872PA0020009	UHC Navigate Gold 1000	HMO	Gold	Off	$327.56	$327.56	$327.56	$327.56	$327.56	$327.56	$327.56	$327.56	$330.87	$330.87	$330.87	$389.77	$389.77
24872PA0020010	UHC Navigate Silver 3500	HMO	Silver	Off	$247.55	$247.55	$247.55	$247.55	$247.55	$247.55	$247.55	$247.55	$250.05	$250.05	$250.05	$294.56	$294.56
24872PA0020011	UHC Navigate Silver 5500	HMO	Silver	Off	$247.42	$247.42	$247.42	$247.42	$247.42	$247.42	$247.42	$247.42	$249.92	$249.92	$249.92	$294.41	$294.41
24872PA0020012	UHC Navigate HSA Silver 2500	HMO	Silver	Off	$284.91	$284.91	$284.91	$284.91	$284.91	$284.91	$284.91	$284.91	$287.79	$287.79	$287.79	$339.02	$339.02
24872PA0020013	UHC Navigate Silver 3000	HMO	Silver	Off	$275.84	$275.84	$275.84	$275.84	$275.84	$275.84	$275.84	$275.84	$278.62	$278.62	$278.62	$328.22	$328.22
24872PA0020014	UHC Navigate Gold 0	HMO	Gold	Off	$370.09	$370.09	$370.09	$370.09	$370.09	$370.09	$370.09	$370.09	$373.83	$373.83	$373.83	$440.37	$440.37
24872PA0020015	UHC Navigate HSA Silver 3750	HMO	Silver	Off	$247.61	$247.61	$247.61	$247.61	$247.61	$247.61	$247.61	$247.61	$250.12	$250.12	$250.12	$294.63	$294.63

0	0	0	0	1	0	0	0	0	0
Clinton	**Lackawanna**	**Luzerne**	**Lycoming**	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Wayne**	**Wyoming**
$270.34	$270.34	$270.34	$270.34	$270.34	$270.34	$270.34	$270.34	$270.34	$270.34
$331.44	$331.44	$331.44	$331.44	$331.44	$331.44	$331.44	$331.44	$331.44	$331.44
$389.77	$389.77	$389.77	$389.77	$389.77	$389.77	$389.77	$389.77	$389.77	$389.77
$294.56	$294.56	$294.56	$294.56	$294.56	$294.56	$294.56	$294.56	$294.56	$294.56
$294.41	$294.41	$294.41	$294.41	$294.41	$294.41	$294.41	$294.41	$294.41	$294.41
$339.02	$339.02	$339.02	$339.02	$339.02	$339.02	$339.02	$339.02	$339.02	$339.02
$328.22	$328.22	$328.22	$328.22	$328.22	$328.22	$328.22	$328.22	$328.22	$328.22
$440.37	$440.37	$440.37	$440.37	$440.37	$440.37	$440.37	$440.37	$440.37	$440.37
$294.63	$294.63	$294.63	$294.63	$294.63	$294.63	$294.63	$294.63	$294.63	$294.63

RATING AREA 4

28	0	0	0	0	0	0	1	6	0
Allegheny	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**	**Lawrence**	**Washington**	**Westmoreland**
$238.00	$238.00	$238.00	$238.00	$238.00	$238.00	$238.00	$238.00	$238.00	$238.00
$291.79	$291.79	$291.79	$291.79	$291.79	$291.79	$291.79	$291.79	$291.79	$291.79
$343.14	$343.14	$343.14	$343.14	$343.14	$343.14	$343.14	$343.14	$343.14	$343.14
$259.32	$259.32	$259.32	$259.32	$259.32	$259.32	$259.32	$259.32	$259.32	$259.32
$259.18	$259.18	$259.18	$259.18	$259.18	$259.18	$259.18	$259.18	$259.18	$259.18
$298.46	$298.46	$298.46	$298.46	$298.46	$298.46	$298.46	$298.46	$298.46	$298.46
$288.95	$288.95	$288.95	$288.95	$288.95	$288.95	$288.95	$288.95	$288.95	$288.95
$387.69	$387.69	$387.69	$387.69	$387.69	$387.69	$387.69	$387.69	$387.69	$387.69
$259.38	$259.38	$259.38	$259.38	$259.38	$259.38	$259.38	$259.38	$259.38	$259.38

RATING AREA 5

0	0
Bedford	**Blair**
$234.06	$234.06
$286.95	$286.95
$337.45	$337.45
$255.02	$255.02
$254.89	$254.89
$293.51	$293.51
$284.16	$284.16
$381.26	$381.26
$255.09	$255.09

0	0	0	0	0
Clearfield	**Cambria**	**Huntingdon**	**Jefferson**	**Somerset**
$234.06	$234.06	$234.06	$234.06	$234.06
$286.95	$286.95	$286.95	$286.95	$286.95
$337.45	$337.45	$337.45	$337.45	$337.45
$255.02	$255.02	$255.02	$255.02	$255.02
$254.89	$254.89	$254.89	$254.89	$254.89
$293.51	$293.51	$293.51	$293.51	$293.51
$284.16	$284.16	$284.16	$284.16	$284.16
$381.26	$381.26	$381.26	$381.26	$381.26
$255.09	$255.09	$255.09	$255.09	$255.09

RATING AREA 6

3	0	4	0	22	0	0	0
Centre	**Columbia**	**Lehigh**	**Mifflin**	**Northampton**	**Northumberland**	**Schuylkill**	**Snyder**
$271.87	$271.87	$271.87	$271.87	$271.87	$271.87	$271.87	$271.87
$333.32	$333.32	$333.32	$333.32	$333.32	$333.32	$333.32	$333.32
$391.98	$391.98	$391.98	$391.98	$391.98	$391.98	$391.98	$391.98
$296.23	$296.23	$296.23	$296.23	$296.23	$296.23	$296.23	$296.23
$296.08	$296.08	$296.08	$296.08	$296.08	$296.08	$296.08	$296.08
$340.94	$340.94	$340.94	$340.94	$340.94	$340.94	$340.94	$340.94
$330.08	$330.08	$330.08	$330.08	$330.08	$330.08	$330.08	$330.08
$442.87	$442.87	$442.87	$442.87	$442.87	$442.87	$442.87	$442.87
$296.30	$296.30	$296.30	$296.30	$296.30	$296.30	$296.30	$296.30

RATING AREA 7

0	3	36	3
Adams	**Berks**	**Lancaster**	**York**
$278.46	$278.46	$278.46	$278.46
$341.40	$341.40	$341.40	$341.40
$401.48	$401.48	$401.48	$401.48
$303.41	$303.41	$303.41	$303.41
$303.25	$303.25	$303.25	$303.25
$349.20	$349.20	$349.20	$349.20
$338.08	$338.08	$338.08	$338.08
$453.61	$453.61	$453.61	$453.61
$303.48	$303.48	$303.48	$303.48

RATING AREA 8

28	50	32	98
Bucks	**Chester**	**Delaware**	**Montgomery**
$265.46	$265.46	$265.46	$265.46
$325.46	$325.46	$325.46	$325.46
$382.73	$382.73	$382.73	$382.73
$289.24	$289.24	$289.24	$289.24
$289.09	$289.09	$289.09	$289.09
$332.89	$332.89	$332.89	$332.89
$322.29	$322.29	$322.29	$322.29
$432.42	$432.42	$432.42	$432.42
$289.31	$289.31	$289.31	$289.31

RATING AREA 9

29	6	30	4	0	0	0
Philadelphia	**Cumberland**	**Dauphin**	**Franklin**	**Fulton**	**Juniata**	**Perry**
$265.46	$263.19	$263.19	$263.19	$263.19	$263.19	263.19
$325.46	$322.67	$322.67	$322.67	$322.67	$322.67	322.67
$382.73	$379.46	$379.46	$379.46	$379.46	$379.46	379.46
$289.24	$286.76	$286.76	$286.76	$286.76	$286.76	286.76
$289.09	$286.62	$286.62	$286.62	$286.62	$286.62	286.62
$332.89	$330.05	$330.05	$330.05	$330.05	$330.05	330.05
$322.29	$319.54	$319.54	$319.54	$319.54	$319.54	319.54
$432.42	$428.72	$428.72	$428.72	$428.72	$428.72	428.72
$289.31	$286.84	$286.84	$286.84	$286.84	$286.84	286.84

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*	24872
Federal TIN*	25-1756858
Rate Effective Date*	1/1/2020
Rate Expiration Date*	3/31/2020
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0020001	Rating Area 1	No Preference	0-14	162.13
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24872PA0020001	Rating Area 1	No Preference	54	452.49
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24872PA0020001	Rating Area 1	No Preference	56	494.46
24872PA0020001	Rating Area 1	No Preference	57	516.50
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24872PA0020001	Rating Area 1	No Preference	59	551.68
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24872PA0020001	Rating Area 4	No Preference	59	577.89
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24872PA0020001	Rating Area 7	No Preference	46	389.64
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24872PA0020001	Rating Area 7	No Preference	48	424.71
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24872PA0020001	Rating Area 8	No Preference	30	281.06
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24872PA0020001	Rating Area 8	No Preference	35	302.60
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24872PA0020001	Rating Area 8	No Preference	38	308.55
24872PA0020001	Rating Area 8	No Preference	39	312.51
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24872PA0020001	Rating Area 8	No Preference	41	322.41
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24872PA0020011	Rating Area 9	No Preference	15	222.72
24872PA0020011	Rating Area 9	No Preference	16	229.67
24872PA0020011	Rating Area 9	No Preference	17	236.62

24872PA0020011	Rating Area 9	No Preference	18	244.11
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24872PA0020011	Rating Area 9	No Preference	20	259.35
24872PA0020011	Rating Area 9	No Preference	21	267.37
24872PA0020011	Rating Area 9	No Preference	22	267.37
24872PA0020011	Rating Area 9	No Preference	23	267.37
24872PA0020011	Rating Area 9	No Preference	24	267.37
24872PA0020011	Rating Area 9	No Preference	25	268.44
24872PA0020011	Rating Area 9	No Preference	26	273.79
24872PA0020011	Rating Area 9	No Preference	27	280.21
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24872PA0020011	Rating Area 9	No Preference	29	299.18
24872PA0020011	Rating Area 9	No Preference	30	303.46
24872PA0020011	Rating Area 9	No Preference	31	309.88
24872PA0020011	Rating Area 9	No Preference	32	316.30
24872PA0020011	Rating Area 9	No Preference	33	320.31
24872PA0020011	Rating Area 9	No Preference	34	324.59
24872PA0020011	Rating Area 9	No Preference	35	326.72
24872PA0020011	Rating Area 9	No Preference	36	328.86
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24872PA0020011	Rating Area 9	No Preference	40	341.70
24872PA0020011	Rating Area 9	No Preference	41	348.11
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24872PA0020011	Rating Area 9	No Preference	43	362.82
24872PA0020011	Rating Area 9	No Preference	44	373.52
24872PA0020011	Rating Area 9	No Preference	45	386.08
24872PA0020011	Rating Area 9	No Preference	46	401.06
24872PA0020011	Rating Area 9	No Preference	47	417.90
24872PA0020011	Rating Area 9	No Preference	48	437.15
24872PA0020011	Rating Area 9	No Preference	49	456.13
24872PA0020011	Rating Area 9	No Preference	50	477.52
24872PA0020011	Rating Area 9	No Preference	51	498.65
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24872PA0020011	Rating Area 9	No Preference	53	545.44
24872PA0020011	Rating Area 9	No Preference	54	570.83
24872PA0020011	Rating Area 9	No Preference	55	596.23
24872PA0020011	Rating Area 9	No Preference	56	623.77
24872PA0020011	Rating Area 9	No Preference	57	651.58
24872PA0020011	Rating Area 9	No Preference	58	681.26
24872PA0020011	Rating Area 9	No Preference	59	695.96
24872PA0020011	Rating Area 9	No Preference	60	725.64
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24872PA0020011	Rating Area 9	No Preference	63	789.27
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24872PA0020012	Rating Area 3	No Preference	63	933.57
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24872PA0020012	Rating Area 6	No Preference	49	542.58
24872PA0020012	Rating Area 6	No Preference	50	568.02
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24872PA0020012	Rating Area 6	No Preference	62	913.73
24872PA0020012	Rating Area 6	No Preference	63	938.85
24872PA0020012	Rating Area 6	No Preference	64 and over	954.12
24872PA0020012	Rating Area 7	No Preference	0-14	249.20
24872PA0020012	Rating Area 7	No Preference	15	271.35
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24872PA0020012	Rating Area 7	No Preference	22	325.75
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24872PA0020015	Rating Area 1	No Preference	62	663.61
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24872PA0020015	Rating Area 1	No Preference	64 and over	692.94
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24872PA0020015	Rating Area 8	No Preference	63	796.69
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24872PA0020015	Rating Area 9	No Preference	17	236.80

24872PA0020015	Rating Area 9	No Preference	18	244.29
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24872PA0020015	Rating Area 9	No Preference	47	418.21
24872PA0020015	Rating Area 9	No Preference	48	437.48
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24872PA0020015	Rating Area 9	No Preference	55	596.68
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24872PA0020015	Rating Area 9	No Preference	61	751.87
24872PA0020015	Rating Area 9	No Preference	62	768.73
24872PA0020015	Rating Area 9	No Preference	63	789.87
24872PA0020015	Rating Area 9	No Preference	64 and over	802.71

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*	24872
Federal TIN*	25-1756858
Rate Effective Date*	4/1/2020
Rate Expiration Date*	6/30/2020
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0020001	Rating Area 1	No Preference	0-14	165.86
24872PA0020001	Rating Area 1	No Preference	15	180.60
24872PA0020001	Rating Area 1	No Preference	16	186.24
24872PA0020001	Rating Area 1	No Preference	17	191.88
24872PA0020001	Rating Area 1	No Preference	18	197.95
24872PA0020001	Rating Area 1	No Preference	19	204.02
24872PA0020001	Rating Area 1	No Preference	20	210.31
24872PA0020001	Rating Area 1	No Preference	21	216.81
24872PA0020001	Rating Area 1	No Preference	22	216.81
24872PA0020001	Rating Area 1	No Preference	23	216.81
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24872PA0020001	Rating Area 1	No Preference	25	217.68
24872PA0020001	Rating Area 1	No Preference	26	222.01
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24872PA0020001	Rating Area 1	No Preference	28	235.67
24872PA0020001	Rating Area 1	No Preference	29	242.61
24872PA0020001	Rating Area 1	No Preference	30	246.08
24872PA0020001	Rating Area 1	No Preference	31	251.28
24872PA0020001	Rating Area 1	No Preference	32	256.49
24872PA0020001	Rating Area 1	No Preference	33	259.74
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24872PA0020001	Rating Area 1	No Preference	37	268.41
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24872PA0020001	Rating Area 1	No Preference	40	277.08
24872PA0020001	Rating Area 1	No Preference	41	282.29
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24872PA0020001	Rating Area 1	No Preference	44	302.88
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24872PA0020001	Rating Area 1	No Preference	55	483.49
24872PA0020001	Rating Area 1	No Preference	56	505.82
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24872PA0020001	Rating Area 2	No Preference	38	272.87
24872PA0020001	Rating Area 2	No Preference	39	276.38
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24872PA0020001	Rating Area 4	No Preference	60	616.40
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24872PA0020001	Rating Area 4	No Preference	63	670.46
24872PA0020001	Rating Area 4	No Preference	64 and over	681.36
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24872PA0020009	Rating Area 3	No Preference	61	1045.18
24872PA0020009	Rating Area 3	No Preference	62	1068.62
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24872PA0020009	Rating Area 3	No Preference	64 and over	1115.85
24872PA0020009	Rating Area 4	No Preference	0-14	250.50
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24872PA0020009	Rating Area 4	No Preference	18	298.96
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24872PA0020009	Rating Area 4	No Preference	28	355.94
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24872PA0020009	Rating Area 9	No Preference	62	1040.37
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24872PA0020010	Rating Area 1	No Preference	42	313.02
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24872PA0020010	Rating Area 1	No Preference	49	403.02
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24872PA0020010	Rating Area 1	No Preference	60	641.16
24872PA0020010	Rating Area 1	No Preference	61	663.83
24872PA0020010	Rating Area 1	No Preference	62	678.72
24872PA0020010	Rating Area 1	No Preference	63	697.38
24872PA0020010	Rating Area 1	No Preference	64 and over	708.72
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24872PA0020010	Rating Area 2	No Preference	29	267.01
24872PA0020010	Rating Area 2	No Preference	30	270.84
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24872PA0020014	Rating Area 2	No Preference	36	438.80
24872PA0020014	Rating Area 2	No Preference	37	441.66
24872PA0020014	Rating Area 2	No Preference	38	444.51
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24872PA0020014	Rating Area 2	No Preference	41	464.48
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24872PA0020014	Rating Area 2	No Preference	44	498.38
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24872PA0020015	Rating Area 7	No Preference	55	645.83
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24872PA0020015	Rating Area 9	No Preference	62	786.43
24872PA0020015	Rating Area 9	No Preference	63	808.05
24872PA0020015	Rating Area 9	No Preference	64 and over	821.19

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*	24872
Federal TIN*	25-1756858
Rate Effective Date*	7/1/2020
Rate Expiration Date*	9/30/2020
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0020001	Rating Area 1	No Preference	0-14	169.75
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24872PA0020001	Rating Area 1	No Preference	18	202.59
24872PA0020001	Rating Area 1	No Preference	19	208.81
24872PA0020001	Rating Area 1	No Preference	20	215.24
24872PA0020001	Rating Area 1	No Preference	21	221.90
24872PA0020001	Rating Area 1	No Preference	22	221.90
24872PA0020001	Rating Area 1	No Preference	23	221.90
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24872PA0020001	Rating Area 1	No Preference	25	222.79
24872PA0020001	Rating Area 1	No Preference	26	227.23
24872PA0020001	Rating Area 1	No Preference	27	232.55
24872PA0020001	Rating Area 1	No Preference	28	241.21
24872PA0020001	Rating Area 1	No Preference	29	248.31
24872PA0020001	Rating Area 1	No Preference	30	251.86
24872PA0020001	Rating Area 1	No Preference	31	257.18
24872PA0020001	Rating Area 1	No Preference	32	262.51
24872PA0020001	Rating Area 1	No Preference	33	265.84
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24872PA0020001	Rating Area 1	No Preference	35	271.16
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24872PA0020001	Rating Area 1	No Preference	39	280.04
24872PA0020001	Rating Area 1	No Preference	40	283.59
24872PA0020001	Rating Area 1	No Preference	41	288.91
24872PA0020001	Rating Area 1	No Preference	42	294.02
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24872PA0020001	Rating Area 4	No Preference	63	686.19
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24872PA0020001	Rating Area 5	No Preference	63	674.83
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24872PA0020009	Rating Area 2	No Preference	47	505.10
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24872PA0020009	Rating Area 2	No Preference	60	877.06
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24872PA0020009	Rating Area 2	No Preference	62	928.44
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24872PA0020009	Rating Area 9	No Preference	63	1094.04
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24872PA0020015	Rating Area 9	No Preference	56	653.59
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24872PA0020015	Rating Area 9	No Preference	58	713.82
24872PA0020015	Rating Area 9	No Preference	59	729.23
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24872PA0020015	Rating Area 9	No Preference	61	787.22
24872PA0020015	Rating Area 9	No Preference	62	804.87
24872PA0020015	Rating Area 9	No Preference	63	827.00
24872PA0020015	Rating Area 9	No Preference	64 and over	840.45

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*	24872
Federal TIN*	25-1756858
Rate Effective Date*	10/1/2020
Rate Expiration Date*	12/31/2020
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0020001	Rating Area 1	No Preference	0-14	173.81
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24872PA0020001	Rating Area 1	No Preference	17	201.07
24872PA0020001	Rating Area 1	No Preference	18	207.43
24872PA0020001	Rating Area 1	No Preference	19	213.80
24872PA0020001	Rating Area 1	No Preference	20	220.38
24872PA0020001	Rating Area 1	No Preference	21	227.20
24872PA0020001	Rating Area 1	No Preference	22	227.20
24872PA0020001	Rating Area 1	No Preference	23	227.20
24872PA0020001	Rating Area 1	No Preference	24	227.20
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24872PA0020001	Rating Area 1	No Preference	27	238.11
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24872PA0020001	Rating Area 1	No Preference	30	257.87
24872PA0020001	Rating Area 1	No Preference	31	263.32
24872PA0020001	Rating Area 1	No Preference	32	268.78
24872PA0020001	Rating Area 1	No Preference	33	272.19
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24872PA0020001	Rating Area 1	No Preference	35	277.64
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24872PA0020001	Rating Area 2	No Preference	40	293.29
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24872PA0020009	Rating Area 1	No Preference	27	343.29
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24872PA0020010	Rating Area 7	No Preference	16	260.63
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24872PA0020011	Rating Area 4	No Preference	62	744.62
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24872PA0020013	Rating Area 8	No Preference	60	874.70
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24872PA0020014	Rating Area 7	No Preference	16	389.65
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24872PA0020014	Rating Area 7	No Preference	46	680.42
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24872PA0020015	Rating Area 4	No Preference	62	745.20
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UnitedHealthcare
A UnitedHealth Group Company

48 Monroe Turnpike
Mail Code CT015
Trumbull, CT-06611
Phone: 203-459-7735
E-Mail: maria_ilea@uhc.com

June 25, 2019

Mrs. Rashmi Mathur,
Pennsylvania Insurance Department
1311 Strawberry Square | Harrisburg, PA 17120

Re: Small Employer Rate Filing for UnitedHealthcare of Pennsylvania Inc. (UHCPA)
Pennsylvania SERFF ID# UHLC- 131931862

Dear Mrs. Mathur,

The purpose of this letter and attached supporting documents is to respond to your Objection Letter submitted 6/19/2019.

- In response to question #20 we have updated Table 10 of the PAAM.
- In response to question #16 we have updated the profit to 2% from the initially submitted 3%. The Federal Income Tax was updated accordingly.
- In response to question #18, all references to the statement "The Index Rate for the experience period is approximately 98.4% of allowed claims due to benefits in excess of EHBs" have been removed.
- In response to question #25, we provided the RA User Fee percentage and PMPM amount in cells C54 and D54, respectively. The amount is included in Taxes and Fees.

All filing documents were impacted by these changes and were updated accordingly.

Should you have any questions or need any additional information, please contact me at 203-459-7735 or, at Maria_Ilea@uhc.com.

Sincerely,

Maria Ilea

Maria Ilea ASA MAAA
Associate Director Actuarial Services

June 25, 2019

Mrs. Rashmi Mathur | Actuary
Pennsylvania Insurance Department
1311 Strawberry Square | Harrisburg, PA 17120

RE: UnitedHealthcare of Pennsylvania – 2020 Small Group ACA-Compliant Rate Filing
Effective 1/1/2020
SERFF ID#UHLC- 131931862

Dear Mrs. Mathur,
Thank you for your letter reviewing our SERFF filing submission dated 6/18/2019. These are our responses.

1. The updated URR instructions require the quantitative impact of rate increase drivers. Please estimate the impact each of the drivers had on the total rate increase.
Please see exhibit 1 in the objection response workbook or *13 – Avg Annual Change* in the "PA Rate Filing SB_1Q2020 – UHCPA – v3" file.

2. What is the quarterly rate increase impact?
Please see exhibit 2 in the objection response workbook. The quarterly rate increase by quarter is as follows:

4Q19 - 1Q20	-0.6%
1Q20 - 2Q20	2.3%
2Q20 - 3Q20	2.3%
3Q20 - 4Q20	2.3%

3. We understand UHC PA does not have 2018 experience, however, we see that there was membership as of 2-1-2019 per the PAAM. Please complete the URRT indicating the current membership and premium and indicate the current date of the data in your response.
Our submission has 2-1-2019 membership.

4. Please explain how the trend applied to the manual rate was developed and selected.

a) Were changes in provider contracting considered?
Yes, our anticipated contract structure is used to determine the perspective unit cost trends.

b) Were trends adjusted for unexpected large claims?
No. The experience base we're working is large enough that unexpected large claims levels have minimal impact on the ultimate results.

Our trend setting process is outlined by the following narrative. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, benefit leveraging, and business mix identified for each category. Depending on the variance of prior historic trends, and the expected trend variance by block size produced through a Monte Carlo model, we evaluate the credibility of a market to set independent trends. In this situation, historic utilization and cost trends for this market are showing a high degree of variance. Therefore, national utilization/mix assumptions along with local contract assessments are being used to produce a more stable and reliable trend estimate.

Unit Cost Projections

Unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. PA and non-PA market contracts are assessed by service category for PA residents weighted by past services.

Utilization/mix Projections

In determining our projected utilization/mix assumption, we first examine our regional/national historic experience for medical and pharmacy services. In order to eliminate or normalize for business mix issues, our regional experience is limited to accounts that exist in both the prior and current period of experience. We call this a "Same Store" assessment. The change in allowed cost is adjusted for demographics, working day differences, and other minor issues. Our estimated regional/national unit cost is subtracted from this total to determine a regional historic utilization/mix trend. In order to develop our forward looking utilization/mix component, we must now assess the expected changes that will occur from administrative initiatives, provider contracting, economic conditions, environmental impact, policy provisions, regulatory change, and technological advancements. Given the complexity of some of these estimates, many of the expected changes are applied uniformly across all service categories. The aggregate utilization mix change is determined and then applied at the service level to create our service level splits. Given the variation in service level trends, aggregate medical and pharmacy projected trends are developed and service level splits are then formulated based on proportional historical experience.

Benefit Leveraging

Our final step is to determine a trend estimate for benefit leveraging. Since our analysis is based on allowed cost differences, we must also include a component that recognizes the benefit leveraging impact from fixed deductibles, copays, and stop loss limits. This process simulates a future net trend calculation using actual cost sharing components at each service level. By inflating the various cost sharing components based on our perspective trend assumptions, while keeping the same anticipated membership and benefit structure, a simulated next calendar year is produced. The simulated net claims to allowed changes are compared to produce an implied benefit leveraging estimate.
These components are then aggregated to derive our final expected trend numbers.

5. Please provide the development of the 0.6% additional trend adjustment.
Please see exhibit 5 in the objection response workbook or *9 – Single Risk Pool Adj Fctrs* in the "PA Rate Filing SB_1Q2020 – UHCPA – v3" file.

6. Please explain the 5.0% additional other adjustment on page 6 of the Part III memorandum represents and provide quantitative support for this adjustment.
Please see exhibit 6 in the objection response workbook or *9 – Single Risk Pool Adj Fctrs* in the "PA Rate Filing SB_1Q2020 – UHCPA – v3" file.

The 6.8% other adjustment is comprised of the 2.65% for PPACA and a 4.0% balancing item.

7. The trend included in Table 5A of the PAAM seems to be developed from 6 – Pricing Trend in the PA Rate Filing SB_1Q2020 file, however, please explain why the unit cost trend does not match the pricing trend shown in Table 3b.
The trends in Table 3 of the PAAM are claims trends; therefore, they match to the unit cost trends from *17 – Claims Trend Summary* and not from *6 – Pricing Trend*.

8. Please explain why the projected paid to allowed of 65.3% in Table 5 is so much lower than the weighted average Metallic Tier AV of 73.4% shown in Table 10 of the PAAM.
Our credibility manual reflects PA UHIC experience therefore we made an adjustment for cost sharing distribution shift in UHCPA. The calculations of paid to allowed ratio and cost sharing distribution shift are in 19 – Paid to Allowed Ratio in the "PA Rate Filing SB_1Q2020 – UHCPA – v3" file.

9. Please provide quantitative support for items g-j in the risk adjustment formula provided in PA Rate Filing SB on Tab 15.
Items g-j in Tab 15 are based on results from the 201812 Wakely National Risk Adjustment Reporting (WNRAR) project. The data underlying that version of the study is January 2018 through December 2018 with no run-out. A completion estimate is applied to risk scores in the exhibit, but our scores are assumed to complete in a manner similar to the state average. When we use WNRAR values in states with low membership or low WNRAR participation, we apply a credibility adjustment to the results. The adjustment is typically applied to the final transfer percentage, but it is included in our risk score in Tab 15 in order for the final transfer percentage to match our assumption.

10. Please explain why the state average premium of $503.24 in Tab 15 of the PA Rate Filing SB is so much higher than the average monthly premium of $442.74 calculated by PA in the RATEE file.
The $442.74 value calculated by PA in the RATEE file presumably includes the 14% administrative cost adjustment to the state average premium. This adjustment is applied in line l in Tab 15. The resulting adjusted premium is 2% less than the value calculated by PA in the RATEE file, and that remaining difference is likely a result of issuers not participating in the WNRAR project.

11. Regarding the induced utilization support provided in the PA Rate Filing SB on Tab 10 – Induced Util tab, please explain the low paid-to-allowed ratios presented for some of the gold and silver plans, i.e., plan 008 is a gold plan with a paid-to-allowed ratio 0.595. Additionally, the paid-to-allowed for silver plans 10 and 11 are only slightly higher than the bronze plans.
Please see exhibit 11 in the objection response workbook for a side by side comparison of the gold and silver plans you referenced in your question. As you can see, the pricing relativities for these plans are fairly close to each other, reflecting the benefit descriptions. All of the plans on the UHCPA license are Navigate plans which only cover in-network benefits and have a gatekeeper feature.
UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. The plan relativity differences between plans are similar to the AVC differences by plan.

12. Regarding the induced utilization support provided in the PA Rate Filing SB on Tab 10 – Induced Util tab, please provide quantitative support for the development of the AVCS adjustments by plan.
Please see exhibit 12 in the objection response workbook (Column H) or *11 – AVCS Calc* in the "PA Rate Filing SB_1Q2020 – UHCPA – v3" file (Column I).

13. Please provide support for the induced demand or sloping factors used in the PA Rate Filing SB on Tabs 9 and 11: Bronze 1.0, Silver 1.08, Gold 1.17 and Platinum 1.3.
On an annual basis UHC completes a nationwide SG Slope Analysis. Slope adjustments are intended to create rates that will provide uniform BCR's throughout a range of plan risk sharing.
UHC's *implied* IDF is based on SG nationwide projected experience, recast with 2020 pricing slope adjustments. Sloped plan relativity averages were compared to unsloped plan relativity averages for each metal tier. Each metal tier's average sloped-to-unsloped relationship was then compared to the Bronze tier's sloped-to-unsloped relationship for an HHS-comparable set of induced demand factors by metal. The nationwide 2020 slope analysis experience base produces an implied IDF, that is consistent with UHC's SG 2020 supportable slope. Implied IDF is influenced by the underlying SG Slope Analysis plan mix as well as the bronze tier averages.
Like HHS' induced demand factors, UHC's SG slope method excludes differences due to health status[1] in the plan slope adjustments. The ACA prohibits health status rating therefore cost differences attributed to morbidity are normalized and removed from UHC's slope adjustments using the HHS risk model and risk formula[2]. Removing the effect of risk selection from UHC's SG pricing slope should yield plan relationships that integrate an induced demand utilization component.

14. Please explain what non-EHB benefits are covered and provide quantitative support for the 1.6% adjustment.
Since we don't have experience we estimated the same percentage of non-EHB as the UHIC license.

Therapy - (Physical, Aquatic, etc.)	54%
Speech/hearing Therapy, hearing aids, eye exam	27%
Acupuncture, orthotics	10%
Other	9%

15. Please provide quantitative support for the development of the 2.65% health insurance providers fee. Please include all the data and assumptions used such as market share.
Please see exhibit 15 in the objection response workbook.

The ACA stipulates statutory amounts to be collected for the insurer fee for 2014-2018 and states that the changes in fees to be collected in following years will be tied to premium growth. The fees are assessed to insurance companies based on earned health insurance premiums, with certain exclusions. This is referred to below as Net premiums.

Because the fee is not tax deductible, insurers need to gross up the fee for state and federal income tax. Our analysis assumes a 37% gross up percentage (35% federal tax + 2% average state tax) through 2017, and 22.75% (21% federal tax + 1.75% average state tax) for 2018+. The average state tax values came from the finance area.

Net premiums is a key piece of information that needs to be estimated to come up with an insurer fee percentage estimate. United engaged several independent actuarial consulting companies to develop estimates of net premiums and insurer fee percentages, including Oliver Wyman and Wakely Consulting. Over time, Wyman has developed several

updates/supplements to its initial analysis, and their write-ups have been released publically.

The net premiums estimates underlying our pricing estimate for the insurer fee start with Wyman's net premium estimates from their 11/3/14 report (which went through only 2015) and extend them to future years using changes in net premiums from Wyman's 10/26/12 report. We included an adjustment for the 2019 fee moratorium.

For each year, our insurer fee percentage estimate reflects the grossed up fee amount divided by the prior year's net premium estimate, since the statute specifies that the prior year's net premiums will be used to allocate fee amounts across insurers. The 2018 percentage becomes a steady state figure for 2019 (prior to moratorium effect) and beyond due to the statutory provision that fee increases for 2019+ will increase proportionately with premium increases.

Results
The result of the analysis for 2020 is an insurer fee estimate of 2.65%.

16. PA will permit a maximum profit margin of 2%. Please update materials to reduce the profit margin from 3%.
Profit margin is reduced to 2%.

17. Please explain what is expected to drive the large projected increase in membership from current to 2020 including the expected source of the new membership.
We have developed plan designs that our sales team thinks will be more competitive in the market place which will results in projected increase in membership from current to 2020. The projected membership distribution by metal level matches the experience period.

The following additional questions or comments are from PID.

18. The experience Index Rate excludes the Non-EHB claims component of allowed claims. Please see formula in cell L37 of Table 2 of PAAM. Please remove all references to the statement "The Index Rate for the experience period is approximately 98.4% of allowed claims due to benefits in excess of EHBs" from both of your PA and Federal Actuarial Memoranda. Please explain if you do not agree.
All references to the statement above have been removed from the PA and Federal Actuarial Memoranda.

19. URRT WKST 2 versus PAAM exhibits –
a) The current enrollment in Section II of URRT is 56 but the PAAM Table 1 shows 416. Please revise.
56 is the current enrollment of the renewing Bronze plan, while the rest is enrollment from terminated plans.

b) Please document the calculation of the Projected Allowed claims of $508.34 in Section IV of the URRT. Table 5 of PAAM shows it as $500.31. In addition, WKST 1 of URRT shows the total Projected Allowed claims as $35,042,713 where as the WKST 2 shows it as $35,604,896. Please explain the discrepancies.
Please see exhibit 19b in the objection response workbook. The figures on URRT WKST 2 are grossed up by the EHB.

20. Paid-to-Allowed Ratio - Please use only column K of Table 10 of PAAM and the projected membership to calculate the Paid-to-allowed ratio. The calculation results in a factor of 0.650. This matches the paid-to-allowed factor in cell F15 of "Tab 10-Induced Util" of your Support workbook.
Column K is populated with the Pricing AV factors and the weighted average of these factors using projected membership is 0.646 which represents the paid to allowed ratio.

21. Federal Income Tax – Please document the calculation of the Fit. Please refer to the PA Rate Filing Guidance since the corporate tax rate is 21% on the profit component.
The filing assumes profit before taxes of 2.5% applying 21% FIT the profit after taxes becomes 2.0%. This results in 0.5% in Federal Income Tax as shown below.

Premium Taxes and Fees Allocation		Estimated % of Premium
	Federal / State Income Tax on Profit & Risk Load	0.53%
	Premium Tax	0.00%
	ACA Taxes: Insurer Fee	2.65%
	ACA Taxes: PCORI Fee	0.00%
	ACA Taxes: Risk Adjustment User Fee	0.04%
	ACA Taxes: Exchange User Fee	0.00%
	All Other Taxes & Fees	0.04%
	Total	**3.3%**

22. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2020 relative to the 2019 design for all plans to be offered in 2020. Include Pricing AV columns for 2019 and 2020. Please show the approved 2019 Pricing AVs for all plans in the 2019 column and the proposed 2020 Pricing AVs in the 2020 column.
Please see exhibit 22 in the objection response workbook.

23. Induced Utilization Exhibit – Tab 10 of Support Workbook.
a) Please confirm that the ratio in Column (9) represents the pure induced utilization for each plan.
We confirm that the ratio in Column (9) represents the pure induced utilization for each plan.

b) Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the AV and cost sharing factors for each plan. Please note that it is assumed that the AV and cost sharing factor includes the average tobacco factor.
Please see exhibit 12 in the objection response workbook (Column H) or *11 – AVCS Calc* in the "PA Rate Filing SB_1Q2020 – UHCPA – v3" file (Column I) for the calculation.

c) Please provide any additional justification for induced utilization assumptions in the Company's pricing.
On an annual basis UHC completes a nationwide SG Slope Analysis. Slope adjustments are intended to create rates that will provide uniform BCR's throughout a range of plan risk sharing.
UHC's Induced Utilization Factors (or Induced Demand Factors "IDF") are implied by UHC's Small Group nationwide 2020 pricing slope adjustments. UHC's implied IDF is based on Small Group nationwide projected experience.

Like HHS' induced demand factors, UHC's SG slope method excludes differences due to health status[3] in the plan slope adjustments. The ACA prohibits health status rating therefore cost differences attributed to morbidity are normalized and removed from UHC's slope adjustments using the HHS risk model and risk formula. Removing the effect of risk selection from UHC's SG pricing slope should yield plan relationships that integrate an induced demand utilization component.

Sloped plan relativity averages were compared to unsloped plan relativity average for each metal tier. Each metal tier's average sloped to unsloped relationship was then compared to the Bronze tier's sloped to unsloped relationship for an HHS comparable set of induced demand factors by metal. The nationwide 2020 slope analysis experience base produces an implied IDF.

d) Please confirm that each plan's induced utilization factor was normalized by an aggregate factor, and that the resulting sum product (against 2/1/2019 membership or the projected membership distribution) produces
We confirm that each plan's induced utilization factor was normalized by an aggregate factor calculated using the projected membership distribution.

e) Please quantitatively demonstrate the calculation of the induced calibration factor.
Please see exhibit 23e in the objection response workbook.

f) Please quantitatively show and provide a detailed description as to how the induced demand factor shown in Table 7 relates to the induced utilization factors calculated in the "Induced Utilization Exhibit" shown in the Actuarial Memorandum.
Please see exhibit 23e in the objection response workbook. The induced demand factor shown in Table 7 is the average membership weighted induced demand factors by metallic level.

24. Please show the development of the average commission as shown in Table 6. Additionally, the current and 2020 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated PMPM cost.
Please see exhibit 24 in the objection response workbook.

25. We have repurposed row 54 to capture RA User Fees. Please provide the RA User Fee percentage and PMPM amount in cells C54 and D54, respectively.
This has been updated.

26. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.
Please see exhibit 26 in the objection response workbook.

While Table 11 produces slightly different rates than the PA PDS, RTT, and the binder, due to rounding, all of the rate exhibits, Federal and state required, are identical.

27. For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.
Our portfolio has one expanded Bronze plan. The justification is below.
BRA6 is a HSA plan so qualifies as a HDHP.

Maria Ilea

Maria Ilea, ASA, MAAA
Associate Director Actuarial Services

Response to Objection Question 1

Factor	Rate Change
Benefit Changes	-0.8%
Base Experience	-4.1%
Trend - Experience Year to Projection Year	9.7%
ACA Fee	1.6%
Total	6.0%

SCID	Plan Code	Proposed Benefit Plan Factor	Prior Benefit Plan Factor	Benefit Plan Factor Δ	Base Rate Δ *	1/1/20 Base Rate Δ	7/1/19 Base Rate Δ	Trend Impact	Insurer Fee Δ	Revenue Neutrality (Benefit Plan Factor)	Total Plan Δ	Current Premium
24872PA0020008	BRA7	0.4421	New Plan	0.0%	11.9%	-2.5%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020009	BRA8	0.5199	New Plan	0.0%	11.9%	-2.5%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020014	BRBD	0.5874	New Plan	0.0%	11.9%	-2.5%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020010	BRA9	0.3929	New Plan	0.0%	11.9%	-2.5%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020011	BRBA	0.3927	New Plan	0.0%	11.9%	-2.5%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020012	BRBB	0.4522	New Plan	0.0%	11.9%	-2.5%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020013	BRBC	0.4378	New Plan	0.0%	11.9%	-2.5%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020015	BRBE	0.3930	New Plan	0.0%	11.9%	-2.5%	-1.6%	9.7%	1.6%	4.7%	0.0%	$0.00
24872PA0020001	BRA6	0.3606	0.3807	-5.3%	11.9%	-2.5%	-1.6%	9.7%	1.6%	4.7%	6.0%	$18,470
Total				-5.3%	11.9%	-2.5%	-1.6%	9.7%	1.6%	4.7%	6.0%	$18,470

Response to Objection Question 2

4Q19 - 1Q20	-0.6%
1Q20 - 2Q20	2.3%
2Q20 - 3Q20	2.3%
3Q20 - 4Q20	2.3%

Plan HIOS ID	Plan Category	Current Plan Rel	Filed Plan Rel	Plan Δ	Base Rate Δ	Cum'tive Rate Change % (over 12 mos prior)	Current Enrollment	Current Premium PMPM	Current Premium
24872PA0020008	New	0.0000	0.4421	0.0%	5.0%	0.0%	0	$ -	$ -
24872PA0020009	New	0.0000	0.5199	0.0%	5.0%	0.0%	0	$ -	$ -
24872PA0020014	New	0.0000	0.5874	0.0%	5.0%	0.0%	0	$ -	$ -
24872PA0020010	New	0.0000	0.3929	0.0%	5.0%	0.0%	0	$ -	$ -
24872PA0020011	New	0.0000	0.3927	0.0%	5.0%	0.0%	0	$ -	$ -
24872PA0020012	New	0.0000	0.4522	0.0%	5.0%	0.0%	0	$ -	$ -
24872PA0020013	New	0.0000	0.4378	0.0%	5.0%	0.0%	0	$ -	$ -
24872PA0020015	New	0.0000	0.3930	0.0%	5.0%	0.0%	0	$ -	$ -
24872PA0020001	Renewing	0.3807	0.3606	-5.3%	5.0%	-0.6%	56	$ 329.82	$ 18,469.92
						-0.6%			

Quarter	Base Rate	Quarterly Rates
2019Q1	682.85	43.5%
2019Q2	703.34	16.8%
2019Q3	692.45	16.7%
2019Q4	713.22	23.0%
2020Q1	748.72	43.5%
2020Q2	765.94	16.8%
2020Q3	783.91	16.7%
2020Q4	802.63	23.0%

Response to Objection Question 5

Trend to Rating Period

Annualized Unit Cost Trend	4.4%
Annualized Utilization Trend	3.4%
Trended to 25 months	1.173
Annualized Cost Trend Year 1	4.7%
Annualized Utilization Trend Year 1	3.2%
Annualized Cost Trend Year 2	4.1%
Annualized Utilization Trend Year 2	3.6%
Trended to 24 months	1.166
Trend (24 vs 25 months)	0.6%

Response to Objection Question 6

PPACA	0.027
Balancing Item	0.040
Total Other Adjustment	6.8%

Single Risk Pool Adjustment Factors

Other Adjustment	
Catastrophic Claim Adjustment	-0.0305
PPACA	0.0265
Trend (24 vs 25 months)	0.006
Balancing Item	0.040
TOTAL Other Adj't	**1.041**

Site Specific Cat Claim Level	$42.93
Expected Cat Claims, PMPM	$31.63
Net Cat Claim Override	100%
Cat Claim Adjustment	($11.30)
Total Experience Period Claim Cost, PMPM	$370.70
Catastrophic Claim Adjustment	-0.0305

Trend to Rating Period

Annualized Unit Cost Trend	4.41%
Annualized Utilization Trend	3.42%
Trended to 25 months	1.173
Annualized Cost Trend Year 1	4.71%
Annualized Utilization Trend Year 1	3.22%
Annualized Cost Trend Year 2	4.12%
Annualized Utilization Trend Year 2	3.61%
Trended to 24 months	1.166
Trend (24 vs 25 months)	0.006

Response to Objection Question 11

	Plan Name					Pricing		AV	In-Network			
	Med-		Metal		Pricing	Relative to	Act'l	Relative to	Deductible			OOP M
Product	-ical	Rx	Level	SCID	Relativities	Bronze	Value	Bronze	Indiv.	Family	Coins	Indiv.
HMO	BR-A6	910V	Bronze	24872PA0020001	0.361	1.00	62.2%	1.00	$6,850	$13,700	0%	$6,850
HMO	BR-A7	B54V	Gold	24872PA0020008	0.442	1.23	76.7%	1.23	$1,500	$3,000	20%	$8,150
HMO	BR-A9	B54V	Silver	24872PA0020010	0.393	1.09	71.5%	1.15	$3,500	$7,000	20%	$8,150
HMO	BR-BA	B54V	Silver	24872PA0020011	0.393	1.09	68.2%	1.10	$5,500	$11,000	0%	$8,150

	Physician		Emergency		Hospital			Medical	Rx					
laximum					OP Surgery			Deduct.	Deduct.					
Family	PCP	SPEC	UC	ER	Free-St.	Hospital	IP	Type	Type	Deduct.	Tier 1	Tier 2	Tier 3	Tier 4
$13,700								Emb	Comb					
$16,300	$30	$60	$30					Emb	Sep		$15	$60	ıax$1000	/max$2000
$16,300	$40	$80	$40					Emb	Sep		$15	$60	ıax$1000	/max$2000
$16,300	$50	$100	$50	$500			$1,300	Emb	Sep		$15	$60	ıax$1000	/max$2000

Response to Objection Question 12

2020 AV Pricing Value Calculation

EHB	1.016
Leveraging	1.000
PTA	64.6%
Avg Rel	0.4644
Total Covered	70,042
Avg AVCS	0.6460

	IDF	Proj MM	Normalized
Bronze	1.00	9,428	0.89
Silver	1.08	21,215	0.96
Gold	1.17	39,399	1.04
Platinum	1.30	0	1.00
Avg Factor	1.12	70,042	1.00

ML	HIOS ID		Proj MM	Relativity	Cost Sharing Rel to Avg	AVCS w/IDF
Bronze	24872PA0020001		9,428	0.361	0.777	0.502
Gold	24872PA0020008		13,133	0.442	0.952	0.615
Gold	24872PA0020009		13,133	0.520	1.120	0.723
Silver	24872PA0020010		4,243	0.393	0.846	0.547
Silver	24872PA0020011		4,243	0.393	0.846	0.546
Silver	24872PA0020012		4,243	0.452	0.974	0.629
Silver	24872PA0020013		4,243	0.438	0.943	0.609
Gold	24872PA0020014		13,133	0.587	1.265	0.817
Silver	24872PA0020015		4,243	0.393	0.846	0.547
Gold	24872PA0020002		-	0.442	0.952	0.615
Gold	24872PA0020003		-	0.520	1.120	0.723
Silver	24872PA0020004		-	0.393	0.846	0.547
Silver	24872PA0020005		-	0.393	0.846	0.546
Silver	24872PA0020006		-	0.452	0.974	0.629
Silver	24872PA0020007		-	0.393	0.846	0.546

Response to Objection Question 15

ACA Fee Estimates Over Time

Insurer Fees (billions):

	2014	2015	2016	2017	2018	2019+
Insurer Fee	$ 8.0	$ 11.3	$ 11.3	$ 13.9	$ 14.3	increases
*Insurer Fee w/gross up for fed. & state income tax**	*$ 12.3*	*$ 17.4*	*$ 17.4*	*$ 21.4*	*$ 18.5*	tied to
						premium
						growth

** Income Tax Assumptions:*

2014-2017: income tax = 37% (35% federal + 2% average state)

*2018+: income tax = 22.75% (**21% federal** + 1.75% average state)*

	2013	2014	2015	2016	2017	2018	2019	2020	2021+
Wyman Prem est. ($B)	$ 543.8	$ 596.0	$ 644.5						
Wakely Prem est. ($B)			$ 637.6	$ 679.4	$ 713.4	$ 752.0	$ 793.0		
Adj Wakely Prem est. (for Fee Moratorium impact)					$ 691.9		$ 772.5		
Prem best estimate ($B)	$ 543.8	$ 596.0	$ 644.5	$ 686.7	$ 699.3	$ 760.1	$ 780.9		
Initial insurer fee est		2.26%	2.92%	2.70%	3.11%	2.65%	2.65%	2.65%	2.65%
UHC E&I membership estimates	97,509,692	91,861,596	91,677,822	86,617,214					
Change v. prior year		94%	100%	94%					
Adj insurer fee est.		2.40%	2.92%	2.86%	**0.00%**	2.65%	**0.00%**	2.65%	2.65%
					Moratorium		Moratorium		

Effective Date	# Mos in next CY	Insurer Fee
1/1/20	0	**2.65%**
2/1/20	1	**2.65%**
3/1/20	2	**2.65%**
4/1/20	3	**2.65%**
5/1/20	4	**2.65%**
6/1/20	5	**2.65%**
7/1/20	6	**2.65%**
8/1/20	7	**2.65%**
9/1/20	8	**2.65%**
10/1/20	9	**2.65%**
11/1/20	10	**2.65%**
12/1/20	11	**2.65%**
1/1/21	0	**2.65%**

Response to Objection Question 19b

Wksht 1: Projected Index Rate	$	508.63
EHB % of Total Allowed Cost		98.4%
Wksht 2: Allowed Claims PMPM	$	516.79
Projected Membership		70,042
Wksht 1: Projected Index Rate Annualized Total	$	35,625,462
Wksht 2: Allowed Claims PMPM	$	36,196,994

Response to Objection Question 22

	Plan Name					In-Network					Out-of-Network				
	Med-		Metal		Act'l	Deductible			OOP Maximum		Deductible			OOP Maximum	
Product	-ical	Rx	Level	SCID	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family
HMO	BR-A6	910V	Bronze	24872PA0020001	62.2%	$6,850	$13,700	0%	$6,850	$13,700					
HMO	BR-A7	B54V	Gold	24872PA0020008	76.7%	$1,500	$3,000	20%	$8,150	$16,300					
HMO	BR-A8	B54V	Gold	24872PA0020009	79.4%	$1,000	$2,000	0%	$8,150	$16,300					
HMO	BR-A9	B54V	Silver	24872PA0020010	71.5%	$3,500	$7,000	20%	$8,150	$16,300					
HMO	BR-BA	B54V	Silver	24872PA0020011	68.2%	$5,500	$11,000	0%	$8,150	$16,300					
HMO	BR-BB	B54V	Silver	24872PA0020012	69.4%	$2,500	$5,000	0%	$6,850	$13,700					
HMO	BR-BC	B54V	Silver	24872PA0020013	71.2%	$3,000	$6,000	0%	$8,150	$16,300					
HMO	BR-BD	B54V	Gold	24872PA0020014	79.5%	$0	$0	0%	$8,150	$16,300					
HMO	BR-BE	B54V	Silver	24872PA0020015	66.4%	$3,750	$7,500	0%	$6,850	$13,700					

Physician		Emergency		Hospital			Medical	Rx					
				OP Surgery			Deduct.	Deduct.					
PCP	SPEC	UC	ER	Free-St.	Hospital	IP	Type	Type	Deduct.	Tier 1	Tier 2	Tier 3	Tier 4
							Emb	Comb					
$30	$60	$30					Emb	Sep		$15	$60	nax$1000	/max$2000
$30	$60	$30					Emb	Sep		$15	$60	nax$1000	/max$2000
$40	$80	$40					Emb	Sep		$15	$60	nax$1000	/max$2000
$50	$100	$50	$500			$1,300	Emb	Sep		$15	$60	nax$1000	/max$2000
$30	$60	$30	$250			$750	Ded NonEmb/OOPM Emb	Comb		$15	$60	nax$1000	/max$2000
$40	$80	$40				$1,300	Emb	Sep		$15	$60	nax$1000	/max$2000
$30	$60	$30	$300			$300	Emb	Sep		$15	$60	nax$1000	/max$2000
$30	$60	$30	$250			$750	Ded NonEmb/OOPM Emb	Comb		$15	$60	nax$1000	/max$2000

Cost Sharing Changes				
Benefits Changed	2019 Benefits	2020 Benefits	2019 AVCS	2020 AVCS
INN Ded	6700/13500	6850/13700		
INN OOPM	6700/13500	6850/13700	0.5071	0.5016
New 2020 Plan				
New 2020 Plan				
New 2020 Plan				
New 2020 Plan				
New 2020 Plan				
New 2020 Plan				
New 2020 Plan				
New 2020 Plan				

Response to Objection Question 23e

	IDF	Proj MM	Normalized
Bronze	1.00	9,428	0.89
Silver	1.08	21,215	0.96
Gold	1.17	39,399	1.04
Platinum	1.30	0	1.00
Avg Factor	1.120	70,042	1.00

Response to Objection Question 24

Unitedhealthcare E&I
Small Business Broker Commissions (2-50)
Pennsylvania

			Broker Comm			Estimated	Broker Comm
Geography	**Case Size**	**Type**	**PEPM**	**Ratio**	**PMPM**	**Memb Mix**	**Blended PMPM**
SE PA	1-4	New Business	$ 3.00	1.65	$ 1.82	2%	$ 0.03
SE PA	5+	New Business	$ 37.00	1.70	$ 21.76	8%	$ 1.66
PA other	1-4	New Business	$ 3.00	1.65	$ 1.82	2%	$ 0.03
PA other	5+	New Business	$ 23.00	1.70	$ 13.53	4%	$ 0.59
SE PA	1-4	Renewal Business	$ 3.00	1.65	$ 1.82	6%	$ 0.11
SE PA	5+	Renewal Business	$ 32.00	1.70	$ 18.82	33%	$ 6.18
PA other	1-4	Renewal Business	$ 3.00	1.65	$ 1.82	5%	$ 0.10
PA other	5+	Renewal Business	$ 20.00	1.70	$ 11.76	40%	$ 4.75
							$ 13.44

	PMPM	% of Prem
Blended Commissions PMPM	$ 13.44	3.21%
General Agent Override PMPM	3.28	0.78%
Broker Bonus PMPM	0.52	0.12%
Total Commissions/Bonus PMPM	**$ 17.24**	**4.12%**

Response to Objection Question 26

PA Plan Design Summary, Rate Table Template, and Binder

Base Rate	$	748.72
Rating Area 7		0.946
Area Adjusted Base Rate	$	708.44
Trend Eff. January 1, 2020		1.000
Med-Rx Rel: BRA7-B54V		0.442
Subtotal of Trend, Med & Rx Benefit Adjustment	$	313.20
Age Factor - 21 Year Old		1.000
Final Rate	$	313.20

Table 11 Rate Calculation

Market Adjusted Index Rate	$	547.70
Pricing AV (company-determined AV)		0.615
Benefit Richness (induced demand)		1.000
Benefits in addition to EHB		1.016
Provider Network		1.000
Catastrophic Eligibility		1.000
Non-Funding of CSR Adjustment		1.000
Pure Premium	$	342.33
Admin Costs		0.124
Taxes & Fees (not including Exchange fees)		0.033
Profit or Contingency		0.020
2020 Calibrated Plan Adjusted Index Rate PMPM	$	340.08
2020 Trend Factors by Quarter - Q1		0.972
Trended Calibrated PAIR	$	330.70
Rating Area 7		0.946
Final Rate	$	312.91

Age Calibration Factor	1.416
Geographic Calibration Factor	0.863
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.222

UnitedHealthcare®
A UnitedHealth Group Company

48 Monroe Turnpike
Mail Code CT015
Trumbull, CT-06611
Phone: 203-459-7735
E-Mail: maria_ilea@uhc.com

July 11, 2019

Mrs. Rashmi Mathur,
Pennsylvania Insurance Department
1311 Strawberry Square | Harrisburg, PA 17120

Re: Small Employer Rate Filing for UnitedHealthcare of Pennsylvania Inc. (UHCPA)
Pennsylvania SERFF ID# UHLC- 131931862

Dear Mrs. Mathur,

The purpose of this letter and attached supporting documents is to respond to your Objection Letter received on 7/5/2019.

- In response to question #5, we have updated Table 10 of the PAAM.
- We have updated our rates to include the risk adjustment results released on June 28, 2019 in this filing.
- In reviewing our calculation, we found an error in our formula of cost sharing distribution shift, we have updated the calculation accordingly, which results in a slight change in Paid to Allowed ratio. All filing documents have been updated accordingly.

All filing documents that are impacted by these changes have been updated accordingly.

Should you have any questions or need any additional information, please contact me at 203-459-7735 or, at Maria_Ilea@uhc.com.

Sincerely,

Maria Ilea

Maria Ilea ASA MAAA
Associate Director Actuarial Services

Dear Maria Ilea,
Introduction: The Pennsylvania Insurance Department has reviewed the responses to our letter of June 18, 2019 of the above captioned filing. We have the following additional questions as we continue our review. We request this information be provided within 7 days of this letter.

1. Follow up to Question 6. Please provide additional information into the 4% balancing item included in the 6.8% other adjustment.
The "Other- BALANCING ITEM" is used to match the discrepancy between URRT development and our final pricing. The Part I Unified Rate Review Template does not demonstrate the process used to develop our 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. The "Other –BALANCING ITEM" adjustment is needed to produce rates that our consistent with our rating system.

2. Follow up to Question 8. Please provide a thorough walkthrough of the 11 – AVCS tab of the PA Rate Filing SB_1Q2020 workbook. Please also provide quantitative support for the Relativity column.
Tab 11 – AVCS tab of PA Rate Filing SB_1Q2020 workbook shows a detailed development of Column (8) from Induced Utilization Exhibit (10 – Induced Util tab).

In 11 – AVCS tab,
Column B contains the metallic levels corresponds to each HIOS ID, shown in Column C.
Column E contains projected membership by plan, based on experience period projected member distribution.
Column F contains relativities of each plan.
Column G contains the cost sharing of each plan relative to average relativity of all plans, which is shown in cell C7.
Column H contains calculation on AVCS w/IDF, which is developed from multiplying Column G and paid to allowed ratio, shown in cell C6.

Column H is referenced in Tab 10 – Induced Util as column (8).
Please see objection response workbook tab 2 for quantitative support for the relativity column.

3. Follow up to Question 8. Please explain and provide quantitative support of the Current (704.71) and filed medical manual rate (748.72) field in the 19 – Paid to allowed Ratio tab.
The updated filing now has manual rate (base rate) $761.32. Current manual rate ($692.45) is from recently approved quarterly filing UHLC-131757493. Please see objection response workbook tab 3.

4. Follow up to Question 14. Please provide the full calculation of the 1.6% adjustment, including PMPMs by therapies/acupuncture/other applied to the weights provided in the initial response.
This estimated Non-EHB is 1.6% of claims, please see objection response workbook tab 4 for the estimated PMPM's for the Non-EHB services.

5. Follow-up to question 23a): Why are all the factors in column L showing 1? The factors must be taken from Column 9 of Table B as per the PA Rate Filing Guidance and be normalized so that the value in cell L15 shows as 1 (may be different if using projected enrollment). (as per Tab 10 'Induced Util' in your support workbook).
The factors in column L, from our initial submission, were taken from Column 9 of Table B. We then received question 23, from the previous round of objections, and interpreted it to mean the entire column should be hardcoded to 1. However, this is clearly not what you meant in question 23 and the factors in column L have once again been updated to reflect the normalized factors that come from Column 9 of Table B.

Cell L15 of Table 10, within the DOI Exhibits, equals to 1 and this is a result of using the 2/1/2019 membership in Column V of Table 10; whereas, we calculate the normalized factors using the projected membership distribution, which also equals to 1.

Per the PA Rate Filing Guidance, on the topic of "Table B: Induced Utilization Exhibit", it states that column L, of Table 10, should be normalized using the 2/1/19 or the projected membership distribution.

As stated on page 15 in PA Rate Filing Guidance:
"Please note, only Columns L and N should be normalized using the 2/1/2019 or the projected member distribution. Whichever distribution is used, the methodology must be internally consistent and described in the PA Actuarial Memorandum."

Page 15 goes on to say:
"Please confirm that each plan's induced utilization factor was normalized by an aggregate factor, and that the resulting sum product (against 2/1/2019 membership or the projected membership distribution) produces a factor of 1.000. Please show the steps that demonstrate this."

In the first paragraph quoted above it states, *"Whichever distribution is used, the methodology must be internally consistent and described in the PA Actuarial Memorandum."* As we have previously mentioned, we chose to use the projected member distribution; the reasoning is because it is internally consistent with our rate filing.

The table below, which is from tab "11 – AVCS Calc" in the "PA Rate Filing SB_1Q2020 – UHCPA – v4" excel file, shows that the resulting sum product (against the projected membership distribution) produces a factor of 1.00; just as the guidance states we must demonstrate in the second quoted excerpt from above.

	IDF	Proj MM	Normalized
Bronze	1.00	9,428	0.89
Silver	1.08	21,215	0.96
Gold	1.17	39,399	1.04
Platinum	1.30	0	1.00
Avg Factor	1.12	70,042	1.00

See tab 5 of the attached response excel workbook.

6. Follow-up to question 26: the rates on PA Plan Design summary and Rate Tables, Federal Rates Template and the binder must be identical to the rates calculated in Table 11 of the Actuarial memorandum Exhibits.
The rates on PA Plan Design summary, Rate Tables, Federal Rates Template and the binder are accurate and identical to each other. See table 6.1 in objection response workbook tab 6.

The rates in Table 11 of the Actuarial memorandum Exhibits are slightly different due to how the exhibit is built.

The 2020 Unified Rate Review Instructions says "All insurers with single risk pool plans are required to set the index rate for an effective date of January 1 of each year and file the Index Rate with the applicable regulatory authority".

The Projected Index Rates are the same between URRT Worksheet 1 and Actuarial memorandum exhibits Table 5, currently at $509.12.

As stated in page 19 of final CMS URR Instructions, the MAIR should be developed from the index rate that applies for the first quarter.

"The MAIR calculation flows into Worksheet 2 where the allowable plan adjustment factors are applied to determine the PAIR. For annual filings, this should be the Index Rate that applies for the first quarter."

In table 6.2 in objection response workbook tab 6, we allocate all membership in 1/1/2020, the resulting market adjustment index rate would match with the one from URRT Worksheet 1, and appears to be the way the 2020 Unified Rate Review Instructions indicates it should be. This would result in Table 11 rates that are within $0.01 of the rates in the PA Plan Design summary, Rate Tables, Federal Rates Template and the binder. See table 6.3

In Table 6.4, the current version of Actuarial memorandum exhibits we were required to populate the "# of Member Months Renewing in Quarter" in Table 5A, the MAIR in table 5 cell C36 is developed from using "Total Single Risk Pool" in Table 5A cell N33, which is not the index rate that applies for the first quarter, but a membership weighted index rate for calendar year. This results in a market-adjusted index rate calculated on a calendar level, thus the resulting market adjusted index rate does not match the one in URRT. As a result, the market adjusted index rate from Table 5A is $557.43.

Because the MAIR calculated in PAAM Table 11 is different than the 2020 Unified Rate Review instructions, we cannot get the rates in table 11 of the Actuarial memorandum Exhibits to match the rates from PA Plan Design summary and Rate tables if we put membership in each quarter of table 11 of the Actuarial memorandum.

The way PAAM Table 11 is currently calculated the rates are roughly about $0.36 different, shown in Table 6.5.

7. Please explain the basis of the projected membership you have used in your calculations on Tab 10 'Induced Util' in your support workbook.
The total projected membership was received from the finance department in early 2019, with assumptions on expected competitive position based on 2020 new products. The allocation of the membership by plan is based on the experience period, calendar year 2018.

Conclusion: Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions as the Department conducts a more in-depth review.

Should you have any questions regarding this correspondence, please contact me at (717) 783-0675 or e-mail at rmathur@pa.gov.

Sincerely,

Rashmi Mathur, ASA, MAAA

Actuary

Bureau of Life, Accident & Health Insurance

Sincerely,

Rashmi Mathur

Response to Objection Question 2

HIOS	Med Plan Code	Rx Code	HSA ?	SB-ACR Sloped Net PMPM INN Med	OON Addon	Med	Rx	Med & Rx	InFull Rate	Motion Addon	Integrated Walgreens Adj.	Medical Relativity	Rx Relativity	Total Relativity	Filed Medical Relativity	Filed Rx Relativity	Total Filed Relativity
									$ 5.48								
24872PA0020001	BRA6	910V	Y	$193.28		$193.28	$34.13	$227.42	$626.84		0.9600	0.3606	0.0000	0.3606	0.3606	0.0000	0.3606
24872PA0020011	BRBA	512V	N	$206.69	$0.00	$206.69	$39.48	$246.17	$626.84		1.0000	0.3297	0.0630	0.3927	0.3297	0.0630	0.3927
24872PA0020012	BRBB	512V	Y	$244.38	$0.00	$244.38	$40.74	$285.12	$626.84		0.9600	0.4522	0.0000	0.4522	0.4522	0.0000	0.4522
24872PA0020013	BRBC	512V	N	$234.92	$0.00	$234.92	$39.48	$274.40	$626.84		1.0000	0.3748	0.0630	0.4378	0.3748	0.0630	0.4378
24872PA0020014	BRBD	512V	N	$328.73	$0.00	$328.73	$39.48	$368.21	$626.84		1.0000	0.5244	0.0630	0.5874	0.5244	0.0630	0.5874
24872PA0020015	BRBE	512V	Y	$211.99	$0.00	$211.99	$35.82	$247.81	$626.84		0.9600	0.3930	0.0000	0.3930	0.3930	0.0000	0.3930
24872PA0020009	BRA8	512V	N	$286.41	$0.00	$286.41	$39.48	$325.89	$626.84		1.0000	0.4569	0.0630	0.5199	0.4569	0.0630	0.5199
24872PA0020008	BRA7	512V	N	$237.66	$0.00	$237.66	$39.48	$277.14	$626.84		1.0000	0.3791	0.0630	0.4421	0.3791	0.0630	0.4421
24872PA0020010	BRA9	512V	N	$206.80	$0.00	$206.80	$39.48	$246.28	$626.84		1.0000	0.3299	0.0630	0.3929	0.3299	0.0630	0.3929

Response to Objection Question 3

Manual Rate 7/1/2019	$ 692.45
Trended to 1/1/2020	$ 734.79
Rate Action	-0.86%
Revenue Neutrality	4.74%
PPACA	-0.22%
1/1/2020 Manual Rate	$ 761.32

Response to Objection Question 4

Estimated Projected Allowed Claims PMPM (EHB and Non-EHB)	$ 517.29	from URRT Worksheet 2
Estimated Projected Incurred Claims PMPM (Non-EHB only)	$ 8.17	

Non-EHB Benefits	Non- EHB Weights	Estimated PMPMs	Total
Therapy - (Physical, Aquatic, etc.)	54%	$ 4.41	0.9%
Speech/hearing Therapy, hearing aids, eye exam	27%	$ 2.21	0.4%
Acupuncture, orthotics	10%	$ 0.82	0.2%
Other	9%	$ 0.74	0.1%
	Total	$ 8.17	1.6%

Estimated Projected Allowed Claims PMPM (EHB)	$ 509.12

Response to Objection Question 5

From Induced Utilization Exhibit									*Table 10 Col V*	*Table 10 Cell L15*	
Plan ID	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco	AVCS	8/(6*7)	Total Covered Lives Mapped into 2020 Plans @ 02-01-2019	**Using February Membership**	**Using Projected Membership**
24872PA0020001	Bronze	9,428	$ 4,355,010	$ 2,442,741	0.561	1.000	0.501	0.89	56	**1.000**	**1.000**
24872PA0020008	Gold	13,133	$ 7,097,728	$ 4,171,733	0.588	1.000	0.614	1.04	-		
24872PA0020009	Gold	13,133	$ 7,097,728	$ 4,905,868	0.691	1.000	0.722	1.04	-		
24872PA0020010	Silver	4,243	$ 2,116,734	$ 1,197,808	0.566	1.000	0.546	0.96	-		
24872PA0020011	Silver	4,243	$ 2,116,734	$ 1,197,198	0.566	1.000	0.545	0.96	-		
24872PA0020012	Silver	4,243	$ 2,116,734	$ 1,378,592	0.651	1.000	0.628	0.96	-		
24872PA0020013	Silver	4,243	$ 2,116,734	$ 1,334,691	0.631	1.000	0.608	0.96	-		
24872PA0020014	Gold	13,133	$ 7,097,728	$ 5,542,810	0.781	1.000	0.816	1.04	-		
24872PA0020015	Silver	4,243	$ 2,116,734	$ 1,198,113	0.566	1.000	0.546	0.96	-		
24872PA0020002	Gold	-	*Terminated 2019 plan*					1.04	72		
24872PA0020003	Gold	-	*Terminated 2019 plan*					1.04	162		
24872PA0020004	Silver	-	*Terminated 2019 plan*					0.96	101		
24872PA0020005	Silver	-	*Terminated 2019 plan*					0.96	17		
24872PA0020006	Silver	-	*Terminated 2019 plan*					0.96	8		
24872PA0020007	Silver	-	*Terminated 2019 plan*					0.96	-		

Response to Objection Question 6

Table 6.1

24872PA0020001 PMPMs (Age 21 in Region 1)	Q1-2020	Q2-2020	Q3-2020	Q4-2020
PA Plan Design Summary and binder	$ 211.94	$ 216.81	$ 221.90	$ 227.20
PA Rate Tables and Federal Rates Template	$ 211.94	$ 216.81	$ 221.90	$ 227.20

Table 6.2

Scenario - All membership allocated to 1/1/2020

Effective Date	1/1/2020	4/1/2020	7/1/2020	10/1/2020	Total Single Risk Pool
# of Member Months Renewing in Quarter	70,042				70,042
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 509.12	$ 509.12	$ 509.12	$ 509.12	$ 509.12
Months of Trend	-	3.0	6.0	9.0	
Annual Trend	9.70%	9.70%	9.70%	9.70%	
Single Risk Pool Projected Allowed Claims	$ 509.12	$ 521.04	$ 533.24	$ 545.72	$ 509.12
Quarterly Trend Factor	100.0%	102.3%	104.7%	107.2%	100.0%
2020 Trend Factors by Quarter	1.0000	1.0234	1.0474	1.0719	

Projected Index Rate from URRT Worksheet 1	$ 509.12	*URRT Worksheet 1*
Projected Index Rate from scenario above	$ 509.12	
Market Adjusted Index Rate from URRT Worksheet 1	$ 542.99	*URRT Worksheet 1*
Market Adjusted Index Rate from scenario above	$ 542.99	

Table 6.3

RATE COMPARSION	Q1-2020
PA Plan Design Summary and binder	$ 211.94
PA Rate Tables and Federal Rates Template	$ 211.94
Scenario above - 24872PA0020001 PMPMs (Age 21 in Region 1)	$ 211.95
Comparison to PA Street PMPMs	$ 0.01

Table 6.4

Memorandum Exhibit - Table 5A

Effective Date	1/1/2020	4/1/2020	7/1/2020	10/1/2020	Total Single Risk Pool
# of Member Months Renewing in Quarter	30,481	11,791	11,665	16,105	70,042
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 509.12	$ 509.12	$ 509.12	$ 509.12	$ 509.12
Months of Trend	-	3.0	6.0	9.0	
Annual Trend	9.70%	9.70%	9.70%	9.70%	
Single Risk Pool Projected Allowed Claims	$ 509.12	$ 521.04	$ 533.24	$ 545.72	$ 523.56
Quarterly Trend Factor	100.0%	102.3%	104.7%	107.2%	102.8%
2020 Trend Factors by Quarter	0.9724	0.9952	1.0185	1.0423	

Projected Index Rate from Table 5	$ 509.12	*Table 5 cell D24*
Market Adjusted Index Rate from Table 5	$ 557.43	*Table 5 cell C36*

CMS URR Instruction: "The MAIR calculation flows into Worksheet 2 where the allowable plan adjustment factors are applied to determine the PAIR. For annual filings, this should be the Index Rate that applies for the first quarter."
$523.56 is not the index rate that applies for the first quarter, but a membership weighted index rate for calendar year.

Table 6.5

	Q1-2020
PA Plan Design Summary and binder	$ 211.94
PA Rate Tables and Federal Rates Template	$ 211.94
Table 11 - 24872PA0020001 PMPMs (Age 21 in Region 1)	$ 211.58
Comparison to PA Street PMPMs	$ (0.36)