State: Pennsylvania **Filing Company:** UPMC Health Benefits, Inc.
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only
Product Name: 2020 SG Health Benefits
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Benefits, Inc. Small Group Public PDF 1 UPMC-131943309.pdf UPMC Health Benefits, Inc. Small Group Public PDF 2 UPMC-131943309.pdf
Item Status:	
Status Date:	

UPMC Health Plan

U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219
T 412-454-7500
F 412-454-7520
www.upmchealthplan.com

May 21, 2019

Ms. Tracie Gray
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

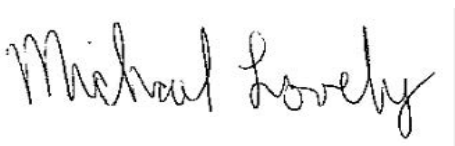
Dear Ms. Gray,

UPMC Health Benefits, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange PPO/EPO products. The rates are proposed for effective dates of 1/1/2020 through 12/31/2020.

Company Name/NAIC #: UPMC Health Benefits, Inc./11018
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2020
Average Rate Change Requested: 10.67% ($24.44)
Range of Rate Change Requested: 1.64% to 64.35% ($3.76 to $147.36)
Products Offered: PPO, EPO
Rating Areas Where Plans are Offered: 1, 3, 4, 5, 7, 9 (rating area 2 removed for 2020)
Metal Levels Offered: Silver, Gold, Platinum
Currently Enrolled Lives: 8,212
Currently Enrolled Policyholders: 4,752
Number of Plans Offered in 2020: 36 (1 more than approved 2019 filing)
Total additional annual revenue generated from the proposed rate change: $1,665,458
Corresponding Contract Form #: EPOF06, EPOF07, PPOF09, PPOF10
Binder ID#: UPMC-PA20-125092383
HIOS Issuer ID #: 67430
Submission Tracking #: UPMC-131943309

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,



Michael Lovely, FSA, CERA, MAAA

Attachment I

Rate Change Summary

UPMC Health Benefits, Inc. – Small Group Plans

Rate request filing ID # UPMC-131943309 - 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:	10.67%[1]
Revised requested average rate change:	11.47%[1]
Range of requested rate change:	2.37% to 65.54%
Effective date:	1/1/2020
Mapped Members:	8,212
Available in:	Rating Areas 1, 3, 4, 5, 7, 9

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	$0
Claims	$0
Administrative expenses	$0
Taxes & fees	$0
Company made (after taxes)	**$0**

How it plans to spend your premium

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

Claims:	85.87**%**
Administrative:	9.24**%**
Taxes & fees:	4.89%
Profit:	0.00**%**

The company expects its annual medical costs to increase **2.99%**.

Explanation of requested rate change

Additional premium is needed to account for the higher cost and utilization of medical services each year. The proposed rate change also accounts for a decrease in anticipated Risk Adjustment receivable relative to the prior year and projected increases in taxes and fees for 2020.

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

UPMC HEALTH PLAN

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July 12, 2019

Ms. Tracie Gray
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Gray,

UPMC Health Benefits, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange PPO/EPO products. The rates are proposed for effective dates of 1/1/2020 through 12/31/2020. The revised filing includes the following changes:

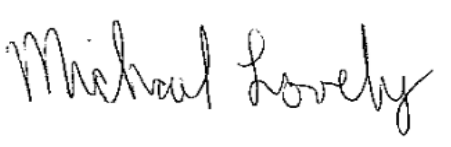
1.) *In response to Department question 5, tables 2, 2b, 3, and 3b of the PA Actuarial Memoranum Exhibits as well as the actuarial memoranda have been updated to account for the capitation of pediatric dental claims.*

2.) *In response to Department question 14, an adjustment factor accounting for the 3-child maximum has been incorporated in the age calibration factor, which has been updated in table 10 of the PA Actuarial Memorandum Exhibits.*

Company Name/NAIC #: UPMC Health Benefits, Inc./11018
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2020
Average Rate Change Requested: 11.47% ($26.26)
Range of Rate Change Requested: 2.37% to 65.54% ($5.43 to $150.07)
Products Offered: PPO, EPO
Rating Areas Where Plans are Offered: 1, 3, 4, 5, 7, 9 (rating area 2 removed for 2020)
Metal Levels Offered: Silver, Gold, Platinum
Currently Enrolled Lives: 8,212
Currently Enrolled Policyholders: 4,752
Number of Plans Offered in 2020: 36 (1 more than approved 2019 filing)
Total additional annual revenue generated from the proposed rate change: $1,659,387
Corresponding Contract Form #: EPOF06, EPOF07, PPOF09, PPOF10
Binder ID#: UPMC-PA20-125092383
HIOS Issuer ID #: 67430
Submission Tracking #: UPMC-131943309

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,



Michael Lovely, FSA, CERA, MAAA

PA Actuarial Memorandum

Basic Information and Data

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

Company Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Benefits, Inc.
NAIC #: 11018
HIOS Issuer ID: 67430
Market: Small Group
Exchange: Off Exchange
Products: PPO, EPO
Effective Date: 1/1/2020

Company Contact Information:
[This information redacted for publication.]

Filing Information:
Rate Filing SERFF Tracking #: UPMC-131943309
Form Filing SERFF Tracking #: UPMC-131920987, UPMC-131921050, UPMC-131921052, UPMC-131921054
Binder SERFF Tracking #: UPMC-PA20-125092383

Rate History and Proposed Variations in Rate Changes

Limited rate history exists since this is the second annual rate filing by the captioned company in this market. Rate filing tracking numbers from the 2019 rate filings for the captioned company and market are displayed in the table below.

SERFF Tracking #	Year	Rate Change relative to Prior Annual Filing
UPMC-131496028	2019	N/A
UPMC-131851705	2019 Q4	N/A

Average Rate Change

- Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 11.5%

- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 13.9%

Membership Count

Current and projected membership for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits. The remainder of this table is left blank since this company does not have any experience in the small group market during the experience period.

Benefit Changes

A table with these changes has been included in Appendix I. No plans have actuarial values that fall in the expanded de minimis range.

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Claims and Premium

Tables 1, 2, 3, and 4 of the PA Actuarial Memorandum Exhibits and section I, worksheet 1 of the URRT are not populated with claims and premium data in the single risk pool from the experience period (January 2018 - December 2018) since the captioned company did not have any experience for ACA-related products in this market over this time period. Rate development relies completely upon data from the rate manual, which has its experience displayed in tables 2b, 3b, and 4b and section II, worksheet 1 of the URRT.

Credibility of Data

No experience period data is available for the captioned company in this market. Therefore, 0% credibility is used. The rate manual was developed using experience period data for UPMC's entire block of groups enrolled in a ACA-compliant plan, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 1,098,351 member months of experience. Adjustments include the trend and network adjustments discussed in the "Index Rate" section below.

Trend Identification

The overall annual trend used in rate development is 2.99%. 24 months of trend were applied to the experience period data to bring it to the projection period. Historical allowed claims were used to develop year over year trend factors for use in the projected rates. The entire block of ACA-compliant business was included in Table 3b of the PA Actuarial Memorandum Exhibits for manual trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order

to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Please see Exhibit 8 of the Supporting Exhibits for trend development. We believe that trends will be higher than what is implied by the historical data, which is why a value of 2.99% was used in rate development.

Small Group Quarterly Trend Increases:
Quarterly trended rates beginning on the first day of each calendar quarter of 2020 are proposed in this filing. The proposed quarterly trend is 0.89%. Please see Exhibit 7 for the derivation of quarterly trend.

Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with three months of run-out are not provided in Table 4 since the captioned company did not have any experience for ACA-related products in this market over this time period. The historical data listed in Table 4b belongs to our entire block of ACA-compliant business and was used in the development of manual trend.

Rate Development & Change

Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below. Table 5a is populated with the number of member months renewing in each quarter since quarterly trended rates are proposed for this filing.

Index Rate:
For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 2.99% annual trend to the manual rate. An adjustment accounting for changes in network costs is then applied to get from the single risk pool population to the plan offerings of this specific segment.

Additionally, an adjustment factor to account for change in network of 0.882 has been applied to the manual data as can be seen in Table 5 of the PA Actuarial Memorandum Exhibits. This factor is used to account for the fact that the manual experience data consists of a blend of data from UPMC's Premium Network and Standard Network in the small group market. The factor adjusts the blended manual data to bring it in line with the network characteristics of the MyCare Advantage Network, which is the only network in which plans for the projection period under the captioned company will be offered. The Premium Network is a broad network that covered rating areas 1, 2, 4, and 5, as well as portions of rating areas 3, 6, and 7 during the experience period, but has since expanded to include additional counties in rating areas 3, 6, 7, and 9 in the projection period. Projected costs are expected to increase due to this expansion. Meanwhile, the Standard Network only covers rating areas 1, 2, 4, and 5. Finally, the MyCare Advantage Network covers various counties in rating areas 1, 3, 4,

5, 7, and 9. Despite the fact that this is a relatively broad network, this network is anticipated to exhibit noticeably lower cost of delivery characteristics than the Premium and Standard Networks. This factor accounts for differing cost of delivery characteristics between each of these three networks. This factor has not been applied in the Other adjustment in section II, worksheet 1 of the URRT since this adjustment is only necessary for the manual data.

No other adjustments have been applied to the index rate. The average age for our experience period small group risk pool was 37.0 with an average premium factor of 1.53. This is nearly identical to our 2019 experience so far with age 37.1 and premium factor 1.53. Due to the stability of the population, no demographic adjustment has been made to the rates. Please note that the Index Rate of Projection Period of $423.15 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate. Projection period Risk Adjustment PMPM has been estimated to be a receivable of $6.44, which is displayed in Table 5. Please see Exhibit 1 of the Supporting Exhibits for the derivation of this value. The value entered in section II, worksheet 1 of the URRT was $8.31 since the calculation of the Marketed Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a positive number because the calculation subtracts this value. The effect for this adjustment is a decrease in premium since less revenue will be required due to the anticipated receivable. No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

Total Allowed Claims:

The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is $0.96 PMPM.

Retention Items

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

Administrative Expenses:

Administrative costs of 9.24% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

[This information redacted for publication.]

Taxes and Fees:
Taxes and Fees increased from 2% in 2019 to 4.89% in 2020 to account for the return of the Health Insurance Providers Fee in 2020. This load also accounts for the projected Federal Income Tax in 2020. Please note that the Risk Adjustment Administration Fee was included in the Taxes and Fees field in Table 6.

Profit/Contingency:
The projected profit margin for this company will remain at 0% for 2020. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Projected Loss Ratio
The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 90.4%, as shown in Exhibit 6 of the Supporting Exhibits.

Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2019 and 2020 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2019 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2020 factors are provided below.

Average Age Factor:
The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2020. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.53 and average age was 37.0 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.52. Please see Exhibit 4 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:
The calibration factor of 0.988 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 5 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:
No tobacco load is applied in the Small Group market, so the average tobacco factor is 1.0.

Average Benefit Richness:
Benefit richness factors were calculated so that the average value is 1.0 when weighted with current membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Average Network Factor:
The network factor applied for all networks included in this filing is 1.0.

Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2019 columns have been taken from this company's 2019 annual rate filing.

Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2020 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below. Please note that the MyCare Advantage product offered with a mixture of tiered and non-tiered in-network benefits does not fit the format of the AV Calculator. Actuarial values were first obtained from the calculator for the tiered and non-tiered benefits separately and then combined as a weighted average using experience period allowed claims for the tiered/non-tiered benefits to calculate the final metal-level AVs for these tiered plans.

Plan Actuarial Value:
The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending the allowed claims forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims.

Benefit Richness (induced demand)
Please see Exhibit 3 in the Supporting Exhibits for the induced utilization exhibit. Please note that the average tobacco factor was set to 1.0 in Exhibit 3 since the tobacco surcharge adjustment was removed from Table 10, which means that this factor should not be included in the induced utilization development. The benefit richness adjustment was used to keep relativities between plans similar to what they were in the previous year and account for differences in induced demand between plans with different metal levels. This will minimize rate increase variations by plan and consumer confusion that could result. In addition, current loss ratios exhibit significant variation between metal levels, which suggests a wider variation is necessary than what is indicated in the company-determined Pricing AV.

Benefits in addition to EHBs
Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is $0.96 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2020 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans. This load has not changed from the prior filing.

Provider Network
No adjustments were made to account for provider network since the projected costs for each network included in this filing do not exhibit any significant differences.

Catastrophic Eligibility
Catastrophic plans will not be offered under this company and market in 2020, so no adjustment is necessary.

Non-Funding of CSR Adjustment
This adjustment is not applicable to the small group market.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. Please see Exhibit 2 of the Supporting Exhibits for historical rate changes for this company and market for a 21-year-old non-tobacco user.

Plan Factors

Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2020 is used in the development of the Consumer Adjusted Premium Rates. No tobacco load will be applied for the small group market in 2020.

Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2020. The table below summarizes changes in these factors:

Region	2019	2020
1	0.96	0.94
3	1.12	1.12
4	1.00	0.99
5	1.00	0.99
7	1.17	1.16
9	1.15	1.15

Network Factors

No network adjustments were deemed necessary for 2020, since we do not anticipate significant variations in cost by network for the networks including in the small group market for this company.

Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2020. Service area maps for 2019 and 2020 have been uploaded in the Supporting Documentation section in SERFF.

Composite Rating

No composite rating is used with these plans.

Warning Alerts

No validation errors appear in the URRT.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Development of Risk Adjustment PMPM for Experience and Projection Periods
- Exhibit 2: Historical Changes in Consumer Adjusted Premium Rate for Age 21, Non-tobacco User
- Exhibit 3: Induced Utilization Derivation
- Exhibit 4: Derivation of Age Calibration Factor
- Exhibit 5: Derivation of Geographical Calibration Factor
- Exhibit 6: Derivation of Projection Period MLR
- Exhibit 7: Derivation of Quarterly Trend
- Exhibit 8: Derivation of Annual Trend

Actuarial Certification

I, [redacted] am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- 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 2020 Rate Filing Justification.
- The projected Index Rate is:

a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
b. Developed in compliance with the applicable Actuarial Standards of Practice
c. Reasonable in relation to the benefits provided and the population anticipated to be covered
d. Neither excessive nor deficient

- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 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 URRT for all plans except those specified in the certification.

[redacted]

7/12/2019
Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC Health Benefits, Inc.		
Product(s):	PPO, EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2020	to	12/31/2020
Base Period Start Date	1/1/2018	to	12/31/2018
Date of Most Recent Membership	2/1/2019		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	**Current Period (as of 02-01-2019)**	**Projected Rating Period**
Average Age		37.3	37.3
Total	0	8,207	98,484
<18		1,377	16,524
18-24		775	9,300
25-29		723	8,676
30-34		682	8,184
35-39		690	8,280
40-44		639	7,668
45-49		722	8,664
50-54		796	9,552
55-59		942	11,304
60-63		611	7,332
64+		250	3,000

*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:	**UPMC Health Benefits, Inc.**
Product(s):	**PPO, EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
$ 433,477,303.48	$ 444,243,436.28	$ 446,856,166.59	1,098,351	$ 75,666,030.48	$ 522,522,197.07	$ 1,113,403.39	$ (25,163,221.41)	$ 669,994.11	$ -	$ 7,076,288.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 452.42**
Loss Ratio										**95.87%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weight*
Inpatient Hospital	2.20%	0.81%	0.00%	3.02%	16.27%
Outpatient Hospital	-0.52%	-0.80%	0.00%	-1.32%	29.65%
Professional	2.28%	-0.44%	0.00%	1.83%	19.80%
Other Medical	20.04%	-4.85%	0.00%	14.22%	12.18%
Capitation				0.00%	0.13%
Prescription Drugs	4.83%	-1.59%	0.00%	3.16%	21.98%
Total Annual Trend				2.99%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.061	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		$ 6,648,373.17	1.0000	$ 6,648,373.17	14,590	$ 455.68		$ (182,622.60)	$ 7,300,910.06	$ 500.41
Feb-15		$ 6,018,603.33	1.0000	$ 6,018,603.33	14,762	$ 407.71		$ (185,337.64)	$ 6,625,768.28	$ 448.84
Mar-15		$ 6,750,430.78	1.0000	$ 6,750,430.78	15,050	$ 448.53		$ (191,241.45)	$ 7,474,787.98	$ 496.66
Apr-15		$ 6,899,530.59	1.0000	$ 6,899,530.59	15,821	$ 436.10		$ (203,737.97)	$ 7,614,903.48	$ 481.32
May-15		$ 7,024,334.47	1.0000	$ 7,024,334.47	16,151	$ 434.92		$ (208,338.42)	$ 7,670,210.17	$ 474.91
Jun-15		$ 7,414,707.35	1.0000	$ 7,414,707.35	16,457	$ 450.55		$ (212,795.74)	$ 8,076,520.21	$ 490.77
Jul-15		$ 7,590,531.15	1.0000	$ 7,590,531.15	18,269	$ 415.49		$ (237,475.78)	$ 8,435,835.04	$ 461.76
Aug-15		$ 7,478,053.67	1.0000	$ 7,478,053.67	18,801	$ 397.75		$ (244,810.12)	$ 8,290,577.62	$ 440.96
Sep-15		$ 7,710,463.57	1.0000	$ 7,710,463.57	19,278	$ 399.96		$ (251,320.26)	$ 8,514,095.24	$ 441.65
Oct-15		$ 9,196,846.49	1.0000	$ 9,196,846.49	20,272	$ 453.67		$ (263,879.74)	$ 10,098,883.39	$ 498.17
Nov-15		$ 9,045,158.27	1.0000	$ 9,045,158.27	20,624	$ 438.57		$ (268,677.88)	$ 9,900,570.83	$ 480.05
Dec-15	$ 91,236,306.02	$ 10,817,648.24	1.0000	$ 10,817,648.24	27,327	$ 395.86	$ 12,512,247.21	$ (358,487.74)	$ 12,295,140.65	$ 449.93
Jan-16		$ 11,620,599.99	1.0000	$ 11,620,599.99	29,453	$ 394.55		$ (386,569.61)	$ 13,310,201.30	$ 451.91
Feb-16		$ 11,938,542.92	1.0000	$ 11,938,542.92	29,675	$ 402.31		$ (389,555.75)	$ 13,662,282.84	$ 460.40
Mar-16		$ 13,457,149.51	1.0000	$ 13,457,149.51	30,263	$ 444.67		$ (397,588.51)	$ 15,207,228.93	$ 502.50
Apr-16		$ 12,522,945.47	1.0000	$ 12,522,945.47	32,085	$ 390.31		$ (420,547.80)	$ 14,516,972.39	$ 452.45
May-16		$ 12,515,201.79	1.0000	$ 12,515,201.79	32,899	$ 380.41		$ (430,886.28)	$ 14,177,005.70	$ 430.93
Jun-16		$ 14,181,583.01	1.0000	$ 14,181,583.01	33,713	$ 420.66		$ (441,017.91)	$ 15,819,279.82	$ 469.23
Jul-16		$ 14,471,969.90	1.0000	$ 14,471,969.90	38,171	$ 379.14		$ (495,698.97)	$ 16,474,063.22	$ 431.59
Aug-16		$ 16,301,475.12	1.0000	$ 16,301,475.12	39,733	$ 410.28		$ (514,916.06)	$ 18,462,947.30	$ 464.68
Sep-16		$ 16,154,339.21	1.0000	$ 16,154,339.21	41,287	$ 391.27		$ (534,962.09)	$ 18,173,616.66	$ 440.18
Oct-16		$ 17,577,815.65	1.0000	$ 17,577,815.65	43,334	$ 405.64		$ (560,658.23)	$ 19,640,676.27	$ 453.24
Nov-16		$ 16,459,574.82	1.0000	$ 16,459,574.82	44,682	$ 368.37		$ (577,380.14)	$ 18,533,993.65	$ 414.80
Dec-16	$ 175,139,101.35	$ 24,536,400.58	1.0000	$ 24,536,400.58	67,488	$ 363.57	$ 30,469,118.12	$ (867,667.51)	$ 28,210,999.15	$ 418.02
Jan-17		$ 27,630,218.52	1.0000	$ 27,630,218.52	71,260	$ 387.74		$ (1,263,439.80)	$ 31,341,328.55	$ 439.82
Feb-17		$ 27,297,279.55	1.0000	$ 27,297,279.55	71,930	$ 379.50		$ (1,275,318.90)	$ 30,686,765.67	$ 426.62
Mar-17		$ 36,317,938.00	1.0000	$ 36,317,938.00	72,362	$ 501.89		$ (1,282,978.26)	$ 39,965,652.90	$ 552.30
Apr-17		$ 28,248,426.10	1.0000	$ 28,248,426.10	73,631	$ 383.65		$ (1,305,477.63)	$ 31,207,897.35	$ 423.84
May-17		$ 31,319,816.56	1.0000	$ 31,319,816.56	74,428	$ 420.81		$ (1,319,608.44)	$ 34,617,925.72	$ 465.12
Jun-17		$ 29,365,927.72	1.0000	$ 29,365,927.72	74,915	$ 391.99		$ (1,328,242.95)	$ 32,283,595.85	$ 430.94
Jul-17		$ 28,565,639.86	1.0000	$ 28,565,639.86	77,503	$ 368.57		$ (1,374,128.19)	$ 31,718,981.68	$ 409.26
Aug-17		$ 33,665,790.22	1.0000	$ 33,665,790.22	78,608	$ 428.27		$ (1,393,719.84)	$ 37,024,741.11	$ 471.00
Sep-17		$ 30,569,656.93	1.0000	$ 30,569,656.93	79,371	$ 385.15		$ (1,407,247.83)	$ 33,713,835.48	$ 424.76
Oct-17		$ 34,953,720.44	1.0000	$ 34,953,720.44	80,198	$ 435.84		$ (1,421,910.54)	$ 38,370,319.73	$ 478.44
Nov-17		$ 34,612,226.47	1.0000	$ 34,612,226.47	80,788	$ 428.43		$ (1,432,371.24)	$ 37,758,005.72	$ 467.37
Dec-17	$ 344,226,787.22	$ 31,389,654.22	1.0000	$ 31,389,654.22	86,118	$ 364.50	$ 56,669,818.01	$ (1,526,872.14)	$ 35,585,747.08	$ 413.22
Jan-18		$ 36,523,459.36	0.9992	$ 36,552,677.60	89,817	$ 406.97		$ (2,057,707.47)	$ 41,516,542.73	$ 462.23
Feb-18		$ 35,282,888.89	0.9991	$ 35,313,192.02	90,141	$ 391.76		$ (2,065,130.31)	$ 39,462,138.84	$ 437.78
Mar-18		$ 38,168,535.71	0.9989	$ 38,211,295.02	90,500	$ 422.22		$ (2,073,355.00)	$ 42,616,855.29	$ 470.90
Apr-18		$ 36,280,051.24	0.9981	$ 36,350,198.78	90,936	$ 399.73		$ (2,083,343.76)	$ 40,477,548.59	$ 445.12
May-18		$ 37,686,590.92	0.9972	$ 37,791,932.79	91,286	$ 413.99		$ (2,091,362.26)	$ 41,897,091.62	$ 458.97
Jun-18		$ 35,991,725.76	0.9962	$ 36,128,504.58	91,551	$ 394.63		$ (2,097,433.41)	$ 39,873,177.72	$ 435.53
Jul-18		$ 37,671,383.47	0.9953	$ 37,849,010.15	91,478	$ 413.75		$ (2,095,760.98)	$ 42,093,460.23	$ 460.15
Aug-18		$ 38,104,292.29	0.9937	$ 38,346,706.58	91,714	$ 418.11		$ (2,101,167.74)	$ 42,460,770.06	$ 462.97
Sep-18		$ 35,352,596.42	0.9913	$ 35,664,319.41	91,924	$ 387.98		$ (2,105,978.84)	$ 39,166,986.64	$ 426.08
Oct-18		$ 40,685,051.98	0.9877	$ 41,193,122.23	92,305	$ 446.27		$ (2,114,707.55)	$ 45,549,978.47	$ 493.47
Nov-18		$ 39,176,779.98	0.9814	$ 39,920,289.94	92,982	$ 429.33		$ (2,130,217.62)	$ 43,710,593.63	$ 470.10
Dec-18	$ 433,477,303.48	$ 33,320,080.26	0.9741	$ 34,204,911.59	93,717	$ 364.98	$ 75,666,030.48	$ (2,147,056.47)	$ 39,203,825.97	$ 418.32

** 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:	**UPMC Health Benefits, Inc.**
Product(s):	**PPO, EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ -	$ 452.42	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.000	1.061	
Unadjusted Projected Allowed EHB Claims PMPM	$ -	$ 479.90	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	0.882	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.000	0.882	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ -	$ 423.15	
Credibidility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 423.15**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 423.15	<- 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]	$ 429.64		
Projected Paid to Allowed Ratio	0.775		
Projected Paid EHB Claims PMPM	$ 333.11		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ 6.44		
Projected Paid Exchange User Fees PMPM	$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 326.66		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 421.33	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ 0.96		
Market-Adjusted Projected Paid Total Claims PMPM	$ 327.41		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 422.30		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 452.42	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 433,477,303.48**	
Blended Loss Ratio	**95.87%**	

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	30,038	9,454	17,629	41,363	98,484
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 423.15	$ 423.15	$ 423.15	$ 423.15	$ 423.15
Months of Trend	-	3	6	9	
Annual Trend	3.60%	3.60%	3.60%	3.60%	
Single Risk Pool Projected Allowed Claims	$ 423.15	$ 426.91	$ 430.70	$ 434.53	$ 429.64
Quarterly Trend Factor	100.0%	100.9%	101.8%	102.7%	101.5%
2020 Trend Factors by Quarter	0.9849	0.9936	1.0025	1.0114	

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	9.24%	$35.23
General and Claims	6.28%	$23.95
Agent/Broker Fees and Commissions	2.26%	$8.62
Quality Improvement Initiatives	0.70%	$2.66
Taxes and Fees	4.89%	$18.63
RA User Fee	0.05%	$0.18
PA Premium Tax (if applicable)	2.00%	$7.63
Federal Income Tax	0.84%	$3.20
Health Insurance Providers Fee (Prorated for Small Groups only)	2.00%	$7.63
Profit/Contingency (after tax)	0.00%	$0.00
Total Retention	14.13%	$53.86
Projected Required Revenue PMPM	$ 381.27	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.524	1.518
Average Geographic Factor	1.069	0.988
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	0.914	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 438.06	$ 422.30
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 294.03	$ 281.57

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 228.98	$ 255.25	$26.26	11.5%
B. Base period allowed claims before normalization	$ 451.99	$ 452.42	$0.43	0.2%
C. Normalization factor component of change	$ (148.61)	$ (150.76)	-$2.15	-0.9%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 303.38	$ 301.66	$ (1.72)	-0.8%
D2. URRT Trend	$ 19.93	$ 18.32	$ (1.61)	-0.7%
D3. URRT Morbidity	$ (19.40)	$ -	$ 19.40	8.5%
D4. URRT Other	$ (6.14)	$ (37.84)	$ (31.70)	-13.8%
D5. Normalized URRT RA/RI on an allowed basis	$ (12.51)	$ (5.54)	$ 6.97	3.0%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Subtotal - Sum(D1:D6)	$ 285.26	$ 276.60	$ (8.66)	-3.8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	-62.78612292	$ (62.15)	$ 0.64	0.3%
E3. Benefit Richness	$ (35.64)	$ -	$ 35.64	15.6%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (98.42)	$ (62.15)	$ 36.27	15.8%
F. Change in Retention Components				
F1. Administrative Expenses	$ 23.49	$ 23.59	$ 0.09	0.0%
F2. Taxes and Fees	$ 4.58	$ 12.47	$ 7.89	3.4%
F3. Profit and/or Contingency	$ -	$ -	$ -	0.0%
F4. Subtotal - Sum(F1:F3)	$ 28.07	$ 36.06	$ 7.99	3.5%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 214.91	$ 250.51	$ 35.60	15.5%

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

	2019	2020	
Paid-to-Allowed	0.779	0.775	
URRT Trend (Total Applied Trend Factor)	1.066	1.061	<- URRT W1, S2
URRT Morbidity	0.940	1.000	<- URRT W1, S2
URRT "Other"	0.980	0.882	<- URRT W1, S2
Risk Adjustment	$ (14.51)	$ (6.44)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.780	0.775	<- For 2019 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustme
Benefit Richness	0.840	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.26%	9.24%	
Taxes and Fees	2.00%	4.89%	
Profit and/or Contingency	0.00%	0.00%	

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PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	UPMC Health Benefits, Inc
Product(s):	PPO, EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2019
Base Period Start Date:	1/1/2018
Date of Most Recent Membership:	2/1/2019
Market Adjusted Index Rate:	$ 421.10

Calculator	
Total Current Claims:	0
Total Current Calculated Factor:	1.000
Total Current Average Factor:	1.000
Avg Agent Commission Factor:	0.000

Total Covered Lives @ 01-01-2019
8,212

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, or Discontinued & Not Mapped (Existing, Modified, Discontinued & Not Mapped)	1/1/2019 Plan HIOS Plan ID (Existing, Modified, Discontinued & Not Mapped)	Metallic Tier (Platinum, Gold, Silver, Bronze, Catastrophic)	Metallic Tier Value	Standard AV, Actuarially Approved AV	Exchange Plan (EP) or Off Exchange (OF)	45 CFR Part 156.80 (d) Allowable Factors: Pricing AV Scenario Adj.	Benefit Reform Factor Applied	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Taxes on Rate)	Profit or Contingency	Total Covered Lives Mapped into 2019 Plan in 2019	Total Policyholders @ 01-01-2019	2019 Calibrated Plan Adjusted Index Rate (Index Rate)	2019 Calibrated Plan Adjusted Index Rate (Premium)	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	01-01-2019 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2019 Continued/ Discontinued Indicator
Totals							0.832			0.771	1.000	1.002	1.000	1.000	1.000	320.72	9.2%	4.9%	0.0%	8,212	4,712	$ 218.98	$ 233.25	11.5%		1,317	55	4,413	212	11	1	105	2	8,212
Standard Plan	PennHIOS0PA	N/A	PennHIOS0PA	Old	PennHIOS0PA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			N/A	N/A	N/A										0
Plan 1	ETNDP0407008	PPO	UPMC HealthAdvantage Platinum PPO $750 $35/$45 - Premium Network	N		Platinum	0.9003	Approved-Y	OF	0.893	1.11	1.002	1.000	1.000	1.000	$401.65	9.2%	4.9%	0.0%	88	91	$ 311.16	$ 382.27	22.8%	1.1%	22			62	4					88	1
Plan 2	ETNDP0407009	PPO	UPMC HealthAdvantage Gold PPO $1,750 $35/$45 - Premium Network	N		Gold	0.8198	Approved-Y	OF	0.797	0.98	1.002	1.000	1.000	1.000	$321.85	9.2%	4.9%	0.0%	5,108	691	$ 236.27	$ 258.35	9.2%	14.2%	42	39	1,053	12		10		12		1,168	1
Plan 3	ETNDP0407010	PPO	UPMC HealthAdvantage Silver PPO $3,750 $35/$45 - Premium Network	N		Silver	0.6198	Approved-Y	OF	0.779	0.98	1.002	1.000	1.000	1.000	$325.26	9.2%	4.9%	0.0%	4,072	2,241	$ 234.28	$ 252.55	7.8%	49.6%	184	10	3,685	185			2			4,072	1
Plan 4	ETNDP0407011	PPO	UPMC HealthAdvantage Bronze PPO $6,500 $35/$45 - Premium Network	N		Bronze	0.7197	Approved-Y	OF	0.683	0.92	1.002	1.000	1.000	1.000	$287.71	9.2%	4.9%	0.0%	765	456	$ 184.35	$ 207.85	12.6%	9.1%	44		656	32			13			765	1
Plan 5	ETNDP0407012	PPO	UPMC HealthAdvantage Silver PPO $2,000 PCP/$35/$45 - Premium Network	N		Silver	0.7197	Approved-Y	OF	0.693	0.92	1.002	1.000	1.000	1.000	$272.84	9.2%	4.9%	0.0%	386	186	$ 201.28	$ 211.02	5.3%	4.7%	32	10	317	16			2			386	1
Plan 6	ETNDP0407013	PPO	UPMC HealthAdvantage Gold PPO $1,500 $35/$45 - Premium Network	N		Gold	0.8013	Approved-Y	OF	0.777	0.96	1.002	1.000	1.000	1.000	$324.24	9.2%	4.9%	0.0%	28	16	$ 224.96	$ 251.05	11.6%	0.3%				11					17	28	1
Plan 7	ETNDP0407014	PPO	UPMC HealthAdvantage Silver PPO $4,000 $35/$45 - Premium Network	N		Silver	0.7075	Approved-Y	OF	0.719	0.93	1.002	1.000	1.000	1.000	$293.24	9.2%	4.9%	0.0%	17	6	$ 196.74	$ 220.05	12.1%	0.2%				3					14	17	1
Plan 8	ETNDP0407015	PPO	UPMC HealthAdvantage Platinum PPO $750 $35/$45 - Premium Network	N		Platinum	0.9003	Approved-Y	OF	0.893	1.11	1.002	1.000	1.000	1.000	$401.65	9.2%	4.9%	0.0%			$ 311.16	$ 382.27	22.8%	0.0%											1
Plan 9	ETNDP0407016	PPO	UPMC HealthAdvantage Gold PPO $1,750 $35/$45 - Premium Network	N		Gold	0.8198	Approved-Y	OF	0.797	0.98	1.002	1.000	1.000	1.000	$321.85	9.2%	4.9%	0.0%	2	1	$ 236.27	$ 258.35	9.2%	0.0%						2				2	1
Plan 10	ETNDP0407017	PPO	UPMC HealthAdvantage Silver PPO $3,750 $35/$45 - Premium Network	N		Silver	0.6198	Approved-Y	OF	0.779	0.98	1.002	1.000	1.000	1.000	$325.26	9.2%	4.9%	0.0%			$ 234.28	$ 252.55	7.8%	0.0%											1
Plan 11	ETNDP0407018	PPO	UPMC HealthAdvantage Bronze PPO $6,500 $35/$45 - Premium Network	N		Bronze	0.7197	Approved-Y	OF	0.683	0.92	1.002	1.000	1.000	1.000	$287.71	9.2%	4.9%	0.0%			$ 184.35	$ 207.85	12.6%	0.0%											1
Plan 12	ETNDP0407019	PPO	UPMC HealthAdvantage Silver PPO $2,000 PCP/$35/$45 - Premium Network	N		Silver	0.7197	Approved-Y	OF	0.693	0.92	1.002	1.000	1.000	1.000	$272.84	9.2%	4.9%	0.0%			$ 201.28	$ 211.02	5.3%	0.0%											1
Plan 13	ETNDP0407020	PPO	UPMC HealthAdvantage Gold PPO $1,500 $35/$45 - Premium Network	N		Gold	0.8013	Approved-Y	OF	0.777	0.96	1.002	1.000	1.000	1.000	$324.24	9.2%	4.9%	0.0%			$ 224.96	$ 251.05	11.6%	0.0%											1
Plan 14	ETNDP0407021	PPO	UPMC HealthAdvantage Silver PPO $4,000 $35/$45 - Premium Network	N		Silver	0.7075	Approved-Y	OF	0.719	0.93	1.002	1.000	1.000	1.000	$293.24	9.2%	4.9%	0.0%			$ 196.74	$ 220.05	12.1%	0.0%											1
Plan 15	ETNDP0407022	PPO	UPMC HealthAdvantage Gold PPO $1,750 $35/$45 - Premium Network	N		Gold	0.7997	Approved-Y	OF	0.777	0.96	1.002	1.000	1.000	1.000	$324.24	9.2%	4.9%	0.0%			$ -	$ 251.05	0.0%	0.0%											1
Plan 16	ETNDP0407023	PPO	UPMC HealthAdvantage Silver PPO $3,750 $35/$45 - Premium Network	N		Silver	0.7197	Approved-Y	OF	0.719	0.93	1.002	1.000	1.000	1.000	$293.24	9.2%	4.9%	0.0%			$ -	$ 220.05	0.0%	0.0%											1
Plan 17	ETNDP0407024	PPO	UPMC HealthAdvantage Bronze PPO $6,500 $35/$45 - Premium Network	N		Bronze	0.7997	Approved-Y	OF	0.719	0.93	1.002	1.000	1.000	1.000	$293.24	9.2%	4.9%	0.0%			$ -	$ 220.05	0.0%	0.0%											1
Plan 18	ETNDP0407025	PPO	UPMC HealthAdvantage Silver PPO $2,000 PCP/$35/$45 - Premium Network	N		Silver	0.7997	Approved-Y	OF	0.719	0.93	1.002	1.000	1.000	1.000	$293.24	9.2%	4.9%	0.0%			$ -	$ 220.05	0.0%	0.0%											1
Plan 19	ETNDP0408001	PPO	UPMC HealthAdvantage Platinum PPO $750 $35/$45 - Premium Network	N		Platinum	0.9003	Approved-Y	OF	0.893	1.11	1.002	1.000	1.000	1.000	$401.65	9.2%	4.9%	0.0%	119	71	$ 299.68	$ 317.45	19.3%	1.5%				119						119	1
Plan 20	ETNDP0408002	PPO	UPMC HealthAdvantage Gold PPO $1,750 $35/$45 - Premium Network	N		Gold	0.8198	Approved-Y	OF	0.797	0.98	1.002	1.000	1.000	1.000	$321.85	9.2%	4.9%	0.0%	306	196	$ 227.42	$ 247.35	8.8%	4.2%				306						306	1
Plan 21	ETNDP0408003	PPO	UPMC HealthAdvantage Silver PPO $3,750 $35/$45 - Premium Network	N		Silver	0.6198	Approved-Y	OF	0.779	0.98	1.002	1.000	1.000	1.000	$325.26	9.2%	4.9%	0.0%	159	93	$ 224.96	$ 242.29	7.7%	1.9%				159						159	1
Plan 22	ETNDP0408004	PPO	UPMC HealthAdvantage Bronze PPO $6,500 $35/$45 - Premium Network	N		Bronze	0.7197	Approved-Y	OF	0.687	0.92	1.002	1.000	1.000	1.000	$287.71	9.2%	4.9%	0.0%	26	15	$ 176.21	$ 181.19	2.9%	0.3%				26					9	26	1
Plan 23	ETNDP0408005	PPO	UPMC HealthAdvantage Silver PPO $2,000 PCP/$35/$45 - Premium Network	N		Silver	0.7197	Approved-Y	OF	0.678	0.92	1.002	1.000	1.000	1.000	$271.71	9.2%	4.9%	0.0%	5	4	$ 192.63	$ 202.82	5.2%	0.1%				2	3					5	1
Plan 24	ETNDP0408006	PPO	UPMC HealthAdvantage Gold PPO $1,500 $35/$45 - Premium Network	N		Gold	0.7975	Approved-Y	OF	0.649	0.93	1.002	1.000	1.000	1.000	$247.20	9.2%	4.9%	0.0%	20	9	$ 188.24	$ 192.21	2.4%	0.2%				20						20	1
Plan 25	ETNDP0408007	PPO	UPMC HealthAdvantage Silver PPO $4,000 $35/$45 - Premium Network	N		Silver	0.6813	Approved-Y	OF	0.747	0.96	1.002	1.000	1.000	1.000	$250.21	9.2%	4.9%	0.0%			$ 219.63	$ 227.65	8.2%	0.0%											1
Plan 26	ETNDP0408008	PPO	UPMC HealthAdvantage Bronze PPO $6,500 $35/$45 - Premium Network	N		Bronze	0.7975	Approved-Y	OF	0.649	0.93	1.002	1.000	1.000	1.000	$247.20	9.2%	4.9%	0.0%			$ 188.24	$ 192.21	2.4%	0.0%											1
Plan 27	ETNDP0408009	PPO	UPMC HealthAdvantage Silver PPO $2,000 PCP/$35/$45 - Premium Network	N		Silver	0.6813	Approved-Y	OF	0.747	0.96	1.002	1.000	1.000	1.000	$250.21	9.2%	4.9%	0.0%			$ 219.63	$ 227.65	8.2%	0.0%											1
Plan 28	ETNDP0408010	PPO	UPMC HealthAdvantage Platinum PPO $750 $35/$45 - Premium Network	N		Platinum	0.9003	Approved-Y	OF	0.893	1.11	1.002	1.000	1.000	1.000	$401.65	9.2%	4.9%	0.0%			$ 299.68	$ 317.45	19.3%	0.0%											1
Plan 29	ETNDP0408011	PPO	UPMC HealthAdvantage Gold PPO $1,750 $35/$45 - Premium Network	N		Gold	0.8198	Approved-Y	OF	0.797	0.98	1.002	1.000	1.000	1.000	$321.85	9.2%	4.9%	0.0%			$ 227.42	$ 247.35	8.8%	0.0%											1
Plan 30	ETNDP0408012	PPO	UPMC HealthAdvantage Silver PPO $3,750 $35/$45 - Premium Network	N		Silver	0.6198	Approved-Y	OF	0.779	0.98	1.002	1.000	1.000	1.000	$325.26	9.2%	4.9%	0.0%			$ 224.96	$ 242.29	7.7%	0.0%											1
Plan 31	ETNDP0408013	PPO	UPMC HealthAdvantage Bronze PPO $6,500 $35/$45 - Premium Network	N		Bronze	0.7197	Approved-Y	OF	0.687	0.92	1.002	1.000	1.000	1.000	$287.71	9.2%	4.9%	0.0%			$ 176.21	$ 181.19	2.9%	0.0%											1
Plan 32	ETNDP0408014	PPO	UPMC HealthAdvantage Silver PPO $2,000 PCP/$35/$45 - Premium Network	N		Silver	0.7197	Approved-Y	OF	0.678	0.92	1.002	1.000	1.000	1.000	$271.71	9.2%	4.9%	0.0%			$ 192.63	$ 202.82	5.2%	0.0%											1
Plan 33	ETNDP0408015	PPO	UPMC HealthAdvantage Gold PPO $1,500 $35/$45 - Premium Network	N		Gold	0.7975	Approved-Y	OF	0.649	0.93	1.002	1.000	1.000	1.000	$247.20	9.2%	4.9%	0.0%	3	4	$ 188.24	$ 192.21	2.4%	0.0%						3				3	1
Plan 34	ETNDP0408016	PPO	UPMC HealthAdvantage Silver PPO $4,000 $35/$45 - Premium Network	N		Silver	0.6813	Approved-Y	OF	0.747	0.96	1.002	1.000	1.000	1.000	$250.21	9.2%	4.9%	0.0%			$ 219.63	$ 227.65	8.2%	0.0%											1
Plan 35	ETNDP0408017	PPO	UPMC HealthAdvantage Bronze PPO $6,500 $35/$45 - Premium Network	N		Bronze	0.7975	Approved-Y	OF	0.649	0.93	1.002	1.000	1.000	1.000	$247.20	9.2%	4.9%	0.0%			$ 188.24	$ 192.21	2.4%	0.0%											1
Plan 36	ETNDP0408018	PPO	UPMC HealthAdvantage Silver PPO $2,000 PCP/$35/$45 - Premium Network	N		Silver	0.6813	Approved-Y	OF	0.747	0.96	1.002	1.000	1.000	1.000	$250.21	9.2%	4.9%	0.0%			$ 219.63	$ 227.65	8.2%	0.0%											1
Plan 37	ETNDP0407001	PPO	UPMC Inside HealthAdvantage Platinum PPO $750 $35/$45 - Premium Network	OW	ETNDP0407008	Platinum	0.9180	Approved-Y	OF	0.880	1.11	1.002	1.000	1.000	1.000	$401.65	9.2%	4.9%	0.0%	141	71	$ 295.35	$ 382.27	29.3%	1.7%	141									141	1
Plan 38	ETNDP0407002	PPO	UPMC Inside HealthAdvantage Gold PPO $1,750 $35/$45 - Premium Network	OW	ETNDP0407011	Gold	0.7918	Approved-Y	OF	0.777	0.98	1.002	1.000	1.000	1.000	$321.85	9.2%	4.9%	0.0%	14	11	$ 225.45	$ 251.05	14.4%	0.2%	14									14	1
Plan 39	ETNDP0407003	PPO	UPMC Inside HealthAdvantage Silver PPO $3,750 $35/$45 - Premium Network	OW	ETNDP0407009	Silver	0.6175	Approved-Y	OF	0.767	0.98	1.002	1.000	1.000	1.000	$325.26	9.2%	4.9%	0.0%	187	256	$ 225.45	$ 218.35	17.2%	7.1%	187									187	1
Plan 40	ETNDP0407004	PPO	UPMC Inside HealthAdvantage Bronze PPO $6,500 $35/$45 - Premium Network	OW	ETNDP0407014	Silver	0.7197	Approved-Y	OF	0.719	0.93	1.002	1.000	1.000	1.000	$293.24	9.2%	4.9%	0.0%	49	36	$ 189.45	$ 220.05	17.8%	0.6%	49									49	1
Plan 41	ETNDP0407005	PPO	UPMC Inside HealthAdvantage Silver PPO $2,000 PCP/$35/$45 - Premium Network	OW	ETNDP0407011	Silver	0.7917	Approved-Y	OF	0.690	0.93	1.002	1.000	1.000	1.000	$247.71	9.2%	4.9%	0.0%	15	5	$ 183.63	$ 207.85	13.0%	0.2%	15									15	1
Plan 42	ETNDP0407006	PPO	UPMC Inside HealthAdvantage Platinum PPO $750 $35/$45 - Premium Network	OW	ETNDP0407008	Platinum	0.9180	Approved-Y	OF	0.890	1.11	1.002	1.000	1.000	1.000	$401.65	9.2%	4.9%	0.0%			$ 303.45	$ 382.27	26.2%	0.0%											1
Plan 43	ETNDP0407007	PPO	UPMC Inside HealthAdvantage Gold PPO $1,750 $35/$45 - Premium Network	OW	ETNDP0407009	Gold	0.8193	Approved-Y	OF	0.890	1.11	1.002	1.000	1.000	1.000	$401.65	9.2%	4.9%	0.0%	216	128	$ 229.85	$ 382.27	63.5%	2.6%	216									216	1
Plan 44																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 45																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 46																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 47																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 48																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 49																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 50																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 51																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 52																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 53																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 54																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 55																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 56																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 57																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 58																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 59																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 60																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 61																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 62																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 63																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 64																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 65																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 66																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 67																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 68																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 69																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 70																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 71																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 72																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 73																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 74																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 75																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 76																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 77																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 78																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 79																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 80																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 81																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 82																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 83																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 84																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 85																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 86																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 87																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 88																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 89																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 90																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 91																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 92																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 93																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 94																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 95																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 96																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 97																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 98																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 99																$0.00						$ -	$ -	0.0%	0.0%											0
Plan 100																$0.00						$ -	$ -	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:	UPMC Health Benefits, Inc.
Product(s):	PPO, EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	**These cells auto-fill using the data entered in Table 10.**					
Plan 1	67430PA0070008	e Platinum PPO $350 $20	E	0	Platinum	Off
Plan 2	67430PA0070009	ge Gold PPO $1,250 $30	M	0	Gold	Off
Plan 3	67430PA0070010	ge Gold PPO $1,750 $25	M	0	Gold	Off
Plan 4	67430PA0070011	Silver PPO $4,500/20% $4	E	0	Silver	Off
Plan 5	67430PA0070012	Silver PPO $7,00/20% $2	M	0	Silver	Off
Plan 6	67430PA0070013	Gold PPO $2,500/20% $2	E	0	Gold	Off
Plan 7	67430PA0070014	e Silver PPO HSA $3,000	E	0	Silver	Off
Plan 8	67430PA0070015	e Platinum PPO $350 $20	E	0	Platinum	Off
Plan 9	67430PA0070016	ge Gold PPO $1,250 $30	M	0	Gold	Off
Plan 10	67430PA0070017	ge Gold PPO $1,750 $25	M	0	Gold	Off
Plan 11	67430PA0070018	Silver PPO $4,500/20% $4	E	0	Silver	Off
Plan 12	67430PA0070019	Silver PPO $7,000/20% $2	M	0	Silver	Off
Plan 13	67430PA0070020	Gold PPO $2,500/20% $2	E	0	Gold	Off
Plan 14	67430PA0070021	e Silver PPO HSA $3,000	E	0	Silver	Off
Plan 15	67430PA0070022	t Gold PPO $1,000/10% $2	N	0	Gold	Off
Plan 16	67430PA0070023	t Gold PPO $1,500/10% $2	N	0	Gold	Off
Plan 17	67430PA0070024	ge Silver PPO $1,750 $40	N	0	Silver	Off
Plan 18	67430PA0070025	ge Silver EPO $3,750 $40	N	0	Silver	Off
Plan 19	67430PA0080001	e Platinum EPO $350 $20	E	0	Platinum	Off
Plan 20	67430PA0080002	ge Gold EPO $1,250 $30	M	0	Gold	Off
Plan 21	67430PA0080003	ge Gold EPO $1,750 $25	M	0	Gold	Off
Plan 22	67430PA0080004	Silver EPO $4,500/20% $4	E	0	Silver	Off
Plan 23	67430PA0080005	Silver EPO $7,000/20% $2	M	0	Silver	Off
Plan 24	67430PA0080006	e Silver EPO HSA $3,000	E	0	Silver	Off
Plan 25	67430PA0080007	Gold EPO $2,500/10% $2	E	0	Gold	Off
Plan 26	67430PA0080008	e Platinum EPO $350 $20	E	0	Platinum	Off
Plan 27	67430PA0080009	ge Gold EPO $1,250 $30	M	0	Gold	Off
Plan 28	67430PA0080010	ge Gold EPO $1,750 $25	M	0	Gold	Off
Plan 29	67430PA0080011	Silver EPO $4,500/20% $4	E	0	Silver	Off
Plan 30	67430PA0080012	Silver EPO $7,000/20% $2	M	0	Silver	Off
Plan 31	67430PA0080013	e Silver EPO HSA $3,000	E	0	Silver	Off
Plan 32	67430PA0080014	Gold EPO $2,500/20% $2	E	0	Gold	Off
Plan 33	67430PA0080015	Gold EPO $1,000/10% $2	N	0	Gold	Off
Plan 34	67430PA0080016	Gold EPO $1,000/10% $2	N	0	Gold	Off
Plan 35	67430PA0080017	ge Silver EPO $1,750 $40	N	0	Silver	Off
Plan 36	67430PA0080018	ge Silver EPO $3,750 $40	N	0	Silver	Off
Plan 37	67430PA0070001	Platinum PPO $350 $25/	DM	67430PA0070008	Platinum	Off
Plan 38	67430PA0070002	Gold PPO $1,000/10% $25	DM	67430PA0070012	Gold	Off
Plan 39	67430PA0070003	e Gold PPO $1,250 $30/5	DM	67430PA0070009	Gold	Off
Plan 40	67430PA0070004	ge Gold PPO $1,500 $35/2	DM	67430PA0070014	Gold	Off
Plan 41	67430PA0070005	e Silver PPO $5,000 $30/5	DM	67430PA0070011	Silver	Off
Plan 42	67430PA0070006	e Platinum PPO HSA $15/	DM	67430PA0070008	Platinum	Off
Plan 43	67430PA0070007	age Gold PPO HSA $35/$5	DM	67430PA0070008	Gold	Off
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	$ 211.63	$ -	$ 238.71	$ 218.79	$ 216.63	$ -	$ 77.15	$ -	$ 241.31	$ 217.68
Plan 1	$ 285.78		$ 334.26	$ 297.69	$ 297.69				$ 363.09	$ 294.71
Plan 2	$ 217.04		$ 253.86	$ 226.09	$ 226.09				$ 260.57	$ 225.68
Plan 3	$ 214.85		$ 251.30	$ 223.81	$ 223.81				$ 257.94	$ 223.49
Plan 4	$ 169.56		$ 198.32	$ 176.67	$ 176.67				$ 203.54	$ 176.67
Plan 5	$ 184.66		$ 215.99	$ 192.36	$ 192.36				$ 221.69	$ 192.94
Plan 6	$ 206.37		$ 241.38	$ 214.97	$ 214.97				$ 247.76	$ 214.88
Plan 7	$ 180.04		$ 210.58	$ 187.54	$ 187.54				$ 216.14	$ 211.09
Plan 8							$ 147.51			-
Plan 9							$ 263.94			$ 263.94
Plan 10							$ 261.27			-
Plan 11							$ 206.19			-
Plan 12							$ 224.56			-
Plan 13							$ 250.96			-
Plan 14							$ 218.94			-
Plan 15										-
Plan 16										-
Plan 17										-
Plan 18										-
Plan 19	$ 274.94		$ 321.58	$ 286.40	$ 286.40				$ 350.07	$ 286.40
Plan 20	$ 208.46		$ 243.82	$ 217.14	$ 217.14				$ 250.26	$ 217.14
Plan 21	$ 206.41		$ 241.42	$ 215.01	$ 215.01				$ 247.80	$ 215.18
Plan 22	$ 161.94		$ 189.41	$ 168.68	$ 168.68				$ 194.41	$ 168.68
Plan 23	$ 177.00		$ 207.01	$ 184.38	$ 184.38				$ 212.49	$ 184.38
Plan 24	$ 172.52		$ 201.79	$ 179.71	$ 179.71				$ 207.12	$ 179.71
Plan 25	$ 201.50		$ 235.68	$ 209.90	$ 209.90				$ 241.91	$ -
Plan 26							$ 334.14			-
Plan 27							$ 253.50			-
Plan 28							$ 231.00			-
Plan 29							$ 196.92			-
Plan 30							$ 231.24			-
Plan 31							$ 209.80			$ 209.80
Plan 32							$ 245.04			-
Plan 33										-
Plan 34										-
Plan 35										-
Plan 36										-
Plan 37	$ 271.29	$ 282.60								-
Plan 38	$ 201.93	$ 210.35								-
Plan 39	$ 202.17	$ 210.60								$ 202.17
Plan 40	$ 171.55	$ 178.70								$ 171.55
Plan 41	$ 168.74	$ 175.77								$ 168.74
Plan 42	$ 278.68	$ 289.67								-
Plan 43	$ 211.92	$ 220.75								$ 211.92
Plan 44										-
Plan 45										-
Plan 46										-
Plan 47										-
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Plan 194										-
Plan 195										-
Plan 196										-
Plan 197										-
Plan 198										-
Plan 199										-
Plan 200										-

Quarter 1 2020, 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	$ 265.06	$ -	$ 263.15	$ 244.14	$ 241.06	$ -	$ 280.39	$ -	$ 272.06	$ 248.07
Plan 1	$ 352.90	$ -	$ 420.65	$ 374.63	$ 374.63	$ -	$ 437.34	$ -	$ 431.76	$ 369.19
Plan 2	$ 238.39	$ -	$ 284.16	$ 253.07	$ 253.07	$ -	$ 295.44	$ -	$ 291.66	$ 254.90
Plan 3	$ 233.08	$ -	$ 277.83	$ 247.44	$ 247.44	$ -	$ 288.86	$ -	$ 285.17	$ 246.88
Plan 4	$ 191.84	$ -	$ 228.67	$ 203.65	$ 203.65	$ -	$ 237.75	$ -	$ 234.71	$ 203.50
Plan 5	$ 195.59	$ -	$ 233.14	$ 207.63	$ 207.63	$ -	$ 242.39	$ -	$ 239.30	$ 207.94
Plan 6	$ 232.30	$ -	$ 276.89	$ 246.60	$ 246.60	$ -	$ 287.88	$ -	$ 284.20	$ 203.43
Plan 7	$ 203.04	$ -	$ 242.02	$ 215.54	$ 215.54	$ -	$ 251.63	$ -	$ 248.41	$ 242.61
Plan 8	$ 352.90	$ -	$ 420.65	$ 374.63	$ 374.63	$ -	$ 437.34	$ -	$ 431.76	$ -
Plan 9	$ 238.39	$ -	$ 284.16	$ 253.07	$ 253.07	$ -	$ 295.44	$ -	$ 291.66	$ 295.44
Plan 10	$ 233.08	$ -	$ 277.83	$ 247.44	$ 247.44	$ -	$ 288.86	$ -	$ 285.17	$ -
Plan 11	$ 191.84	$ -	$ 228.67	$ 203.65	$ 203.65	$ -	$ 237.75	$ -	$ 234.71	$ -
Plan 12	$ 195.59	$ -	$ 233.14	$ 207.63	$ 207.63	$ -	$ 242.39	$ -	$ 239.30	$ -
Plan 13	$ 232.30	$ -	$ 276.89	$ 246.60	$ 246.60	$ -	$ 287.88	$ -	$ 284.20	$ -
Plan 14	$ 203.04	$ -	$ 242.02	$ 215.54	$ 215.54	$ -	$ 251.63	$ -	$ 248.41	$ -
Plan 15	$ 232.30	$ -	$ 276.89	$ 246.60	$ 246.60	$ -	$ 287.88	$ -	$ 284.20	$ -
Plan 16	$ 232.30	$ -	$ 276.89	$ 246.60	$ 246.60	$ -	$ 287.88	$ -	$ 284.20	$ -
Plan 17	$ 203.23	$ -	$ 242.25	$ 215.75	$ 215.75	$ -	$ 251.86	$ -	$ 248.65	$ -
Plan 18	$ 203.23	$ -	$ 242.25	$ 215.75	$ 215.75	$ -	$ 251.86	$ -	$ 248.65	$ -
Plan 19	$ 329.90	$ -	$ 393.23	$ 350.21	$ 350.21	$ -	$ 408.84	$ -	$ 403.62	$ 350.21
Plan 20	$ 228.28	$ -	$ 272.11	$ 242.34	$ 242.34	$ -	$ 282.91	$ -	$ 279.29	$ 242.34
Plan 21	$ 223.61	$ -	$ 266.54	$ 237.38	$ 237.38	$ -	$ 277.12	$ -	$ 273.58	$ 237.56
Plan 22	$ 167.58	$ -	$ 199.76	$ 177.91	$ 177.91	$ -	$ 207.69	$ -	$ 205.04	$ 177.91
Plan 23	$ 187.18	$ -	$ 223.12	$ 198.71	$ 198.71	$ -	$ 231.97	$ -	$ 229.01	$ 198.71
Plan 24	$ 177.67	$ -	$ 211.78	$ 188.61	$ 188.61	$ -	$ 220.18	$ -	$ 217.37	$ 188.61
Plan 25	$ 219.29	$ -	$ 261.39	$ 232.79	$ 232.79	$ -	$ 271.76	$ -	$ 268.29	$ -
Plan 26	$ 329.90	$ -	$ 393.23	$ 350.21	$ 350.21	$ -	$ 408.84	$ -	$ 403.62	$ 334.14
Plan 27	$ 228.28	$ -	$ 272.11	$ 242.34	$ 242.34	$ -	$ 282.91	$ -	$ 279.29	$ -
Plan 28	$ 223.61	$ -	$ 266.54	$ 237.38	$ 237.38	$ -	$ 277.12	$ -	$ 273.58	$ 231.00
Plan 29	$ 167.59	$ -	$ 199.76	$ 177.91	$ 177.91	$ -	$ 207.69	$ -	$ 205.04	$ -
Plan 30	$ 187.18	$ -	$ 223.12	$ 198.71	$ 198.71	$ -	$ 231.97	$ -	$ 229.01	$ 231.24
Plan 31	$ 177.67	$ -	$ 211.78	$ 188.61	$ 188.61	$ -	$ 220.18	$ -	$ 217.37	$ 220.18
Plan 32	$ 219.29	$ -	$ 261.39	$ 232.79	$ 232.79	$ -	$ 271.76	$ -	$ 268.29	$ -
Plan 33	$ 231.20	$ -	$ 275.58	$ 245.43	$ 245.43	$ -	$ 286.52	$ -	$ 282.86	$ -
Plan 34	$ 231.20	$ -	$ 275.58	$ 245.43	$ 245.43	$ -	$ 286.52	$ -	$ 282.86	$ -
Plan 35	$ 185.27	$ -	$ 220.84	$ 196.68	$ 196.68	$ -	$ 229.60	$ -	$ 226.67	$ -
Plan 36	$ 185.27	$ -	$ 220.84	$ 196.68	$ 196.68	$ -	$ 229.60	$ -	$ 226.67	$ -
Plan 37	$ 352.90	$ -	$ 420.65	$ 374.63	$ 374.63	$ -	$ 437.34	$ -	$ 431.76	$ 352.90
Plan 38	$ 232.30	$ -	$ 276.89	$ 246.60	$ 246.60	$ -	$ 287.88	$ -	$ 284.20	$ 232.30
Plan 39	$ 238.39	$ -	$ 284.16	$ 253.07	$ 253.07	$ -	$ 295.44	$ -	$ 291.66	$ 238.39
Plan 40	$ 203.23	$ -	$ 242.25	$ 215.75	$ 215.75	$ -	$ 251.86	$ -	$ 248.65	$ 203.23
Plan 41	$ 191.84	$ -	$ 228.67	$ 203.65	$ 203.65	$ -	$ 237.75	$ -	$ 234.71	$ 191.84
Plan 42	$ 352.90	$ -	$ 420.65	$ 374.63	$ 374.63	$ -	$ 437.34	$ -	$

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**UPMC Health Benefits, Inc.**
Product(s):	**PPO, EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Crawford, Warren, Venango, Forest, Clarion, Mckean, Mercer	0.960	0.937
Rating Area 2			
Rating Area 3	Clinton, Tioga, Lycoming	1.123	1.117
Rating Area 4	Allegheny, Beaver, Butler, Fayette, Lawrence, Washington, Westmoreland	1.000	0.995
Rating Area 5	Blair, Bedford	1.000	0.995
Rating Area 6			
Rating Area 7	Berks	1.167	1.161
Rating Area 8			
Rating Area 9	Cumberland, Dauphin	1.153	1.146

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
MyCare Advantage	1,2,3,4,5,7,9	1.000	1.000	

Company Name: UPMC Health Benefits, Inc.
Market: Small Group
Product: PPO, EPO
Effective Date of Rates: January 1, 2020
Ending date of Rates: March 31, 2020

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0070008		67430PA0070008		67430PA0070008		67430PA0070008		67430PA0070008		67430PA0070009		67430PA0070009		67430PA0070009		67430PA0070009		67430PA
Plan Marketing Name =>	tage Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO
Form # =>	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPO
Rating Area =>	1		3		4		5		9		1		3		4		5		9
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Go
Deductible =>	$350/ $700		$350/ $700		$350/ $700		$350/ $700		$350/ $700		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$30 /
OOP Maximum =>	$1500/ $3000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
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
0 - 14	$269.97	$269.97	$321.80	$321.80	$286.59	$286.59	$286.59	$286.59	$330.30	$330.30	$182.37	$182.37	$217.38	$217.38	$193.60	$193.60	$193.60	$193.60	$223.12
15	$293.97	$293.97	$350.40	$350.40	$312.07	$312.07	$312.07	$312.07	$359.66	$359.66	$198.58	$198.58	$236.71	$236.71	$210.81	$210.81	$210.81	$210.81	$242.95
16	$303.14	$303.14	$361.34	$361.34	$321.81	$321.81	$321.81	$321.81	$370.88	$370.88	$204.78	$204.78	$244.09	$244.09	$217.39	$217.39	$217.39	$217.39	$250.54
17	$312.32	$312.32	$372.28	$372.28	$331.55	$331.55	$331.55	$331.55	$382.11	$382.11	$210.98	$210.98	$251.48	$251.48	$223.97	$223.97	$223.97	$223.97	$258.12
18	$322.20	$322.20	$384.05	$384.05	$342.04	$342.04	$342.04	$342.04	$394.20	$394.20	$217.65	$217.65	$259.44	$259.44	$231.05	$231.05	$231.05	$231.05	$266.29
19	$332.08	$332.08	$395.83	$395.83	$352.53	$352.53	$352.53	$352.53	$406.29	$406.29	$224.32	$224.32	$267.39	$267.39	$238.14	$238.14	$238.14	$238.14	$274.45
20	$342.31	$342.31	$408.03	$408.03	$363.39	$363.39	$363.39	$363.39	$418.81	$418.81	$231.24	$231.24	$275.64	$275.64	$245.48	$245.48	$245.48	$245.48	$282.91
21	$352.90	$352.90	$420.65	$420.65	$374.63	$374.63	$374.63	$374.63	$431.76	$431.76	$238.39	$238.39	$284.16	$284.16	$253.07	$253.07	$253.07	$253.07	$291.66
22	$352.90	$352.90	$420.65	$420.65	$374.63	$374.63	$374.63	$374.63	$431.76	$431.76	$238.39	$238.39	$284.16	$284.16	$253.07	$253.07	$253.07	$253.07	$291.66
23	$352.90	$352.90	$420.65	$420.65	$374.63	$374.63	$374.63	$374.63	$431.76	$431.76	$238.39	$238.39	$284.16	$284.16	$253.07	$253.07	$253.07	$253.07	$291.66
24	$352.90	$352.90	$420.65	$420.65	$374.63	$374.63	$374.63	$374.63	$431.76	$431.76	$238.39	$238.39	$284.16	$284.16	$253.07	$253.07	$253.07	$253.07	$291.66
25	$354.31	$354.31	$422.33	$422.33	$376.13	$376.13	$376.13	$376.13	$433.49	$433.49	$239.34	$239.34	$285.30	$285.30	$254.08	$254.08	$254.08	$254.08	$292.83
26	$361.37	$361.37	$430.75	$430.75	$383.62	$383.62	$383.62	$383.62	$442.12	$442.12	$244.11	$244.11	$290.98	$290.98	$259.14	$259.14	$259.14	$259.14	$298.66
27	$369.84	$369.84	$440.84	$440.84	$392.61	$392.61	$392.61	$392.61	$452.48	$452.48	$249.83	$249.83	$297.80	$297.80	$265.22	$265.22	$265.22	$265.22	$305.66
28	$383.60	$383.60	$457.25	$457.25	$407.22	$407.22	$407.22	$407.22	$469.32	$469.32	$259.13	$259.13	$308.88	$308.88	$275.09	$275.09	$275.09	$275.09	$317.03
29	$394.90	$394.90	$470.71	$470.71	$419.21	$419.21	$419.21	$419.21	$483.14	$483.14	$266.76	$266.76	$317.98	$317.98	$283.19	$283.19	$283.19	$283.19	$326.37
30	$400.54	$400.54	$477.44	$477.44	$425.21	$425.21	$425.21	$425.21	$490.05	$490.05	$270.57	$270.57	$322.52	$322.52	$287.23	$287.23	$287.23	$287.23	$331.03
31	$409.01	$409.01	$487.53	$487.53	$434.20	$434.20	$434.20	$434.20	$500.41	$500.41	$276.29	$276.29	$329.34	$329.34	$293.31	$293.31	$293.31	$293.31	$338.03
32	$417.48	$417.48	$497.63	$497.63	$443.19	$443.19	$443.19	$443.19	$510.77	$510.77	$282.02	$282.02	$336.16	$336.16	$299.38	$299.38	$299.38	$299.38	$345.03
33	$422.77	$422.77	$503.94	$503.94	$448.81	$448.81	$448.81	$448.81	$517.25	$517.25	$285.59	$285.59	$340.42	$340.42	$303.18	$303.18	$303.18	$303.18	$349.41
34	$428.42	$428.42	$510.67	$510.67	$454.80	$454.80	$454.80	$454.80	$524.16	$524.16	$289.41	$289.41	$344.97	$344.97	$307.23	$307.23	$307.23	$307.23	$354.08
35	$431.24	$431.24	$514.03	$514.03	$457.80	$457.80	$457.80	$457.80	$527.61	$527.61	$291.31	$291.31	$347.24	$347.24	$309.25	$309.25	$309.25	$309.25	$356.41
36	$434.07	$434.07	$517.40	$517.40	$460.79	$460.79	$460.79	$460.79	$531.06	$531.06	$293.22	$293.22	$349.52	$349.52	$311.28	$311.28	$311.28	$311.28	$358.74
37	$436.89	$436.89	$520.76	$520.76	$463.79	$463.79	$463.79	$463.79	$534.52	$534.52	$295.13	$295.13	$351.79	$351.79	$313.30	$313.30	$313.30	$313.30	$361.08
38	$439.71	$439.71	$524.13	$524.13	$466.79	$466.79	$466.79	$466.79	$537.97	$537.97	$297.03	$297.03	$354.06	$354.06	$315.33	$315.33	$315.33	$315.33	$363.41
39	$445.36	$445.36	$530.86	$530.86	$472.78	$472.78	$472.78	$472.78	$544.88	$544.88	$300.85	$300.85	$358.61	$358.61	$319.37	$319.37	$319.37	$319.37	$368.07
40	$451.01	$451.01	$537.59	$537.59	$478.78	$478.78	$478.78	$478.78	$551.79	$551.79	$304.66	$304.66	$363.16	$363.16	$323.42	$323.42	$323.42	$323.42	$372.74
41	$459.48	$459.48	$547.69	$547.69	$487.77	$487.77	$487.77	$487.77	$562.15	$562.15	$310.38	$310.38	$369.98	$369.98	$329.50	$329.50	$329.50	$329.50	$379.74
42	$467.59	$467.59	$557.36	$557.36	$496.38	$496.38	$496.38	$496.38	$572.08	$572.08	$315.87	$315.87	$376.51	$376.51	$335.32	$335.32	$335.32	$335.32	$386.45
43	$478.89	$478.89	$570.82	$570.82	$508.37	$508.37	$508.37	$508.37	$585.90	$585.90	$323.50	$323.50	$385.61	$385.61	$343.42	$343.42	$343.42	$343.42	$395.78
44	$493.00	$493.00	$587.65	$587.65	$523.36	$523.36	$523.36	$523.36	$603.17	$603.17	$333.03	$333.03	$396.97	$396.97	$353.54	$353.54	$353.54	$353.54	$407.45
45	$509.59	$509.59	$607.42	$607.42	$540.97	$540.97	$540.97	$540.97	$623.46	$623.46	$344.24	$344.24	$410.33	$410.33	$365.43	$365.43	$365.43	$365.43	$421.16
46	$529.35	$529.35	$630.98	$630.98	$561.95	$561.95	$561.95	$561.95	$647.64	$647.64	$357.59	$357.59	$426.24	$426.24	$379.61	$379.61	$379.61	$379.61	$437.49
47	$551.58	$551.58	$657.48	$657.48	$585.55	$585.55	$585.55	$585.55	$674.84	$674.84	$372.60	$372.60	$444.14	$444.14	$395.55	$395.55	$395.55	$395.55	$455.86
48	$576.99	$576.99	$687.76	$687.76	$612.52	$612.52	$612.52	$612.52	$705.93	$705.93	$389.77	$389.77	$464.60	$464.60	$413.77	$413.77	$413.77	$413.77	$476.86
49	$602.05	$602.05	$717.63	$717.63	$639.12	$639.12	$639.12	$639.12	$736.58	$736.58	$406.69	$406.69	$484.78	$484.78	$431.74	$431.74	$431.74	$431.74	$497.57
50	$630.28	$630.28	$751.28	$751.28	$669.09	$669.09	$669.09	$669.09	$771.12	$771.12	$425.76	$425.76	$507.51	$507.51	$451.98	$451.98	$451.98	$451.98	$520.90
51	$658.16	$658.16	$784.51	$784.51	$698.68	$698.68	$698.68	$698.68	$805.23	$805.23	$444.60	$444.60	$529.96	$529.96	$471.98	$471.98	$471.98	$471.98	$543.95
52	$688.86	$688.86	$821.11	$821.11	$731.28	$731.28	$731.28	$731.28	$842.80	$842.80	$465.34	$465.34	$554.68	$554.68	$493.99	$493.99	$493.99	$493.99	$569.32
53	$719.92	$719.92	$858.13	$858.13	$764.25	$764.25	$764.25	$764.25	$880.79	$880.79	$486.32	$486.32	$579.69	$579.69	$516.26	$516.26	$516.26	$516.26	$594.99
54	$753.44	$753.44	$898.09	$898.09	$799.84	$799.84	$799.84	$799.84	$921.81	$921.81	$508.96	$508.96	$606.68	$606.68	$540.30	$540.30	$540.30	$540.30	$622.69
55	$786.97	$786.97	$938.05	$938.05	$835.42	$835.42	$835.42	$835.42	$962.82	$962.82	$531.61	$531.61	$633.68	$633.68	$564.35	$564.35	$564.35	$564.35	$650.40
56	$823.32	$823.32	$981.38	$981.38	$874.01	$874.01	$874.01	$874.01	$1,007.30	$1,007.30	$556.16	$556.16	$662.95	$662.95	$590.41	$590.41	$590.41	$590.41	$680.44
57	$860.02	$860.02	$1,025.12	$1,025.12	$912.97	$912.97	$912.97	$912.97	$1,052.20	$1,052.20	$580.96	$580.96	$692.50	$692.50	$616.73	$616.73	$616.73	$616.73	$710.78
58	$899.19	$899.19	$1,071.82	$1,071.82	$954.56	$954.56	$954.56	$954.56	$1,100.12	$1,100.12	$607.42	$607.42	$724.04	$724.04	$644.82	$644.82	$644.82	$644.82	$743.15
59	$918.60	$918.60	$1,094.95	$1,094.95	$975.16	$975.16	$975.16	$975.16	$1,123.87	$1,123.87	$620.53	$620.53	$739.67	$739.67	$658.74	$658.74	$658.74	$658.74	$759.19
60	$957.77	$957.77	$1,141.64	$1,141.64	$1,016.75	$1,016.75	$1,016.75	$1,016.75	$1,171.80	$1,171.80	$646.99	$646.99	$771.21	$771.21	$686.83	$686.83	$686.83	$686.83	$791.57
61	$991.65	$991.65	$1,182.03	$1,182.03	$1,052.71	$1,052.71	$1,052.71	$1,052.71	$1,213.25	$1,213.25	$669.88	$669.88	$798.49	$798.49	$711.13	$711.13	$711.13	$711.13	$819.56
62	$1,013.88	$1,013.88	$1,208.53	$1,208.53	$1,076.31	$1,076.31	$1,076.31	$1,076.31	$1,240.45	$1,240.45	$684.89	$684.89	$816.39	$816.39	$727.07	$727.07	$727.07	$727.07	$837.94
63	$1,041.76	$1,041.76	$1,241.76	$1,241.76	$1,105.91	$1,105.91	$1,105.91	$1,105.91	$1,274.56	$1,274.56	$703.73	$703.73	$838.84	$838.84	$747.06	$747.06	$747.06	$747.06	$860.98
64+	$1,058.70	$1,058.70	$1,261.95	$1,261.95	$1,123.89	$1,123.89	$1,123.89	$1,123.89	$1,295.28	$1,295.28	$715.17	$715.17	$852.48	$852.48	$759.21	$759.21	$759.21	$759.21	$874.98

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070009	67430PA0070010		67430PA0070010		67430PA0070010		67430PA0070010		67430PA0070010		67430PA0070011		67430PA0070011		67430PA0070011		67430PA0070011	
Plan Marketing Name =>	$1,250 $30/$50	ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ge Silver PPO $4,500/10% $40/		ge Silver PPO $4,500/10% $40/		ge Silver PPO $4,500/10% $40/		ge Silver PPO $4,500/10% $40/	
Form # =>	F09	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09	
Rating Area =>	9	1		3		4		5		9		1		3		4		5	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	/ $2500	$1750/ $3500		$1750/ $3500		$1750/ $3500		$1750/ $3500		$1750/ $3500		$4500/ $9000		$4500/ $9000		$4500/ $9000		$4500/ $9000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		90%		90%		90%		90%	
Copays =>	/ $50	$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$40 / $65		$40 / $65		$40 / $65		$40 / $65	
OOP Maximum =>	$13000	$4600/ $9200		$4600/ $9200		$4600/ $9200		$4600/ $9200		$4600/ $9200		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$223.12	$178.31	$178.31	$212.54	$212.54	$189.29	$189.29	$189.29	$189.29	$218.16	$218.16	$146.76	$146.76	$174.93	$174.93	$155.79	$155.79	$155.79	$155.79
15	$242.95	$194.16	$194.16	$231.43	$231.43	$206.12	$206.12	$206.12	$206.12	$237.55	$237.55	$159.80	$159.80	$190.48	$190.48	$169.64	$169.64	$169.64	$169.64
16	$250.54	$200.22	$200.22	$238.66	$238.66	$212.55	$212.55	$212.55	$212.55	$244.96	$244.96	$164.79	$164.79	$196.43	$196.43	$174.94	$174.94	$174.94	$174.94
17	$258.12	$206.28	$206.28	$245.88	$245.88	$218.98	$218.98	$218.98	$218.98	$252.38	$252.38	$169.78	$169.78	$202.37	$202.37	$180.23	$180.23	$180.23	$180.23
18	$266.29	$212.80	$212.80	$253.66	$253.66	$225.91	$225.91	$225.91	$225.91	$260.36	$260.36	$175.15	$175.15	$208.78	$208.78	$185.93	$185.93	$185.93	$185.93
19	$274.45	$219.33	$219.33	$261.44	$261.44	$232.84	$232.84	$232.84	$232.84	$268.34	$268.34	$180.52	$180.52	$215.18	$215.18	$191.63	$191.63	$191.63	$191.63
20	$282.91	$226.09	$226.09	$269.50	$269.50	$240.02	$240.02	$240.02	$240.02	$276.61	$276.61	$186.08	$186.08	$221.81	$221.81	$197.54	$197.54	$197.54	$197.54
21	$291.66	$233.08	$233.08	$277.83	$277.83	$247.44	$247.44	$247.44	$247.44	$285.17	$285.17	$191.84	$191.84	$228.67	$228.67	$203.65	$203.65	$203.65	$203.65
22	$291.66	$233.08	$233.08	$277.83	$277.83	$247.44	$247.44	$247.44	$247.44	$285.17	$285.17	$191.84	$191.84	$228.67	$228.67	$203.65	$203.65	$203.65	$203.65
23	$291.66	$233.08	$233.08	$277.83	$277.83	$247.44	$247.44	$247.44	$247.44	$285.17	$285.17	$191.84	$191.84	$228.67	$228.67	$203.65	$203.65	$203.65	$203.65
24	$291.66	$233.08	$233.08	$277.83	$277.83	$247.44	$247.44	$247.44	$247.44	$285.17	$285.17	$191.84	$191.84	$228.67	$228.67	$203.65	$203.65	$203.65	$203.65
25	$292.83	$234.01	$234.01	$278.94	$278.94	$248.43	$248.43	$248.43	$248.43	$286.31	$286.31	$192.61	$192.61	$229.58	$229.58	$204.46	$204.46	$204.46	$204.46
26	$298.66	$238.67	$238.67	$284.50	$284.50	$253.38	$253.38	$253.38	$253.38	$292.01	$292.01	$196.44	$196.44	$234.16	$234.16	$208.54	$208.54	$208.54	$208.54
27	$305.66	$244.27	$244.27	$291.17	$291.17	$259.32	$259.32	$259.32	$259.32	$298.86	$298.86	$201.05	$201.05	$239.65	$239.65	$213.43	$213.43	$213.43	$213.43
28	$317.03	$253.36	$253.36	$302.00	$302.00	$268.97	$268.97	$268.97	$268.97	$309.98	$309.98	$208.53	$208.53	$248.56	$248.56	$221.37	$221.37	$221.37	$221.37
29	$326.37	$260.82	$260.82	$310.89	$310.89	$276.89	$276.89	$276.89	$276.89	$319.11	$319.11	$214.67	$214.67	$255.88	$255.88	$227.88	$227.88	$227.88	$227.88
30	$331.03	$264.55	$264.55	$315.34	$315.34	$280.84	$280.84	$280.84	$280.84	$323.67	$323.67	$217.74	$217.74	$259.54	$259.54	$231.14	$231.14	$231.14	$231.14
31	$338.03	$270.14	$270.14	$322.00	$322.00	$286.78	$286.78	$286.78	$286.78	$330.51	$330.51	$222.34	$222.34	$265.03	$265.03	$236.03	$236.03	$236.03	$236.03
32	$345.03	$275.73	$275.73	$328.67	$328.67	$292.72	$292.72	$292.72	$292.72	$337.36	$337.36	$226.95	$226.95	$270.52	$270.52	$240.92	$240.92	$240.92	$240.92
33	$349.41	$279.23	$279.23	$332.84	$332.84	$296.43	$296.43	$296.43	$296.43	$341.63	$341.63	$229.82	$229.82	$273.95	$273.95	$243.97	$243.97	$243.97	$243.97
34	$354.08	$282.96	$282.96	$337.29	$337.29	$300.39	$300.39	$300.39	$300.39	$346.20	$346.20	$232.89	$232.89	$277.61	$277.61	$247.23	$247.23	$247.23	$247.23
35	$356.41	$284.82	$284.82	$339.51	$339.51	$302.37	$302.37	$302.37	$302.37	$348.48	$348.48	$234.43	$234.43	$279.43	$279.43	$248.86	$248.86	$248.86	$248.86
36	$358.74	$286.69	$286.69	$341.73	$341.73	$304.35	$304.35	$304.35	$304.35	$350.76	$350.76	$235.96	$235.96	$281.26	$281.26	$250.49	$250.49	$250.49	$250.49
37	$361.08	$288.55	$288.55	$343.95	$343.95	$306.33	$306.33	$306.33	$306.33	$353.04	$353.04	$237.50	$237.50	$283.09	$283.09	$252.12	$252.12	$252.12	$252.12
38	$363.41	$290.42	$290.42	$346.18	$346.18	$308.31	$308.31	$308.31	$308.31	$355.32	$355.32	$239.03	$239.03	$284.92	$284.92	$253.75	$253.75	$253.75	$253.75
39	$368.07	$294.15	$294.15	$350.62	$350.62	$312.27	$312.27	$312.27	$312.27	$359.88	$359.88	$242.10	$242.10	$288.58	$288.58	$257.01	$257.01	$257.01	$257.01
40	$372.74	$297.88	$297.88	$355.07	$355.07	$316.23	$316.23	$316.23	$316.23	$364.45	$364.45	$245.17	$245.17	$292.24	$292.24	$260.26	$260.26	$260.26	$260.26
41	$379.74	$303.47	$303.47	$361.73	$361.73	$322.17	$322.17	$322.17	$322.17	$371.29	$371.29	$249.78	$249.78	$297.73	$297.73	$265.15	$265.15	$265.15	$265.15
42	$386.45	$308.83	$308.83	$368.12	$368.12	$327.86	$327.86	$327.86	$327.86	$377.85	$377.85	$254.19	$254.19	$302.99	$302.99	$269.84	$269.84	$269.84	$269.84
43	$395.78	$316.29	$316.29	$377.02	$377.02	$335.78	$335.78	$335.78	$335.78	$386.98	$386.98	$260.33	$260.33	$310.31	$310.31	$276.35	$276.35	$276.35	$276.35
44	$407.45	$325.61	$325.61	$388.13	$388.13	$345.67	$345.67	$345.67	$345.67	$398.38	$398.38	$268.00	$268.00	$319.45	$319.45	$284.50	$284.50	$284.50	$284.50
45	$421.16	$336.57	$336.57	$401.19	$401.19	$357.30	$357.30	$357.30	$357.30	$411.79	$411.79	$277.02	$277.02	$330.20	$330.20	$294.07	$294.07	$294.07	$294.07
46	$437.49	$349.62	$349.62	$416.75	$416.75	$371.16	$371.16	$371.16	$371.16	$427.76	$427.76	$287.76	$287.76	$343.01	$343.01	$305.48	$305.48	$305.48	$305.48
47	$455.86	$364.30	$364.30	$434.25	$434.25	$386.75	$386.75	$386.75	$386.75	$445.72	$445.72	$299.85	$299.85	$357.41	$357.41	$318.30	$318.30	$318.30	$318.30
48	$476.86	$381.09	$381.09	$454.25	$454.25	$404.56	$404.56	$404.56	$404.56	$466.25	$466.25	$313.66	$313.66	$373.88	$373.88	$332.97	$332.97	$332.97	$332.97
49	$497.57	$397.63	$397.63	$473.98	$473.98	$422.13	$422.13	$422.13	$422.13	$486.50	$486.50	$327.28	$327.28	$390.11	$390.11	$347.43	$347.43	$347.43	$347.43
50	$520.90	$416.28	$416.28	$496.20	$496.20	$441.93	$441.93	$441.93	$441.93	$509.31	$509.31	$342.63	$342.63	$408.40	$408.40	$363.72	$363.72	$363.72	$363.72
51	$543.95	$434.69	$434.69	$518.15	$518.15	$461.48	$461.48	$461.48	$461.48	$531.84	$531.84	$357.78	$357.78	$426.47	$426.47	$379.81	$379.81	$379.81	$379.81
52	$569.32	$454.97	$454.97	$542.32	$542.32	$483.00	$483.00	$483.00	$483.00	$556.65	$556.65	$374.47	$374.47	$446.36	$446.36	$397.52	$397.52	$397.52	$397.52
53	$594.99	$475.48	$475.48	$566.77	$566.77	$504.78	$504.78	$504.78	$504.78	$581.75	$581.75	$391.35	$391.35	$466.49	$466.49	$415.45	$415.45	$415.45	$415.45
54	$622.69	$497.63	$497.63	$593.17	$593.17	$528.28	$528.28	$528.28	$528.28	$608.84	$608.84	$409.58	$409.58	$488.21	$488.21	$434.79	$434.79	$434.79	$434.79
55	$650.40	$519.77	$519.77	$619.56	$619.56	$551.79	$551.79	$551.79	$551.79	$635.93	$635.93	$427.80	$427.80	$509.93	$509.93	$454.14	$454.14	$454.14	$454.14
56	$680.44	$543.78	$543.78	$648.18	$648.18	$577.28	$577.28	$577.28	$577.28	$665.30	$665.30	$447.56	$447.56	$533.49	$533.49	$475.12	$475.12	$475.12	$475.12
57	$710.78	$568.02	$568.02	$677.07	$677.07	$603.01	$603.01	$603.01	$603.01	$694.96	$694.96	$467.51	$467.51	$557.27	$557.27	$496.30	$496.30	$496.30	$496.30
58	$743.15	$593.89	$593.89	$707.91	$707.91	$630.48	$630.48	$630.48	$630.48	$726.61	$726.61	$488.81	$488.81	$582.65	$582.65	$518.90	$518.90	$518.90	$518.90
59	$759.19	$606.71	$606.71	$723.19	$723.19	$644.09	$644.09	$644.09	$644.09	$742.30	$742.30	$499.36	$499.36	$595.23	$595.23	$530.10	$530.10	$530.10	$530.10
60	$791.57	$632.58	$632.58	$754.03	$754.03	$671.55	$671.55	$671.55	$671.55	$773.95	$773.95	$520.65	$520.65	$620.61	$620.61	$552.71	$552.71	$552.71	$552.71
61	$819.56	$654.95	$654.95	$780.70	$780.70	$695.31	$695.31	$695.31	$695.31	$801.33	$801.33	$539.07	$539.07	$642.56	$642.56	$572.26	$572.26	$572.26	$572.26
62	$837.94	$669.64	$669.64	$798.21	$798.21	$710.90	$710.90	$710.90	$710.90	$819.29	$819.29	$551.16	$551.16	$656.97	$656.97	$585.09	$585.09	$585.09	$585.09
63	$860.98	$688.05	$688.05	$820.15	$820.15	$730.44	$730.44	$730.44	$730.44	$841.82	$841.82	$566.31	$566.31	$675.03	$675.03	$601.17	$601.17	$601.17	$601.17
64+	$874.98	$699.24	$699.24	$833.49	$833.49	$742.32	$742.32	$742.32	$742.32	$855.51	$855.51	$575.52	$575.52	$686.01	$686.01	$610.95	$610.95	$610.95	$610.95

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0070011		67430PA0070012		67430PA0070012		67430PA0070012		67430PA0070012		67430PA0070012		67430PA0070013		67430PA0070013		67430PA0070013		67430PA
Plan Marketing Name =>	ge Silver PPO $4,500/10% $40/		ge Silver PPO $7,00/10% $25/		ge Silver PPO $7,00/10% $25/		ge Silver PPO $7,00/10% $25/		ge Silver PPO $7,00/10% $25/		ge Silver PPO $7,00/10% $25/		ge Gold PPO $2,500/10% $25/		ge Gold PPO $2,500/10% $25/		ge Gold PPO $2,500/10% $25/		ge Gold PPO $2
Form # =>	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPC
Rating Area =>	9		1		3		4		5		9		1		3		4		5
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Gold		Go
Deductible =>	$4500/ $9000		$7000/ $14000		$7000/ $14000		$7000/ $14000		$7000/ $14000		$7000/ $14000		$2500/ $5000		$2500/ $5000		$2500/ $5000		$2500/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	$40 / $65		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 /
OOP Maximum =>	$7900/ $15800		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$179.55	$179.55	$149.63	$149.63	$178.35	$178.35	$158.84	$158.84	$158.84	$158.84	$183.06	$183.06	$177.71	$177.71	$211.82	$211.82	$188.65	$188.65	$188.65
15	$195.51	$195.51	$162.93	$162.93	$194.21	$194.21	$172.96	$172.96	$172.96	$172.96	$199.34	$199.34	$193.51	$193.51	$230.65	$230.65	$205.42	$205.42	$205.42
16	$201.62	$201.62	$168.01	$168.01	$200.27	$200.27	$178.35	$178.35	$178.35	$178.35	$205.56	$205.56	$199.55	$199.55	$237.85	$237.85	$211.83	$211.83	$211.83
17	$207.72	$207.72	$173.10	$173.10	$206.33	$206.33	$183.75	$183.75	$183.75	$183.75	$211.78	$211.78	$205.59	$205.59	$245.05	$245.05	$218.24	$218.24	$218.24
18	$214.29	$214.29	$178.57	$178.57	$212.86	$212.86	$189.57	$189.57	$189.57	$189.57	$218.48	$218.48	$212.09	$212.09	$252.80	$252.80	$225.15	$225.15	$225.15
19	$220.86	$220.86	$184.05	$184.05	$219.38	$219.38	$195.38	$195.38	$195.38	$195.38	$225.18	$225.18	$218.59	$218.59	$260.55	$260.55	$232.05	$232.05	$232.05
20	$227.67	$227.67	$189.72	$189.72	$226.15	$226.15	$201.40	$201.40	$201.40	$201.40	$232.12	$232.12	$225.33	$225.33	$268.58	$268.58	$239.20	$239.20	$239.20
21	$234.71	$234.71	$195.59	$195.59	$233.14	$233.14	$207.63	$207.63	$207.63	$207.63	$239.30	$239.30	$232.30	$232.30	$276.89	$276.89	$246.60	$246.60	$246.60
22	$234.71	$234.71	$195.59	$195.59	$233.14	$233.14	$207.63	$207.63	$207.63	$207.63	$239.30	$239.30	$232.30	$232.30	$276.89	$276.89	$246.60	$246.60	$246.60
23	$234.71	$234.71	$195.59	$195.59	$233.14	$233.14	$207.63	$207.63	$207.63	$207.63	$239.30	$239.30	$232.30	$232.30	$276.89	$276.89	$246.60	$246.60	$246.60
24	$234.71	$234.71	$195.59	$195.59	$233.14	$233.14	$207.63	$207.63	$207.63	$207.63	$239.30	$239.30	$232.30	$232.30	$276.89	$276.89	$246.60	$246.60	$246.60
25	$235.65	$235.65	$196.37	$196.37	$234.07	$234.07	$208.46	$208.46	$208.46	$208.46	$240.26	$240.26	$233.23	$233.23	$278.00	$278.00	$247.59	$247.59	$247.59
26	$240.34	$240.34	$200.28	$200.28	$238.74	$238.74	$212.61	$212.61	$212.61	$212.61	$245.04	$245.04	$237.88	$237.88	$283.54	$283.54	$252.52	$252.52	$252.52
27	$245.98	$245.98	$204.98	$204.98	$244.33	$244.33	$217.60	$217.60	$217.60	$217.60	$250.79	$250.79	$243.45	$243.45	$290.18	$290.18	$258.44	$258.44	$258.44
28	$255.13	$255.13	$212.61	$212.61	$253.42	$253.42	$225.69	$225.69	$225.69	$225.69	$260.12	$260.12	$252.51	$252.51	$300.98	$300.98	$268.05	$268.05	$268.05
29	$262.64	$262.64	$218.87	$218.87	$260.88	$260.88	$232.34	$232.34	$232.34	$232.34	$267.78	$267.78	$259.94	$259.94	$309.84	$309.84	$275.95	$275.95	$275.95
30	$266.40	$266.40	$221.99	$221.99	$264.61	$264.61	$235.66	$235.66	$235.66	$235.66	$271.61	$271.61	$263.66	$263.66	$314.27	$314.27	$279.89	$279.89	$279.89
31	$272.03	$272.03	$226.69	$226.69	$270.21	$270.21	$240.64	$240.64	$240.64	$240.64	$277.35	$277.35	$269.24	$269.24	$320.92	$320.92	$285.81	$285.81	$285.81
32	$277.66	$277.66	$231.38	$231.38	$275.80	$275.80	$245.63	$245.63	$245.63	$245.63	$283.09	$283.09	$274.81	$274.81	$327.56	$327.56	$291.73	$291.73	$291.73
33	$281.18	$281.18	$234.32	$234.32	$279.30	$279.30	$248.74	$248.74	$248.74	$248.74	$286.68	$286.68	$278.30	$278.30	$331.71	$331.71	$295.43	$295.43	$295.43
34	$284.94	$284.94	$237.45	$237.45	$283.03	$283.03	$252.06	$252.06	$252.06	$252.06	$290.51	$290.51	$282.01	$282.01	$336.14	$336.14	$299.37	$299.37	$299.37
35	$286.82	$286.82	$239.01	$239.01	$284.90	$284.90	$253.72	$253.72	$253.72	$253.72	$292.42	$292.42	$283.87	$283.87	$338.36	$338.36	$301.35	$301.35	$301.35
36	$288.69	$288.69	$240.58	$240.58	$286.76	$286.76	$255.38	$255.38	$255.38	$255.38	$294.34	$294.34	$285.73	$285.73	$340.57	$340.57	$303.32	$303.32	$303.32
37	$290.57	$290.57	$242.14	$242.14	$288.63	$288.63	$257.05	$257.05	$257.05	$257.05	$296.25	$296.25	$287.59	$287.59	$342.79	$342.79	$305.29	$305.29	$305.29
38	$292.45	$292.45	$243.71	$243.71	$290.49	$290.49	$258.71	$258.71	$258.71	$258.71	$298.17	$298.17	$289.45	$289.45	$345.00	$345.00	$307.26	$307.26	$307.26
39	$296.20	$296.20	$246.83	$246.83	$294.22	$294.22	$262.03	$262.03	$262.03	$262.03	$302.00	$302.00	$293.16	$293.16	$349.44	$349.44	$311.21	$311.21	$311.21
40	$299.96	$299.96	$249.96	$249.96	$297.95	$297.95	$265.35	$265.35	$265.35	$265.35	$305.83	$305.83	$296.88	$296.88	$353.87	$353.87	$315.15	$315.15	$315.15
41	$305.59	$305.59	$254.66	$254.66	$303.55	$303.55	$270.33	$270.33	$270.33	$270.33	$311.57	$311.57	$302.45	$302.45	$360.51	$360.51	$321.07	$321.07	$321.07
42	$310.99	$310.99	$259.16	$259.16	$308.91	$308.91	$275.11	$275.11	$275.11	$275.11	$317.07	$317.07	$307.80	$307.80	$366.88	$366.88	$326.75	$326.75	$326.75
43	$318.50	$318.50	$265.42	$265.42	$316.37	$316.37	$281.75	$281.75	$281.75	$281.75	$324.73	$324.73	$315.23	$315.23	$375.74	$375.74	$334.64	$334.64	$334.64
44	$327.89	$327.89	$273.24	$273.24	$325.70	$325.70	$290.06	$290.06	$290.06	$290.06	$334.30	$334.30	$324.52	$324.52	$386.82	$386.82	$344.50	$344.50	$344.50
45	$338.92	$338.92	$282.43	$282.43	$336.65	$336.65	$299.82	$299.82	$299.82	$299.82	$345.55	$345.55	$335.44	$335.44	$399.83	$399.83	$356.09	$356.09	$356.09
46	$352.07	$352.07	$293.39	$293.39	$349.71	$349.71	$311.45	$311.45	$311.45	$311.45	$358.95	$358.95	$348.45	$348.45	$415.34	$415.34	$369.90	$369.90	$369.90
47	$366.85	$366.85	$305.71	$305.71	$364.40	$364.40	$324.53	$324.53	$324.53	$324.53	$374.03	$374.03	$363.08	$363.08	$432.78	$432.78	$385.44	$385.44	$385.44
48	$383.75	$383.75	$319.79	$319.79	$381.18	$381.18	$339.48	$339.48	$339.48	$339.48	$391.26	$391.26	$379.81	$379.81	$452.72	$452.72	$403.19	$403.19	$403.19
49	$400.42	$400.42	$333.68	$333.68	$397.74	$397.74	$354.22	$354.22	$354.22	$354.22	$408.25	$408.25	$396.30	$396.30	$472.37	$472.37	$420.70	$420.70	$420.70
50	$419.19	$419.19	$349.32	$349.32	$416.39	$416.39	$370.83	$370.83	$370.83	$370.83	$427.39	$427.39	$414.89	$414.89	$494.53	$494.53	$440.43	$440.43	$440.43
51	$437.73	$437.73	$364.78	$364.78	$434.81	$434.81	$387.23	$387.23	$387.23	$387.23	$446.29	$446.29	$433.24	$433.24	$516.40	$516.40	$459.91	$459.91	$459.91
52	$458.15	$458.15	$381.79	$381.79	$455.09	$455.09	$405.29	$405.29	$405.29	$405.29	$467.11	$467.11	$453.45	$453.45	$540.49	$540.49	$481.36	$481.36	$481.36
53	$478.81	$478.81	$399.00	$399.00	$475.61	$475.61	$423.57	$423.57	$423.57	$423.57	$488.17	$488.17	$473.89	$473.89	$564.86	$564.86	$503.06	$503.06	$503.06
54	$501.11	$501.11	$417.58	$417.58	$497.75	$497.75	$443.29	$443.29	$443.29	$443.29	$510.91	$510.91	$495.96	$495.96	$591.16	$591.16	$526.49	$526.49	$526.49
55	$523.40	$523.40	$436.17	$436.17	$519.90	$519.90	$463.01	$463.01	$463.01	$463.01	$533.64	$533.64	$518.03	$518.03	$617.46	$617.46	$549.92	$549.92	$549.92
56	$547.58	$547.58	$456.31	$456.31	$543.92	$543.92	$484.40	$484.40	$484.40	$484.40	$558.29	$558.29	$541.96	$541.96	$645.98	$645.98	$575.32	$575.32	$575.32
57	$571.99	$571.99	$476.65	$476.65	$568.16	$568.16	$505.99	$505.99	$505.99	$505.99	$583.17	$583.17	$566.12	$566.12	$674.78	$674.78	$600.96	$600.96	$600.96
58	$598.04	$598.04	$498.36	$498.36	$594.04	$594.04	$529.04	$529.04	$529.04	$529.04	$609.74	$609.74	$591.90	$591.90	$705.52	$705.52	$628.34	$628.34	$628.34
59	$610.95	$610.95	$509.12	$509.12	$606.86	$606.86	$540.46	$540.46	$540.46	$540.46	$622.90	$622.90	$604.68	$604.68	$720.74	$720.74	$641.90	$641.90	$641.90
60	$637.00	$637.00	$530.83	$530.83	$632.74	$632.74	$563.51	$563.51	$563.51	$563.51	$649.46	$649.46	$630.46	$630.46	$751.48	$751.48	$669.27	$669.27	$669.27
61	$659.54	$659.54	$549.61	$549.61	$655.12	$655.12	$583.44	$583.44	$583.44	$583.44	$672.43	$672.43	$652.76	$652.76	$778.06	$778.06	$692.95	$692.95	$692.95
62	$674.32	$674.32	$561.93	$561.93	$669.81	$669.81	$596.52	$596.52	$596.52	$596.52	$687.51	$687.51	$667.40	$667.40	$795.50	$795.50	$708.48	$708.48	$708.48
63	$692.86	$692.86	$577.38	$577.38	$688.23	$688.23	$612.92	$612.92	$612.92	$612.92	$706.41	$706.41	$685.75	$685.75	$817.38	$817.38	$727.96	$727.96	$727.96
64+	$704.13	$704.13	$586.77	$586.77	$699.42	$699.42	$622.89	$622.89	$622.89	$622.89	$717.90	$717.90	$696.90	$696.90	$830.67	$830.67	$739.80	$739.80	$739.80

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070013	67430PA0070013		67430PA0070014		67430PA0070014		67430PA0070014		67430PA0070014		67430PA0070014		67430PA0070015		67430PA0070016		67430PA0070017	
Plan Marketing Name =>	,500/10% $25/$	ge Gold PPO $2,500/10% $25/$		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		age Platinum PPO $350 $20/$4		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,750 $25/$50	
Form # =>	F09	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF10		PPOF10		PPOF10	
Rating Area =>	5	9		1		3		4		5		9		7		7		7	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De	
Metal =>	old	Gold		Silver		Silver		Silver		Silver		Silver		Platinum		Gold		Gold	
Deductible =>	/ $5000	$2500/ $5000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$350/ $700		$1250/ $2500		$1750/ $3500	
Coinsurance =>	0%	90%		90%		90%		90%		90%		90%		100%		100%		100%	
Copays =>	/ $50	$25 / $50		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		$20 / $40		$30 / $50		$25 / $50	
OOP Maximum =>	$12000	$6000/ $12000		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$1500/ $3000		$6500/ $13000		$4600/ $9200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$188.65	$217.41	$217.41	$155.33	$155.33	$185.15	$185.15	$164.89	$164.89	$164.89	$164.89	$190.03	$190.03	$334.57	$334.57	$226.01	$226.01	$220.98	$220.98
15	$205.42	$236.74	$236.74	$169.13	$169.13	$201.60	$201.60	$179.54	$179.54	$179.54	$179.54	$206.93	$206.93	$364.30	$364.30	$246.10	$246.10	$240.62	$240.62
16	$211.83	$244.13	$244.13	$174.41	$174.41	$207.90	$207.90	$185.15	$185.15	$185.15	$185.15	$213.38	$213.38	$375.68	$375.68	$253.78	$253.78	$248.13	$248.13
17	$218.24	$251.52	$251.52	$179.69	$179.69	$214.19	$214.19	$190.75	$190.75	$190.75	$190.75	$219.84	$219.84	$387.05	$387.05	$261.46	$261.46	$255.64	$255.64
18	$225.15	$259.47	$259.47	$185.38	$185.38	$220.96	$220.96	$196.79	$196.79	$196.79	$196.79	$226.80	$226.80	$399.29	$399.29	$269.74	$269.74	$263.73	$263.73
19	$232.05	$267.43	$267.43	$191.06	$191.06	$227.74	$227.74	$202.82	$202.82	$202.82	$202.82	$233.75	$233.75	$411.54	$411.54	$278.01	$278.01	$271.82	$271.82
20	$239.20	$275.67	$275.67	$196.95	$196.95	$234.76	$234.76	$209.07	$209.07	$209.07	$209.07	$240.96	$240.96	$424.22	$424.22	$286.58	$286.58	$280.19	$280.19
21	$246.60	$284.20	$284.20	$203.04	$203.04	$242.02	$242.02	$215.54	$215.54	$215.54	$215.54	$248.41	$248.41	$437.34	$437.34	$295.44	$295.44	$288.86	$288.86
22	$246.60	$284.20	$284.20	$203.04	$203.04	$242.02	$242.02	$215.54	$215.54	$215.54	$215.54	$248.41	$248.41	$437.34	$437.34	$295.44	$295.44	$288.86	$288.86
23	$246.60	$284.20	$284.20	$203.04	$203.04	$242.02	$242.02	$215.54	$215.54	$215.54	$215.54	$248.41	$248.41	$437.34	$437.34	$295.44	$295.44	$288.86	$288.86
24	$246.60	$284.20	$284.20	$203.04	$203.04	$242.02	$242.02	$215.54	$215.54	$215.54	$215.54	$248.41	$248.41	$437.34	$437.34	$295.44	$295.44	$288.86	$288.86
25	$247.59	$285.34	$285.34	$203.85	$203.85	$242.99	$242.99	$216.40	$216.40	$216.40	$216.40	$249.40	$249.40	$439.09	$439.09	$296.62	$296.62	$290.02	$290.02
26	$252.52	$291.02	$291.02	$207.91	$207.91	$247.83	$247.83	$220.71	$220.71	$220.71	$220.71	$254.37	$254.37	$447.84	$447.84	$302.53	$302.53	$295.79	$295.79
27	$258.44	$297.84	$297.84	$212.79	$212.79	$253.64	$253.64	$225.89	$225.89	$225.89	$225.89	$260.33	$260.33	$458.33	$458.33	$309.62	$309.62	$302.73	$302.73
28	$268.05	$308.93	$308.93	$220.70	$220.70	$263.08	$263.08	$234.29	$234.29	$234.29	$234.29	$270.02	$270.02	$475.39	$475.39	$321.14	$321.14	$313.99	$313.99
29	$275.95	$318.02	$318.02	$227.20	$227.20	$270.82	$270.82	$241.19	$241.19	$241.19	$241.19	$277.97	$277.97	$489.38	$489.38	$330.60	$330.60	$323.23	$323.23
30	$279.89	$322.57	$322.57	$230.45	$230.45	$274.69	$274.69	$244.64	$244.64	$244.64	$244.64	$281.95	$281.95	$496.38	$496.38	$335.32	$335.32	$327.86	$327.86
31	$285.81	$329.39	$329.39	$235.32	$235.32	$280.50	$280.50	$249.81	$249.81	$249.81	$249.81	$287.91	$287.91	$506.88	$506.88	$342.41	$342.41	$334.79	$334.79
32	$291.73	$336.21	$336.21	$240.20	$240.20	$286.31	$286.31	$254.98	$254.98	$254.98	$254.98	$293.87	$293.87	$517.37	$517.37	$349.51	$349.51	$341.72	$341.72
33	$295.43	$340.47	$340.47	$243.24	$243.24	$289.94	$289.94	$258.22	$258.22	$258.22	$258.22	$297.60	$297.60	$523.93	$523.93	$353.94	$353.94	$346.05	$346.05
34	$299.37	$345.02	$345.02	$246.49	$246.49	$293.81	$293.81	$261.67	$261.67	$261.67	$261.67	$301.57	$301.57	$530.93	$530.93	$358.66	$358.66	$350.68	$350.68
35	$301.35	$347.29	$347.29	$248.11	$248.11	$295.75	$295.75	$263.39	$263.39	$263.39	$263.39	$303.56	$303.56	$534.43	$534.43	$361.03	$361.03	$352.99	$352.99
36	$303.32	$349.57	$349.57	$249.74	$249.74	$297.68	$297.68	$265.11	$265.11	$265.11	$265.11	$305.54	$305.54	$537.93	$537.93	$363.39	$363.39	$355.30	$355.30
37	$305.29	$351.84	$351.84	$251.36	$251.36	$299.62	$299.62	$266.84	$266.84	$266.84	$266.84	$307.53	$307.53	$541.43	$541.43	$365.75	$365.75	$357.61	$357.61
38	$307.26	$354.11	$354.11	$252.99	$252.99	$301.56	$301.56	$268.56	$268.56	$268.56	$268.56	$309.52	$309.52	$544.93	$544.93	$368.12	$368.12	$359.92	$359.92
39	$311.21	$358.66	$358.66	$256.24	$256.24	$305.43	$305.43	$272.01	$272.01	$272.01	$272.01	$313.49	$313.49	$551.92	$551.92	$372.85	$372.85	$364.54	$364.54
40	$315.15	$363.21	$363.21	$259.49	$259.49	$309.30	$309.30	$275.46	$275.46	$275.46	$275.46	$317.47	$317.47	$558.92	$558.92	$377.57	$377.57	$369.16	$369.16
41	$321.07	$370.03	$370.03	$264.36	$264.36	$315.11	$315.11	$280.63	$280.63	$280.63	$280.63	$323.43	$323.43	$569.42	$569.42	$384.66	$384.66	$376.10	$376.10
42	$326.75	$376.57	$376.57	$269.03	$269.03	$320.68	$320.68	$285.59	$285.59	$285.59	$285.59	$329.14	$329.14	$579.48	$579.48	$391.46	$391.46	$382.74	$382.74
43	$334.64	$385.66	$385.66	$275.53	$275.53	$328.42	$328.42	$292.49	$292.49	$292.49	$292.49	$337.09	$337.09	$593.47	$593.47	$400.91	$400.91	$391.98	$391.98
44	$344.50	$397.03	$397.03	$283.65	$283.65	$338.10	$338.10	$301.11	$301.11	$301.11	$301.11	$347.03	$347.03	$610.96	$610.96	$412.73	$412.73	$403.54	$403.54
45	$356.09	$410.38	$410.38	$293.19	$293.19	$349.48	$349.48	$311.24	$311.24	$311.24	$311.24	$358.70	$358.70	$631.52	$631.52	$426.62	$426.62	$417.11	$417.11
46	$369.90	$426.30	$426.30	$304.56	$304.56	$363.03	$363.03	$323.31	$323.31	$323.31	$323.31	$372.62	$372.62	$656.01	$656.01	$443.16	$443.16	$433.29	$433.29
47	$385.44	$444.20	$444.20	$317.35	$317.35	$378.28	$378.28	$336.89	$336.89	$336.89	$336.89	$388.26	$388.26	$683.56	$683.56	$461.77	$461.77	$451.49	$451.49
48	$403.19	$464.67	$464.67	$331.97	$331.97	$395.70	$395.70	$352.41	$352.41	$352.41	$352.41	$406.15	$406.15	$715.05	$715.05	$483.04	$483.04	$472.29	$472.29
49	$420.70	$484.85	$484.85	$346.39	$346.39	$412.89	$412.89	$367.71	$367.71	$367.71	$367.71	$423.79	$423.79	$746.10	$746.10	$504.02	$504.02	$492.80	$492.80
50	$440.43	$507.58	$507.58	$362.63	$362.63	$432.25	$432.25	$384.95	$384.95	$384.95	$384.95	$443.66	$443.66	$781.09	$781.09	$527.66	$527.66	$515.90	$515.90
51	$459.91	$530.03	$530.03	$378.67	$378.67	$451.37	$451.37	$401.98	$401.98	$401.98	$401.98	$463.28	$463.28	$815.64	$815.64	$551.00	$551.00	$538.72	$538.72
52	$481.36	$554.76	$554.76	$396.33	$396.33	$472.42	$472.42	$420.73	$420.73	$420.73	$420.73	$484.90	$484.90	$853.69	$853.69	$576.70	$576.70	$563.85	$563.85
53	$503.06	$579.77	$579.77	$414.20	$414.20	$493.72	$493.72	$439.70	$439.70	$439.70	$439.70	$506.76	$506.76	$892.17	$892.17	$602.70	$602.70	$589.27	$589.27
54	$526.49	$606.77	$606.77	$433.49	$433.49	$516.71	$516.71	$460.18	$460.18	$460.18	$460.18	$530.36	$530.36	$933.72	$933.72	$630.76	$630.76	$616.72	$616.72
55	$549.92	$633.77	$633.77	$452.78	$452.78	$539.70	$539.70	$480.65	$480.65	$480.65	$480.65	$553.95	$553.95	$975.27	$975.27	$658.83	$658.83	$644.16	$644.16
56	$575.32	$663.04	$663.04	$473.69	$473.69	$564.63	$564.63	$502.85	$502.85	$502.85	$502.85	$579.54	$579.54	$1,020.31	$1,020.31	$689.26	$689.26	$673.91	$673.91
57	$600.96	$692.60	$692.60	$494.81	$494.81	$589.80	$589.80	$525.27	$525.27	$525.27	$525.27	$605.38	$605.38	$1,065.80	$1,065.80	$719.99	$719.99	$703.95	$703.95
58	$628.34	$724.14	$724.14	$517.35	$517.35	$616.67	$616.67	$549.20	$549.20	$549.20	$549.20	$632.95	$632.95	$1,114.34	$1,114.34	$752.78	$752.78	$736.02	$736.02
59	$641.90	$739.77	$739.77	$528.51	$528.51	$629.98	$629.98	$561.05	$561.05	$561.05	$561.05	$646.61	$646.61	$1,138.40	$1,138.40	$769.03	$769.03	$751.90	$751.90
60	$669.27	$771.32	$771.32	$551.05	$551.05	$656.84	$656.84	$584.98	$584.98	$584.98	$584.98	$674.18	$674.18	$1,186.94	$1,186.94	$801.82	$801.82	$783.97	$783.97
61	$692.95	$798.60	$798.60	$570.54	$570.54	$680.08	$680.08	$605.67	$605.67	$605.67	$605.67	$698.03	$698.03	$1,228.93	$1,228.93	$830.19	$830.19	$811.70	$811.70
62	$708.48	$816.51	$816.51	$583.33	$583.33	$695.32	$695.32	$619.25	$619.25	$619.25	$619.25	$713.68	$713.68	$1,256.48	$1,256.48	$848.80	$848.80	$829.89	$829.89
63	$727.96	$838.96	$838.96	$599.37	$599.37	$714.44	$714.44	$636.27	$636.27	$636.27	$636.27	$733.31	$733.31	$1,291.03	$1,291.03	$872.14	$872.14	$852.71	$852.71
64+	$739.80	$852.60	$852.60	$609.12	$609.12	$726.06	$726.06	$646.62	$646.62	$646.62	$646.62	$745.23	$745.23	$1,312.02	$1,312.02	$886.32	$886.32	$866.58	$866.58

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0070018		67430PA0070019		67430PA0070020		67430PA0070021		67430PA0070022		67430PA0070022		67430PA0070022		67430PA0070022		67430PA0070022		67430PA
Plan Marketing Name =>	ge Silver PPO $4,500/10% $40/		ge Silver PPO $7,000/10% $25/		ge Gold PPO $2,500/10% $25/		tage Silver PPO HSA $3,000/10		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $
Form # =>	PPOF10		PPOF10		PPOF10		PPOF10		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPC
Rating Area =>	7		7		7		7		1		3		4		5		9		7
Network =>	erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental A
Metal =>	Silver		Silver		Gold		Silver		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$4500/ $9000		$7000/ $14000		$2500/ $5000		$3000/ $6000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	$40 / $65		$25 / $50		$25 / $50		10% / 10%		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 /
OOP Maximum =>	$7900/ $15800		$8150/ $16300		$6000/ $12000		$6750/ $13500		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$181.88	$181.88	$185.43	$185.43	$220.23	$220.23	$192.50	$192.50	$177.71	$177.71	$211.82	$211.82	$188.65	$188.65	$188.65	$188.65	$217.41	$217.41	$220.23
15	$198.05	$198.05	$201.91	$201.91	$239.80	$239.80	$209.61	$209.61	$193.51	$193.51	$230.65	$230.65	$205.42	$205.42	$205.42	$205.42	$236.74	$236.74	$239.80
16	$204.23	$204.23	$208.21	$208.21	$247.29	$247.29	$216.15	$216.15	$199.55	$199.55	$237.85	$237.85	$211.83	$211.83	$211.83	$211.83	$244.13	$244.13	$247.29
17	$210.41	$210.41	$214.52	$214.52	$254.77	$254.77	$222.69	$222.69	$205.59	$205.59	$245.05	$245.05	$218.24	$218.24	$218.24	$218.24	$251.52	$251.52	$254.77
18	$217.07	$217.07	$221.30	$221.30	$262.83	$262.83	$229.74	$229.74	$212.09	$212.09	$252.80	$252.80	$225.15	$225.15	$225.15	$225.15	$259.47	$259.47	$262.83
19	$223.72	$223.72	$228.09	$228.09	$270.90	$270.90	$236.78	$236.78	$218.59	$218.59	$260.55	$260.55	$232.05	$232.05	$232.05	$232.05	$267.43	$267.43	$270.90
20	$230.62	$230.62	$235.12	$235.12	$279.24	$279.24	$244.08	$244.08	$225.33	$225.33	$268.58	$268.58	$239.20	$239.20	$239.20	$239.20	$275.67	$275.67	$279.24
21	$237.75	$237.75	$242.39	$242.39	$287.88	$287.88	$251.63	$251.63	$232.30	$232.30	$276.89	$276.89	$246.60	$246.60	$246.60	$246.60	$284.20	$284.20	$287.88
22	$237.75	$237.75	$242.39	$242.39	$287.88	$287.88	$251.63	$251.63	$232.30	$232.30	$276.89	$276.89	$246.60	$246.60	$246.60	$246.60	$284.20	$284.20	$287.88
23	$237.75	$237.75	$242.39	$242.39	$287.88	$287.88	$251.63	$251.63	$232.30	$232.30	$276.89	$276.89	$246.60	$246.60	$246.60	$246.60	$284.20	$284.20	$287.88
24	$237.75	$237.75	$242.39	$242.39	$287.88	$287.88	$251.63	$251.63	$232.30	$232.30	$276.89	$276.89	$246.60	$246.60	$246.60	$246.60	$284.20	$284.20	$287.88
25	$238.70	$238.70	$243.36	$243.36	$289.03	$289.03	$252.64	$252.64	$233.23	$233.23	$278.00	$278.00	$247.59	$247.59	$247.59	$247.59	$285.34	$285.34	$289.03
26	$243.46	$243.46	$248.21	$248.21	$294.79	$294.79	$257.67	$257.67	$237.88	$237.88	$283.54	$283.54	$252.52	$252.52	$252.52	$252.52	$291.02	$291.02	$294.79
27	$249.16	$249.16	$254.02	$254.02	$301.70	$301.70	$263.71	$263.71	$243.45	$243.45	$290.18	$290.18	$258.44	$258.44	$258.44	$258.44	$297.84	$297.84	$301.70
28	$258.43	$258.43	$263.48	$263.48	$312.93	$312.93	$273.52	$273.52	$252.51	$252.51	$300.98	$300.98	$268.05	$268.05	$268.05	$268.05	$308.93	$308.93	$312.93
29	$266.04	$266.04	$271.23	$271.23	$322.14	$322.14	$281.57	$281.57	$259.94	$259.94	$309.84	$309.84	$275.95	$275.95	$275.95	$275.95	$318.02	$318.02	$322.14
30	$269.85	$269.85	$275.11	$275.11	$326.74	$326.74	$285.60	$285.60	$263.66	$263.66	$314.27	$314.27	$279.89	$279.89	$279.89	$279.89	$322.57	$322.57	$326.74
31	$275.55	$275.55	$280.93	$280.93	$333.65	$333.65	$291.64	$291.64	$269.24	$269.24	$320.92	$320.92	$285.81	$285.81	$285.81	$285.81	$329.39	$329.39	$333.65
32	$281.26	$281.26	$286.75	$286.75	$340.56	$340.56	$297.68	$297.68	$274.81	$274.81	$327.56	$327.56	$291.73	$291.73	$291.73	$291.73	$336.21	$336.21	$340.56
33	$284.82	$284.82	$290.38	$290.38	$344.88	$344.88	$301.45	$301.45	$278.30	$278.30	$331.71	$331.71	$295.43	$295.43	$295.43	$295.43	$340.47	$340.47	$344.88
34	$288.63	$288.63	$294.26	$294.26	$349.49	$349.49	$305.48	$305.48	$282.01	$282.01	$336.14	$336.14	$299.37	$299.37	$299.37	$299.37	$345.02	$345.02	$349.49
35	$290.53	$290.53	$296.20	$296.20	$351.79	$351.79	$307.49	$307.49	$283.87	$283.87	$338.36	$338.36	$301.35	$301.35	$301.35	$301.35	$347.29	$347.29	$351.79
36	$292.43	$292.43	$298.14	$298.14	$354.09	$354.09	$309.50	$309.50	$285.73	$285.73	$340.57	$340.57	$303.32	$303.32	$303.32	$303.32	$349.57	$349.57	$354.09
37	$294.33	$294.33	$300.08	$300.08	$356.40	$356.40	$311.52	$311.52	$287.59	$287.59	$342.79	$342.79	$305.29	$305.29	$305.29	$305.29	$351.84	$351.84	$356.40
38	$296.24	$296.24	$302.02	$302.02	$358.70	$358.70	$313.53	$313.53	$289.45	$289.45	$345.00	$345.00	$307.26	$307.26	$307.26	$307.26	$354.11	$354.11	$358.70
39	$300.04	$300.04	$305.90	$305.90	$363.30	$363.30	$317.56	$317.56	$293.16	$293.16	$349.44	$349.44	$311.21	$311.21	$311.21	$311.21	$358.66	$358.66	$363.30
40	$303.84	$303.84	$309.77	$309.77	$367.91	$367.91	$321.58	$321.58	$296.88	$296.88	$353.87	$353.87	$315.15	$315.15	$315.15	$315.15	$363.21	$363.21	$367.91
41	$309.55	$309.55	$315.59	$315.59	$374.82	$374.82	$327.62	$327.62	$302.45	$302.45	$360.51	$360.51	$321.07	$321.07	$321.07	$321.07	$370.03	$370.03	$374.82
42	$315.02	$315.02	$321.17	$321.17	$381.44	$381.44	$333.41	$333.41	$307.80	$307.80	$366.88	$366.88	$326.75	$326.75	$326.75	$326.75	$376.57	$376.57	$381.44
43	$322.63	$322.63	$328.92	$328.92	$390.65	$390.65	$341.46	$341.46	$315.23	$315.23	$375.74	$375.74	$334.64	$334.64	$334.64	$334.64	$385.66	$385.66	$390.65
44	$332.14	$332.14	$338.62	$338.62	$402.17	$402.17	$351.53	$351.53	$324.52	$324.52	$386.82	$386.82	$344.50	$344.50	$344.50	$344.50	$397.03	$397.03	$402.17
45	$343.31	$343.31	$350.01	$350.01	$415.70	$415.70	$363.35	$363.35	$335.44	$335.44	$399.83	$399.83	$356.09	$356.09	$356.09	$356.09	$410.38	$410.38	$415.70
46	$356.63	$356.63	$363.59	$363.59	$431.82	$431.82	$377.45	$377.45	$348.45	$348.45	$415.34	$415.34	$369.90	$369.90	$369.90	$369.90	$426.30	$426.30	$431.82
47	$371.60	$371.60	$378.86	$378.86	$449.96	$449.96	$393.30	$393.30	$363.08	$363.08	$432.78	$432.78	$385.44	$385.44	$385.44	$385.44	$444.20	$444.20	$449.96
48	$388.72	$388.72	$396.31	$396.31	$470.68	$470.68	$411.42	$411.42	$379.81	$379.81	$452.72	$452.72	$403.19	$403.19	$403.19	$403.19	$464.67	$464.67	$470.68
49	$405.60	$405.60	$413.52	$413.52	$491.12	$491.12	$429.28	$429.28	$396.30	$396.30	$472.37	$472.37	$420.70	$420.70	$420.70	$420.70	$484.85	$484.85	$491.12
50	$424.62	$424.62	$432.91	$432.91	$514.15	$514.15	$449.41	$449.41	$414.89	$414.89	$494.53	$494.53	$440.43	$440.43	$440.43	$440.43	$507.58	$507.58	$514.15
51	$443.40	$443.40	$452.06	$452.06	$536.90	$536.90	$469.29	$469.29	$433.24	$433.24	$516.40	$516.40	$459.91	$459.91	$459.91	$459.91	$530.03	$530.03	$536.90
52	$464.09	$464.09	$473.15	$473.15	$561.94	$561.94	$491.18	$491.18	$453.45	$453.45	$540.49	$540.49	$481.36	$481.36	$481.36	$481.36	$554.76	$554.76	$561.94
53	$485.01	$485.01	$494.48	$494.48	$587.28	$587.28	$513.33	$513.33	$473.89	$473.89	$564.86	$564.86	$503.06	$503.06	$503.06	$503.06	$579.77	$579.77	$587.28
54	$507.60	$507.60	$517.50	$517.50	$614.62	$614.62	$537.23	$537.23	$495.96	$495.96	$591.16	$591.16	$526.49	$526.49	$526.49	$526.49	$606.77	$606.77	$614.62
55	$530.18	$530.18	$540.53	$540.53	$641.97	$641.97	$561.13	$561.13	$518.03	$518.03	$617.46	$617.46	$549.92	$549.92	$549.92	$549.92	$633.77	$633.77	$641.97
56	$554.67	$554.67	$565.50	$565.50	$671.62	$671.62	$587.05	$587.05	$541.96	$541.96	$645.98	$645.98	$575.32	$575.32	$575.32	$575.32	$663.04	$663.04	$671.62
57	$579.40	$579.40	$590.70	$590.70	$701.56	$701.56	$613.22	$613.22	$566.12	$566.12	$674.78	$674.78	$600.96	$600.96	$600.96	$600.96	$692.60	$692.60	$701.56
58	$605.79	$605.79	$617.61	$617.61	$733.52	$733.52	$641.15	$641.15	$591.90	$591.90	$705.52	$705.52	$628.34	$628.34	$628.34	$628.34	$724.14	$724.14	$733.52
59	$618.86	$618.86	$630.94	$630.94	$749.35	$749.35	$654.99	$654.99	$604.68	$604.68	$720.74	$720.74	$641.90	$641.90	$641.90	$641.90	$739.77	$739.77	$749.35
60	$645.25	$645.25	$657.85	$657.85	$781.31	$781.31	$682.92	$682.92	$630.46	$630.46	$751.48	$751.48	$669.27	$669.27	$669.27	$669.27	$771.32	$771.32	$781.31
61	$668.08	$668.08	$681.12	$681.12	$808.94	$808.94	$707.08	$707.08	$652.76	$652.76	$778.06	$778.06	$692.95	$692.95	$692.95	$692.95	$798.60	$798.60	$808.94
62	$683.06	$683.06	$696.39	$696.39	$827.08	$827.08	$722.93	$722.93	$667.40	$667.40	$795.50	$795.50	$708.48	$708.48	$708.48	$708.48	$816.51	$816.51	$827.08
63	$701.84	$701.84	$715.54	$715.54	$849.82	$849.82	$742.81	$742.81	$685.75	$685.75	$817.38	$817.38	$727.96	$727.96	$727.96	$727.96	$838.96	$838.96	$849.82
64+	$713.25	$713.25	$727.17	$727.17	$863.64	$863.64	$754.89	$754.89	$696.90	$696.90	$830.67	$830.67	$739.80	$739.80	$739.80	$739.80	$852.60	$852.60	$863.64

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070023	67430PA0070024		67430PA0070024		67430PA0070024		67430PA0070024		67430PA0070024		67430PA0070025		67430PA0080001		67430PA0080001		67430PA0080001	
Plan Marketing Name =>	1,000/10% $25/	tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		cage Platinum EPO $350 $20/$4		age Platinum EPO $350 $20/$4		cage Platinum EPO $350 $20/$4	
Form # =>	F10	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF10		EPOF07		EPOF07		EPOF07	
Rating Area =>	7	1		3		4		5		9		7		1		3		4	
Network =>	dvantage w/Den	w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/Den		w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	old	Silver		Silver		Silver		Silver		Silver		Silver		Platinum		Platinum		Platinum	
Deductible =>	/ $2000	$3750/ $7500		$3750/ $7500		$3750/ $7500		$3750/ $7500		$3750/ $7500		$3750/ $7500		$350/ $700		$350/ $700		$350/ $700	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$40 / $60		$40 / $60		$40 / $60		$40 / $60		$40 / $60		$40 / $60		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$12000	$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$1500/ $3000		$1500/ $3000		$1500/ $3000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$220.23	$155.47	$155.47	$185.32	$185.32	$165.05	$165.05	$165.05	$165.05	$190.22	$190.22	$192.67	$192.67	$252.37	$252.37	$300.82	$300.82	$267.91	$267.91
15	$239.80	$169.29	$169.29	$201.79	$201.79	$179.72	$179.72	$179.72	$179.72	$207.13	$207.13	$209.80	$209.80	$274.81	$274.81	$327.56	$327.56	$291.72	$291.72
16	$247.29	$174.57	$174.57	$208.09	$208.09	$185.33	$185.33	$185.33	$185.33	$213.59	$213.59	$216.35	$216.35	$283.38	$283.38	$337.78	$337.78	$300.83	$300.83
17	$254.77	$179.86	$179.86	$214.39	$214.39	$190.94	$190.94	$190.94	$190.94	$220.06	$220.06	$222.90	$222.90	$291.96	$291.96	$348.01	$348.01	$309.94	$309.94
18	$262.83	$185.55	$185.55	$221.17	$221.17	$196.98	$196.98	$196.98	$196.98	$227.02	$227.02	$229.95	$229.95	$301.20	$301.20	$359.02	$359.02	$319.74	$319.74
19	$270.90	$191.24	$191.24	$227.96	$227.96	$203.02	$203.02	$203.02	$203.02	$233.98	$233.98	$237.00	$237.00	$310.44	$310.44	$370.03	$370.03	$329.55	$329.55
20	$279.24	$197.13	$197.13	$234.98	$234.98	$209.28	$209.28	$209.28	$209.28	$241.19	$241.19	$244.30	$244.30	$320.00	$320.00	$381.43	$381.43	$339.70	$339.70
21	$287.88	$203.23	$203.23	$242.25	$242.25	$215.75	$215.75	$215.75	$215.75	$248.65	$248.65	$251.86	$251.86	$329.90	$329.90	$393.23	$393.23	$350.21	$350.21
22	$287.88	$203.23	$203.23	$242.25	$242.25	$215.75	$215.75	$215.75	$215.75	$248.65	$248.65	$251.86	$251.86	$329.90	$329.90	$393.23	$393.23	$350.21	$350.21
23	$287.88	$203.23	$203.23	$242.25	$242.25	$215.75	$215.75	$215.75	$215.75	$248.65	$248.65	$251.86	$251.86	$329.90	$329.90	$393.23	$393.23	$350.21	$350.21
24	$287.88	$203.23	$203.23	$242.25	$242.25	$215.75	$215.75	$215.75	$215.75	$248.65	$248.65	$251.86	$251.86	$329.90	$329.90	$393.23	$393.23	$350.21	$350.21
25	$289.03	$204.04	$204.04	$243.22	$243.22	$216.61	$216.61	$216.61	$216.61	$249.64	$249.64	$252.87	$252.87	$331.22	$331.22	$394.80	$394.80	$351.61	$351.61
26	$294.79	$208.11	$208.11	$248.06	$248.06	$220.93	$220.93	$220.93	$220.93	$254.62	$254.62	$257.90	$257.90	$337.82	$337.82	$402.67	$402.67	$358.62	$358.62
27	$301.70	$212.99	$212.99	$253.88	$253.88	$226.11	$226.11	$226.11	$226.11	$260.59	$260.59	$263.95	$263.95	$345.74	$345.74	$412.11	$412.11	$367.02	$367.02
28	$312.93	$220.91	$220.91	$263.33	$263.33	$234.52	$234.52	$234.52	$234.52	$270.28	$270.28	$273.77	$273.77	$358.60	$358.60	$427.44	$427.44	$380.68	$380.68
29	$322.14	$227.41	$227.41	$271.08	$271.08	$241.42	$241.42	$241.42	$241.42	$278.24	$278.24	$281.83	$281.83	$369.16	$369.16	$440.02	$440.02	$391.88	$391.88
30	$326.74	$230.67	$230.67	$274.95	$274.95	$244.88	$244.88	$244.88	$244.88	$282.22	$282.22	$285.86	$285.86	$374.44	$374.44	$446.32	$446.32	$397.49	$397.49
31	$333.65	$235.54	$235.54	$280.77	$280.77	$250.05	$250.05	$250.05	$250.05	$288.19	$288.19	$291.91	$291.91	$382.35	$382.35	$455.75	$455.75	$405.89	$405.89
32	$340.56	$240.42	$240.42	$286.58	$286.58	$255.23	$255.23	$255.23	$255.23	$294.15	$294.15	$297.95	$297.95	$390.27	$390.27	$465.19	$465.19	$414.30	$414.30
33	$344.88	$243.47	$243.47	$290.22	$290.22	$258.47	$258.47	$258.47	$258.47	$297.88	$297.88	$301.73	$301.73	$395.22	$395.22	$471.09	$471.09	$419.55	$419.55
34	$349.49	$246.72	$246.72	$294.09	$294.09	$261.92	$261.92	$261.92	$261.92	$301.86	$301.86	$305.76	$305.76	$400.50	$400.50	$477.38	$477.38	$425.15	$425.15
35	$351.79	$248.35	$248.35	$296.03	$296.03	$263.65	$263.65	$263.65	$263.65	$303.85	$303.85	$307.77	$307.77	$403.14	$403.14	$480.53	$480.53	$427.96	$427.96
36	$354.09	$249.97	$249.97	$297.97	$297.97	$265.37	$265.37	$265.37	$265.37	$305.84	$305.84	$309.79	$309.79	$405.78	$405.78	$483.67	$483.67	$430.76	$430.76
37	$356.40	$251.60	$251.60	$299.91	$299.91	$267.10	$267.10	$267.10	$267.10	$307.83	$307.83	$311.80	$311.80	$408.42	$408.42	$486.82	$486.82	$433.56	$433.56
38	$358.70	$253.22	$253.22	$301.84	$301.84	$268.82	$268.82	$268.82	$268.82	$309.82	$309.82	$313.82	$313.82	$411.06	$411.06	$489.96	$489.96	$436.36	$436.36
39	$363.30	$256.48	$256.48	$305.72	$305.72	$272.28	$272.28	$272.28	$272.28	$313.80	$313.80	$317.85	$317.85	$416.33	$416.33	$496.26	$496.26	$441.97	$441.97
40	$367.91	$259.73	$259.73	$309.60	$309.60	$275.73	$275.73	$275.73	$275.73	$317.77	$317.77	$321.88	$321.88	$421.61	$421.61	$502.55	$502.55	$447.57	$447.57
41	$374.82	$264.61	$264.61	$315.41	$315.41	$280.91	$280.91	$280.91	$280.91	$323.74	$323.74	$327.92	$327.92	$429.53	$429.53	$511.99	$511.99	$455.97	$455.97
42	$381.44	$269.28	$269.28	$320.98	$320.98	$285.87	$285.87	$285.87	$285.87	$329.46	$329.46	$333.71	$333.71	$437.12	$437.12	$521.03	$521.03	$464.03	$464.03
43	$390.65	$275.78	$275.78	$328.73	$328.73	$292.77	$292.77	$292.77	$292.77	$337.42	$337.42	$341.77	$341.77	$447.67	$447.67	$533.61	$533.61	$475.23	$475.23
44	$402.17	$283.91	$283.91	$338.42	$338.42	$301.40	$301.40	$301.40	$301.40	$347.36	$347.36	$351.85	$351.85	$460.87	$460.87	$549.34	$549.34	$489.24	$489.24
45	$415.70	$293.46	$293.46	$349.81	$349.81	$311.54	$311.54	$311.54	$311.54	$359.05	$359.05	$363.69	$363.69	$476.38	$476.38	$567.82	$567.82	$505.70	$505.70
46	$431.82	$304.85	$304.85	$363.38	$363.38	$323.63	$323.63	$323.63	$323.63	$372.98	$372.98	$377.79	$377.79	$494.85	$494.85	$589.85	$589.85	$525.32	$525.32
47	$449.96	$317.65	$317.65	$378.64	$378.64	$337.22	$337.22	$337.22	$337.22	$388.64	$388.64	$393.66	$393.66	$515.63	$515.63	$614.62	$614.62	$547.38	$547.38
48	$470.68	$332.28	$332.28	$396.08	$396.08	$352.75	$352.75	$352.75	$352.75	$406.54	$406.54	$411.79	$411.79	$539.39	$539.39	$642.93	$642.93	$572.59	$572.59
49	$491.12	$346.71	$346.71	$413.28	$413.28	$368.07	$368.07	$368.07	$368.07	$424.20	$424.20	$429.67	$429.67	$562.81	$562.81	$670.85	$670.85	$597.46	$597.46
50	$514.15	$362.97	$362.97	$432.66	$432.66	$385.33	$385.33	$385.33	$385.33	$444.09	$444.09	$449.82	$449.82	$589.20	$589.20	$702.31	$702.31	$625.48	$625.48
51	$536.90	$379.02	$379.02	$451.80	$451.80	$402.37	$402.37	$402.37	$402.37	$463.73	$463.73	$469.72	$469.72	$615.26	$615.26	$733.37	$733.37	$653.14	$653.14
52	$561.94	$396.70	$396.70	$472.87	$472.87	$421.14	$421.14	$421.14	$421.14	$485.36	$485.36	$491.63	$491.63	$643.96	$643.96	$767.58	$767.58	$683.61	$683.61
53	$587.28	$414.59	$414.59	$494.19	$494.19	$440.13	$440.13	$440.13	$440.13	$507.25	$507.25	$513.79	$513.79	$673.00	$673.00	$802.19	$802.19	$714.43	$714.43
54	$614.62	$433.90	$433.90	$517.20	$517.20	$460.63	$460.63	$460.63	$460.63	$530.87	$530.87	$537.72	$537.72	$704.34	$704.34	$839.55	$839.55	$747.70	$747.70
55	$641.97	$453.20	$453.20	$540.22	$540.22	$481.12	$481.12	$481.12	$481.12	$554.49	$554.49	$561.65	$561.65	$735.68	$735.68	$876.90	$876.90	$780.97	$780.97
56	$671.62	$474.14	$474.14	$565.17	$565.17	$503.34	$503.34	$503.34	$503.34	$580.10	$580.10	$587.59	$587.59	$769.66	$769.66	$917.41	$917.41	$817.04	$817.04
57	$701.56	$495.27	$495.27	$590.36	$590.36	$525.78	$525.78	$525.78	$525.78	$605.96	$605.96	$613.78	$613.78	$803.97	$803.97	$958.30	$958.30	$853.46	$853.46
58	$733.52	$517.83	$517.83	$617.25	$617.25	$549.73	$549.73	$549.73	$549.73	$633.56	$633.56	$641.74	$641.74	$840.59	$840.59	$1,001.95	$1,001.95	$892.34	$892.34
59	$749.35	$529.01	$529.01	$630.58	$630.58	$561.60	$561.60	$561.60	$561.60	$647.24	$647.24	$655.59	$655.59	$858.73	$858.73	$1,023.58	$1,023.58	$911.60	$911.60
60	$781.31	$551.57	$551.57	$657.47	$657.47	$585.55	$585.55	$585.55	$585.55	$674.84	$674.84	$683.55	$683.55	$895.35	$895.35	$1,067.23	$1,067.23	$950.47	$950.47
61	$808.94	$571.08	$571.08	$680.72	$680.72	$606.26	$606.26	$606.26	$606.26	$698.71	$698.71	$707.73	$707.73	$927.02	$927.02	$1,104.98	$1,104.98	$984.09	$984.09
62	$827.08	$583.88	$583.88	$695.98	$695.98	$619.85	$619.85	$619.85	$619.85	$714.37	$714.37	$723.59	$723.59	$947.80	$947.80	$1,129.75	$1,129.75	$1,006.15	$1,006.15
63	$849.82	$599.93	$599.93	$715.12	$715.12	$636.89	$636.89	$636.89	$636.89	$734.01	$734.01	$743.49	$743.49	$973.86	$973.86	$1,160.81	$1,160.81	$1,033.82	$1,033.82
64+	$863.64	$609.69	$609.69	$726.75	$726.75	$647.25	$647.25	$647.25	$647.25	$745.95	$745.95	$755.58	$755.58	$989.70	$989.70	$1,179.69	$1,179.69	$1,050.63	$1,050.63

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0080001		67430PA0080001		67430PA0080002		67430PA0080002		67430PA0080002		67430PA0080002		67430PA0080002		67430PA0080003		67430PA0080003		67430PA
Plan Marketing Name =>	tage Platinum EPO $350 $20/$4		tage Platinum EPO $350 $20/$4		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,750 $25/$50		ntage Gold EPO $1,750 $25/$50		ntage Gold EPO
Form # =>	EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPC
Rating Area =>	5		9		1		3		4		5		9		1		3		4
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$350/ $700		$350/ $700		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1750/ $3500		$1750/ $3500		$1750/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$20 / $40		$20 / $40		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$25 / $50		$25 / $50		$25 /
OOP Maximum =>	$1500/ $3000		$1500/ $3000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$4600/ $9200		$4600/ $9200		$4600/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$267.91	$267.91	$308.77	$308.77	$174.63	$174.63	$208.16	$208.16	$185.39	$185.39	$185.39	$185.39	$213.66	$213.66	$171.06	$171.06	$203.90	$203.90	$181.60
15	$291.72	$291.72	$336.22	$336.22	$190.16	$190.16	$226.67	$226.67	$201.87	$201.87	$201.87	$201.87	$232.65	$232.65	$186.27	$186.27	$222.03	$222.03	$197.74
16	$300.83	$300.83	$346.71	$346.71	$196.09	$196.09	$233.74	$233.74	$208.17	$208.17	$208.17	$208.17	$239.91	$239.91	$192.08	$192.08	$228.96	$228.96	$203.91
17	$309.94	$309.94	$357.20	$357.20	$202.03	$202.03	$240.82	$240.82	$214.47	$214.47	$214.47	$214.47	$247.17	$247.17	$197.89	$197.89	$235.89	$235.89	$210.08
18	$319.74	$319.74	$368.51	$368.51	$208.42	$208.42	$248.44	$248.44	$221.26	$221.26	$221.26	$221.26	$254.99	$254.99	$204.16	$204.16	$243.35	$243.35	$216.73
19	$329.55	$329.55	$379.81	$379.81	$214.81	$214.81	$256.06	$256.06	$228.04	$228.04	$228.04	$228.04	$262.81	$262.81	$210.42	$210.42	$250.81	$250.81	$223.37
20	$339.70	$339.70	$391.51	$391.51	$221.43	$221.43	$263.95	$263.95	$235.07	$235.07	$235.07	$235.07	$270.91	$270.91	$216.90	$216.90	$258.54	$258.54	$230.26
21	$350.21	$350.21	$403.62	$403.62	$228.28	$228.28	$272.11	$272.11	$242.34	$242.34	$242.34	$242.34	$279.29	$279.29	$223.61	$223.61	$266.54	$266.54	$237.38
22	$350.21	$350.21	$403.62	$403.62	$228.28	$228.28	$272.11	$272.11	$242.34	$242.34	$242.34	$242.34	$279.29	$279.29	$223.61	$223.61	$266.54	$266.54	$237.38
23	$350.21	$350.21	$403.62	$403.62	$228.28	$228.28	$272.11	$272.11	$242.34	$242.34	$242.34	$242.34	$279.29	$279.29	$223.61	$223.61	$266.54	$266.54	$237.38
24	$350.21	$350.21	$403.62	$403.62	$228.28	$228.28	$272.11	$272.11	$242.34	$242.34	$242.34	$242.34	$279.29	$279.29	$223.61	$223.61	$266.54	$266.54	$237.38
25	$351.61	$351.61	$405.23	$405.23	$229.19	$229.19	$273.20	$273.20	$243.31	$243.31	$243.31	$243.31	$280.41	$280.41	$224.50	$224.50	$267.61	$267.61	$238.33
26	$358.62	$358.62	$413.31	$413.31	$233.76	$233.76	$278.64	$278.64	$248.16	$248.16	$248.16	$248.16	$285.99	$285.99	$228.98	$228.98	$272.94	$272.94	$243.08
27	$367.02	$367.02	$422.99	$422.99	$239.24	$239.24	$285.17	$285.17	$253.97	$253.97	$253.97	$253.97	$292.70	$292.70	$234.34	$234.34	$279.33	$279.33	$248.77
28	$380.68	$380.68	$438.73	$438.73	$248.14	$248.14	$295.78	$295.78	$263.42	$263.42	$263.42	$263.42	$303.59	$303.59	$243.06	$243.06	$289.73	$289.73	$258.03
29	$391.88	$391.88	$451.65	$451.65	$255.45	$255.45	$304.49	$304.49	$271.18	$271.18	$271.18	$271.18	$312.53	$312.53	$250.22	$250.22	$298.26	$298.26	$265.63
30	$397.49	$397.49	$458.11	$458.11	$259.10	$259.10	$308.84	$308.84	$275.06	$275.06	$275.06	$275.06	$316.99	$316.99	$253.80	$253.80	$302.52	$302.52	$269.43
31	$405.89	$405.89	$467.80	$467.80	$264.58	$264.58	$315.38	$315.38	$280.87	$280.87	$280.87	$280.87	$323.70	$323.70	$259.16	$259.16	$308.92	$308.92	$275.12
32	$414.30	$414.30	$477.48	$477.48	$270.06	$270.06	$321.91	$321.91	$286.69	$286.69	$286.69	$286.69	$330.40	$330.40	$264.53	$264.53	$315.32	$315.32	$280.82
33	$419.55	$419.55	$483.54	$483.54	$273.48	$273.48	$325.99	$325.99	$290.32	$290.32	$290.32	$290.32	$334.59	$334.59	$267.88	$267.88	$319.31	$319.31	$284.38
34	$425.15	$425.15	$489.99	$489.99	$277.13	$277.13	$330.34	$330.34	$294.20	$294.20	$294.20	$294.20	$339.06	$339.06	$271.46	$271.46	$323.58	$323.58	$288.18
35	$427.96	$427.96	$493.22	$493.22	$278.96	$278.96	$332.52	$332.52	$296.14	$296.14	$296.14	$296.14	$341.29	$341.29	$273.25	$273.25	$325.71	$325.71	$290.08
36	$430.76	$430.76	$496.45	$496.45	$280.78	$280.78	$334.70	$334.70	$298.08	$298.08	$298.08	$298.08	$343.53	$343.53	$275.04	$275.04	$327.84	$327.84	$291.98
37	$433.56	$433.56	$499.68	$499.68	$282.61	$282.61	$336.87	$336.87	$300.02	$300.02	$300.02	$300.02	$345.76	$345.76	$276.83	$276.83	$329.98	$329.98	$293.88
38	$436.36	$436.36	$502.91	$502.91	$284.44	$284.44	$339.05	$339.05	$301.96	$301.96	$301.96	$301.96	$348.00	$348.00	$278.62	$278.62	$332.11	$332.11	$295.78
39	$441.97	$441.97	$509.37	$509.37	$288.09	$288.09	$343.40	$343.40	$305.83	$305.83	$305.83	$305.83	$352.46	$352.46	$282.20	$282.20	$336.37	$336.37	$299.57
40	$447.57	$447.57	$515.83	$515.83	$291.74	$291.74	$347.76	$347.76	$309.71	$309.71	$309.71	$309.71	$356.93	$356.93	$285.77	$285.77	$340.64	$340.64	$303.37
41	$455.97	$455.97	$525.51	$525.51	$297.22	$297.22	$354.29	$354.29	$315.53	$315.53	$315.53	$315.53	$363.64	$363.64	$291.14	$291.14	$347.04	$347.04	$309.07
42	$464.03	$464.03	$534.80	$534.80	$302.47	$302.47	$360.55	$360.55	$321.10	$321.10	$321.10	$321.10	$370.06	$370.06	$296.28	$296.28	$353.17	$353.17	$314.53
43	$475.23	$475.23	$547.71	$547.71	$309.78	$309.78	$369.25	$369.25	$328.86	$328.86	$328.86	$328.86	$379.00	$379.00	$303.44	$303.44	$361.69	$361.69	$322.12
44	$489.24	$489.24	$563.86	$563.86	$318.91	$318.91	$380.14	$380.14	$338.55	$338.55	$338.55	$338.55	$390.17	$390.17	$312.38	$312.38	$372.36	$372.36	$331.62
45	$505.70	$505.70	$582.83	$582.83	$329.64	$329.64	$392.93	$392.93	$349.94	$349.94	$349.94	$349.94	$403.29	$403.29	$322.89	$322.89	$384.88	$384.88	$342.78
46	$525.32	$525.32	$605.43	$605.43	$342.42	$342.42	$408.17	$408.17	$363.51	$363.51	$363.51	$363.51	$418.94	$418.94	$335.42	$335.42	$399.81	$399.81	$356.07
47	$547.38	$547.38	$630.86	$630.86	$356.80	$356.80	$425.31	$425.31	$378.78	$378.78	$378.78	$378.78	$436.53	$436.53	$349.50	$349.50	$416.60	$416.60	$371.02
48	$572.59	$572.59	$659.92	$659.92	$373.24	$373.24	$444.90	$444.90	$396.23	$396.23	$396.23	$396.23	$456.64	$456.64	$365.60	$365.60	$435.79	$435.79	$388.12
49	$597.46	$597.46	$688.58	$688.58	$389.45	$389.45	$464.22	$464.22	$413.43	$413.43	$413.43	$413.43	$476.47	$476.47	$381.48	$381.48	$454.72	$454.72	$404.97
50	$625.48	$625.48	$720.87	$720.87	$407.71	$407.71	$485.99	$485.99	$432.82	$432.82	$432.82	$432.82	$498.81	$498.81	$399.37	$399.37	$476.04	$476.04	$423.96
51	$653.14	$653.14	$752.75	$752.75	$425.74	$425.74	$507.49	$507.49	$451.96	$451.96	$451.96	$451.96	$520.88	$520.88	$417.03	$417.03	$497.10	$497.10	$442.71
52	$683.61	$683.61	$787.87	$787.87	$445.60	$445.60	$531.16	$531.16	$473.05	$473.05	$473.05	$473.05	$545.17	$545.17	$436.49	$436.49	$520.29	$520.29	$463.37
53	$714.43	$714.43	$823.38	$823.38	$465.69	$465.69	$555.10	$555.10	$494.37	$494.37	$494.37	$494.37	$569.75	$569.75	$456.16	$456.16	$543.74	$543.74	$484.26
54	$747.70	$747.70	$861.73	$861.73	$487.38	$487.38	$580.95	$580.95	$517.40	$517.40	$517.40	$517.40	$596.28	$596.28	$477.41	$477.41	$569.06	$569.06	$506.81
55	$780.97	$780.97	$900.07	$900.07	$509.06	$509.06	$606.81	$606.81	$540.42	$540.42	$540.42	$540.42	$622.82	$622.82	$498.65	$498.65	$594.38	$594.38	$529.36
56	$817.04	$817.04	$941.65	$941.65	$532.58	$532.58	$634.83	$634.83	$565.38	$565.38	$565.38	$565.38	$651.58	$651.58	$521.68	$521.68	$621.84	$621.84	$553.81
57	$853.46	$853.46	$983.62	$983.62	$556.32	$556.32	$663.13	$663.13	$590.58	$590.58	$590.58	$590.58	$680.63	$680.63	$544.94	$544.94	$649.56	$649.56	$578.50
58	$892.34	$892.34	$1,028.42	$1,028.42	$581.66	$581.66	$693.34	$693.34	$617.48	$617.48	$617.48	$617.48	$711.63	$711.63	$569.76	$569.76	$679.14	$679.14	$604.84
59	$911.60	$911.60	$1,050.62	$1,050.62	$594.21	$594.21	$708.30	$708.30	$630.81	$630.81	$630.81	$630.81	$726.99	$726.99	$582.06	$582.06	$693.80	$693.80	$617.90
60	$950.47	$950.47	$1,095.42	$1,095.42	$619.55	$619.55	$738.51	$738.51	$657.71	$657.71	$657.71	$657.71	$757.99	$757.99	$606.88	$606.88	$723.39	$723.39	$644.25
61	$984.09	$984.09	$1,134.17	$1,134.17	$641.47	$641.47	$764.63	$764.63	$680.98	$680.98	$680.98	$680.98	$784.80	$784.80	$628.34	$628.34	$748.98	$748.98	$667.04
62	$1,006.15	$1,006.15	$1,159.60	$1,159.60	$655.85	$655.85	$781.77	$781.77	$696.24	$696.24	$696.24	$696.24	$802.40	$802.40	$642.43	$642.43	$765.77	$765.77	$681.99
63	$1,033.82	$1,033.82	$1,191.49	$1,191.49	$673.88	$673.88	$803.27	$803.27	$715.39	$715.39	$715.39	$715.39	$824.46	$824.46	$660.10	$660.10	$786.83	$786.83	$700.75
64+	$1,050.63	$1,050.63	$1,210.86	$1,210.86	$684.84	$684.84	$816.33	$816.33	$727.02	$727.02	$727.02	$727.02	$837.87	$837.87	$670.83	$670.83	$799.62	$799.62	$712.14

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080003	67430PA0080003		67430PA0080003		67430PA0080004		67430PA0080004		67430PA0080004		67430PA0080004		67430PA0080004		67430PA0080005		67430PA0080005	
Plan Marketing Name =>	$1,750 $25/$50	ntage Gold EPO $1,750 $25/$50		ntage Gold EPO $1,750 $25/$50		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $7,000/10% $25/		ge Silver EPO $7,000/10% $25/	
Form # =>	F07	EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07	
Rating Area =>	4	5		9		1		3		4		5		9		1		3	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	/ $3500	$1750/ $3500		$1750/ $3500		$4500/ $9000		$4500/ $9000		$4500/ $9000		$4500/ $9000		$4500/ $9000		$7000/ $14000		$7000/ $14000	
Coinsurance =>	0%	100%		100%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ $50	$25 / $50		$25 / $50		$40 / $65		$40 / $65		$40 / $65		$40 / $65		$40 / $65		$25 / $50		$25 / $50	
OOP Maximum =>	/ $9200	$4600/ $9200		$4600/ $9200		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800		$8150/ $16300		$8150/ $16300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$181.60	$181.60	$181.60	$209.29	$209.29	$128.21	$128.21	$152.82	$152.82	$136.10	$136.10	$136.10	$136.10	$156.86	$156.86	$143.19	$143.19	$170.69	$170.69
15	$197.74	$197.74	$197.74	$227.89	$227.89	$139.60	$139.60	$166.40	$166.40	$148.20	$148.20	$148.20	$148.20	$170.80	$170.80	$155.92	$155.92	$185.86	$185.86
16	$203.91	$203.91	$203.91	$235.01	$235.01	$143.96	$143.96	$171.59	$171.59	$152.82	$152.82	$152.82	$152.82	$176.13	$176.13	$160.79	$160.79	$191.66	$191.66
17	$210.08	$210.08	$210.08	$242.12	$242.12	$148.32	$148.32	$176.79	$176.79	$157.45	$157.45	$157.45	$157.45	$181.46	$181.46	$165.65	$165.65	$197.46	$197.46
18	$216.73	$216.73	$216.73	$249.78	$249.78	$153.01	$153.01	$182.38	$182.38	$162.43	$162.43	$162.43	$162.43	$187.20	$187.20	$170.90	$170.90	$203.71	$203.71
19	$223.37	$223.37	$223.37	$257.44	$257.44	$157.70	$157.70	$187.97	$187.97	$167.41	$167.41	$167.41	$167.41	$192.94	$192.94	$176.14	$176.14	$209.96	$209.96
20	$230.26	$230.26	$230.26	$265.37	$265.37	$162.56	$162.56	$193.77	$193.77	$172.57	$172.57	$172.57	$172.57	$198.89	$198.89	$181.56	$181.56	$216.43	$216.43
21	$237.38	$237.38	$237.38	$273.58	$273.58	$167.59	$167.59	$199.76	$199.76	$177.91	$177.91	$177.91	$177.91	$205.04	$205.04	$187.18	$187.18	$223.12	$223.12
22	$237.38	$237.38	$237.38	$273.58	$273.58	$167.59	$167.59	$199.76	$199.76	$177.91	$177.91	$177.91	$177.91	$205.04	$205.04	$187.18	$187.18	$223.12	$223.12
23	$237.38	$237.38	$237.38	$273.58	$273.58	$167.59	$167.59	$199.76	$199.76	$177.91	$177.91	$177.91	$177.91	$205.04	$205.04	$187.18	$187.18	$223.12	$223.12
24	$237.38	$237.38	$237.38	$273.58	$273.58	$167.59	$167.59	$199.76	$199.76	$177.91	$177.91	$177.91	$177.91	$205.04	$205.04	$187.18	$187.18	$223.12	$223.12
25	$238.33	$238.33	$238.33	$274.67	$274.67	$168.26	$168.26	$200.56	$200.56	$178.62	$178.62	$178.62	$178.62	$205.86	$205.86	$187.93	$187.93	$224.01	$224.01
26	$243.08	$243.08	$243.08	$280.15	$280.15	$171.61	$171.61	$204.55	$204.55	$182.18	$182.18	$182.18	$182.18	$209.96	$209.96	$191.67	$191.67	$228.47	$228.47
27	$248.77	$248.77	$248.77	$286.71	$286.71	$175.63	$175.63	$209.35	$209.35	$186.45	$186.45	$186.45	$186.45	$214.88	$214.88	$196.16	$196.16	$233.83	$233.83
28	$258.03	$258.03	$258.03	$297.38	$297.38	$182.17	$182.17	$217.14	$217.14	$193.39	$193.39	$193.39	$193.39	$222.88	$222.88	$203.46	$203.46	$242.53	$242.53
29	$265.63	$265.63	$265.63	$306.14	$306.14	$187.53	$187.53	$223.53	$223.53	$199.08	$199.08	$199.08	$199.08	$229.44	$229.44	$209.45	$209.45	$249.67	$249.67
30	$269.43	$269.43	$269.43	$310.51	$310.51	$190.21	$190.21	$226.73	$226.73	$201.93	$201.93	$201.93	$201.93	$232.72	$232.72	$212.45	$212.45	$253.24	$253.24
31	$275.12	$275.12	$275.12	$317.08	$317.08	$194.24	$194.24	$231.52	$231.52	$206.20	$206.20	$206.20	$206.20	$237.64	$237.64	$216.94	$216.94	$258.60	$258.60
32	$280.82	$280.82	$280.82	$323.65	$323.65	$198.26	$198.26	$236.32	$236.32	$210.47	$210.47	$210.47	$210.47	$242.56	$242.56	$221.43	$221.43	$263.95	$263.95
33	$284.38	$284.38	$284.38	$327.75	$327.75	$200.77	$200.77	$239.31	$239.31	$213.14	$213.14	$213.14	$213.14	$245.64	$245.64	$224.24	$224.24	$267.30	$267.30
34	$288.18	$288.18	$288.18	$332.13	$332.13	$203.45	$203.45	$242.51	$242.51	$215.98	$215.98	$215.98	$215.98	$248.92	$248.92	$227.24	$227.24	$270.87	$270.87
35	$290.08	$290.08	$290.08	$334.31	$334.31	$204.79	$204.79	$244.11	$244.11	$217.41	$217.41	$217.41	$217.41	$250.56	$250.56	$228.73	$228.73	$272.65	$272.65
36	$291.98	$291.98	$291.98	$336.50	$336.50	$206.14	$206.14	$245.70	$245.70	$218.83	$218.83	$218.83	$218.83	$252.20	$252.20	$230.23	$230.23	$274.44	$274.44
37	$293.88	$293.88	$293.88	$338.69	$338.69	$207.48	$207.48	$247.30	$247.30	$220.25	$220.25	$220.25	$220.25	$253.84	$253.84	$231.73	$231.73	$276.22	$276.22
38	$295.78	$295.78	$295.78	$340.88	$340.88	$208.82	$208.82	$248.90	$248.90	$221.68	$221.68	$221.68	$221.68	$255.48	$255.48	$233.23	$233.23	$278.01	$278.01
39	$299.57	$299.57	$299.57	$345.26	$345.26	$211.50	$211.50	$252.10	$252.10	$224.52	$224.52	$224.52	$224.52	$258.76	$258.76	$236.22	$236.22	$281.58	$281.58
40	$303.37	$303.37	$303.37	$349.64	$349.64	$214.18	$214.18	$255.29	$255.29	$227.37	$227.37	$227.37	$227.37	$262.04	$262.04	$239.22	$239.22	$285.15	$285.15
41	$309.07	$309.07	$309.07	$356.20	$356.20	$218.20	$218.20	$260.09	$260.09	$231.64	$231.64	$231.64	$231.64	$266.96	$266.96	$243.71	$243.71	$290.50	$290.50
42	$314.53	$314.53	$314.53	$362.49	$362.49	$222.06	$222.06	$264.68	$264.68	$235.73	$235.73	$235.73	$235.73	$271.68	$271.68	$248.01	$248.01	$295.63	$295.63
43	$322.12	$322.12	$322.12	$371.25	$371.25	$227.42	$227.42	$271.07	$271.07	$241.42	$241.42	$241.42	$241.42	$278.24	$278.24	$254.00	$254.00	$302.77	$302.77
44	$331.62	$331.62	$331.62	$382.19	$382.19	$234.12	$234.12	$279.06	$279.06	$248.54	$248.54	$248.54	$248.54	$286.44	$286.44	$261.49	$261.49	$311.70	$311.70
45	$342.78	$342.78	$342.78	$395.05	$395.05	$242.00	$242.00	$288.45	$288.45	$256.90	$256.90	$256.90	$256.90	$296.08	$296.08	$270.29	$270.29	$322.19	$322.19
46	$356.07	$356.07	$356.07	$410.37	$410.37	$251.39	$251.39	$299.64	$299.64	$266.87	$266.87	$266.87	$266.87	$307.56	$307.56	$280.77	$280.77	$334.68	$334.68
47	$371.02	$371.02	$371.02	$427.61	$427.61	$261.94	$261.94	$312.22	$312.22	$278.07	$278.07	$278.07	$278.07	$320.48	$320.48	$292.56	$292.56	$348.74	$348.74
48	$388.12	$388.12	$388.12	$447.30	$447.30	$274.01	$274.01	$326.61	$326.61	$290.88	$290.88	$290.88	$290.88	$335.24	$335.24	$306.04	$306.04	$364.80	$364.80
49	$404.97	$404.97	$404.97	$466.73	$466.73	$285.91	$285.91	$340.79	$340.79	$303.51	$303.51	$303.51	$303.51	$349.80	$349.80	$319.33	$319.33	$380.64	$380.64
50	$423.96	$423.96	$423.96	$488.61	$488.61	$299.32	$299.32	$356.77	$356.77	$317.75	$317.75	$317.75	$317.75	$366.20	$366.20	$334.30	$334.30	$398.49	$398.49
51	$442.71	$442.71	$442.71	$510.23	$510.23	$312.56	$312.56	$372.55	$372.55	$331.80	$331.80	$331.80	$331.80	$382.40	$382.40	$349.09	$349.09	$416.12	$416.12
52	$463.37	$463.37	$463.37	$534.03	$534.03	$327.14	$327.14	$389.93	$389.93	$347.28	$347.28	$347.28	$347.28	$400.24	$400.24	$365.38	$365.38	$435.53	$435.53
53	$484.26	$484.26	$484.26	$558.10	$558.10	$341.88	$341.88	$407.51	$407.51	$362.94	$362.94	$362.94	$362.94	$418.28	$418.28	$381.85	$381.85	$455.16	$455.16
54	$506.81	$506.81	$506.81	$584.09	$584.09	$357.80	$357.80	$426.49	$426.49	$379.84	$379.84	$379.84	$379.84	$437.76	$437.76	$399.63	$399.63	$476.36	$476.36
55	$529.36	$529.36	$529.36	$610.08	$610.08	$373.73	$373.73	$445.46	$445.46	$396.74	$396.74	$396.74	$396.74	$457.24	$457.24	$417.41	$417.41	$497.56	$497.56
56	$553.81	$553.81	$553.81	$638.26	$638.26	$390.99	$390.99	$466.04	$466.04	$415.06	$415.06	$415.06	$415.06	$478.36	$478.36	$436.69	$436.69	$520.54	$520.54
57	$578.50	$578.50	$578.50	$666.71	$666.71	$408.42	$408.42	$486.82	$486.82	$433.57	$433.57	$433.57	$433.57	$499.68	$499.68	$456.16	$456.16	$543.74	$543.74
58	$604.84	$604.84	$604.84	$697.08	$697.08	$427.02	$427.02	$508.99	$508.99	$453.31	$453.31	$453.31	$453.31	$522.44	$522.44	$476.93	$476.93	$568.51	$568.51
59	$617.90	$617.90	$617.90	$712.13	$712.13	$436.24	$436.24	$519.98	$519.98	$463.10	$463.10	$463.10	$463.10	$533.72	$533.72	$487.23	$487.23	$580.78	$580.78
60	$644.25	$644.25	$644.25	$742.50	$742.50	$454.84	$454.84	$542.15	$542.15	$482.85	$482.85	$482.85	$482.85	$556.48	$556.48	$508.01	$508.01	$605.55	$605.55
61	$667.04	$667.04	$667.04	$768.76	$768.76	$470.93	$470.93	$561.33	$561.33	$499.93	$499.93	$499.93	$499.93	$576.16	$576.16	$525.98	$525.98	$626.97	$626.97
62	$681.99	$681.99	$681.99	$786.00	$786.00	$481.49	$481.49	$573.91	$573.91	$511.14	$511.14	$511.14	$511.14	$589.08	$589.08	$537.77	$537.77	$641.02	$641.02
63	$700.75	$700.75	$700.75	$807.61	$807.61	$494.73	$494.73	$589.69	$589.69	$525.19	$525.19	$525.19	$525.19	$605.28	$605.28	$552.56	$552.56	$658.65	$658.65
64+	$712.14	$712.14	$712.14	$820.74	$820.74	$502.77	$502.77	$599.28	$599.28	$533.73	$533.73	$533.73	$533.73	$615.12	$615.12	$561.54	$561.54	$669.36	$669.36

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0080005		67430PA0080005		67430PA0080005		67430PA0080006		67430PA0080006		67430PA0080006		67430PA0080006		67430PA0080006		67430PA0080007		67430PA
Plan Marketing Name =>	ge Silver EPO $7,000/10% $25/		ge Silver EPO $7,000/10% $25/		ge Silver EPO $7,000/10% $25/		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		ge Gold EPO $2,500/10% $25/		ge Gold EPO $2
Form # =>	EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPC
Rating Area =>	4		5		9		1		3		4		5		9		1		3
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Go
Deductible =>	$7000/ $14000		$7000/ $14000		$7000/ $14000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$2500/ $5000		$2500/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	$25 / $50		$25 / $50		$25 / $50		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		$25 / $50		$25 /
OOP Maximum =>	$8150/ $16300		$8150/ $16300		$8150/ $16300		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6000/ $12000		$6000/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$152.01	$152.01	$152.01	$152.01	$175.19	$175.19	$135.92	$135.92	$162.01	$162.01	$144.29	$144.29	$144.29	$144.29	$166.29	$166.29	$167.76	$167.76	$199.96
15	$165.53	$165.53	$165.53	$165.53	$190.77	$190.77	$148.00	$148.00	$176.41	$176.41	$157.11	$157.11	$157.11	$157.11	$181.07	$181.07	$182.67	$182.67	$217.74
16	$170.69	$170.69	$170.69	$170.69	$196.72	$196.72	$152.62	$152.62	$181.92	$181.92	$162.02	$162.02	$162.02	$162.02	$186.72	$186.72	$188.37	$188.37	$224.53
17	$175.86	$175.86	$175.86	$175.86	$202.67	$202.67	$157.24	$157.24	$187.43	$187.43	$166.92	$166.92	$166.92	$166.92	$192.37	$192.37	$194.07	$194.07	$231.33
18	$181.42	$181.42	$181.42	$181.42	$209.09	$209.09	$162.21	$162.21	$193.36	$193.36	$172.20	$172.20	$172.20	$172.20	$198.46	$198.46	$200.21	$200.21	$238.65
19	$186.99	$186.99	$186.99	$186.99	$215.50	$215.50	$167.19	$167.19	$199.28	$199.28	$177.48	$177.48	$177.48	$177.48	$204.55	$204.55	$206.35	$206.35	$245.97
20	$192.75	$192.75	$192.75	$192.75	$222.14	$222.14	$172.34	$172.34	$205.43	$205.43	$182.95	$182.95	$182.95	$182.95	$210.85	$210.85	$212.71	$212.71	$253.55
21	$198.71	$198.71	$198.71	$198.71	$229.01	$229.01	$177.67	$177.67	$211.78	$211.78	$188.61	$188.61	$188.61	$188.61	$217.37	$217.37	$219.29	$219.29	$261.39
22	$198.71	$198.71	$198.71	$198.71	$229.01	$229.01	$177.67	$177.67	$211.78	$211.78	$188.61	$188.61	$188.61	$188.61	$217.37	$217.37	$219.29	$219.29	$261.39
23	$198.71	$198.71	$198.71	$198.71	$229.01	$229.01	$177.67	$177.67	$211.78	$211.78	$188.61	$188.61	$188.61	$188.61	$217.37	$217.37	$219.29	$219.29	$261.39
24	$198.71	$198.71	$198.71	$198.71	$229.01	$229.01	$177.67	$177.67	$211.78	$211.78	$188.61	$188.61	$188.61	$188.61	$217.37	$217.37	$219.29	$219.29	$261.39
25	$199.50	$199.50	$199.50	$199.50	$229.93	$229.93	$178.38	$178.38	$212.63	$212.63	$189.36	$189.36	$189.36	$189.36	$218.24	$218.24	$220.17	$220.17	$262.44
26	$203.48	$203.48	$203.48	$203.48	$234.51	$234.51	$181.93	$181.93	$216.86	$216.86	$193.14	$193.14	$193.14	$193.14	$222.59	$222.59	$224.55	$224.55	$267.66
27	$208.25	$208.25	$208.25	$208.25	$240.00	$240.00	$186.20	$186.20	$221.95	$221.95	$197.66	$197.66	$197.66	$197.66	$227.80	$227.80	$229.82	$229.82	$273.94
28	$216.00	$216.00	$216.00	$216.00	$248.93	$248.93	$193.13	$193.13	$230.20	$230.20	$205.02	$205.02	$205.02	$205.02	$236.28	$236.28	$238.37	$238.37	$284.13
29	$222.36	$222.36	$222.36	$222.36	$256.26	$256.26	$198.81	$198.81	$236.98	$236.98	$211.05	$211.05	$211.05	$211.05	$243.24	$243.24	$245.39	$245.39	$292.50
30	$225.54	$225.54	$225.54	$225.54	$259.93	$259.93	$201.66	$201.66	$240.37	$240.37	$214.07	$214.07	$214.07	$214.07	$246.71	$246.71	$248.89	$248.89	$296.68
31	$230.30	$230.30	$230.30	$230.30	$265.42	$265.42	$205.92	$205.92	$245.45	$245.45	$218.60	$218.60	$218.60	$218.60	$251.93	$251.93	$254.16	$254.16	$302.95
32	$235.07	$235.07	$235.07	$235.07	$270.92	$270.92	$210.18	$210.18	$250.54	$250.54	$223.13	$223.13	$223.13	$223.13	$257.15	$257.15	$259.42	$259.42	$309.22
33	$238.05	$238.05	$238.05	$238.05	$274.35	$274.35	$212.85	$212.85	$253.71	$253.71	$225.95	$225.95	$225.95	$225.95	$260.41	$260.41	$262.71	$262.71	$313.15
34	$241.23	$241.23	$241.23	$241.23	$278.02	$278.02	$215.69	$215.69	$257.10	$257.10	$228.97	$228.97	$228.97	$228.97	$263.89	$263.89	$266.22	$266.22	$317.33
35	$242.82	$242.82	$242.82	$242.82	$279.85	$279.85	$217.11	$217.11	$258.80	$258.80	$230.48	$230.48	$230.48	$230.48	$265.63	$265.63	$267.97	$267.97	$319.42
36	$244.41	$244.41	$244.41	$244.41	$281.68	$281.68	$218.53	$218.53	$260.49	$260.49	$231.99	$231.99	$231.99	$231.99	$267.37	$267.37	$269.73	$269.73	$321.51
37	$246.00	$246.00	$246.00	$246.00	$283.51	$283.51	$219.96	$219.96	$262.18	$262.18	$233.50	$233.50	$233.50	$233.50	$269.10	$269.10	$271.48	$271.48	$323.60
38	$247.59	$247.59	$247.59	$247.59	$285.35	$285.35	$221.38	$221.38	$263.88	$263.88	$235.01	$235.01	$235.01	$235.01	$270.84	$270.84	$273.24	$273.24	$325.69
39	$250.77	$250.77	$250.77	$250.77	$289.01	$289.01	$224.22	$224.22	$267.27	$267.27	$238.03	$238.03	$238.03	$238.03	$274.32	$274.32	$276.74	$276.74	$329.87
40	$253.95	$253.95	$253.95	$253.95	$292.67	$292.67	$227.06	$227.06	$270.65	$270.65	$241.04	$241.04	$241.04	$241.04	$277.80	$277.80	$280.25	$280.25	$334.06
41	$258.72	$258.72	$258.72	$258.72	$298.17	$298.17	$231.33	$231.33	$275.74	$275.74	$245.57	$245.57	$245.57	$245.57	$283.02	$283.02	$285.52	$285.52	$340.33
42	$263.29	$263.29	$263.29	$263.29	$303.44	$303.44	$235.41	$235.41	$280.61	$280.61	$249.91	$249.91	$249.91	$249.91	$288.02	$288.02	$290.56	$290.56	$346.34
43	$269.65	$269.65	$269.65	$269.65	$310.77	$310.77	$241.10	$241.10	$287.39	$287.39	$255.94	$255.94	$255.94	$255.94	$294.97	$294.97	$297.58	$297.58	$354.71
44	$277.60	$277.60	$277.60	$277.60	$319.93	$319.93	$248.20	$248.20	$295.86	$295.86	$263.49	$263.49	$263.49	$263.49	$303.67	$303.67	$306.35	$306.35	$365.16
45	$286.94	$286.94	$286.94	$286.94	$330.69	$330.69	$256.56	$256.56	$305.81	$305.81	$272.35	$272.35	$272.35	$272.35	$313.88	$313.88	$316.65	$316.65	$377.45
46	$298.07	$298.07	$298.07	$298.07	$343.52	$343.52	$266.51	$266.51	$317.67	$317.67	$282.92	$282.92	$282.92	$282.92	$326.06	$326.06	$328.94	$328.94	$392.09
47	$310.58	$310.58	$310.58	$310.58	$357.94	$357.94	$277.70	$277.70	$331.01	$331.01	$294.80	$294.80	$294.80	$294.80	$339.75	$339.75	$342.75	$342.75	$408.55
48	$324.89	$324.89	$324.89	$324.89	$374.43	$374.43	$290.49	$290.49	$346.26	$346.26	$308.38	$308.38	$308.38	$308.38	$355.40	$355.40	$358.54	$358.54	$427.37
49	$339.00	$339.00	$339.00	$339.00	$390.69	$390.69	$303.11	$303.11	$361.30	$361.30	$321.77	$321.77	$321.77	$321.77	$370.83	$370.83	$374.11	$374.11	$445.93
50	$354.90	$354.90	$354.90	$354.90	$409.01	$409.01	$317.32	$317.32	$378.24	$378.24	$336.86	$336.86	$336.86	$336.86	$388.22	$388.22	$391.65	$391.65	$466.84
51	$370.59	$370.59	$370.59	$370.59	$427.10	$427.10	$331.35	$331.35	$394.97	$394.97	$351.76	$351.76	$351.76	$351.76	$405.40	$405.40	$408.98	$408.98	$487.49
52	$387.88	$387.88	$387.88	$387.88	$447.03	$447.03	$346.81	$346.81	$413.39	$413.39	$368.17	$368.17	$368.17	$368.17	$424.31	$424.31	$428.05	$428.05	$510.23
53	$405.37	$405.37	$405.37	$405.37	$467.18	$467.18	$362.45	$362.45	$432.03	$432.03	$384.76	$384.76	$384.76	$384.76	$443.43	$443.43	$447.35	$447.35	$533.24
54	$424.25	$424.25	$424.25	$424.25	$488.94	$488.94	$379.33	$379.33	$452.15	$452.15	$402.68	$402.68	$402.68	$402.68	$464.08	$464.08	$468.18	$468.18	$558.07
55	$443.12	$443.12	$443.12	$443.12	$510.69	$510.69	$396.20	$396.20	$472.27	$472.27	$420.60	$420.60	$420.60	$420.60	$484.74	$484.74	$489.02	$489.02	$582.90
56	$463.59	$463.59	$463.59	$463.59	$534.28	$534.28	$414.50	$414.50	$494.08	$494.08	$440.03	$440.03	$440.03	$440.03	$507.12	$507.12	$511.60	$511.60	$609.82
57	$484.26	$484.26	$484.26	$484.26	$558.10	$558.10	$432.98	$432.98	$516.11	$516.11	$459.64	$459.64	$459.64	$459.64	$529.73	$529.73	$534.41	$534.41	$637.01
58	$506.31	$506.31	$506.31	$506.31	$583.52	$583.52	$452.70	$452.70	$539.62	$539.62	$480.58	$480.58	$480.58	$480.58	$553.86	$553.86	$558.75	$558.75	$666.02
59	$517.24	$517.24	$517.24	$517.24	$596.11	$596.11	$462.48	$462.48	$551.26	$551.26	$490.95	$490.95	$490.95	$490.95	$565.81	$565.81	$570.81	$570.81	$680.40
60	$539.30	$539.30	$539.30	$539.30	$621.53	$621.53	$482.20	$482.20	$574.77	$574.77	$511.89	$511.89	$511.89	$511.89	$589.94	$589.94	$595.15	$595.15	$709.41
61	$558.38	$558.38	$558.38	$558.38	$643.52	$643.52	$499.25	$499.25	$595.10	$595.10	$529.99	$529.99	$529.99	$529.99	$610.81	$610.81	$616.20	$616.20	$734.51
62	$570.89	$570.89	$570.89	$570.89	$657.95	$657.95	$510.45	$510.45	$608.44	$608.44	$541.88	$541.88	$541.88	$541.88	$624.50	$624.50	$630.02	$630.02	$750.97
63	$586.59	$586.59	$586.59	$586.59	$676.04	$676.04	$524.48	$524.48	$625.17	$625.17	$556.78	$556.78	$556.78	$556.78	$641.68	$641.68	$647.34	$647.34	$771.62
64+	$596.13	$596.13	$596.13	$596.13	$687.03	$687.03	$533.01	$533.01	$635.34	$635.34	$565.83	$565.83	$565.83	$565.83	$652.11	$652.11	$657.87	$657.87	$784.17

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080007	67430PA0080007		67430PA0080007		67430PA0080007		67430PA0080008		67430PA0080009		67430PA0080010		67430PA0080011		67430PA0080012		67430PA0080013	
Plan Marketing Name =>	,500/10% $25/$	ge Gold EPO $2,500/10% $25/$		ge Gold EPO $2,500/10% $25/$		ge Gold EPO $2,500/10% $25/$		age Platinum EPO $350 $20/$4		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,750 $25/$50		ge Silver EPO $4,500/10% $40/		ge Silver EPO $7,000/10% $25/		tage Silver EPO HSA $3,000/10	
Form # =>	F07	EPOF07		EPOF07		EPOF07		EPOF06		EPOF06		EPOF06		EPOF06		EPOF06		EPOF06	
Rating Area =>	3	4		5		9		7		7		7		7		7		7	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De	
Metal =>	old	Gold		Gold		Gold		Platinum		Gold		Gold		Silver		Silver		Silver	
Deductible =>	/ $5000	$2500/ $5000		$2500/ $5000		$2500/ $5000		$350/ $700		$1250/ $2500		$1750/ $3500		$4500/ $9000		$7000/ $14000		$3000/ $6000	
Coinsurance =>	0%	90%		90%		90%		100%		100%		100%		90%		90%		90%	
Copays =>	/ $50	$25 / $50		$25 / $50		$25 / $50		$20 / $40		$30 / $50		$25 / $50		$40 / $65		$25 / $50		10% / 10%	
OOP Maximum =>	$12000	$6000/ $12000		$6000/ $12000		$6000/ $12000		$1500/ $3000		$6500/ $13000		$4600/ $9200		$7900/ $15800		$8150/ $16300		$6750/ $13500	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$199.96	$178.08	$178.08	$178.08	$178.08	$205.24	$205.24	$312.76	$312.76	$216.43	$216.43	$212.00	$212.00	$158.88	$158.88	$177.46	$177.46	$168.44	$168.44
15	$217.74	$193.91	$193.91	$193.91	$193.91	$223.49	$223.49	$340.56	$340.56	$235.66	$235.66	$230.84	$230.84	$173.01	$173.01	$193.23	$193.23	$183.41	$183.41
16	$224.53	$199.97	$199.97	$199.97	$199.97	$230.46	$230.46	$351.19	$351.19	$243.02	$243.02	$238.05	$238.05	$178.41	$178.41	$199.26	$199.26	$189.13	$189.13
17	$231.33	$206.02	$206.02	$206.02	$206.02	$237.44	$237.44	$361.82	$361.82	$250.38	$250.38	$245.25	$245.25	$183.81	$183.81	$205.29	$205.29	$194.86	$194.86
18	$238.65	$212.54	$212.54	$212.54	$212.54	$244.95	$244.95	$373.27	$373.27	$258.30	$258.30	$253.01	$253.01	$189.62	$189.62	$211.79	$211.79	$201.02	$201.02
19	$245.97	$219.06	$219.06	$219.06	$219.06	$252.46	$252.46	$384.72	$384.72	$266.22	$266.22	$260.77	$260.77	$195.44	$195.44	$218.28	$218.28	$207.19	$207.19
20	$253.55	$225.81	$225.81	$225.81	$225.81	$260.24	$260.24	$396.57	$396.57	$274.42	$274.42	$268.81	$268.81	$201.46	$201.46	$225.01	$225.01	$213.57	$213.57
21	$261.39	$232.79	$232.79	$232.79	$232.79	$268.29	$268.29	$408.84	$408.84	$282.91	$282.91	$277.12	$277.12	$207.69	$207.69	$231.97	$231.97	$220.18	$220.18
22	$261.39	$232.79	$232.79	$232.79	$232.79	$268.29	$268.29	$408.84	$408.84	$282.91	$282.91	$277.12	$277.12	$207.69	$207.69	$231.97	$231.97	$220.18	$220.18
23	$261.39	$232.79	$232.79	$232.79	$232.79	$268.29	$268.29	$408.84	$408.84	$282.91	$282.91	$277.12	$277.12	$207.69	$207.69	$231.97	$231.97	$220.18	$220.18
24	$261.39	$232.79	$232.79	$232.79	$232.79	$268.29	$268.29	$408.84	$408.84	$282.91	$282.91	$277.12	$277.12	$207.69	$207.69	$231.97	$231.97	$220.18	$220.18
25	$262.44	$233.72	$233.72	$233.72	$233.72	$269.36	$269.36	$410.48	$410.48	$284.04	$284.04	$278.23	$278.23	$208.52	$208.52	$232.90	$232.90	$221.06	$221.06
26	$267.66	$238.38	$238.38	$238.38	$238.38	$274.73	$274.73	$418.65	$418.65	$289.70	$289.70	$283.77	$283.77	$212.67	$212.67	$237.54	$237.54	$225.46	$225.46
27	$273.94	$243.96	$243.96	$243.96	$243.96	$281.17	$281.17	$428.46	$428.46	$296.49	$296.49	$290.42	$290.42	$217.66	$217.66	$243.10	$243.10	$230.75	$230.75
28	$284.13	$253.04	$253.04	$253.04	$253.04	$291.63	$291.63	$444.41	$444.41	$307.52	$307.52	$301.23	$301.23	$225.76	$225.76	$252.15	$252.15	$239.34	$239.34
29	$292.50	$260.49	$260.49	$260.49	$260.49	$300.22	$300.22	$457.49	$457.49	$316.58	$316.58	$310.10	$310.10	$232.41	$232.41	$259.57	$259.57	$246.38	$246.38
30	$296.68	$264.22	$264.22	$264.22	$264.22	$304.51	$304.51	$464.03	$464.03	$321.10	$321.10	$314.53	$314.53	$235.73	$235.73	$263.29	$263.29	$249.90	$249.90
31	$302.95	$269.80	$269.80	$269.80	$269.80	$310.95	$310.95	$473.85	$473.85	$327.89	$327.89	$321.18	$321.18	$240.71	$240.71	$268.85	$268.85	$255.19	$255.19
32	$309.22	$275.39	$275.39	$275.39	$275.39	$317.39	$317.39	$483.66	$483.66	$334.68	$334.68	$327.83	$327.83	$245.70	$245.70	$274.42	$274.42	$260.47	$260.47
33	$313.15	$278.88	$278.88	$278.88	$278.88	$321.41	$321.41	$489.79	$489.79	$338.93	$338.93	$331.99	$331.99	$248.81	$248.81	$277.90	$277.90	$263.78	$263.78
34	$317.33	$282.61	$282.61	$282.61	$282.61	$325.70	$325.70	$496.33	$496.33	$343.45	$343.45	$336.42	$336.42	$252.14	$252.14	$281.61	$281.61	$267.30	$267.30
35	$319.42	$284.47	$284.47	$284.47	$284.47	$327.85	$327.85	$499.60	$499.60	$345.72	$345.72	$338.64	$338.64	$253.80	$253.80	$283.47	$283.47	$269.06	$269.06
36	$321.51	$286.33	$286.33	$286.33	$286.33	$330.00	$330.00	$502.87	$502.87	$347.98	$347.98	$340.86	$340.86	$255.46	$255.46	$285.32	$285.32	$270.82	$270.82
37	$323.60	$288.19	$288.19	$288.19	$288.19	$332.14	$332.14	$506.14	$506.14	$350.24	$350.24	$343.07	$343.07	$257.12	$257.12	$287.18	$287.18	$272.58	$272.58
38	$325.69	$290.06	$290.06	$290.06	$290.06	$334.29	$334.29	$509.41	$509.41	$352.51	$352.51	$345.29	$345.29	$258.78	$258.78	$289.03	$289.03	$274.34	$274.34
39	$329.87	$293.78	$293.78	$293.78	$293.78	$338.58	$338.58	$515.96	$515.96	$357.03	$357.03	$349.73	$349.73	$262.10	$262.10	$292.75	$292.75	$277.87	$277.87
40	$334.06	$297.51	$297.51	$297.51	$297.51	$342.87	$342.87	$522.50	$522.50	$361.56	$361.56	$354.16	$354.16	$265.43	$265.43	$296.46	$296.46	$281.39	$281.39
41	$340.33	$303.09	$303.09	$303.09	$303.09	$349.31	$349.31	$532.31	$532.31	$368.35	$368.35	$360.81	$360.81	$270.41	$270.41	$302.02	$302.02	$286.67	$286.67
42	$346.34	$308.45	$308.45	$308.45	$308.45	$355.48	$355.48	$541.71	$541.71	$374.86	$374.86	$367.18	$367.18	$275.19	$275.19	$307.36	$307.36	$291.74	$291.74
43	$354.71	$315.90	$315.90	$315.90	$315.90	$364.07	$364.07	$554.80	$554.80	$383.91	$383.91	$376.05	$376.05	$281.84	$281.84	$314.78	$314.78	$298.78	$298.78
44	$365.16	$325.21	$325.21	$325.21	$325.21	$374.80	$374.80	$571.15	$571.15	$395.23	$395.23	$387.14	$387.14	$290.14	$290.14	$324.06	$324.06	$307.59	$307.59
45	$377.45	$336.15	$336.15	$336.15	$336.15	$387.41	$387.41	$590.36	$590.36	$408.52	$408.52	$400.16	$400.16	$299.90	$299.90	$334.96	$334.96	$317.94	$317.94
46	$392.09	$349.19	$349.19	$349.19	$349.19	$402.44	$402.44	$613.26	$613.26	$424.37	$424.37	$415.68	$415.68	$311.54	$311.54	$347.96	$347.96	$330.27	$330.27
47	$408.55	$363.85	$363.85	$363.85	$363.85	$419.34	$419.34	$639.02	$639.02	$442.19	$442.19	$433.14	$433.14	$324.62	$324.62	$362.57	$362.57	$344.14	$344.14
48	$427.37	$380.61	$380.61	$380.61	$380.61	$438.65	$438.65	$668.45	$668.45	$462.56	$462.56	$453.09	$453.09	$339.57	$339.57	$379.27	$379.27	$359.99	$359.99
49	$445.93	$397.14	$397.14	$397.14	$397.14	$457.70	$457.70	$697.48	$697.48	$482.64	$482.64	$472.77	$472.77	$354.32	$354.32	$395.74	$395.74	$375.63	$375.63
50	$466.84	$415.76	$415.76	$415.76	$415.76	$479.17	$479.17	$730.19	$730.19	$505.28	$505.28	$494.94	$494.94	$370.93	$370.93	$414.30	$414.30	$393.24	$393.24
51	$487.49	$434.15	$434.15	$434.15	$434.15	$500.36	$500.36	$762.49	$762.49	$527.63	$527.63	$516.83	$516.83	$387.34	$387.34	$432.62	$432.62	$410.64	$410.64
52	$510.23	$454.41	$454.41	$454.41	$454.41	$523.70	$523.70	$798.06	$798.06	$552.24	$552.24	$540.94	$540.94	$405.41	$405.41	$452.81	$452.81	$429.79	$429.79
53	$533.24	$474.89	$474.89	$474.89	$474.89	$547.31	$547.31	$834.03	$834.03	$577.14	$577.14	$565.32	$565.32	$423.69	$423.69	$473.22	$473.22	$449.17	$449.17
54	$558.07	$497.01	$497.01	$497.01	$497.01	$572.80	$572.80	$872.87	$872.87	$604.01	$604.01	$591.65	$591.65	$443.42	$443.42	$495.26	$495.26	$470.08	$470.08
55	$582.90	$519.12	$519.12	$519.12	$519.12	$598.29	$598.29	$911.71	$911.71	$630.89	$630.89	$617.98	$617.98	$463.15	$463.15	$517.29	$517.29	$491.00	$491.00
56	$609.82	$543.10	$543.10	$543.10	$543.10	$625.92	$625.92	$953.82	$953.82	$660.03	$660.03	$646.52	$646.52	$484.54	$484.54	$541.19	$541.19	$513.68	$513.68
57	$637.01	$567.31	$567.31	$567.31	$567.31	$653.82	$653.82	$996.34	$996.34	$689.45	$689.45	$675.34	$675.34	$506.14	$506.14	$565.31	$565.31	$536.58	$536.58
58	$666.02	$593.15	$593.15	$593.15	$593.15	$683.60	$683.60	$1,041.72	$1,041.72	$720.85	$720.85	$706.10	$706.10	$529.19	$529.19	$591.06	$591.06	$561.02	$561.02
59	$680.40	$605.95	$605.95	$605.95	$605.95	$698.36	$698.36	$1,064.21	$1,064.21	$736.41	$736.41	$721.34	$721.34	$540.62	$540.62	$603.82	$603.82	$573.13	$573.13
60	$709.41	$631.79	$631.79	$631.79	$631.79	$728.14	$728.14	$1,109.59	$1,109.59	$767.82	$767.82	$752.10	$752.10	$563.67	$563.67	$629.57	$629.57	$597.57	$597.57
61	$734.51	$654.14	$654.14	$654.14	$654.14	$753.89	$753.89	$1,148.84	$1,148.84	$794.98	$794.98	$778.71	$778.71	$583.61	$583.61	$651.84	$651.84	$618.71	$618.71
62	$750.97	$668.81	$668.81	$668.81	$668.81	$770.80	$770.80	$1,174.60	$1,174.60	$812.80	$812.80	$796.17	$796.17	$596.69	$596.69	$666.45	$666.45	$632.58	$632.58
63	$771.62	$687.20	$687.20	$687.20	$687.20	$791.99	$791.99	$1,206.90	$1,206.90	$835.15	$835.15	$818.06	$818.06	$613.10	$613.10	$684.78	$684.78	$649.97	$649.97
64+	$784.17	$698.37	$698.37	$698.37	$698.37	$804.87	$804.87	$1,226.52	$1,226.52	$848.73	$848.73	$831.36	$831.36	$623.07	$623.07	$695.91	$695.91	$660.54	$660.54

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0080014		67430PA0080015		67430PA0080015		67430PA0080015		67430PA0080015		67430PA0080015		67430PA0080016		67430PA0080017		67430PA0080017		67430PA
Plan Marketing Name =>	ge Gold EPO $2,500/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO
Form # =>	EPOF06		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF06		EPOF07		EPOF07		EPC
Rating Area =>	7		1		3		4		5		9		7		1		3		4
Network =>	erks w/Dental Advantage w/Den		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		erks w/Dental Advantage w/Den		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Sil
Deductible =>	$2500/ $5000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$3750/ $7500		$3750/ $7500		$3750/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		100%		100%		10
Copays =>	$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$40 / $60		$40 / $60		$40 /
OOP Maximum =>	$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$8150/ $16300		$8150/ $16300		$8150/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$207.90	$207.90	$176.87	$176.87	$210.82	$210.82	$187.75	$187.75	$187.75	$187.75	$216.39	$216.39	$219.19	$219.19	$141.73	$141.73	$168.94	$168.94	$150.46
15	$226.38	$226.38	$192.59	$192.59	$229.56	$229.56	$204.44	$204.44	$204.44	$204.44	$235.62	$235.62	$238.67	$238.67	$154.33	$154.33	$183.96	$183.96	$163.83
16	$233.44	$233.44	$198.60	$198.60	$236.72	$236.72	$210.82	$210.82	$210.82	$210.82	$242.98	$242.98	$246.12	$246.12	$159.15	$159.15	$189.70	$189.70	$168.95
17	$240.51	$240.51	$204.61	$204.61	$243.89	$243.89	$217.21	$217.21	$217.21	$217.21	$250.33	$250.33	$253.57	$253.57	$163.96	$163.96	$195.44	$195.44	$174.06
18	$248.12	$248.12	$211.09	$211.09	$251.60	$251.60	$224.08	$224.08	$224.08	$224.08	$258.25	$258.25	$261.59	$261.59	$169.15	$169.15	$201.63	$201.63	$179.57
19	$255.73	$255.73	$217.56	$217.56	$259.32	$259.32	$230.95	$230.95	$230.95	$230.95	$266.17	$266.17	$269.62	$269.62	$174.34	$174.34	$207.81	$207.81	$185.08
20	$263.61	$263.61	$224.26	$224.26	$267.31	$267.31	$238.07	$238.07	$238.07	$238.07	$274.37	$274.37	$277.92	$277.92	$179.71	$179.71	$214.21	$214.21	$190.78
21	$271.76	$271.76	$231.20	$231.20	$275.58	$275.58	$245.43	$245.43	$245.43	$245.43	$282.86	$282.86	$286.52	$286.52	$185.27	$185.27	$220.84	$220.84	$196.68
22	$271.76	$271.76	$231.20	$231.20	$275.58	$275.58	$245.43	$245.43	$245.43	$245.43	$282.86	$282.86	$286.52	$286.52	$185.27	$185.27	$220.84	$220.84	$196.68
23	$271.76	$271.76	$231.20	$231.20	$275.58	$275.58	$245.43	$245.43	$245.43	$245.43	$282.86	$282.86	$286.52	$286.52	$185.27	$185.27	$220.84	$220.84	$196.68
24	$271.76	$271.76	$231.20	$231.20	$275.58	$275.58	$245.43	$245.43	$245.43	$245.43	$282.86	$282.86	$286.52	$286.52	$185.27	$185.27	$220.84	$220.84	$196.68
25	$272.85	$272.85	$232.12	$232.12	$276.68	$276.68	$246.41	$246.41	$246.41	$246.41	$283.99	$283.99	$287.67	$287.67	$186.01	$186.01	$221.72	$221.72	$197.47
26	$278.28	$278.28	$236.75	$236.75	$282.19	$282.19	$251.32	$251.32	$251.32	$251.32	$289.65	$289.65	$293.40	$293.40	$189.72	$189.72	$226.14	$226.14	$201.40
27	$284.80	$284.80	$242.30	$242.30	$288.81	$288.81	$257.21	$257.21	$257.21	$257.21	$296.44	$296.44	$300.27	$300.27	$194.16	$194.16	$231.44	$231.44	$206.12
28	$295.40	$295.40	$251.31	$251.31	$299.56	$299.56	$266.78	$266.78	$266.78	$266.78	$307.47	$307.47	$311.45	$311.45	$201.39	$201.39	$240.05	$240.05	$213.79
29	$304.10	$304.10	$258.71	$258.71	$308.37	$308.37	$274.64	$274.64	$274.64	$274.64	$316.52	$316.52	$320.62	$320.62	$207.32	$207.32	$247.12	$247.12	$220.08
30	$308.45	$308.45	$262.41	$262.41	$312.78	$312.78	$278.56	$278.56	$278.56	$278.56	$321.05	$321.05	$325.20	$325.20	$210.28	$210.28	$250.65	$250.65	$223.23
31	$314.97	$314.97	$267.96	$267.96	$319.40	$319.40	$284.45	$284.45	$284.45	$284.45	$327.83	$327.83	$332.08	$332.08	$214.73	$214.73	$255.95	$255.95	$227.95
32	$321.49	$321.49	$273.51	$273.51	$326.01	$326.01	$290.34	$290.34	$290.34	$290.34	$334.62	$334.62	$338.95	$338.95	$219.17	$219.17	$261.25	$261.25	$232.67
33	$325.57	$325.57	$276.98	$276.98	$330.14	$330.14	$294.03	$294.03	$294.03	$294.03	$338.87	$338.87	$343.25	$343.25	$221.95	$221.95	$264.57	$264.57	$235.62
34	$329.92	$329.92	$280.68	$280.68	$334.55	$334.55	$297.95	$297.95	$297.95	$297.95	$343.39	$343.39	$347.84	$347.84	$224.92	$224.92	$268.10	$268.10	$238.77
35	$332.09	$332.09	$282.53	$282.53	$336.76	$336.76	$299.92	$299.92	$299.92	$299.92	$345.65	$345.65	$350.13	$350.13	$226.40	$226.40	$269.87	$269.87	$240.34
36	$334.26	$334.26	$284.38	$284.38	$338.96	$338.96	$301.88	$301.88	$301.88	$301.88	$347.92	$347.92	$352.42	$352.42	$227.88	$227.88	$271.63	$271.63	$241.92
37	$336.44	$336.44	$286.23	$286.23	$341.17	$341.17	$303.84	$303.84	$303.84	$303.84	$350.18	$350.18	$354.71	$354.71	$229.36	$229.36	$273.40	$273.40	$243.49
38	$338.61	$338.61	$288.08	$288.08	$343.37	$343.37	$305.81	$305.81	$305.81	$305.81	$352.44	$352.44	$357.00	$357.00	$230.85	$230.85	$275.17	$275.17	$245.06
39	$342.96	$342.96	$291.77	$291.77	$347.78	$347.78	$309.73	$309.73	$309.73	$309.73	$356.97	$356.97	$361.59	$361.59	$233.81	$233.81	$278.70	$278.70	$248.21
40	$347.31	$347.31	$295.47	$295.47	$352.19	$352.19	$313.66	$313.66	$313.66	$313.66	$361.50	$361.50	$366.17	$366.17	$236.78	$236.78	$282.23	$282.23	$251.36
41	$353.83	$353.83	$301.02	$301.02	$358.81	$358.81	$319.55	$319.55	$319.55	$319.55	$368.28	$368.28	$373.05	$373.05	$241.22	$241.22	$287.53	$287.53	$256.08
42	$360.08	$360.08	$306.34	$306.34	$365.14	$365.14	$325.19	$325.19	$325.19	$325.19	$374.79	$374.79	$379.64	$379.64	$245.48	$245.48	$292.61	$292.61	$260.60
43	$368.78	$368.78	$313.74	$313.74	$373.96	$373.96	$333.05	$333.05	$333.05	$333.05	$383.84	$383.84	$388.81	$388.81	$251.41	$251.41	$299.68	$299.68	$266.89
44	$379.65	$379.65	$322.99	$322.99	$384.99	$384.99	$342.87	$342.87	$342.87	$342.87	$395.16	$395.16	$400.27	$400.27	$258.82	$258.82	$308.51	$308.51	$274.76
45	$392.42	$392.42	$333.85	$333.85	$397.94	$397.94	$354.40	$354.40	$354.40	$354.40	$408.45	$408.45	$413.73	$413.73	$267.53	$267.53	$318.89	$318.89	$284.01
46	$407.64	$407.64	$346.80	$346.80	$413.37	$413.37	$368.15	$368.15	$368.15	$368.15	$424.29	$424.29	$429.78	$429.78	$277.91	$277.91	$331.26	$331.26	$295.02
47	$424.76	$424.76	$361.37	$361.37	$430.73	$430.73	$383.61	$383.61	$383.61	$383.61	$442.11	$442.11	$447.83	$447.83	$289.58	$289.58	$345.17	$345.17	$307.41
48	$444.33	$444.33	$378.01	$378.01	$450.57	$450.57	$401.28	$401.28	$401.28	$401.28	$462.48	$462.48	$468.46	$468.46	$302.92	$302.92	$361.07	$361.07	$321.57
49	$463.62	$463.62	$394.43	$394.43	$470.14	$470.14	$418.70	$418.70	$418.70	$418.70	$482.56	$482.56	$488.80	$488.80	$316.07	$316.07	$376.75	$376.75	$335.54
50	$485.36	$485.36	$412.92	$412.92	$492.19	$492.19	$438.34	$438.34	$438.34	$438.34	$505.19	$505.19	$511.72	$511.72	$330.89	$330.89	$394.42	$394.42	$351.27
51	$506.83	$506.83	$431.19	$431.19	$513.96	$513.96	$457.73	$457.73	$457.73	$457.73	$527.53	$527.53	$534.36	$534.36	$345.53	$345.53	$411.87	$411.87	$366.81
52	$530.48	$530.48	$451.30	$451.30	$537.93	$537.93	$479.08	$479.08	$479.08	$479.08	$552.14	$552.14	$559.29	$559.29	$361.65	$361.65	$431.08	$431.08	$383.92
53	$554.39	$554.39	$471.65	$471.65	$562.18	$562.18	$500.68	$500.68	$500.68	$500.68	$577.03	$577.03	$584.50	$584.50	$377.95	$377.95	$450.51	$450.51	$401.23
54	$580.21	$580.21	$493.61	$493.61	$588.36	$588.36	$523.99	$523.99	$523.99	$523.99	$603.91	$603.91	$611.72	$611.72	$395.55	$395.55	$471.49	$471.49	$419.91
55	$606.02	$606.02	$515.58	$515.58	$614.54	$614.54	$547.31	$547.31	$547.31	$547.31	$630.78	$630.78	$638.94	$638.94	$413.15	$413.15	$492.47	$492.47	$438.60
56	$634.02	$634.02	$539.39	$539.39	$642.93	$642.93	$572.59	$572.59	$572.59	$572.59	$659.91	$659.91	$668.45	$668.45	$432.23	$432.23	$515.22	$515.22	$458.85
57	$662.28	$662.28	$563.43	$563.43	$671.59	$671.59	$598.11	$598.11	$598.11	$598.11	$689.33	$689.33	$698.25	$698.25	$451.50	$451.50	$538.19	$538.19	$479.31
58	$692.44	$692.44	$589.10	$589.10	$702.18	$702.18	$625.36	$625.36	$625.36	$625.36	$720.73	$720.73	$730.05	$730.05	$472.07	$472.07	$562.70	$562.70	$501.14
59	$707.39	$707.39	$601.81	$601.81	$717.33	$717.33	$638.85	$638.85	$638.85	$638.85	$736.28	$736.28	$745.81	$745.81	$482.26	$482.26	$574.85	$574.85	$511.96
60	$737.56	$737.56	$627.48	$627.48	$747.92	$747.92	$666.10	$666.10	$666.10	$666.10	$767.68	$767.68	$777.62	$777.62	$502.82	$502.82	$599.36	$599.36	$533.79
61	$763.65	$763.65	$649.67	$649.67	$774.38	$774.38	$689.66	$689.66	$689.66	$689.66	$794.84	$794.84	$805.12	$805.12	$520.61	$520.61	$620.56	$620.56	$552.67
62	$780.77	$780.77	$664.24	$664.24	$791.74	$791.74	$705.12	$705.12	$705.12	$705.12	$812.66	$812.66	$823.17	$823.17	$532.28	$532.28	$634.47	$634.47	$565.06
63	$802.24	$802.24	$682.50	$682.50	$813.51	$813.51	$724.51	$724.51	$724.51	$724.51	$835.00	$835.00	$845.81	$845.81	$546.92	$546.92	$651.92	$651.92	$580.60
64+	$815.28	$815.28	$693.60	$693.60	$826.74	$826.74	$736.29	$736.29	$736.29	$736.29	$848.58	$848.58	$859.56	$859.56	$555.81	$555.81	$662.52	$662.52	$590.04

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

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	0080017	67430PA0080017		67430PA0080017		67430PA0080018	
Plan Marketing Name =>	$3,750 $40/$60	tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60	
Form # =>	F07	EPOF07		EPOF07		EPOF06	
Rating Area =>	4	5		9		7	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/De	
Metal =>	ver	Silver		Silver		Silver	
Deductible =>	/ $7500	$3750/ $7500		$3750/ $7500		$3750/ $7500	
Coinsurance =>	0%	100%		100%		100%	
Copays =>	/ $60	$40 / $60		$40 / $60		$40 / $60	
OOP Maximum =>	$16300	$8150/ $16300		$8150/ $16300		$8150/ $16300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$150.46	$150.46	$150.46	$173.40	$173.40	$175.64	$175.64
15	$163.83	$163.83	$163.83	$188.82	$188.82	$191.26	$191.26
16	$168.95	$168.95	$168.95	$194.71	$194.71	$197.23	$197.23
17	$174.06	$174.06	$174.06	$200.60	$200.60	$203.20	$203.20
18	$179.57	$179.57	$179.57	$206.95	$206.95	$209.62	$209.62
19	$185.08	$185.08	$185.08	$213.30	$213.30	$216.05	$216.05
20	$190.78	$190.78	$190.78	$219.87	$219.87	$222.71	$222.71
21	$196.68	$196.68	$196.68	$226.67	$226.67	$229.60	$229.60
22	$196.68	$196.68	$196.68	$226.67	$226.67	$229.60	$229.60
23	$196.68	$196.68	$196.68	$226.67	$226.67	$229.60	$229.60
24	$196.68	$196.68	$196.68	$226.67	$226.67	$229.60	$229.60
25	$197.47	$197.47	$197.47	$227.58	$227.58	$230.52	$230.52
26	$201.40	$201.40	$201.40	$232.11	$232.11	$235.11	$235.11
27	$206.12	$206.12	$206.12	$237.55	$237.55	$240.62	$240.62
28	$213.79	$213.79	$213.79	$246.39	$246.39	$249.58	$249.58
29	$220.08	$220.08	$220.08	$253.64	$253.64	$256.92	$256.92
30	$223.23	$223.23	$223.23	$257.27	$257.27	$260.60	$260.60
31	$227.95	$227.95	$227.95	$262.71	$262.71	$266.11	$266.11
32	$232.67	$232.67	$232.67	$268.15	$268.15	$271.62	$271.62
33	$235.62	$235.62	$235.62	$271.55	$271.55	$275.06	$275.06
34	$238.77	$238.77	$238.77	$275.18	$275.18	$278.73	$278.73
35	$240.34	$240.34	$240.34	$276.99	$276.99	$280.57	$280.57
36	$241.92	$241.92	$241.92	$278.80	$278.80	$282.41	$282.41
37	$243.49	$243.49	$243.49	$280.62	$280.62	$284.24	$284.24
38	$245.06	$245.06	$245.06	$282.43	$282.43	$286.08	$286.08
39	$248.21	$248.21	$248.21	$286.06	$286.06	$289.76	$289.76
40	$251.36	$251.36	$251.36	$289.68	$289.68	$293.43	$293.43
41	$256.08	$256.08	$256.08	$295.12	$295.12	$298.94	$298.94
42	$260.60	$260.60	$260.60	$300.34	$300.34	$304.22	$304.22
43	$266.89	$266.89	$266.89	$307.59	$307.59	$311.57	$311.57
44	$274.76	$274.76	$274.76	$316.66	$316.66	$320.75	$320.75
45	$284.01	$284.01	$284.01	$327.31	$327.31	$331.54	$331.54
46	$295.02	$295.02	$295.02	$340.01	$340.01	$344.40	$344.40
47	$307.41	$307.41	$307.41	$354.29	$354.29	$358.86	$358.86
48	$321.57	$321.57	$321.57	$370.61	$370.61	$375.40	$375.40
49	$335.54	$335.54	$335.54	$386.70	$386.70	$391.70	$391.70
50	$351.27	$351.27	$351.27	$404.83	$404.83	$410.07	$410.07
51	$366.81	$366.81	$366.81	$422.74	$422.74	$428.20	$428.20
52	$383.92	$383.92	$383.92	$442.46	$442.46	$448.18	$448.18
53	$401.23	$401.23	$401.23	$462.41	$462.41	$468.38	$468.38
54	$419.91	$419.91	$419.91	$483.94	$483.94	$490.20	$490.20
55	$438.60	$438.60	$438.60	$505.47	$505.47	$512.01	$512.01
56	$458.85	$458.85	$458.85	$528.82	$528.82	$535.66	$535.66
57	$479.31	$479.31	$479.31	$552.39	$552.39	$559.54	$559.54
58	$501.14	$501.14	$501.14	$577.56	$577.56	$585.02	$585.02
59	$511.96	$511.96	$511.96	$590.02	$590.02	$597.65	$597.65
60	$533.79	$533.79	$533.79	$615.18	$615.18	$623.13	$623.13
61	$552.67	$552.67	$552.67	$636.94	$636.94	$645.18	$645.18
62	$565.06	$565.06	$565.06	$651.22	$651.22	$659.64	$659.64
63	$580.60	$580.60	$580.60	$669.13	$669.13	$677.78	$677.78
64+	$590.04	$590.04	$590.04	$680.01	$680.01	$688.80	$688.80

Company Name: UPMC Health Benefits, Inc.
Market: Small Group
Product: PPO, EPO
Effective Date of Rates: April 1, 2020

Ending date of Rates: June 30, 2020

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0070008		67430PA0070008		67430PA0070008		67430PA0070008		67430PA0070008		67430PA0070009		67430PA0070009		67430PA0070009		67430PA0070009		67430PA
Plan Marketing Name =>	tage Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO
Form # =>	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPO
Rating Area =>	1		3		4		5		9		1		3		4		5		9
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Go
Deductible =>	$350/ $700		$350/ $700		$350/ $700		$350/ $700		$350/ $700		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$30 /
OOP Maximum =>	$1500/ $3000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
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
0 - 14	$272.36	$272.36	$324.66	$324.66	$289.14	$289.14	$289.14	$289.14	$333.23	$333.23	$183.99	$183.99	$219.32	$219.32	$195.32	$195.32	$195.32	$195.32	$225.10
15	$296.57	$296.57	$353.52	$353.52	$314.84	$314.84	$314.84	$314.84	$362.85	$362.85	$200.34	$200.34	$238.81	$238.81	$212.68	$212.68	$212.68	$212.68	$245.11
16	$305.83	$305.83	$364.55	$364.55	$324.67	$324.67	$324.67	$324.67	$374.17	$374.17	$206.60	$206.60	$246.27	$246.27	$219.32	$219.32	$219.32	$219.32	$252.76
17	$315.09	$315.09	$375.59	$375.59	$334.49	$334.49	$334.49	$334.49	$385.50	$385.50	$212.85	$212.85	$253.72	$253.72	$225.96	$225.96	$225.96	$225.96	$260.41
18	$325.06	$325.06	$387.47	$387.47	$345.08	$345.08	$345.08	$345.08	$397.69	$397.69	$219.59	$219.59	$261.75	$261.75	$233.11	$233.11	$233.11	$233.11	$268.65
19	$335.02	$335.02	$399.35	$399.35	$355.66	$355.66	$355.66	$355.66	$409.89	$409.89	$226.32	$226.32	$269.78	$269.78	$240.26	$240.26	$240.26	$240.26	$276.89
20	$345.35	$345.35	$411.66	$411.66	$366.62	$366.62	$366.62	$366.62	$422.52	$422.52	$233.29	$233.29	$278.09	$278.09	$247.66	$247.66	$247.66	$247.66	$285.42
21	$356.03	$356.03	$424.39	$424.39	$377.96	$377.96	$377.96	$377.96	$435.59	$435.59	$240.51	$240.51	$286.69	$286.69	$255.32	$255.32	$255.32	$255.32	$294.25
22	$356.03	$356.03	$424.39	$424.39	$377.96	$377.96	$377.96	$377.96	$435.59	$435.59	$240.51	$240.51	$286.69	$286.69	$255.32	$255.32	$255.32	$255.32	$294.25
23	$356.03	$356.03	$424.39	$424.39	$377.96	$377.96	$377.96	$377.96	$435.59	$435.59	$240.51	$240.51	$286.69	$286.69	$255.32	$255.32	$255.32	$255.32	$294.25
24	$356.03	$356.03	$424.39	$424.39	$377.96	$377.96	$377.96	$377.96	$435.59	$435.59	$240.51	$240.51	$286.69	$286.69	$255.32	$255.32	$255.32	$255.32	$294.25
25	$357.45	$357.45	$426.09	$426.09	$379.47	$379.47	$379.47	$379.47	$437.33	$437.33	$241.47	$241.47	$287.84	$287.84	$256.34	$256.34	$256.34	$256.34	$295.43
26	$364.57	$364.57	$434.58	$434.58	$387.03	$387.03	$387.03	$387.03	$446.04	$446.04	$246.28	$246.28	$293.57	$293.57	$261.45	$261.45	$261.45	$261.45	$301.31
27	$373.12	$373.12	$444.76	$444.76	$396.10	$396.10	$396.10	$396.10	$456.50	$456.50	$252.05	$252.05	$300.45	$300.45	$267.58	$267.58	$267.58	$267.58	$308.37
28	$387.00	$387.00	$461.31	$461.31	$410.84	$410.84	$410.84	$410.84	$473.49	$473.49	$261.43	$261.43	$311.63	$311.63	$277.53	$277.53	$277.53	$277.53	$319.85
29	$398.40	$398.40	$474.89	$474.89	$422.94	$422.94	$422.94	$422.94	$487.43	$487.43	$269.13	$269.13	$320.81	$320.81	$285.70	$285.70	$285.70	$285.70	$329.27
30	$404.09	$404.09	$481.68	$481.68	$428.98	$428.98	$428.98	$428.98	$494.39	$494.39	$272.98	$272.98	$325.39	$325.39	$289.79	$289.79	$289.79	$289.79	$333.97
31	$412.64	$412.64	$491.87	$491.87	$438.06	$438.06	$438.06	$438.06	$504.85	$504.85	$278.75	$278.75	$332.27	$332.27	$295.92	$295.92	$295.92	$295.92	$341.04
32	$421.18	$421.18	$502.05	$502.05	$447.13	$447.13	$447.13	$447.13	$515.30	$515.30	$284.52	$284.52	$339.15	$339.15	$302.04	$302.04	$302.04	$302.04	$348.10
33	$426.52	$426.52	$508.42	$508.42	$452.80	$452.80	$452.80	$452.80	$521.84	$521.84	$288.13	$288.13	$343.45	$343.45	$305.87	$305.87	$305.87	$305.87	$352.51
34	$432.22	$432.22	$515.21	$515.21	$458.84	$458.84	$458.84	$458.84	$528.81	$528.81	$291.98	$291.98	$348.04	$348.04	$309.96	$309.96	$309.96	$309.96	$357.22
35	$435.07	$435.07	$518.60	$518.60	$461.87	$461.87	$461.87	$461.87	$532.29	$532.29	$293.90	$293.90	$350.34	$350.34	$312.00	$312.00	$312.00	$312.00	$359.57
36	$437.92	$437.92	$522.00	$522.00	$464.89	$464.89	$464.89	$464.89	$535.78	$535.78	$295.83	$295.83	$352.63	$352.63	$314.04	$314.04	$314.04	$314.04	$361.93
37	$440.77	$440.77	$525.39	$525.39	$467.91	$467.91	$467.91	$467.91	$539.26	$539.26	$297.75	$297.75	$354.92	$354.92	$316.09	$316.09	$316.09	$316.09	$364.28
38	$443.61	$443.61	$528.79	$528.79	$470.94	$470.94	$470.94	$470.94	$542.75	$542.75	$299.68	$299.68	$357.22	$357.22	$318.13	$318.13	$318.13	$318.13	$366.64
39	$449.31	$449.31	$535.58	$535.58	$476.99	$476.99	$476.99	$476.99	$549.71	$549.71	$303.52	$303.52	$361.80	$361.80	$322.21	$322.21	$322.21	$322.21	$371.34
40	$455.01	$455.01	$542.37	$542.37	$483.03	$483.03	$483.03	$483.03	$556.68	$556.68	$307.37	$307.37	$366.39	$366.39	$326.30	$326.30	$326.30	$326.30	$376.05
41	$463.55	$463.55	$552.56	$552.56	$492.10	$492.10	$492.10	$492.10	$567.14	$567.14	$313.14	$313.14	$373.27	$373.27	$332.43	$332.43	$332.43	$332.43	$383.11
42	$471.74	$471.74	$562.32	$562.32	$500.80	$500.80	$500.80	$500.80	$577.16	$577.16	$318.68	$318.68	$379.86	$379.86	$338.30	$338.30	$338.30	$338.30	$389.88
43	$483.13	$483.13	$575.90	$575.90	$512.89	$512.89	$512.89	$512.89	$591.10	$591.10	$326.37	$326.37	$389.04	$389.04	$346.47	$346.47	$346.47	$346.47	$399.30
44	$497.37	$497.37	$592.87	$592.87	$528.01	$528.01	$528.01	$528.01	$608.52	$608.52	$335.99	$335.99	$400.51	$400.51	$356.68	$356.68	$356.68	$356.68	$411.07
45	$514.11	$514.11	$612.82	$612.82	$545.77	$545.77	$545.77	$545.77	$628.99	$628.99	$347.30	$347.30	$413.98	$413.98	$368.68	$368.68	$368.68	$368.68	$424.90
46	$534.05	$534.05	$636.59	$636.59	$566.94	$566.94	$566.94	$566.94	$653.39	$653.39	$360.77	$360.77	$430.04	$430.04	$382.98	$382.98	$382.98	$382.98	$441.38
47	$556.47	$556.47	$663.32	$663.32	$590.75	$590.75	$590.75	$590.75	$680.83	$680.83	$375.92	$375.92	$448.10	$448.10	$399.07	$399.07	$399.07	$399.07	$459.91
48	$582.11	$582.11	$693.88	$693.88	$617.96	$617.96	$617.96	$617.96	$712.19	$712.19	$393.23	$393.23	$468.74	$468.74	$417.45	$417.45	$417.45	$417.45	$481.10
49	$607.39	$607.39	$724.01	$724.01	$644.80	$644.80	$644.80	$644.80	$743.12	$743.12	$410.31	$410.31	$489.09	$489.09	$435.58	$435.58	$435.58	$435.58	$501.99
50	$635.87	$635.87	$757.96	$757.96	$675.04	$675.04	$675.04	$675.04	$777.96	$777.96	$429.55	$429.55	$512.03	$512.03	$456.00	$456.00	$456.00	$456.00	$525.53
51	$664.00	$664.00	$791.49	$791.49	$704.90	$704.90	$704.90	$704.90	$812.38	$812.38	$448.55	$448.55	$534.68	$534.68	$476.17	$476.17	$476.17	$476.17	$548.78
52	$694.97	$694.97	$828.41	$828.41	$737.78	$737.78	$737.78	$737.78	$850.27	$850.27	$469.48	$469.48	$559.62	$559.62	$498.38	$498.38	$498.38	$498.38	$574.38
53	$726.30	$726.30	$865.76	$865.76	$771.04	$771.04	$771.04	$771.04	$888.60	$888.60	$490.64	$490.64	$584.85	$584.85	$520.85	$520.85	$520.85	$520.85	$600.27
54	$760.12	$760.12	$906.07	$906.07	$806.94	$806.94	$806.94	$806.94	$929.98	$929.98	$513.49	$513.49	$612.08	$612.08	$545.11	$545.11	$545.11	$545.11	$628.22
55	$793.95	$793.95	$946.39	$946.39	$842.85	$842.85	$842.85	$842.85	$971.37	$971.37	$536.34	$536.34	$639.32	$639.32	$569.36	$569.36	$569.36	$569.36	$656.18
56	$830.62	$830.62	$990.10	$990.10	$881.78	$881.78	$881.78	$881.78	$1,016.23	$1,016.23	$561.11	$561.11	$668.85	$668.85	$595.66	$595.66	$595.66	$595.66	$686.49
57	$867.65	$867.65	$1,034.24	$1,034.24	$921.09	$921.09	$921.09	$921.09	$1,061.53	$1,061.53	$586.12	$586.12	$698.66	$698.66	$622.21	$622.21	$622.21	$622.21	$717.09
58	$907.16	$907.16	$1,081.35	$1,081.35	$963.04	$963.04	$963.04	$963.04	$1,109.88	$1,109.88	$612.82	$612.82	$730.49	$730.49	$650.56	$650.56	$650.56	$650.56	$749.75
59	$926.75	$926.75	$1,104.69	$1,104.69	$983.83	$983.83	$983.83	$983.83	$1,133.84	$1,133.84	$626.05	$626.05	$746.25	$746.25	$664.60	$664.60	$664.60	$664.60	$765.93
60	$966.27	$966.27	$1,151.79	$1,151.79	$1,025.78	$1,025.78	$1,025.78	$1,025.78	$1,182.19	$1,182.19	$652.74	$652.74	$778.08	$778.08	$692.94	$692.94	$692.94	$692.94	$798.59
61	$1,000.44	$1,000.44	$1,192.54	$1,192.54	$1,062.07	$1,062.07	$1,062.07	$1,062.07	$1,224.01	$1,224.01	$675.83	$675.83	$805.60	$805.60	$717.45	$717.45	$717.45	$717.45	$826.84
62	$1,022.87	$1,022.87	$1,219.27	$1,219.27	$1,085.88	$1,085.88	$1,085.88	$1,085.88	$1,251.45	$1,251.45	$690.99	$690.99	$823.66	$823.66	$733.53	$733.53	$733.53	$733.53	$845.38
63	$1,051.00	$1,051.00	$1,252.80	$1,252.80	$1,115.74	$1,115.74	$1,115.74	$1,115.74	$1,285.86	$1,285.86	$709.99	$709.99	$846.31	$846.31	$753.70	$753.70	$753.70	$753.70	$868.63
64+	$1,068.09	$1,068.09	$1,273.17	$1,273.17	$1,133.88	$1,133.88	$1,133.88	$1,133.88	$1,306.77	$1,306.77	$721.53	$721.53	$860.07	$860.07	$765.96	$765.96	$765.96	$765.96	$882.75

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070009	67430PA0070010		67430PA0070010		67430PA0070010		67430PA0070010		67430PA0070010		67430PA0070011		67430PA0070011		67430PA0070011		67430PA0070011	
Plan Marketing Name =>	$1,250 $30/$50	ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ge Silver PPO $4,500/10% $40/		ge Silver PPO $4,500/10% $40/		ge Silver PPO $4,500/10% $40/		ge Silver PPO $4,500/10% $40/	
Form # =>	F09	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09	
Rating Area =>	9	1		3		4		5		9		1		3		4		5	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	$2500	$1750/ $3500		$1750/ $3500		$1750/ $3500		$1750/ $3500		$1750/ $3500		$4500/ $9000		$4500/ $9000		$4500/ $9000		$4500/ $9000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		90%		90%		90%		90%	
Copays =>	$50	$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$40 / $65		$40 / $65		$40 / $65		$40 / $65	
OOP Maximum =>	$13000	$4600/ $9200		$4600/ $9200		$4600/ $9200		$4600/ $9200		$4600/ $9200		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$225.10	$179.90	$179.90	$214.43	$214.43	$190.97	$190.97	$190.97	$190.97	$220.09	$220.09	$148.07	$148.07	$176.49	$176.49	$157.18	$157.18	$157.18	$157.18
15	$245.11	$195.89	$195.89	$233.49	$233.49	$207.94	$207.94	$207.94	$207.94	$239.65	$239.65	$161.23	$161.23	$192.17	$192.17	$171.15	$171.15	$171.15	$171.15
16	$252.76	$202.00	$202.00	$240.78	$240.78	$214.43	$214.43	$214.43	$214.43	$247.13	$247.13	$166.26	$166.26	$198.17	$198.17	$176.49	$176.49	$176.49	$176.49
17	$260.41	$208.12	$208.12	$248.07	$248.07	$220.92	$220.92	$220.92	$220.92	$254.61	$254.61	$171.29	$171.29	$204.17	$204.17	$181.83	$181.83	$181.83	$181.83
18	$268.65	$214.70	$214.70	$255.91	$255.91	$227.91	$227.91	$227.91	$227.91	$262.67	$262.67	$176.71	$176.71	$210.63	$210.63	$187.58	$187.58	$187.58	$187.58
19	$276.89	$221.29	$221.29	$263.76	$263.76	$234.90	$234.90	$234.90	$234.90	$270.73	$270.73	$182.13	$182.13	$217.09	$217.09	$193.34	$193.34	$193.34	$193.34
20	$285.42	$228.11	$228.11	$271.89	$271.89	$242.14	$242.14	$242.14	$242.14	$279.07	$279.07	$187.74	$187.74	$223.78	$223.78	$199.30	$199.30	$199.30	$199.30
21	$294.25	$235.16	$235.16	$280.30	$280.30	$249.63	$249.63	$249.63	$249.63	$287.70	$287.70	$193.55	$193.55	$230.70	$230.70	$205.46	$205.46	$205.46	$205.46
22	$294.25	$235.16	$235.16	$280.30	$280.30	$249.63	$249.63	$249.63	$249.63	$287.70	$287.70	$193.55	$193.55	$230.70	$230.70	$205.46	$205.46	$205.46	$205.46
23	$294.25	$235.16	$235.16	$280.30	$280.30	$249.63	$249.63	$249.63	$249.63	$287.70	$287.70	$193.55	$193.55	$230.70	$230.70	$205.46	$205.46	$205.46	$205.46
24	$294.25	$235.16	$235.16	$280.30	$280.30	$249.63	$249.63	$249.63	$249.63	$287.70	$287.70	$193.55	$193.55	$230.70	$230.70	$205.46	$205.46	$205.46	$205.46
25	$295.43	$236.10	$236.10	$281.42	$281.42	$250.63	$250.63	$250.63	$250.63	$288.85	$288.85	$194.32	$194.32	$231.62	$231.62	$206.28	$206.28	$206.28	$206.28
26	$301.31	$240.80	$240.80	$287.03	$287.03	$255.62	$255.62	$255.62	$255.62	$294.60	$294.60	$198.20	$198.20	$236.24	$236.24	$210.39	$210.39	$210.39	$210.39
27	$308.37	$246.45	$246.45	$293.75	$293.75	$261.61	$261.61	$261.61	$261.61	$301.51	$301.51	$202.84	$202.84	$241.77	$241.77	$215.32	$215.32	$215.32	$215.32
28	$319.85	$255.62	$255.62	$304.69	$304.69	$271.35	$271.35	$271.35	$271.35	$312.73	$312.73	$210.39	$210.39	$250.77	$250.77	$223.34	$223.34	$223.34	$223.34
29	$329.27	$263.14	$263.14	$313.66	$313.66	$279.34	$279.34	$279.34	$279.34	$321.94	$321.94	$216.58	$216.58	$258.15	$258.15	$229.91	$229.91	$229.91	$229.91
30	$333.97	$266.91	$266.91	$318.14	$318.14	$283.33	$283.33	$283.33	$283.33	$326.54	$326.54	$219.68	$219.68	$261.84	$261.84	$233.20	$233.20	$233.20	$233.20
31	$341.04	$272.55	$272.55	$324.87	$324.87	$289.32	$289.32	$289.32	$289.32	$333.44	$333.44	$224.32	$224.32	$267.38	$267.38	$238.13	$238.13	$238.13	$238.13
32	$348.10	$278.19	$278.19	$331.59	$331.59	$295.31	$295.31	$295.31	$295.31	$340.35	$340.35	$228.97	$228.97	$272.92	$272.92	$243.06	$243.06	$243.06	$243.06
33	$352.51	$281.72	$281.72	$335.80	$335.80	$299.06	$299.06	$299.06	$299.06	$344.66	$344.66	$231.87	$231.87	$276.38	$276.38	$246.14	$246.14	$246.14	$246.14
34	$357.22	$285.48	$285.48	$340.28	$340.28	$303.05	$303.05	$303.05	$303.05	$349.27	$349.27	$234.97	$234.97	$280.07	$280.07	$249.43	$249.43	$249.43	$249.43
35	$359.57	$287.37	$287.37	$342.53	$342.53	$305.05	$305.05	$305.05	$305.05	$351.57	$351.57	$236.52	$236.52	$281.92	$281.92	$251.07	$251.07	$251.07	$251.07
36	$361.93	$289.25	$289.25	$344.77	$344.77	$307.04	$307.04	$307.04	$307.04	$353.87	$353.87	$238.07	$238.07	$283.76	$283.76	$252.72	$252.72	$252.72	$252.72
37	$364.28	$291.13	$291.13	$347.01	$347.01	$309.04	$309.04	$309.04	$309.04	$356.17	$356.17	$239.61	$239.61	$285.61	$285.61	$254.36	$254.36	$254.36	$254.36
38	$366.64	$293.01	$293.01	$349.25	$349.25	$311.04	$311.04	$311.04	$311.04	$358.47	$358.47	$241.16	$241.16	$287.45	$287.45	$256.00	$256.00	$256.00	$256.00
39	$371.34	$296.77	$296.77	$353.74	$353.74	$315.03	$315.03	$315.03	$315.03	$363.08	$363.08	$244.26	$244.26	$291.14	$291.14	$259.29	$259.29	$259.29	$259.29
40	$376.05	$300.53	$300.53	$358.22	$358.22	$319.03	$319.03	$319.03	$319.03	$367.68	$367.68	$247.36	$247.36	$294.83	$294.83	$262.58	$262.58	$262.58	$262.58
41	$383.11	$306.18	$306.18	$364.95	$364.95	$325.02	$325.02	$325.02	$325.02	$374.59	$374.59	$252.00	$252.00	$300.37	$300.37	$267.51	$267.51	$267.51	$267.51
42	$389.88	$311.59	$311.59	$371.40	$371.40	$330.76	$330.76	$330.76	$330.76	$381.20	$381.20	$256.45	$256.45	$305.68	$305.68	$272.23	$272.23	$272.23	$272.23
43	$399.30	$319.11	$319.11	$380.37	$380.37	$338.75	$338.75	$338.75	$338.75	$390.41	$390.41	$262.65	$262.65	$313.06	$313.06	$278.81	$278.81	$278.81	$278.81
44	$411.07	$328.52	$328.52	$391.58	$391.58	$348.73	$348.73	$348.73	$348.73	$401.92	$401.92	$270.39	$270.39	$322.29	$322.29	$287.03	$287.03	$287.03	$287.03
45	$424.90	$339.57	$339.57	$404.75	$404.75	$360.47	$360.47	$360.47	$360.47	$415.44	$415.44	$279.49	$279.49	$333.13	$333.13	$296.68	$296.68	$296.68	$296.68
46	$441.38	$352.74	$352.74	$420.45	$420.45	$374.45	$374.45	$374.45	$374.45	$431.55	$431.55	$290.33	$290.33	$346.05	$346.05	$308.19	$308.19	$308.19	$308.19
47	$459.91	$367.56	$367.56	$438.11	$438.11	$390.17	$390.17	$390.17	$390.17	$449.68	$449.68	$302.52	$302.52	$360.58	$360.58	$321.13	$321.13	$321.13	$321.13
48	$481.10	$384.49	$384.49	$458.29	$458.29	$408.15	$408.15	$408.15	$408.15	$470.39	$470.39	$316.45	$316.45	$377.19	$377.19	$335.93	$335.93	$335.93	$335.93
49	$501.99	$401.18	$401.18	$478.19	$478.19	$425.87	$425.87	$425.87	$425.87	$490.82	$490.82	$330.20	$330.20	$393.57	$393.57	$350.51	$350.51	$350.51	$350.51
50	$525.53	$420.00	$420.00	$500.62	$500.62	$445.84	$445.84	$445.84	$445.84	$513.83	$513.83	$345.68	$345.68	$412.03	$412.03	$366.95	$366.95	$366.95	$366.95
51	$548.78	$438.57	$438.57	$522.76	$522.76	$465.56	$465.56	$465.56	$465.56	$536.56	$536.56	$360.97	$360.97	$430.26	$430.26	$383.18	$383.18	$383.18	$383.18
52	$574.38	$459.03	$459.03	$547.15	$547.15	$487.28	$487.28	$487.28	$487.28	$561.59	$561.59	$377.81	$377.81	$450.33	$450.33	$401.06	$401.06	$401.06	$401.06
53	$600.27	$479.73	$479.73	$571.81	$571.81	$509.25	$509.25	$509.25	$509.25	$586.91	$586.91	$394.84	$394.84	$470.63	$470.63	$419.14	$419.14	$419.14	$419.14
54	$628.22	$502.07	$502.07	$598.44	$598.44	$532.96	$532.96	$532.96	$532.96	$614.24	$614.24	$413.23	$413.23	$492.54	$492.54	$438.66	$438.66	$438.66	$438.66
55	$656.18	$524.41	$524.41	$625.07	$625.07	$556.67	$556.67	$556.67	$556.67	$641.57	$641.57	$431.62	$431.62	$514.46	$514.46	$458.18	$458.18	$458.18	$458.18
56	$686.49	$548.63	$548.63	$653.94	$653.94	$582.39	$582.39	$582.39	$582.39	$671.20	$671.20	$451.55	$451.55	$538.22	$538.22	$479.34	$479.34	$479.34	$479.34
57	$717.09	$573.08	$573.08	$683.09	$683.09	$608.35	$608.35	$608.35	$608.35	$701.12	$701.12	$471.68	$471.68	$562.22	$562.22	$500.71	$500.71	$500.71	$500.71
58	$749.75	$599.19	$599.19	$714.20	$714.20	$636.06	$636.06	$636.06	$636.06	$733.06	$733.06	$493.17	$493.17	$587.82	$587.82	$523.51	$523.51	$523.51	$523.51
59	$765.93	$612.12	$612.12	$729.62	$729.62	$649.79	$649.79	$649.79	$649.79	$748.88	$748.88	$503.81	$503.81	$600.51	$600.51	$534.81	$534.81	$534.81	$534.81
60	$798.59	$638.22	$638.22	$760.73	$760.73	$677.50	$677.50	$677.50	$677.50	$780.82	$780.82	$525.29	$525.29	$626.12	$626.12	$557.62	$557.62	$557.62	$557.62
61	$826.84	$660.80	$660.80	$787.64	$787.64	$701.46	$701.46	$701.46	$701.46	$808.44	$808.44	$543.88	$543.88	$648.27	$648.27	$577.34	$577.34	$577.34	$577.34
62	$845.38	$675.61	$675.61	$805.30	$805.30	$717.19	$717.19	$717.19	$717.19	$826.56	$826.56	$556.07	$556.07	$662.80	$662.80	$590.29	$590.29	$590.29	$590.29
63	$868.63	$694.19	$694.19	$827.45	$827.45	$736.91	$736.91	$736.91	$736.91	$849.29	$849.29	$571.36	$571.36	$681.03	$681.03	$606.52	$606.52	$606.52	$606.52
64+	$882.75	$705.48	$705.48	$840.90	$840.90	$748.89	$748.89	$748.89	$748.89	$863.10	$863.10	$580.65	$580.65	$692.10	$692.10	$616.38	$616.38	$616.38	$616.38

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0070011		67430PA0070012		67430PA0070012		67430PA0070012		67430PA0070012		67430PA0070012		67430PA0070013		67430PA0070013		67430PA0070013		67430PA
Plan Marketing Name =>	ge Silver PPO $4,500/10% $40/		ge Silver PPO $7,00/10% $25/$		ge Silver PPO $7,00/10% $25/$		ge Silver PPO $7,00/10% $25/$		ge Silver PPO $7,00/10% $25/$		ge Silver PPO $7,00/10% $25/$		ge Gold PPO $2,500/10% $25/$		ge Gold PPO $2,500/10% $25/$		ge Gold PPO $2,500/10% $25/$		ge Gold PPO $2
Form # =>	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPO
Rating Area =>	9		1		3		4		5		9		1		3		4		5
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Gold		Go
Deductible =>	$4500/ $9000		$7000/ $14000		$7000/ $14000		$7000/ $14000		$7000/ $14000		$7000/ $14000		$2500/ $5000		$2500/ $5000		$2500/ $5000		$2500/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	$40 / $65		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 /
OOP Maximum =>	$7900/ $15800		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$181.15	$181.15	$150.96	$150.96	$179.94	$179.94	$160.25	$160.25	$160.25	$160.25	$184.69	$184.69	$179.29	$179.29	$213.70	$213.70	$190.32	$190.32	$190.32
15	$197.25	$197.25	$164.38	$164.38	$195.93	$195.93	$174.50	$174.50	$174.50	$174.50	$201.10	$201.10	$195.22	$195.22	$232.70	$232.70	$207.24	$207.24	$207.24
16	$203.41	$203.41	$169.51	$169.51	$202.05	$202.05	$179.94	$179.94	$179.94	$179.94	$207.38	$207.38	$201.32	$201.32	$239.96	$239.96	$213.71	$213.71	$213.71
17	$209.57	$209.57	$174.64	$174.64	$208.16	$208.16	$185.39	$185.39	$185.39	$185.39	$213.66	$213.66	$207.41	$207.41	$247.22	$247.22	$220.18	$220.18	$220.18
18	$216.20	$216.20	$180.16	$180.16	$214.75	$214.75	$191.26	$191.26	$191.26	$191.26	$220.42	$220.42	$213.97	$213.97	$255.05	$255.05	$227.15	$227.15	$227.15
19	$222.83	$222.83	$185.69	$185.69	$221.33	$221.33	$197.12	$197.12	$197.12	$197.12	$227.18	$227.18	$220.53	$220.53	$262.87	$262.87	$234.11	$234.11	$234.11
20	$229.70	$229.70	$191.41	$191.41	$228.15	$228.15	$203.20	$203.20	$203.20	$203.20	$234.18	$234.18	$227.33	$227.33	$270.97	$270.97	$241.33	$241.33	$241.33
21	$236.80	$236.80	$197.33	$197.33	$235.21	$235.21	$209.48	$209.48	$209.48	$209.48	$241.42	$241.42	$234.36	$234.36	$279.35	$279.35	$248.79	$248.79	$248.79
22	$236.80	$236.80	$197.33	$197.33	$235.21	$235.21	$209.48	$209.48	$209.48	$209.48	$241.42	$241.42	$234.36	$234.36	$279.35	$279.35	$248.79	$248.79	$248.79
23	$236.80	$236.80	$197.33	$197.33	$235.21	$235.21	$209.48	$209.48	$209.48	$209.48	$241.42	$241.42	$234.36	$234.36	$279.35	$279.35	$248.79	$248.79	$248.79
24	$236.80	$236.80	$197.33	$197.33	$235.21	$235.21	$209.48	$209.48	$209.48	$209.48	$241.42	$241.42	$234.36	$234.36	$279.35	$279.35	$248.79	$248.79	$248.79
25	$237.75	$237.75	$198.12	$198.12	$236.15	$236.15	$210.32	$210.32	$210.32	$210.32	$242.39	$242.39	$235.30	$235.30	$280.47	$280.47	$249.79	$249.79	$249.79
26	$242.48	$242.48	$202.07	$202.07	$240.86	$240.86	$214.51	$214.51	$214.51	$214.51	$247.21	$247.21	$239.98	$239.98	$286.05	$286.05	$254.76	$254.76	$254.76
27	$248.17	$248.17	$206.80	$206.80	$246.50	$246.50	$219.54	$219.54	$219.54	$219.54	$253.01	$253.01	$245.61	$245.61	$292.76	$292.76	$260.73	$260.73	$260.73
28	$257.40	$257.40	$214.50	$214.50	$255.67	$255.67	$227.70	$227.70	$227.70	$227.70	$262.42	$262.42	$254.75	$254.75	$303.65	$303.65	$270.43	$270.43	$270.43
29	$264.98	$264.98	$220.81	$220.81	$263.20	$263.20	$234.41	$234.41	$234.41	$234.41	$270.15	$270.15	$262.25	$262.25	$312.59	$312.59	$278.40	$278.40	$278.40
30	$268.77	$268.77	$223.97	$223.97	$266.96	$266.96	$237.76	$237.76	$237.76	$237.76	$274.01	$274.01	$266.00	$266.00	$317.06	$317.06	$282.38	$282.38	$282.38
31	$274.45	$274.45	$228.71	$228.71	$272.61	$272.61	$242.79	$242.79	$242.79	$242.79	$279.81	$279.81	$271.62	$271.62	$323.77	$323.77	$288.35	$288.35	$288.35
32	$280.13	$280.13	$233.44	$233.44	$278.25	$278.25	$247.81	$247.81	$247.81	$247.81	$285.60	$285.60	$277.25	$277.25	$330.47	$330.47	$294.32	$294.32	$294.32
33	$283.69	$283.69	$236.40	$236.40	$281.78	$281.78	$250.96	$250.96	$250.96	$250.96	$289.22	$289.22	$280.76	$280.76	$334.66	$334.66	$298.05	$298.05	$298.05
34	$287.48	$287.48	$239.56	$239.56	$285.54	$285.54	$254.31	$254.31	$254.31	$254.31	$293.08	$293.08	$284.51	$284.51	$339.13	$339.13	$302.03	$302.03	$302.03
35	$289.37	$289.37	$241.14	$241.14	$287.43	$287.43	$255.98	$255.98	$255.98	$255.98	$295.02	$295.02	$286.39	$286.39	$341.37	$341.37	$304.02	$304.02	$304.02
36	$291.26	$291.26	$242.72	$242.72	$289.31	$289.31	$257.66	$257.66	$257.66	$257.66	$296.95	$296.95	$288.26	$288.26	$343.60	$343.60	$306.01	$306.01	$306.01
37	$293.16	$293.16	$244.29	$244.29	$291.19	$291.19	$259.34	$259.34	$259.34	$259.34	$298.88	$298.88	$290.14	$290.14	$345.84	$345.84	$308.00	$308.00	$308.00
38	$295.05	$295.05	$245.87	$245.87	$293.07	$293.07	$261.01	$261.01	$261.01	$261.01	$300.81	$300.81	$292.01	$292.01	$348.07	$348.07	$309.99	$309.99	$309.99
39	$298.84	$298.84	$249.03	$249.03	$296.84	$296.84	$264.36	$264.36	$264.36	$264.36	$304.67	$304.67	$295.76	$295.76	$352.54	$352.54	$313.97	$313.97	$313.97
40	$302.63	$302.63	$252.19	$252.19	$300.60	$300.60	$267.72	$267.72	$267.72	$267.72	$308.53	$308.53	$299.51	$299.51	$357.01	$357.01	$317.95	$317.95	$317.95
41	$308.31	$308.31	$256.92	$256.92	$306.24	$306.24	$272.74	$272.74	$272.74	$272.74	$314.33	$314.33	$305.14	$305.14	$363.71	$363.71	$323.92	$323.92	$323.92
42	$313.76	$313.76	$261.46	$261.46	$311.65	$311.65	$277.56	$277.56	$277.56	$277.56	$319.88	$319.88	$310.53	$310.53	$370.14	$370.14	$329.65	$329.65	$329.65
43	$321.34	$321.34	$267.78	$267.78	$319.18	$319.18	$284.26	$284.26	$284.26	$284.26	$327.61	$327.61	$318.03	$318.03	$379.08	$379.08	$337.61	$337.61	$337.61
44	$330.81	$330.81	$275.67	$275.67	$328.59	$328.59	$292.64	$292.64	$292.64	$292.64	$337.26	$337.26	$327.40	$327.40	$390.25	$390.25	$347.56	$347.56	$347.56
45	$341.94	$341.94	$284.94	$284.94	$339.64	$339.64	$302.49	$302.49	$302.49	$302.49	$348.61	$348.61	$338.42	$338.42	$403.38	$403.38	$359.25	$359.25	$359.25
46	$355.20	$355.20	$296.00	$296.00	$352.82	$352.82	$314.22	$314.22	$314.22	$314.22	$362.13	$362.13	$351.54	$351.54	$419.03	$419.03	$373.19	$373.19	$373.19
47	$370.12	$370.12	$308.43	$308.43	$367.63	$367.63	$327.42	$327.42	$327.42	$327.42	$377.34	$377.34	$366.30	$366.30	$436.62	$436.62	$388.86	$388.86	$388.86
48	$387.17	$387.17	$322.63	$322.63	$384.57	$384.57	$342.50	$342.50	$342.50	$342.50	$394.72	$394.72	$383.18	$383.18	$456.74	$456.74	$406.77	$406.77	$406.77
49	$403.98	$403.98	$336.64	$336.64	$401.27	$401.27	$357.37	$357.37	$357.37	$357.37	$411.86	$411.86	$399.82	$399.82	$476.57	$476.57	$424.44	$424.44	$424.44
50	$422.92	$422.92	$352.43	$352.43	$420.09	$420.09	$374.13	$374.13	$374.13	$374.13	$431.18	$431.18	$418.57	$418.57	$498.92	$498.92	$444.34	$444.34	$444.34
51	$441.63	$441.63	$368.02	$368.02	$438.67	$438.67	$390.68	$390.68	$390.68	$390.68	$450.25	$450.25	$437.08	$437.08	$520.99	$520.99	$463.99	$463.99	$463.99
52	$462.23	$462.23	$385.19	$385.19	$459.13	$459.13	$408.90	$408.90	$408.90	$408.90	$471.25	$471.25	$457.47	$457.47	$545.29	$545.29	$485.64	$485.64	$485.64
53	$483.07	$483.07	$402.55	$402.55	$479.83	$479.83	$427.34	$427.34	$427.34	$427.34	$492.50	$492.50	$478.09	$478.09	$569.87	$569.87	$507.53	$507.53	$507.53
54	$505.57	$505.57	$421.30	$421.30	$502.17	$502.17	$447.24	$447.24	$447.24	$447.24	$515.43	$515.43	$500.36	$500.36	$596.41	$596.41	$531.17	$531.17	$531.17
55	$528.06	$528.06	$440.05	$440.05	$524.52	$524.52	$467.14	$467.14	$467.14	$467.14	$538.37	$538.37	$522.62	$522.62	$622.95	$622.95	$554.80	$554.80	$554.80
56	$552.45	$552.45	$460.37	$460.37	$548.74	$548.74	$488.72	$488.72	$488.72	$488.72	$563.23	$563.23	$546.76	$546.76	$651.72	$651.72	$580.43	$580.43	$580.43
57	$577.08	$577.08	$480.89	$480.89	$573.21	$573.21	$510.50	$510.50	$510.50	$510.50	$588.34	$588.34	$571.14	$571.14	$680.78	$680.78	$606.30	$606.30	$606.30
58	$603.37	$603.37	$502.80	$502.80	$599.32	$599.32	$533.76	$533.76	$533.76	$533.76	$615.14	$615.14	$597.15	$597.15	$711.78	$711.78	$633.92	$633.92	$633.92
59	$616.39	$616.39	$513.65	$513.65	$612.25	$612.25	$545.28	$545.28	$545.28	$545.28	$628.42	$628.42	$610.04	$610.04	$727.15	$727.15	$647.60	$647.60	$647.60
60	$642.68	$642.68	$535.55	$535.55	$638.36	$638.36	$568.53	$568.53	$568.53	$568.53	$655.21	$655.21	$636.05	$636.05	$758.16	$758.16	$675.22	$675.22	$675.22
61	$665.41	$665.41	$554.50	$554.50	$660.94	$660.94	$588.64	$588.64	$588.64	$588.64	$678.39	$678.39	$658.55	$658.55	$784.97	$784.97	$699.10	$699.10	$699.10
62	$680.33	$680.33	$566.93	$566.93	$675.76	$675.76	$601.84	$601.84	$601.84	$601.84	$693.60	$693.60	$673.32	$673.32	$802.57	$802.57	$714.77	$714.77	$714.77
63	$699.03	$699.03	$582.52	$582.52	$694.34	$694.34	$618.38	$618.38	$618.38	$618.38	$712.67	$712.67	$691.83	$691.83	$824.64	$824.64	$734.43	$734.43	$734.43
64+	$710.40	$710.40	$591.99	$591.99	$705.63	$705.63	$628.44	$628.44	$628.44	$628.44	$724.26	$724.26	$703.08	$703.08	$838.05	$838.05	$746.37	$746.37	$746.37

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070013	67430PA0070013		67430PA0070014		67430PA0070014		67430PA0070014		67430PA0070014		67430PA0070014		67430PA0070015		67430PA0070016		67430PA0070017	
Plan Marketing Name =>	,500/10% $25/$	ge Gold PPO $2,500/10% $25/$		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		age Platinum PPO $350 $20/$4		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,750 $25/$50	
Form # =>	F09	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF10		PPOF10		PPOF10	
Rating Area =>	5	9		1		3		4		5		9		7		7		7	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De	
Metal =>	old	Gold		Silver		Silver		Silver		Silver		Silver		Platinum		Gold		Gold	
Deductible =>	$5000	$2500/ $5000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$350/ $700		$1250/ $2500		$1750/ $3500	
Coinsurance =>	%	90%		90%		90%		90%		90%		90%		100%		100%		100%	
Copays =>	$50	$25 / $50		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		$20 / $40		$30 / $50		$25 / $50	
OOP Maximum =>	$12000	$6000/ $12000		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$1500/ $3000		$6500/ $13000		$4600/ $9200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$190.32	$219.35	$219.35	$156.71	$156.71	$186.80	$186.80	$166.36	$166.36	$166.36	$166.36	$191.72	$191.72	$337.54	$337.54	$228.02	$228.02	$222.94	$222.94
15	$207.24	$238.85	$238.85	$170.64	$170.64	$203.40	$203.40	$181.14	$181.14	$181.14	$181.14	$208.77	$208.77	$367.54	$367.54	$248.28	$248.28	$242.76	$242.76
16	$213.71	$246.30	$246.30	$175.97	$175.97	$209.75	$209.75	$186.80	$186.80	$186.80	$186.80	$215.28	$215.28	$379.02	$379.02	$256.03	$256.03	$250.34	$250.34
17	$220.18	$253.76	$253.76	$181.29	$181.29	$216.10	$216.10	$192.45	$192.45	$192.45	$192.45	$221.80	$221.80	$390.49	$390.49	$263.78	$263.78	$257.92	$257.92
18	$227.15	$261.78	$261.78	$187.03	$187.03	$222.94	$222.94	$198.54	$198.54	$198.54	$198.54	$228.82	$228.82	$402.84	$402.84	$272.13	$272.13	$266.08	$266.08
19	$234.11	$269.81	$269.81	$192.76	$192.76	$229.77	$229.77	$204.63	$204.63	$204.63	$204.63	$235.83	$235.83	$415.20	$415.20	$280.47	$280.47	$274.24	$274.24
20	$241.33	$278.13	$278.13	$198.70	$198.70	$236.85	$236.85	$210.94	$210.94	$210.94	$210.94	$243.10	$243.10	$427.99	$427.99	$289.12	$289.12	$282.69	$282.69
21	$248.79	$286.73	$286.73	$204.85	$204.85	$244.18	$244.18	$217.46	$217.46	$217.46	$217.46	$250.62	$250.62	$441.23	$441.23	$298.06	$298.06	$291.43	$291.43
22	$248.79	$286.73	$286.73	$204.85	$204.85	$244.18	$244.18	$217.46	$217.46	$217.46	$217.46	$250.62	$250.62	$441.23	$441.23	$298.06	$298.06	$291.43	$291.43
23	$248.79	$286.73	$286.73	$204.85	$204.85	$244.18	$244.18	$217.46	$217.46	$217.46	$217.46	$250.62	$250.62	$441.23	$441.23	$298.06	$298.06	$291.43	$291.43
24	$248.79	$286.73	$286.73	$204.85	$204.85	$244.18	$244.18	$217.46	$217.46	$217.46	$217.46	$250.62	$250.62	$441.23	$441.23	$298.06	$298.06	$291.43	$291.43
25	$249.79	$287.88	$287.88	$205.67	$205.67	$245.16	$245.16	$218.33	$218.33	$218.33	$218.33	$251.62	$251.62	$442.99	$442.99	$299.25	$299.25	$292.60	$292.60
26	$254.76	$293.61	$293.61	$209.77	$209.77	$250.04	$250.04	$222.68	$222.68	$222.68	$222.68	$256.63	$256.63	$451.82	$451.82	$305.21	$305.21	$298.42	$298.42
27	$260.73	$300.49	$300.49	$214.68	$214.68	$255.90	$255.90	$227.90	$227.90	$227.90	$227.90	$262.65	$262.65	$462.41	$462.41	$312.37	$312.37	$305.42	$305.42
28	$270.43	$311.68	$311.68	$222.67	$222.67	$265.42	$265.42	$236.38	$236.38	$236.38	$236.38	$272.42	$272.42	$479.62	$479.62	$323.99	$323.99	$316.78	$316.78
29	$278.40	$320.85	$320.85	$229.23	$229.23	$273.24	$273.24	$243.34	$243.34	$243.34	$243.34	$280.44	$280.44	$493.74	$493.74	$333.53	$333.53	$326.11	$326.11
30	$282.38	$325.44	$325.44	$232.50	$232.50	$277.14	$277.14	$246.82	$246.82	$246.82	$246.82	$284.45	$284.45	$500.80	$500.80	$338.30	$338.30	$330.77	$330.77
31	$288.35	$332.32	$332.32	$237.42	$237.42	$283.00	$283.00	$252.04	$252.04	$252.04	$252.04	$290.47	$290.47	$511.39	$511.39	$345.45	$345.45	$337.77	$337.77
32	$294.32	$339.20	$339.20	$242.34	$242.34	$288.86	$288.86	$257.26	$257.26	$257.26	$257.26	$296.48	$296.48	$521.98	$521.98	$352.60	$352.60	$344.76	$344.76
33	$298.05	$343.50	$343.50	$245.41	$245.41	$292.53	$292.53	$260.52	$260.52	$260.52	$260.52	$300.24	$300.24	$528.59	$528.59	$357.08	$357.08	$349.13	$349.13
34	$302.03	$348.09	$348.09	$248.69	$248.69	$296.43	$296.43	$264.00	$264.00	$264.00	$264.00	$304.25	$304.25	$535.65	$535.65	$361.84	$361.84	$353.80	$353.80
35	$304.02	$350.38	$350.38	$250.33	$250.33	$298.39	$298.39	$265.74	$265.74	$265.74	$265.74	$306.26	$306.26	$539.18	$539.18	$364.23	$364.23	$356.13	$356.13
36	$306.01	$352.68	$352.68	$251.97	$251.97	$300.34	$300.34	$267.48	$267.48	$267.48	$267.48	$308.26	$308.26	$542.71	$542.71	$366.61	$366.61	$358.46	$358.46
37	$308.00	$354.97	$354.97	$253.60	$253.60	$302.29	$302.29	$269.22	$269.22	$269.22	$269.22	$310.27	$310.27	$546.24	$546.24	$369.00	$369.00	$360.79	$360.79
38	$309.99	$357.27	$357.27	$255.24	$255.24	$304.25	$304.25	$270.96	$270.96	$270.96	$270.96	$312.27	$312.27	$549.77	$549.77	$371.38	$371.38	$363.12	$363.12
39	$313.97	$361.85	$361.85	$258.52	$258.52	$308.16	$308.16	$274.43	$274.43	$274.43	$274.43	$316.28	$316.28	$556.83	$556.83	$376.15	$376.15	$367.78	$367.78
40	$317.95	$366.44	$366.44	$261.80	$261.80	$312.06	$312.06	$277.91	$277.91	$277.91	$277.91	$320.29	$320.29	$563.89	$563.89	$380.92	$380.92	$372.45	$372.45
41	$323.92	$373.32	$373.32	$266.71	$266.71	$317.92	$317.92	$283.13	$283.13	$283.13	$283.13	$326.31	$326.31	$574.48	$574.48	$388.07	$388.07	$379.44	$379.44
42	$329.65	$379.92	$379.92	$271.43	$271.43	$323.54	$323.54	$288.13	$288.13	$288.13	$288.13	$332.07	$332.07	$584.63	$584.63	$394.93	$394.93	$386.14	$386.14
43	$337.61	$389.09	$389.09	$277.98	$277.98	$331.35	$331.35	$295.09	$295.09	$295.09	$295.09	$340.09	$340.09	$598.75	$598.75	$404.47	$404.47	$395.47	$395.47
44	$347.56	$400.56	$400.56	$286.18	$286.18	$341.12	$341.12	$303.79	$303.79	$303.79	$303.79	$350.12	$350.12	$616.40	$616.40	$416.39	$416.39	$407.13	$407.13
45	$359.25	$414.04	$414.04	$295.80	$295.80	$352.60	$352.60	$314.01	$314.01	$314.01	$314.01	$361.90	$361.90	$637.14	$637.14	$430.40	$430.40	$420.82	$420.82
46	$373.19	$430.10	$430.10	$307.28	$307.28	$366.27	$366.27	$326.19	$326.19	$326.19	$326.19	$375.93	$375.93	$661.85	$661.85	$447.09	$447.09	$437.15	$437.15
47	$388.86	$448.16	$448.16	$320.18	$320.18	$381.65	$381.65	$339.89	$339.89	$339.89	$339.89	$391.72	$391.72	$689.64	$689.64	$465.87	$465.87	$455.51	$455.51
48	$406.77	$468.80	$468.80	$334.93	$334.93	$399.23	$399.23	$355.55	$355.55	$355.55	$355.55	$409.76	$409.76	$721.41	$721.41	$487.33	$487.33	$476.49	$476.49
49	$424.44	$489.16	$489.16	$349.47	$349.47	$416.57	$416.57	$370.99	$370.99	$370.99	$370.99	$427.56	$427.56	$752.74	$752.74	$508.49	$508.49	$497.18	$497.18
50	$444.34	$512.10	$512.10	$365.86	$365.86	$436.11	$436.11	$388.38	$388.38	$388.38	$388.38	$447.61	$447.61	$788.04	$788.04	$532.34	$532.34	$520.49	$520.49
51	$463.99	$534.75	$534.75	$382.05	$382.05	$455.40	$455.40	$405.56	$405.56	$405.56	$405.56	$467.41	$467.41	$822.89	$822.89	$555.88	$555.88	$543.52	$543.52
52	$485.64	$559.70	$559.70	$399.87	$399.87	$476.64	$476.64	$424.48	$424.48	$424.48	$424.48	$489.21	$489.21	$861.28	$861.28	$581.81	$581.81	$568.87	$568.87
53	$507.53	$584.93	$584.93	$417.89	$417.89	$498.13	$498.13	$443.62	$443.62	$443.62	$443.62	$511.26	$511.26	$900.11	$900.11	$608.04	$608.04	$594.52	$594.52
54	$531.17	$612.17	$612.17	$437.35	$437.35	$521.32	$521.32	$464.28	$464.28	$464.28	$464.28	$535.07	$535.07	$942.03	$942.03	$636.36	$636.36	$622.20	$622.20
55	$554.80	$639.41	$639.41	$456.82	$456.82	$544.52	$544.52	$484.94	$484.94	$484.94	$484.94	$558.88	$558.88	$983.94	$983.94	$664.67	$664.67	$649.89	$649.89
56	$580.43	$668.94	$668.94	$477.92	$477.92	$569.67	$569.67	$507.33	$507.33	$507.33	$507.33	$584.70	$584.70	$1,029.39	$1,029.39	$695.37	$695.37	$679.91	$679.91
57	$606.30	$698.76	$698.76	$499.22	$499.22	$595.07	$595.07	$529.95	$529.95	$529.95	$529.95	$610.76	$610.76	$1,075.28	$1,075.28	$726.37	$726.37	$710.21	$710.21
58	$633.92	$730.59	$730.59	$521.96	$521.96	$622.17	$622.17	$554.09	$554.09	$554.09	$554.09	$638.58	$638.58	$1,124.25	$1,124.25	$759.46	$759.46	$742.56	$742.56
59	$647.60	$746.36	$746.36	$533.22	$533.22	$635.60	$635.60	$566.05	$566.05	$566.05	$566.05	$652.36	$652.36	$1,148.52	$1,148.52	$775.85	$775.85	$758.59	$758.59
60	$675.22	$778.19	$778.19	$555.96	$555.96	$662.70	$662.70	$590.19	$590.19	$590.19	$590.19	$680.18	$680.18	$1,197.50	$1,197.50	$808.93	$808.93	$790.94	$790.94
61	$699.10	$805.71	$805.71	$575.63	$575.63	$686.15	$686.15	$611.06	$611.06	$611.06	$611.06	$704.24	$704.24	$1,239.86	$1,239.86	$837.55	$837.55	$818.92	$818.92
62	$714.77	$823.78	$823.78	$588.53	$588.53	$701.53	$701.53	$624.76	$624.76	$624.76	$624.76	$720.03	$720.03	$1,267.65	$1,267.65	$856.33	$856.33	$837.28	$837.28
63	$734.43	$846.43	$846.43	$604.72	$604.72	$720.82	$720.82	$641.94	$641.94	$641.94	$641.94	$739.83	$739.83	$1,302.51	$1,302.51	$879.87	$879.87	$860.30	$860.30
64+	$746.37	$860.19	$860.19	$614.55	$614.55	$732.54	$732.54	$652.38	$652.38	$652.38	$652.38	$751.86	$751.86	$1,323.69	$1,323.69	$894.18	$894.18	$874.29	$874.29

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0070018		67430PA0070019		67430PA0070020		67430PA0070021		67430PA0070022		67430PA0070022		67430PA0070022		67430PA0070022		67430PA0070022		67430PA
Plan Marketing Name =>	ge Silver PPO $4,500/10% $40/		ge Silver PPO $7,000/10% $25/		ge Gold PPO $2,500/10% $25/		tage Silver PPO HSA $3,000/10		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $
Form # =>	PPOF10		PPOF10		PPOF10		PPOF10		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPO
Rating Area =>	7		7		7		7		1		3		4		5		9		7
Network =>	erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/Den		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		erks w/Dental A
Metal =>	Silver		Silver		Gold		Silver		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$4500/ $9000		$7000/ $14000		$2500/ $5000		$3000/ $6000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	$40 / $65		$25 / $50		$25 / $50		10% / 10%		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 /
OOP Maximum =>	$7900/ $15800		$8150/ $16300		$6000/ $12000		$6750/ $13500		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$183.49	$183.49	$187.08	$187.08	$222.19	$222.19	$194.21	$194.21	$179.29	$179.29	$213.70	$213.70	$190.32	$190.32	$190.32	$190.32	$219.35	$219.35	$222.19
15	$199.80	$199.80	$203.71	$203.71	$241.94	$241.94	$211.47	$211.47	$195.22	$195.22	$232.70	$232.70	$207.24	$207.24	$207.24	$207.24	$238.85	$238.85	$241.94
16	$206.04	$206.04	$210.07	$210.07	$249.49	$249.49	$218.07	$218.07	$201.32	$201.32	$239.96	$239.96	$213.71	$213.71	$213.71	$213.71	$246.30	$246.30	$249.49
17	$212.28	$212.28	$216.43	$216.43	$257.04	$257.04	$224.67	$224.67	$207.41	$207.41	$247.22	$247.22	$220.18	$220.18	$220.18	$220.18	$253.76	$253.76	$257.04
18	$218.99	$218.99	$223.27	$223.27	$265.17	$265.17	$231.78	$231.78	$213.97	$213.97	$255.05	$255.05	$227.15	$227.15	$227.15	$227.15	$261.78	$261.78	$265.17
19	$225.71	$225.71	$230.12	$230.12	$273.30	$273.30	$238.89	$238.89	$220.53	$220.53	$262.87	$262.87	$234.11	$234.11	$234.11	$234.11	$269.81	$269.81	$273.30
20	$232.66	$232.66	$237.21	$237.21	$281.73	$281.73	$246.25	$246.25	$227.33	$227.33	$270.97	$270.97	$241.33	$241.33	$241.33	$241.33	$278.13	$278.13	$281.73
21	$239.86	$239.86	$244.55	$244.55	$290.44	$290.44	$253.87	$253.87	$234.36	$234.36	$279.35	$279.35	$248.79	$248.79	$248.79	$248.79	$286.73	$286.73	$290.44
22	$239.86	$239.86	$244.55	$244.55	$290.44	$290.44	$253.87	$253.87	$234.36	$234.36	$279.35	$279.35	$248.79	$248.79	$248.79	$248.79	$286.73	$286.73	$290.44
23	$239.86	$239.86	$244.55	$244.55	$290.44	$290.44	$253.87	$253.87	$234.36	$234.36	$279.35	$279.35	$248.79	$248.79	$248.79	$248.79	$286.73	$286.73	$290.44
24	$239.86	$239.86	$244.55	$244.55	$290.44	$290.44	$253.87	$253.87	$234.36	$234.36	$279.35	$279.35	$248.79	$248.79	$248.79	$248.79	$286.73	$286.73	$290.44
25	$240.82	$240.82	$245.53	$245.53	$291.60	$291.60	$254.89	$254.89	$235.30	$235.30	$280.47	$280.47	$249.79	$249.79	$249.79	$249.79	$287.88	$287.88	$291.60
26	$245.62	$245.62	$250.42	$250.42	$297.41	$297.41	$259.96	$259.96	$239.98	$239.98	$286.05	$286.05	$254.76	$254.76	$254.76	$254.76	$293.61	$293.61	$297.41
27	$251.37	$251.37	$256.29	$256.29	$304.38	$304.38	$266.06	$266.06	$245.61	$245.61	$292.76	$292.76	$260.73	$260.73	$260.73	$260.73	$300.49	$300.49	$304.38
28	$260.73	$260.73	$265.83	$265.83	$315.71	$315.71	$275.96	$275.96	$254.75	$254.75	$303.65	$303.65	$270.43	$270.43	$270.43	$270.43	$311.68	$311.68	$315.71
29	$268.40	$268.40	$273.65	$273.65	$325.00	$325.00	$284.08	$284.08	$262.25	$262.25	$312.59	$312.59	$278.40	$278.40	$278.40	$278.40	$320.85	$320.85	$325.00
30	$272.24	$272.24	$277.56	$277.56	$329.65	$329.65	$288.14	$288.14	$266.00	$266.00	$317.06	$317.06	$282.38	$282.38	$282.38	$282.38	$325.44	$325.44	$329.65
31	$278.00	$278.00	$283.43	$283.43	$336.62	$336.62	$294.24	$294.24	$271.62	$271.62	$323.77	$323.77	$288.35	$288.35	$288.35	$288.35	$332.32	$332.32	$336.62
32	$283.75	$283.75	$289.30	$289.30	$343.59	$343.59	$300.33	$300.33	$277.25	$277.25	$330.47	$330.47	$294.32	$294.32	$294.32	$294.32	$339.20	$339.20	$343.59
33	$287.35	$287.35	$292.97	$292.97	$347.95	$347.95	$304.14	$304.14	$280.76	$280.76	$334.66	$334.66	$298.05	$298.05	$298.05	$298.05	$343.50	$343.50	$347.95
34	$291.19	$291.19	$296.88	$296.88	$352.59	$352.59	$308.20	$308.20	$284.51	$284.51	$339.13	$339.13	$302.03	$302.03	$302.03	$302.03	$348.09	$348.09	$352.59
35	$293.11	$293.11	$298.84	$298.84	$354.92	$354.92	$310.23	$310.23	$286.39	$286.39	$341.37	$341.37	$304.02	$304.02	$304.02	$304.02	$350.38	$350.38	$354.92
36	$295.03	$295.03	$300.80	$300.80	$357.24	$357.24	$312.26	$312.26	$288.26	$288.26	$343.60	$343.60	$306.01	$306.01	$306.01	$306.01	$352.68	$352.68	$357.24
37	$296.95	$296.95	$302.75	$302.75	$359.56	$359.56	$314.29	$314.29	$290.14	$290.14	$345.84	$345.84	$308.00	$308.00	$308.00	$308.00	$354.97	$354.97	$359.56
38	$298.87	$298.87	$304.71	$304.71	$361.89	$361.89	$316.32	$316.32	$292.01	$292.01	$348.07	$348.07	$309.99	$309.99	$309.99	$309.99	$357.27	$357.27	$361.89
39	$302.70	$302.70	$308.62	$308.62	$366.54	$366.54	$320.38	$320.38	$295.76	$295.76	$352.54	$352.54	$313.97	$313.97	$313.97	$313.97	$361.85	$361.85	$366.54
40	$306.54	$306.54	$312.53	$312.53	$371.18	$371.18	$324.45	$324.45	$299.51	$299.51	$357.01	$357.01	$317.95	$317.95	$317.95	$317.95	$366.44	$366.44	$371.18
41	$312.30	$312.30	$318.40	$318.40	$378.15	$378.15	$330.54	$330.54	$305.14	$305.14	$363.71	$363.71	$323.92	$323.92	$323.92	$323.92	$373.32	$373.32	$378.15
42	$317.81	$317.81	$324.03	$324.03	$384.83	$384.83	$336.38	$336.38	$310.53	$310.53	$370.14	$370.14	$329.65	$329.65	$329.65	$329.65	$379.92	$379.92	$384.83
43	$325.49	$325.49	$331.85	$331.85	$394.13	$394.13	$344.50	$344.50	$318.03	$318.03	$379.08	$379.08	$337.61	$337.61	$337.61	$337.61	$389.09	$389.09	$394.13
44	$335.08	$335.08	$341.64	$341.64	$405.74	$405.74	$354.66	$354.66	$327.40	$327.40	$390.25	$390.25	$347.56	$347.56	$347.56	$347.56	$400.56	$400.56	$405.74
45	$346.36	$346.36	$353.13	$353.13	$419.40	$419.40	$366.59	$366.59	$338.42	$338.42	$403.38	$403.38	$359.25	$359.25	$359.25	$359.25	$414.04	$414.04	$419.40
46	$359.79	$359.79	$366.83	$366.83	$435.66	$435.66	$380.81	$380.81	$351.54	$351.54	$419.03	$419.03	$373.19	$373.19	$373.19	$373.19	$430.10	$430.10	$435.66
47	$374.90	$374.90	$382.23	$382.23	$453.96	$453.96	$396.80	$396.80	$366.30	$366.30	$436.62	$436.62	$388.86	$388.86	$388.86	$388.86	$448.16	$448.16	$453.96
48	$392.17	$392.17	$399.84	$399.84	$474.87	$474.87	$415.08	$415.08	$383.18	$383.18	$456.74	$456.74	$406.77	$406.77	$406.77	$406.77	$468.80	$468.80	$474.87
49	$409.20	$409.20	$417.20	$417.20	$495.49	$495.49	$433.10	$433.10	$399.82	$399.82	$476.57	$476.57	$424.44	$424.44	$424.44	$424.44	$489.16	$489.16	$495.49
50	$428.39	$428.39	$436.77	$436.77	$518.73	$518.73	$453.41	$453.41	$418.57	$418.57	$498.92	$498.92	$444.34	$444.34	$444.34	$444.34	$512.10	$512.10	$518.73
51	$447.34	$447.34	$456.09	$456.09	$541.67	$541.67	$473.47	$473.47	$437.08	$437.08	$520.99	$520.99	$463.99	$463.99	$463.99	$463.99	$534.75	$534.75	$541.67
52	$468.21	$468.21	$477.36	$477.36	$566.94	$566.94	$495.55	$495.55	$457.47	$457.47	$545.29	$545.29	$485.64	$485.64	$485.64	$485.64	$559.70	$559.70	$566.94
53	$489.31	$489.31	$498.88	$498.88	$592.50	$592.50	$517.89	$517.89	$478.09	$478.09	$569.87	$569.87	$507.53	$507.53	$507.53	$507.53	$584.93	$584.93	$592.50
54	$512.10	$512.10	$522.11	$522.11	$620.09	$620.09	$542.01	$542.01	$500.36	$500.36	$596.41	$596.41	$531.17	$531.17	$531.17	$531.17	$612.17	$612.17	$620.09
55	$534.89	$534.89	$545.35	$545.35	$647.68	$647.68	$566.13	$566.13	$522.62	$522.62	$622.95	$622.95	$554.80	$554.80	$554.80	$554.80	$639.41	$639.41	$647.68
56	$559.59	$559.59	$570.54	$570.54	$677.60	$677.60	$592.28	$592.28	$546.76	$546.76	$651.72	$651.72	$580.43	$580.43	$580.43	$580.43	$668.94	$668.94	$677.60
57	$584.54	$584.54	$595.97	$595.97	$707.80	$707.80	$618.68	$618.68	$571.14	$571.14	$680.78	$680.78	$606.30	$606.30	$606.30	$606.30	$698.76	$698.76	$707.80
58	$611.16	$611.16	$623.11	$623.11	$740.04	$740.04	$646.86	$646.86	$597.15	$597.15	$711.78	$711.78	$633.92	$633.92	$633.92	$633.92	$730.59	$730.59	$740.04
59	$624.36	$624.36	$636.56	$636.56	$756.02	$756.02	$660.82	$660.82	$610.04	$610.04	$727.15	$727.15	$647.60	$647.60	$647.60	$647.60	$746.36	$746.36	$756.02
60	$650.98	$650.98	$663.71	$663.71	$788.25	$788.25	$689.00	$689.00	$636.05	$636.05	$758.16	$758.16	$675.22	$675.22	$675.22	$675.22	$778.19	$778.19	$788.25
61	$674.01	$674.01	$687.19	$687.19	$816.14	$816.14	$713.37	$713.37	$658.55	$658.55	$784.97	$784.97	$699.10	$699.10	$699.10	$699.10	$805.71	$805.71	$816.14
62	$689.12	$689.12	$702.59	$702.59	$834.43	$834.43	$729.37	$729.37	$673.32	$673.32	$802.57	$802.57	$714.77	$714.77	$714.77	$714.77	$823.78	$823.78	$834.43
63	$708.07	$708.07	$721.91	$721.91	$857.38	$857.38	$749.42	$749.42	$691.83	$691.83	$824.64	$824.64	$734.43	$734.43	$734.43	$734.43	$846.43	$846.43	$857.38
64+	$719.58	$719.58	$733.65	$733.65	$871.32	$871.32	$761.61	$761.61	$703.08	$703.08	$838.05	$838.05	$746.37	$746.37	$746.37	$746.37	$860.19	$860.19	$871.32

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070023	67430PA0070024		67430PA0070024		67430PA0070024		67430PA0070024		67430PA0070024		67430PA0070025		67430PA0080001		67430PA0080001		67430PA0080001	
Plan Marketing Name =>	1,000/10% $25/	tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		age Platinum EPO $350 $20/$4		age Platinum EPO $350 $20/$4		age Platinum EPO $350 $20/$4	
Form # =>	F10	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF10		EPOF07		EPOF07		EPOF07	
Rating Area =>	7	1		3		4		5		9		7		1		3		4	
Network =>	dvantage w/Den	w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/Den		w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	old	Silver		Silver		Silver		Silver		Silver		Silver		Platinum		Platinum		Platinum	
Deductible =>	$2000	$3750/ $7500		$3750/ $7500		$3750/ $7500		$3750/ $7500		$3750/ $7500		$3750/ $7500		$350/ $700		$350/ $700		$350/ $700	
Coinsurance =>	%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	$50	$40 / $60		$40 / $60		$40 / $60		$40 / $60		$40 / $60		$40 / $60		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$12000	$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$1500/ $3000		$1500/ $3000		$1500/ $3000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$222.19	$156.86	$156.86	$186.97	$186.97	$166.51	$166.51	$166.51	$166.51	$191.91	$191.91	$194.39	$194.39	$254.61	$254.61	$303.50	$303.50	$270.29	$270.29
15	$241.94	$170.80	$170.80	$203.59	$203.59	$181.31	$181.31	$181.31	$181.31	$208.97	$208.97	$211.67	$211.67	$277.25	$277.25	$330.48	$330.48	$294.32	$294.32
16	$249.49	$176.13	$176.13	$209.94	$209.94	$186.97	$186.97	$186.97	$186.97	$215.49	$215.49	$218.27	$218.27	$285.90	$285.90	$340.79	$340.79	$303.50	$303.50
17	$257.04	$181.46	$181.46	$216.29	$216.29	$192.63	$192.63	$192.63	$192.63	$222.01	$222.01	$224.88	$224.88	$294.55	$294.55	$351.11	$351.11	$312.69	$312.69
18	$265.17	$187.20	$187.20	$223.14	$223.14	$198.72	$198.72	$198.72	$198.72	$229.04	$229.04	$231.99	$231.99	$303.87	$303.87	$362.21	$362.21	$322.58	$322.58
19	$273.30	$192.94	$192.94	$229.98	$229.98	$204.82	$204.82	$204.82	$204.82	$236.06	$236.06	$239.11	$239.11	$313.19	$313.19	$373.32	$373.32	$332.47	$332.47
20	$281.73	$198.89	$198.89	$237.07	$237.07	$211.13	$211.13	$211.13	$211.13	$243.33	$243.33	$246.48	$246.48	$322.85	$322.85	$384.83	$384.83	$342.72	$342.72
21	$290.44	$205.04	$205.04	$244.40	$244.40	$217.66	$217.66	$217.66	$217.66	$250.86	$250.86	$254.10	$254.10	$332.83	$332.83	$396.73	$396.73	$353.32	$353.32
22	$290.44	$205.04	$205.04	$244.40	$244.40	$217.66	$217.66	$217.66	$217.66	$250.86	$250.86	$254.10	$254.10	$332.83	$332.83	$396.73	$396.73	$353.32	$353.32
23	$290.44	$205.04	$205.04	$244.40	$244.40	$217.66	$217.66	$217.66	$217.66	$250.86	$250.86	$254.10	$254.10	$332.83	$332.83	$396.73	$396.73	$353.32	$353.32
24	$290.44	$205.04	$205.04	$244.40	$244.40	$217.66	$217.66	$217.66	$217.66	$250.86	$250.86	$254.10	$254.10	$332.83	$332.83	$396.73	$396.73	$353.32	$353.32
25	$291.60	$205.86	$205.86	$245.38	$245.38	$218.53	$218.53	$218.53	$218.53	$251.86	$251.86	$255.12	$255.12	$334.16	$334.16	$398.32	$398.32	$354.73	$354.73
26	$297.41	$209.96	$209.96	$250.27	$250.27	$222.88	$222.88	$222.88	$222.88	$256.88	$256.88	$260.20	$260.20	$340.82	$340.82	$406.25	$406.25	$361.80	$361.80
27	$304.38	$214.88	$214.88	$256.13	$256.13	$228.11	$228.11	$228.11	$228.11	$262.90	$262.90	$266.30	$266.30	$348.81	$348.81	$415.77	$415.77	$370.28	$370.28
28	$315.71	$222.88	$222.88	$265.66	$265.66	$236.60	$236.60	$236.60	$236.60	$272.68	$272.68	$276.21	$276.21	$361.79	$361.79	$431.25	$431.25	$384.06	$384.06
29	$325.00	$229.44	$229.44	$273.48	$273.48	$243.56	$243.56	$243.56	$243.56	$280.71	$280.71	$284.34	$284.34	$372.44	$372.44	$443.94	$443.94	$395.37	$395.37
30	$329.65	$232.72	$232.72	$277.39	$277.39	$247.04	$247.04	$247.04	$247.04	$284.73	$284.73	$288.40	$288.40	$377.76	$377.76	$450.29	$450.29	$401.02	$401.02
31	$336.62	$237.64	$237.64	$283.26	$283.26	$252.27	$252.27	$252.27	$252.27	$290.75	$290.75	$294.50	$294.50	$385.75	$385.75	$459.81	$459.81	$409.50	$409.50
32	$343.59	$242.56	$242.56	$289.13	$289.13	$257.49	$257.49	$257.49	$257.49	$296.77	$296.77	$300.60	$300.60	$393.74	$393.74	$469.33	$469.33	$417.98	$417.98
33	$347.95	$245.64	$245.64	$292.79	$292.79	$260.76	$260.76	$260.76	$260.76	$300.53	$300.53	$304.41	$304.41	$398.73	$398.73	$475.28	$475.28	$423.28	$423.28
34	$352.59	$248.92	$248.92	$296.70	$296.70	$264.24	$264.24	$264.24	$264.24	$304.54	$304.54	$308.48	$308.48	$404.06	$404.06	$481.63	$481.63	$428.93	$428.93
35	$354.92	$250.56	$250.56	$298.66	$298.66	$265.98	$265.98	$265.98	$265.98	$306.55	$306.55	$310.51	$310.51	$406.72	$406.72	$484.80	$484.80	$431.76	$431.76
36	$357.24	$252.20	$252.20	$300.61	$300.61	$267.72	$267.72	$267.72	$267.72	$308.56	$308.56	$312.54	$312.54	$409.38	$409.38	$487.98	$487.98	$434.58	$434.58
37	$359.56	$253.84	$253.84	$302.57	$302.57	$269.46	$269.46	$269.46	$269.46	$310.56	$310.56	$314.58	$314.58	$412.04	$412.04	$491.15	$491.15	$437.41	$437.41
38	$361.89	$255.48	$255.48	$304.52	$304.52	$271.20	$271.20	$271.20	$271.20	$312.57	$312.57	$316.61	$316.61	$414.71	$414.71	$494.33	$494.33	$440.24	$440.24
39	$366.54	$258.76	$258.76	$308.43	$308.43	$274.69	$274.69	$274.69	$274.69	$316.59	$316.59	$320.67	$320.67	$420.03	$420.03	$500.67	$500.67	$445.89	$445.89
40	$371.18	$262.04	$262.04	$312.34	$312.34	$278.17	$278.17	$278.17	$278.17	$320.60	$320.60	$324.74	$324.74	$425.36	$425.36	$507.02	$507.02	$451.54	$451.54
41	$378.15	$266.96	$266.96	$318.21	$318.21	$283.39	$283.39	$283.39	$283.39	$326.62	$326.62	$330.84	$330.84	$433.34	$433.34	$516.54	$516.54	$460.02	$460.02
42	$384.83	$271.68	$271.68	$323.83	$323.83	$288.40	$288.40	$288.40	$288.40	$332.39	$332.39	$336.68	$336.68	$441.00	$441.00	$525.67	$525.67	$468.15	$468.15
43	$394.13	$278.24	$278.24	$331.65	$331.65	$295.36	$295.36	$295.36	$295.36	$340.42	$340.42	$344.81	$344.81	$451.65	$451.65	$538.36	$538.36	$479.46	$479.46
44	$405.74	$286.44	$286.44	$341.43	$341.43	$304.07	$304.07	$304.07	$304.07	$350.45	$350.45	$354.98	$354.98	$464.96	$464.96	$554.23	$554.23	$493.59	$493.59
45	$419.40	$296.08	$296.08	$352.91	$352.91	$314.30	$314.30	$314.30	$314.30	$362.24	$362.24	$366.92	$366.92	$480.61	$480.61	$572.88	$572.88	$510.19	$510.19
46	$435.66	$307.56	$307.56	$366.60	$366.60	$326.49	$326.49	$326.49	$326.49	$376.29	$376.29	$381.15	$381.15	$499.25	$499.25	$595.10	$595.10	$529.98	$529.98
47	$453.96	$320.48	$320.48	$382.00	$382.00	$340.20	$340.20	$340.20	$340.20	$392.09	$392.09	$397.16	$397.16	$520.21	$520.21	$620.09	$620.09	$552.24	$552.24
48	$474.87	$335.24	$335.24	$399.59	$399.59	$355.87	$355.87	$355.87	$355.87	$410.16	$410.16	$415.45	$415.45	$544.18	$544.18	$648.65	$648.65	$577.68	$577.68
49	$495.49	$349.80	$349.80	$416.95	$416.95	$371.33	$371.33	$371.33	$371.33	$427.97	$427.97	$433.49	$433.49	$567.81	$567.81	$676.82	$676.82	$602.76	$602.76
50	$518.73	$366.20	$366.20	$436.50	$436.50	$388.74	$388.74	$388.74	$388.74	$448.04	$448.04	$453.82	$453.82	$594.43	$594.43	$708.56	$708.56	$631.03	$631.03
51	$541.67	$382.40	$382.40	$455.81	$455.81	$405.94	$405.94	$405.94	$405.94	$467.85	$467.85	$473.90	$473.90	$620.73	$620.73	$739.90	$739.90	$658.94	$658.94
52	$566.94	$400.24	$400.24	$477.07	$477.07	$424.87	$424.87	$424.87	$424.87	$489.68	$489.68	$496.00	$496.00	$649.68	$649.68	$774.42	$774.42	$689.68	$689.68
53	$592.50	$418.28	$418.28	$498.58	$498.58	$444.03	$444.03	$444.03	$444.03	$511.75	$511.75	$518.36	$518.36	$678.97	$678.97	$809.33	$809.33	$720.77	$720.77
54	$620.09	$437.76	$437.76	$521.79	$521.79	$464.70	$464.70	$464.70	$464.70	$535.59	$535.59	$542.50	$542.50	$710.59	$710.59	$847.02	$847.02	$754.34	$754.34
55	$647.68	$457.24	$457.24	$545.01	$545.01	$485.38	$485.38	$485.38	$485.38	$559.42	$559.42	$566.64	$566.64	$742.21	$742.21	$884.71	$884.71	$787.90	$787.90
56	$677.60	$478.36	$478.36	$570.19	$570.19	$507.80	$507.80	$507.80	$507.80	$585.26	$585.26	$592.82	$592.82	$776.49	$776.49	$925.57	$925.57	$824.30	$824.30
57	$707.80	$499.68	$499.68	$595.60	$595.60	$530.44	$530.44	$530.44	$530.44	$611.35	$611.35	$619.24	$619.24	$811.11	$811.11	$966.83	$966.83	$861.04	$861.04
58	$740.04	$522.44	$522.44	$622.73	$622.73	$554.60	$554.60	$554.60	$554.60	$639.19	$639.19	$647.45	$647.45	$848.05	$848.05	$1,010.87	$1,010.87	$900.26	$900.26
59	$756.02	$533.72	$533.72	$636.17	$636.17	$566.57	$566.57	$566.57	$566.57	$652.99	$652.99	$661.42	$661.42	$866.36	$866.36	$1,032.69	$1,032.69	$919.69	$919.69
60	$788.25	$556.48	$556.48	$663.30	$663.30	$590.73	$590.73	$590.73	$590.73	$680.83	$680.83	$689.63	$689.63	$903.30	$903.30	$1,076.73	$1,076.73	$958.91	$958.91
61	$816.14	$576.16	$576.16	$686.76	$686.76	$611.62	$611.62	$611.62	$611.62	$704.92	$704.92	$714.02	$714.02	$935.25	$935.25	$1,114.81	$1,114.81	$992.83	$992.83
62	$834.43	$589.08	$589.08	$702.16	$702.16	$625.34	$625.34	$625.34	$625.34	$720.72	$720.72	$730.03	$730.03	$956.22	$956.22	$1,139.81	$1,139.81	$1,015.09	$1,015.09
63	$857.38	$605.28	$605.28	$721.47	$721.47	$642.53	$642.53	$642.53	$642.53	$740.54	$740.54	$750.10	$750.10	$982.51	$982.51	$1,171.15	$1,171.15	$1,043.00	$1,043.00
64+	$871.32	$615.12	$615.12	$733.20	$733.20	$652.98	$652.98	$652.98	$652.98	$752.58	$752.58	$762.30	$762.30	$998.49	$998.49	$1,190.19	$1,190.19	$1,059.96	$1,059.96

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0080001		67430PA0080001		67430PA0080002		67430PA0080002		67430PA0080002		67430PA0080002		67430PA0080002		67430PA0080003		67430PA0080003		67430PA
Plan Marketing Name =>	tage Platinum EPO $350 $20/$4		tage Platinum EPO $350 $20/$4		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,750 $25/$50		ntage Gold EPO $1,750 $25/$50		ntage Gold EPO
Form # =>	EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPO
Rating Area =>	5		9		1		3		4		5		9		1		3		4
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$350/ $700		$350/ $700		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1750/ $3500		$1750/ $3500		$1750/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$20 / $40		$20 / $40		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$25 / $50		$25 / $50		$25 /
OOP Maximum =>	$1500/ $3000		$1500/ $3000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$4600/ $9200		$4600/ $9200		$4600/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$270.29	$270.29	$311.51	$311.51	$176.19	$176.19	$210.02	$210.02	$187.03	$187.03	$187.03	$187.03	$215.56	$215.56	$172.58	$172.58	$205.72	$205.72	$183.21
15	$294.32	$294.32	$339.20	$339.20	$191.85	$191.85	$228.68	$228.68	$203.66	$203.66	$203.66	$203.66	$234.72	$234.72	$187.92	$187.92	$224.00	$224.00	$199.50
16	$303.50	$303.50	$349.78	$349.78	$197.84	$197.84	$235.82	$235.82	$210.02	$210.02	$210.02	$210.02	$242.05	$242.05	$193.79	$193.79	$230.99	$230.99	$205.72
17	$312.69	$312.69	$360.37	$360.37	$203.82	$203.82	$242.96	$242.96	$216.37	$216.37	$216.37	$216.37	$249.38	$249.38	$199.66	$199.66	$237.99	$237.99	$211.95
18	$322.58	$322.58	$371.77	$371.77	$210.27	$210.27	$250.65	$250.65	$223.22	$223.22	$223.22	$223.22	$257.27	$257.27	$205.97	$205.97	$245.51	$245.51	$218.65
19	$332.47	$332.47	$383.18	$383.18	$216.72	$216.72	$258.33	$258.33	$230.07	$230.07	$230.07	$230.07	$265.15	$265.15	$212.29	$212.29	$253.04	$253.04	$225.36
20	$342.72	$342.72	$394.98	$394.98	$223.40	$223.40	$266.29	$266.29	$237.16	$237.16	$237.16	$237.16	$273.33	$273.33	$218.83	$218.83	$260.84	$260.84	$232.31
21	$353.32	$353.32	$407.20	$407.20	$230.31	$230.31	$274.53	$274.53	$244.49	$244.49	$244.49	$244.49	$281.78	$281.78	$225.60	$225.60	$268.91	$268.91	$239.49
22	$353.32	$353.32	$407.20	$407.20	$230.31	$230.31	$274.53	$274.53	$244.49	$244.49	$244.49	$244.49	$281.78	$281.78	$225.60	$225.60	$268.91	$268.91	$239.49
23	$353.32	$353.32	$407.20	$407.20	$230.31	$230.31	$274.53	$274.53	$244.49	$244.49	$244.49	$244.49	$281.78	$281.78	$225.60	$225.60	$268.91	$268.91	$239.49
24	$353.32	$353.32	$407.20	$407.20	$230.31	$230.31	$274.53	$274.53	$244.49	$244.49	$244.49	$244.49	$281.78	$281.78	$225.60	$225.60	$268.91	$268.91	$239.49
25	$354.73	$354.73	$408.83	$408.83	$231.23	$231.23	$275.63	$275.63	$245.47	$245.47	$245.47	$245.47	$282.91	$282.91	$226.50	$226.50	$269.99	$269.99	$240.45
26	$361.80	$361.80	$416.97	$416.97	$235.84	$235.84	$281.12	$281.12	$250.36	$250.36	$250.36	$250.36	$288.54	$288.54	$231.01	$231.01	$275.36	$275.36	$245.24
27	$370.28	$370.28	$426.75	$426.75	$241.36	$241.36	$287.71	$287.71	$256.23	$256.23	$256.23	$256.23	$295.31	$295.31	$236.43	$236.43	$281.82	$281.82	$250.99
28	$384.06	$384.06	$442.63	$442.63	$250.35	$250.35	$298.41	$298.41	$265.76	$265.76	$265.76	$265.76	$306.29	$306.29	$245.23	$245.23	$292.31	$292.31	$260.33
29	$395.37	$395.37	$455.66	$455.66	$257.72	$257.72	$307.20	$307.20	$273.58	$273.58	$273.58	$273.58	$315.31	$315.31	$252.45	$252.45	$300.91	$300.91	$267.99
30	$401.02	$401.02	$462.17	$462.17	$261.40	$261.40	$311.59	$311.59	$277.50	$277.50	$277.50	$277.50	$319.82	$319.82	$256.06	$256.06	$305.21	$305.21	$271.82
31	$409.50	$409.50	$471.94	$471.94	$266.93	$266.93	$318.18	$318.18	$283.36	$283.36	$283.36	$283.36	$326.58	$326.58	$261.47	$261.47	$311.67	$311.67	$277.57
32	$417.98	$417.98	$481.72	$481.72	$272.46	$272.46	$324.77	$324.77	$289.23	$289.23	$289.23	$289.23	$333.35	$333.35	$266.88	$266.88	$318.12	$318.12	$283.32
33	$423.28	$423.28	$487.83	$487.83	$275.91	$275.91	$328.89	$328.89	$292.90	$292.90	$292.90	$292.90	$337.57	$337.57	$270.27	$270.27	$322.15	$322.15	$286.91
34	$428.93	$428.93	$494.34	$494.34	$279.60	$279.60	$333.28	$333.28	$296.81	$296.81	$296.81	$296.81	$342.08	$342.08	$273.88	$273.88	$326.46	$326.46	$290.74
35	$431.76	$431.76	$497.60	$497.60	$281.44	$281.44	$335.48	$335.48	$298.77	$298.77	$298.77	$298.77	$344.34	$344.34	$275.68	$275.68	$328.61	$328.61	$292.66
36	$434.58	$434.58	$500.86	$500.86	$283.28	$283.28	$337.67	$337.67	$300.72	$300.72	$300.72	$300.72	$346.59	$346.59	$277.49	$277.49	$330.76	$330.76	$294.57
37	$437.41	$437.41	$504.11	$504.11	$285.12	$285.12	$339.87	$339.87	$302.68	$302.68	$302.68	$302.68	$348.84	$348.84	$279.29	$279.29	$332.91	$332.91	$296.49
38	$440.24	$440.24	$507.37	$507.37	$286.97	$286.97	$342.06	$342.06	$304.63	$304.63	$304.63	$304.63	$351.10	$351.10	$281.10	$281.10	$335.06	$335.06	$298.40
39	$445.89	$445.89	$513.89	$513.89	$290.65	$290.65	$346.46	$346.46	$308.55	$308.55	$308.55	$308.55	$355.61	$355.61	$284.71	$284.71	$339.36	$339.36	$302.24
40	$451.54	$451.54	$520.40	$520.40	$294.34	$294.34	$350.85	$350.85	$312.46	$312.46	$312.46	$312.46	$360.11	$360.11	$288.32	$288.32	$343.67	$343.67	$306.07
41	$460.02	$460.02	$530.17	$530.17	$299.86	$299.86	$357.44	$357.44	$318.33	$318.33	$318.33	$318.33	$366.88	$366.88	$293.73	$293.73	$350.12	$350.12	$311.82
42	$468.15	$468.15	$539.54	$539.54	$305.16	$305.16	$363.75	$363.75	$323.95	$323.95	$323.95	$323.95	$373.36	$373.36	$298.92	$298.92	$356.31	$356.31	$317.32
43	$479.46	$479.46	$552.57	$552.57	$312.53	$312.53	$372.54	$372.54	$331.77	$331.77	$331.77	$331.77	$382.38	$382.38	$306.14	$306.14	$364.91	$364.91	$324.99
44	$493.59	$493.59	$568.86	$568.86	$321.74	$321.74	$383.52	$383.52	$341.55	$341.55	$341.55	$341.55	$393.65	$393.65	$315.16	$315.16	$375.67	$375.67	$334.57
45	$510.19	$510.19	$588.00	$588.00	$332.57	$332.57	$396.42	$396.42	$353.04	$353.04	$353.04	$353.04	$406.89	$406.89	$325.77	$325.77	$388.31	$388.31	$345.82
46	$529.98	$529.98	$610.80	$610.80	$345.47	$345.47	$411.80	$411.80	$366.74	$366.74	$366.74	$366.74	$422.67	$422.67	$338.40	$338.40	$403.37	$403.37	$359.24
47	$552.24	$552.24	$636.45	$636.45	$359.97	$359.97	$429.09	$429.09	$382.14	$382.14	$382.14	$382.14	$440.42	$440.42	$352.61	$352.61	$420.31	$420.31	$374.32
48	$577.68	$577.68	$665.77	$665.77	$376.56	$376.56	$448.86	$448.86	$399.74	$399.74	$399.74	$399.74	$460.71	$460.71	$368.86	$368.86	$439.67	$439.67	$391.57
49	$602.76	$602.76	$694.68	$694.68	$392.91	$392.91	$468.35	$468.35	$417.10	$417.10	$417.10	$417.10	$480.72	$480.72	$384.87	$384.87	$458.76	$458.76	$408.57
50	$631.03	$631.03	$727.26	$727.26	$411.33	$411.33	$490.31	$490.31	$436.66	$436.66	$436.66	$436.66	$503.26	$503.26	$402.92	$402.92	$480.27	$480.27	$427.73
51	$658.94	$658.94	$759.43	$759.43	$429.53	$429.53	$512.00	$512.00	$455.97	$455.97	$455.97	$455.97	$525.52	$525.52	$420.74	$420.74	$501.52	$501.52	$446.65
52	$689.68	$689.68	$794.85	$794.85	$449.57	$449.57	$535.88	$535.88	$477.24	$477.24	$477.24	$477.24	$550.03	$550.03	$440.37	$440.37	$524.91	$524.91	$467.48
53	$720.77	$720.77	$830.69	$830.69	$469.83	$469.83	$560.04	$560.04	$498.76	$498.76	$498.76	$498.76	$574.83	$574.83	$460.22	$460.22	$548.58	$548.58	$488.56
54	$754.34	$754.34	$869.37	$869.37	$491.71	$491.71	$586.12	$586.12	$521.99	$521.99	$521.99	$521.99	$601.60	$601.60	$481.66	$481.66	$574.12	$574.12	$511.31
55	$787.90	$787.90	$908.06	$908.06	$513.59	$513.59	$612.20	$612.20	$545.21	$545.21	$545.21	$545.21	$628.37	$628.37	$503.09	$503.09	$599.67	$599.67	$534.06
56	$824.30	$824.30	$950.00	$950.00	$537.31	$537.31	$640.48	$640.48	$570.40	$570.40	$570.40	$570.40	$657.39	$657.39	$526.32	$526.32	$627.37	$627.37	$558.73
57	$861.04	$861.04	$992.35	$992.35	$561.27	$561.27	$669.03	$669.03	$595.82	$595.82	$595.82	$595.82	$686.70	$686.70	$549.79	$549.79	$655.33	$655.33	$583.64
58	$900.26	$900.26	$1,037.55	$1,037.55	$586.83	$586.83	$699.50	$699.50	$622.96	$622.96	$622.96	$622.96	$717.98	$717.98	$574.83	$574.83	$685.18	$685.18	$610.22
59	$919.69	$919.69	$1,059.94	$1,059.94	$599.50	$599.50	$714.60	$714.60	$636.41	$636.41	$636.41	$636.41	$733.47	$733.47	$587.24	$587.24	$699.97	$699.97	$623.39
60	$958.91	$958.91	$1,105.14	$1,105.14	$625.06	$625.06	$745.07	$745.07	$663.55	$663.55	$663.55	$663.55	$764.75	$764.75	$612.28	$612.28	$729.82	$729.82	$649.98
61	$992.83	$992.83	$1,144.23	$1,144.23	$647.17	$647.17	$771.43	$771.43	$687.02	$687.02	$687.02	$687.02	$791.80	$791.80	$633.94	$633.94	$755.64	$755.64	$672.97
62	$1,015.09	$1,015.09	$1,169.89	$1,169.89	$661.68	$661.68	$788.72	$788.72	$702.42	$702.42	$702.42	$702.42	$809.55	$809.55	$648.15	$648.15	$772.58	$772.58	$688.05
63	$1,043.00	$1,043.00	$1,202.05	$1,202.05	$679.88	$679.88	$810.41	$810.41	$721.73	$721.73	$721.73	$721.73	$831.81	$831.81	$665.97	$665.97	$793.82	$793.82	$706.97
64+	$1,059.96	$1,059.96	$1,221.60	$1,221.60	$690.93	$690.93	$823.59	$823.59	$733.47	$733.47	$733.47	$733.47	$845.34	$845.34	$676.80	$676.80	$806.73	$806.73	$718.47

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080003	67430PA0080003		67430PA0080003		67430PA0080004		67430PA0080004		67430PA0080004		67430PA0080004		67430PA0080004		67430PA0080005		67430PA0080005	
Plan Marketing Name =>	$1,750 $25/$50	ntage Gold EPO $1,750 $25/$50		ntage Gold EPO $1,750 $25/$50		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $7,000/10% $25/		ge Silver EPO $7,000/10% $25/	
Form # =>	F07	EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07	
Rating Area =>	4	5		9		1		3		4		5		9		1		3	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	/ $3500	$1750/ $3500		$1750/ $3500		$4500/ $9000		$4500/ $9000		$4500/ $9000		$4500/ $9000		$4500/ $9000		$7000/ $14000		$7000/ $14000	
Coinsurance =>	0%	100%		100%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ $50	$25 / $50		$25 / $50		$40 / $65		$40 / $65		$40 / $65		$40 / $65		$40 / $65		$25 / $50		$25 / $50	
OOP Maximum =>	/ $9200	$4600/ $9200		$4600/ $9200		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800		$8150/ $16300		$8150/ $16300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$183.21	$183.21	$183.21	$211.15	$211.15	$129.35	$129.35	$154.18	$154.18	$137.31	$137.31	$137.31	$137.31	$158.25	$158.25	$144.47	$144.47	$172.20	$172.20
15	$199.50	$199.50	$199.50	$229.92	$229.92	$140.84	$140.84	$167.88	$167.88	$149.52	$149.52	$149.52	$149.52	$172.31	$172.31	$157.31	$157.31	$187.51	$187.51
16	$205.72	$205.72	$205.72	$237.09	$237.09	$145.24	$145.24	$173.12	$173.12	$154.18	$154.18	$154.18	$154.18	$177.69	$177.69	$162.22	$162.22	$193.36	$193.36
17	$211.95	$211.95	$211.95	$244.27	$244.27	$149.64	$149.64	$178.36	$178.36	$158.85	$158.85	$158.85	$158.85	$183.07	$183.07	$167.13	$167.13	$199.21	$199.21
18	$218.65	$218.65	$218.65	$252.00	$252.00	$154.37	$154.37	$184.01	$184.01	$163.87	$163.87	$163.87	$163.87	$188.86	$188.86	$172.42	$172.42	$205.52	$205.52
19	$225.36	$225.36	$225.36	$259.73	$259.73	$159.10	$159.10	$189.65	$189.65	$168.90	$168.90	$168.90	$168.90	$194.66	$194.66	$177.71	$177.71	$211.82	$211.82
20	$232.31	$232.31	$232.31	$267.73	$267.73	$164.01	$164.01	$195.49	$195.49	$174.11	$174.11	$174.11	$174.11	$200.65	$200.65	$183.18	$183.18	$218.35	$218.35
21	$239.49	$239.49	$239.49	$276.01	$276.01	$169.08	$169.08	$201.54	$201.54	$179.49	$179.49	$179.49	$179.49	$206.86	$206.86	$188.85	$188.85	$225.10	$225.10
22	$239.49	$239.49	$239.49	$276.01	$276.01	$169.08	$169.08	$201.54	$201.54	$179.49	$179.49	$179.49	$179.49	$206.86	$206.86	$188.85	$188.85	$225.10	$225.10
23	$239.49	$239.49	$239.49	$276.01	$276.01	$169.08	$169.08	$201.54	$201.54	$179.49	$179.49	$179.49	$179.49	$206.86	$206.86	$188.85	$188.85	$225.10	$225.10
24	$239.49	$239.49	$239.49	$276.01	$276.01	$169.08	$169.08	$201.54	$201.54	$179.49	$179.49	$179.49	$179.49	$206.86	$206.86	$188.85	$188.85	$225.10	$225.10
25	$240.45	$240.45	$240.45	$277.11	$277.11	$169.76	$169.76	$202.35	$202.35	$180.21	$180.21	$180.21	$180.21	$207.69	$207.69	$189.61	$189.61	$226.00	$226.00
26	$245.24	$245.24	$245.24	$282.63	$282.63	$173.14	$173.14	$206.38	$206.38	$183.80	$183.80	$183.80	$183.80	$211.82	$211.82	$193.38	$193.38	$230.50	$230.50
27	$250.99	$250.99	$250.99	$289.26	$289.26	$177.20	$177.20	$211.21	$211.21	$188.11	$188.11	$188.11	$188.11	$216.79	$216.79	$197.91	$197.91	$235.90	$235.90
28	$260.33	$260.33	$260.33	$300.02	$300.02	$183.79	$183.79	$219.07	$219.07	$195.11	$195.11	$195.11	$195.11	$224.86	$224.86	$205.28	$205.28	$244.68	$244.68
29	$267.99	$267.99	$267.99	$308.86	$308.86	$189.20	$189.20	$225.52	$225.52	$200.85	$200.85	$200.85	$200.85	$231.48	$231.48	$211.32	$211.32	$251.89	$251.89
30	$271.82	$271.82	$271.82	$313.27	$313.27	$191.91	$191.91	$228.75	$228.75	$203.72	$203.72	$203.72	$203.72	$234.79	$234.79	$214.34	$214.34	$255.49	$255.49
31	$277.57	$277.57	$277.57	$319.90	$319.90	$195.96	$195.96	$233.58	$233.58	$208.03	$208.03	$208.03	$208.03	$239.75	$239.75	$218.88	$218.88	$260.89	$260.89
32	$283.32	$283.32	$283.32	$326.52	$326.52	$200.02	$200.02	$238.42	$238.42	$212.34	$212.34	$212.34	$212.34	$244.72	$244.72	$223.41	$223.41	$266.29	$266.29
33	$286.91	$286.91	$286.91	$330.66	$330.66	$202.56	$202.56	$241.44	$241.44	$215.03	$215.03	$215.03	$215.03	$247.82	$247.82	$226.24	$226.24	$269.67	$269.67
34	$290.74	$290.74	$290.74	$335.08	$335.08	$205.26	$205.26	$244.67	$244.67	$217.90	$217.90	$217.90	$217.90	$251.13	$251.13	$229.26	$229.26	$273.27	$273.27
35	$292.66	$292.66	$292.66	$337.28	$337.28	$206.62	$206.62	$246.28	$246.28	$219.34	$219.34	$219.34	$219.34	$252.78	$252.78	$230.77	$230.77	$275.07	$275.07
36	$294.57	$294.57	$294.57	$339.49	$339.49	$207.97	$207.97	$247.89	$247.89	$220.77	$220.77	$220.77	$220.77	$254.44	$254.44	$232.29	$232.29	$276.87	$276.87
37	$296.49	$296.49	$296.49	$341.70	$341.70	$209.32	$209.32	$249.51	$249.51	$222.21	$222.21	$222.21	$222.21	$256.09	$256.09	$233.80	$233.80	$278.67	$278.67
38	$298.40	$298.40	$298.40	$343.91	$343.91	$210.67	$210.67	$251.12	$251.12	$223.64	$223.64	$223.64	$223.64	$257.75	$257.75	$235.31	$235.31	$280.47	$280.47
39	$302.24	$302.24	$302.24	$348.32	$348.32	$213.38	$213.38	$254.34	$254.34	$226.52	$226.52	$226.52	$226.52	$261.06	$261.06	$238.33	$238.33	$284.08	$284.08
40	$306.07	$306.07	$306.07	$352.74	$352.74	$216.08	$216.08	$257.57	$257.57	$229.39	$229.39	$229.39	$229.39	$264.37	$264.37	$241.35	$241.35	$287.68	$287.68
41	$311.82	$311.82	$311.82	$359.37	$359.37	$220.14	$220.14	$262.41	$262.41	$233.70	$233.70	$233.70	$233.70	$269.33	$269.33	$245.88	$245.88	$293.08	$293.08
42	$317.32	$317.32	$317.32	$365.71	$365.71	$224.03	$224.03	$267.04	$267.04	$237.82	$237.82	$237.82	$237.82	$274.09	$274.09	$250.23	$250.23	$298.26	$298.26
43	$324.99	$324.99	$324.99	$374.55	$374.55	$229.44	$229.44	$273.49	$273.49	$243.57	$243.57	$243.57	$243.57	$280.71	$280.71	$256.27	$256.27	$305.46	$305.46
44	$334.57	$334.57	$334.57	$385.59	$385.59	$236.20	$236.20	$281.55	$281.55	$250.75	$250.75	$250.75	$250.75	$288.98	$288.98	$263.82	$263.82	$314.46	$314.46
45	$345.82	$345.82	$345.82	$398.56	$398.56	$244.15	$244.15	$291.02	$291.02	$259.18	$259.18	$259.18	$259.18	$298.71	$298.71	$272.70	$272.70	$325.04	$325.04
46	$359.24	$359.24	$359.24	$414.02	$414.02	$253.62	$253.62	$302.31	$302.31	$269.24	$269.24	$269.24	$269.24	$310.29	$310.29	$283.28	$283.28	$337.65	$337.65
47	$374.32	$374.32	$374.32	$431.40	$431.40	$264.27	$264.27	$315.01	$315.01	$280.54	$280.54	$280.54	$280.54	$323.32	$323.32	$295.17	$295.17	$351.83	$351.83
48	$391.57	$391.57	$391.57	$451.28	$451.28	$276.45	$276.45	$329.52	$329.52	$293.47	$293.47	$293.47	$293.47	$338.22	$338.22	$308.77	$308.77	$368.04	$368.04
49	$408.57	$408.57	$408.57	$470.87	$470.87	$288.45	$288.45	$343.83	$343.83	$306.21	$306.21	$306.21	$306.21	$352.90	$352.90	$322.18	$322.18	$384.02	$384.02
50	$427.73	$427.73	$427.73	$492.95	$492.95	$301.98	$301.98	$359.95	$359.95	$320.57	$320.57	$320.57	$320.57	$369.45	$369.45	$337.29	$337.29	$402.03	$402.03
51	$446.65	$446.65	$446.65	$514.76	$514.76	$315.33	$315.33	$375.87	$375.87	$334.75	$334.75	$334.75	$334.75	$385.79	$385.79	$352.21	$352.21	$419.81	$419.81
52	$467.48	$467.48	$467.48	$538.77	$538.77	$330.04	$330.04	$393.41	$393.41	$350.36	$350.36	$350.36	$350.36	$403.79	$403.79	$368.64	$368.64	$439.40	$439.40
53	$488.56	$488.56	$488.56	$563.06	$563.06	$344.92	$344.92	$411.14	$411.14	$366.16	$366.16	$366.16	$366.16	$421.99	$421.99	$385.25	$385.25	$459.20	$459.20
54	$511.31	$511.31	$511.31	$589.28	$589.28	$360.99	$360.99	$430.29	$430.29	$383.21	$383.21	$383.21	$383.21	$441.65	$441.65	$403.19	$403.19	$480.59	$480.59
55	$534.06	$534.06	$534.06	$615.50	$615.50	$377.05	$377.05	$449.43	$449.43	$400.26	$400.26	$400.26	$400.26	$461.30	$461.30	$421.14	$421.14	$501.97	$501.97
56	$558.73	$558.73	$558.73	$643.93	$643.93	$394.46	$394.46	$470.19	$470.19	$418.75	$418.75	$418.75	$418.75	$482.60	$482.60	$440.59	$440.59	$525.16	$525.16
57	$583.64	$583.64	$583.64	$672.64	$672.64	$412.05	$412.05	$491.15	$491.15	$437.42	$437.42	$437.42	$437.42	$504.12	$504.12	$460.23	$460.23	$548.57	$548.57
58	$610.22	$610.22	$610.22	$703.27	$703.27	$430.82	$430.82	$513.52	$513.52	$457.34	$457.34	$457.34	$457.34	$527.08	$527.08	$481.19	$481.19	$573.55	$573.55
59	$623.39	$623.39	$623.39	$718.45	$718.45	$440.12	$440.12	$524.61	$524.61	$467.21	$467.21	$467.21	$467.21	$538.46	$538.46	$491.58	$491.58	$585.94	$585.94
60	$649.98	$649.98	$649.98	$749.09	$749.09	$458.88	$458.88	$546.98	$546.98	$487.14	$487.14	$487.14	$487.14	$561.42	$561.42	$512.54	$512.54	$610.92	$610.92
61	$672.97	$672.97	$672.97	$775.59	$775.59	$475.11	$475.11	$566.33	$566.33	$504.37	$504.37	$504.37	$504.37	$581.28	$581.28	$530.67	$530.67	$632.53	$632.53
62	$688.05	$688.05	$688.05	$792.98	$792.98	$485.77	$485.77	$579.02	$579.02	$515.67	$515.67	$515.67	$515.67	$594.31	$594.31	$542.57	$542.57	$646.71	$646.71
63	$706.97	$706.97	$706.97	$814.78	$814.78	$499.12	$499.12	$594.95	$594.95	$529.85	$529.85	$529.85	$529.85	$610.65	$610.65	$557.49	$557.49	$664.50	$664.50
64+	$718.47	$718.47	$718.47	$828.03	$828.03	$507.24	$507.24	$604.62	$604.62	$538.47	$538.47	$538.47	$538.47	$620.58	$620.58	$566.55	$566.55	$675.30	$675.30

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0080005		67430PA0080005		67430PA0080005		67430PA0080006		67430PA0080006		67430PA0080006		67430PA0080006		67430PA0080006		67430PA0080007		67430PA
Plan Marketing Name =>	ge Silver EPO $7,000/10% $25/		ge Silver EPO $7,000/10% $25/		ge Silver EPO $7,000/10% $25/		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		ge Gold EPO $2,500/10% $25/		ge Gold EPO $2
Form # =>	EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPO
Rating Area =>	4		5		9		1		3		4		5		9		1		3
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Go
Deductible =>	$7000/ $14000		$7000/ $14000		$7000/ $14000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$2500/ $5000		$2500/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	$25 / $50		$25 / $50		$25 / $50		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		$25 / $50		$25 /
OOP Maximum =>	$8150/ $16300		$8150/ $16300		$8150/ $16300		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6000/ $12000		$6000/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$153.36	$153.36	$153.36	$153.36	$176.75	$176.75	$137.13	$137.13	$163.45	$163.45	$145.56	$145.56	$145.56	$145.56	$167.76	$167.76	$169.25	$169.25	$201.74
15	$166.99	$166.99	$166.99	$166.99	$192.46	$192.46	$149.32	$149.32	$177.98	$177.98	$158.50	$158.50	$158.50	$158.50	$182.68	$182.68	$184.29	$184.29	$219.67
16	$172.20	$172.20	$172.20	$172.20	$198.47	$198.47	$153.98	$153.98	$183.53	$183.53	$163.45	$163.45	$163.45	$163.45	$188.38	$188.38	$190.05	$190.05	$226.53
17	$177.42	$177.42	$177.42	$177.42	$204.48	$204.48	$158.64	$158.64	$189.09	$189.09	$168.40	$168.40	$168.40	$168.40	$194.08	$194.08	$195.80	$195.80	$233.38
18	$183.03	$183.03	$183.03	$183.03	$210.95	$210.95	$163.66	$163.66	$195.07	$195.07	$173.73	$173.73	$173.73	$173.73	$200.22	$200.22	$201.99	$201.99	$240.77
19	$188.64	$188.64	$188.64	$188.64	$217.42	$217.42	$168.67	$168.67	$201.05	$201.05	$179.05	$179.05	$179.05	$179.05	$206.36	$206.36	$208.19	$208.19	$248.15
20	$194.46	$194.46	$194.46	$194.46	$224.12	$224.12	$173.87	$173.87	$207.25	$207.25	$184.57	$184.57	$184.57	$184.57	$212.72	$212.72	$214.60	$214.60	$255.80
21	$200.47	$200.47	$200.47	$200.47	$231.05	$231.05	$179.25	$179.25	$213.66	$213.66	$190.28	$190.28	$190.28	$190.28	$219.30	$219.30	$221.24	$221.24	$263.71
22	$200.47	$200.47	$200.47	$200.47	$231.05	$231.05	$179.25	$179.25	$213.66	$213.66	$190.28	$190.28	$190.28	$190.28	$219.30	$219.30	$221.24	$221.24	$263.71
23	$200.47	$200.47	$200.47	$200.47	$231.05	$231.05	$179.25	$179.25	$213.66	$213.66	$190.28	$190.28	$190.28	$190.28	$219.30	$219.30	$221.24	$221.24	$263.71
24	$200.47	$200.47	$200.47	$200.47	$231.05	$231.05	$179.25	$179.25	$213.66	$213.66	$190.28	$190.28	$190.28	$190.28	$219.30	$219.30	$221.24	$221.24	$263.71
25	$201.27	$201.27	$201.27	$201.27	$231.97	$231.97	$179.97	$179.97	$214.51	$214.51	$191.04	$191.04	$191.04	$191.04	$220.18	$220.18	$222.12	$222.12	$264.76
26	$205.28	$205.28	$205.28	$205.28	$236.60	$236.60	$183.55	$183.55	$218.79	$218.79	$194.85	$194.85	$194.85	$194.85	$224.56	$224.56	$226.55	$226.55	$270.04
27	$210.09	$210.09	$210.09	$210.09	$242.14	$242.14	$187.85	$187.85	$223.92	$223.92	$199.41	$199.41	$199.41	$199.41	$229.83	$229.83	$231.86	$231.86	$276.37
28	$217.91	$217.91	$217.91	$217.91	$251.15	$251.15	$194.84	$194.84	$232.25	$232.25	$206.83	$206.83	$206.83	$206.83	$238.38	$238.38	$240.49	$240.49	$286.65
29	$224.33	$224.33	$224.33	$224.33	$258.54	$258.54	$200.58	$200.58	$239.09	$239.09	$212.92	$212.92	$212.92	$212.92	$245.40	$245.40	$247.57	$247.57	$295.09
30	$227.53	$227.53	$227.53	$227.53	$262.24	$262.24	$203.45	$203.45	$242.50	$242.50	$215.97	$215.97	$215.97	$215.97	$248.91	$248.91	$251.11	$251.11	$299.31
31	$232.34	$232.34	$232.34	$232.34	$267.79	$267.79	$207.75	$207.75	$247.63	$247.63	$220.53	$220.53	$220.53	$220.53	$254.17	$254.17	$256.42	$256.42	$305.64
32	$237.16	$237.16	$237.16	$237.16	$273.33	$273.33	$212.05	$212.05	$252.76	$252.76	$225.10	$225.10	$225.10	$225.10	$259.43	$259.43	$261.73	$261.73	$311.97
33	$240.16	$240.16	$240.16	$240.16	$276.80	$276.80	$214.74	$214.74	$255.96	$255.96	$227.96	$227.96	$227.96	$227.96	$262.72	$262.72	$265.05	$265.05	$315.92
34	$243.37	$243.37	$243.37	$243.37	$280.49	$280.49	$217.61	$217.61	$259.38	$259.38	$231.00	$231.00	$231.00	$231.00	$266.23	$266.23	$268.59	$268.59	$320.14
35	$244.97	$244.97	$244.97	$244.97	$282.34	$282.34	$219.04	$219.04	$261.09	$261.09	$232.52	$232.52	$232.52	$232.52	$267.98	$267.98	$270.36	$270.36	$322.25
36	$246.58	$246.58	$246.58	$246.58	$284.19	$284.19	$220.48	$220.48	$262.80	$262.80	$234.04	$234.04	$234.04	$234.04	$269.74	$269.74	$272.13	$272.13	$324.36
37	$248.18	$248.18	$248.18	$248.18	$286.04	$286.04	$221.91	$221.91	$264.51	$264.51	$235.57	$235.57	$235.57	$235.57	$271.49	$271.49	$273.90	$273.90	$326.47
38	$249.79	$249.79	$249.79	$249.79	$287.89	$287.89	$223.35	$223.35	$266.22	$266.22	$237.09	$237.09	$237.09	$237.09	$273.25	$273.25	$275.67	$275.67	$328.58
39	$252.99	$252.99	$252.99	$252.99	$291.59	$291.59	$226.21	$226.21	$269.64	$269.64	$240.13	$240.13	$240.13	$240.13	$276.76	$276.76	$279.20	$279.20	$332.80
40	$256.20	$256.20	$256.20	$256.20	$295.28	$295.28	$229.08	$229.08	$273.06	$273.06	$243.18	$243.18	$243.18	$243.18	$280.27	$280.27	$282.74	$282.74	$337.02
41	$261.01	$261.01	$261.01	$261.01	$300.83	$300.83	$233.38	$233.38	$278.19	$278.19	$247.74	$247.74	$247.74	$247.74	$285.53	$285.53	$288.05	$288.05	$343.35
42	$265.62	$265.62	$265.62	$265.62	$306.14	$306.14	$237.51	$237.51	$283.10	$283.10	$252.12	$252.12	$252.12	$252.12	$290.57	$290.57	$293.14	$293.14	$349.42
43	$272.04	$272.04	$272.04	$272.04	$313.53	$313.53	$243.24	$243.24	$289.94	$289.94	$258.21	$258.21	$258.21	$258.21	$297.59	$297.59	$300.22	$300.22	$357.85
44	$280.06	$280.06	$280.06	$280.06	$322.78	$322.78	$250.41	$250.41	$298.48	$298.48	$265.82	$265.82	$265.82	$265.82	$306.36	$306.36	$309.07	$309.07	$368.40
45	$289.48	$289.48	$289.48	$289.48	$333.64	$333.64	$258.84	$258.84	$308.53	$308.53	$274.76	$274.76	$274.76	$274.76	$316.67	$316.67	$319.47	$319.47	$380.80
46	$300.71	$300.71	$300.71	$300.71	$346.58	$346.58	$268.88	$268.88	$320.49	$320.49	$285.42	$285.42	$285.42	$285.42	$328.95	$328.95	$331.86	$331.86	$395.57
47	$313.33	$313.33	$313.33	$313.33	$361.13	$361.13	$280.17	$280.17	$333.95	$333.95	$297.41	$297.41	$297.41	$297.41	$342.77	$342.77	$345.80	$345.80	$412.18
48	$327.77	$327.77	$327.77	$327.77	$377.77	$377.77	$293.07	$293.07	$349.33	$349.33	$311.11	$311.11	$311.11	$311.11	$358.56	$358.56	$361.73	$361.73	$431.17
49	$342.00	$342.00	$342.00	$342.00	$394.17	$394.17	$305.80	$305.80	$364.50	$364.50	$324.62	$324.62	$324.62	$324.62	$374.13	$374.13	$377.44	$377.44	$449.89
50	$358.04	$358.04	$358.04	$358.04	$412.66	$412.66	$320.14	$320.14	$381.60	$381.60	$339.84	$339.84	$339.84	$339.84	$391.67	$391.67	$395.13	$395.13	$470.99
51	$373.88	$373.88	$373.88	$373.88	$430.91	$430.91	$334.30	$334.30	$398.48	$398.48	$354.87	$354.87	$354.87	$354.87	$408.99	$408.99	$412.61	$412.61	$491.82
52	$391.32	$391.32	$391.32	$391.32	$451.01	$451.01	$349.90	$349.90	$417.06	$417.06	$371.43	$371.43	$371.43	$371.43	$428.07	$428.07	$431.86	$431.86	$514.76
53	$408.96	$408.96	$408.96	$408.96	$471.34	$471.34	$365.67	$365.67	$435.87	$435.87	$388.17	$388.17	$388.17	$388.17	$447.37	$447.37	$451.33	$451.33	$537.97
54	$428.00	$428.00	$428.00	$428.00	$493.29	$493.29	$382.70	$382.70	$456.16	$456.16	$406.25	$406.25	$406.25	$406.25	$468.21	$468.21	$472.35	$472.35	$563.02
55	$447.05	$447.05	$447.05	$447.05	$515.24	$515.24	$399.73	$399.73	$476.46	$476.46	$424.32	$424.32	$424.32	$424.32	$489.04	$489.04	$493.37	$493.37	$588.07
56	$467.70	$467.70	$467.70	$467.70	$539.04	$539.04	$418.19	$418.19	$498.47	$498.47	$443.92	$443.92	$443.92	$443.92	$511.63	$511.63	$516.15	$516.15	$615.24
57	$488.55	$488.55	$488.55	$488.55	$563.07	$563.07	$436.83	$436.83	$520.69	$520.69	$463.71	$463.71	$463.71	$463.71	$534.43	$534.43	$539.16	$539.16	$642.66
58	$510.80	$510.80	$510.80	$510.80	$588.72	$588.72	$456.73	$456.73	$544.41	$544.41	$484.83	$484.83	$484.83	$484.83	$558.78	$558.78	$563.72	$563.72	$671.93
59	$521.82	$521.82	$521.82	$521.82	$601.42	$601.42	$466.59	$466.59	$556.16	$556.16	$495.30	$495.30	$495.30	$495.30	$570.84	$570.84	$575.89	$575.89	$686.44
60	$544.08	$544.08	$544.08	$544.08	$627.07	$627.07	$486.48	$486.48	$579.87	$579.87	$516.42	$516.42	$516.42	$516.42	$595.18	$595.18	$600.45	$600.45	$715.71
61	$563.32	$563.32	$563.32	$563.32	$649.25	$649.25	$503.69	$503.69	$600.38	$600.38	$534.69	$534.69	$534.69	$534.69	$616.23	$616.23	$621.68	$621.68	$741.03
62	$575.95	$575.95	$575.95	$575.95	$663.81	$663.81	$514.99	$514.99	$613.85	$613.85	$546.67	$546.67	$546.67	$546.67	$630.05	$630.05	$635.62	$635.62	$757.64
63	$591.79	$591.79	$591.79	$591.79	$682.06	$682.06	$529.15	$529.15	$630.72	$630.72	$561.71	$561.71	$561.71	$561.71	$647.37	$647.37	$653.10	$653.10	$778.47
64+	$601.41	$601.41	$601.41	$601.41	$693.15	$693.15	$537.75	$537.75	$640.98	$640.98	$570.84	$570.84	$570.84	$570.84	$657.90	$657.90	$663.72	$663.72	$791.13

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080007	67430PA0080007		67430PA0080007		67430PA0080007		67430PA0080008		67430PA0080009		67430PA0080010		67430PA0080011		67430PA0080012		67430PA0080013	
Plan Marketing Name =>	,500/10% $25/$	ge Gold EPO $2,500/10% $25/$		ge Gold EPO $2,500/10% $25/$		ge Gold EPO $2,500/10% $25/$		tage Platinum EPO $350 $20/$4		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,750 $25/$50		ge Silver EPO $4,500/10% $40/$		ge Silver EPO $7,000/10% $25/$		tage Silver EPO HSA $3,000/10%	
Form # =>	F07	EPOF07		EPOF07		EPOF07		EPOF06		EPOF06		EPOF06		EPOF06		EPOF06		EPOF06	
Rating Area =>	3	4		5		9		7		7		7		7		7		7	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De	
Metal =>	old	Gold		Gold		Gold		Platinum		Gold		Gold		Silver		Silver		Silver	
Deductible =>	/ $5000	$2500/ $5000		$2500/ $5000		$2500/ $5000		$350/ $700		$1250/ $2500		$1750/ $3500		$4500/ $9000		$7000/ $14000		$3000/ $6000	
Coinsurance =>	%	90%		90%		90%		100%		100%		100%		90%		90%		90%	
Copays =>	/ $50	$25 / $50		$25 / $50		$25 / $50		$20 / $40		$30 / $50		$25 / $50		$40 / $65		$25 / $50		10% / 10%	
OOP Maximum =>	$12000	$6000/ $12000		$6000/ $12000		$6000/ $12000		$1500/ $3000		$6500/ $13000		$4600/ $9200		$7900/ $15800		$8150/ $16300		$6750/ $13500	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$201.74	$179.67	$179.67	$179.67	$179.67	$207.07	$207.07	$315.54	$315.54	$218.35	$218.35	$213.88	$213.88	$160.30	$160.30	$179.04	$179.04	$169.94	$169.94
15	$219.67	$195.64	$195.64	$195.64	$195.64	$225.48	$225.48	$343.59	$343.59	$237.75	$237.75	$232.89	$232.89	$174.55	$174.55	$194.96	$194.96	$185.04	$185.04
16	$226.53	$201.74	$201.74	$201.74	$201.74	$232.51	$232.51	$354.31	$354.31	$245.18	$245.18	$240.16	$240.16	$179.99	$179.99	$201.04	$201.04	$190.82	$190.82
17	$233.38	$207.85	$207.85	$207.85	$207.85	$239.55	$239.55	$365.04	$365.04	$252.60	$252.60	$247.43	$247.43	$185.44	$185.44	$207.13	$207.13	$196.59	$196.59
18	$240.77	$214.43	$214.43	$214.43	$214.43	$247.13	$247.13	$376.59	$376.59	$260.59	$260.59	$255.26	$255.26	$191.31	$191.31	$213.68	$213.68	$202.81	$202.81
19	$248.15	$221.00	$221.00	$221.00	$221.00	$254.71	$254.71	$388.13	$388.13	$268.58	$268.58	$263.08	$263.08	$197.18	$197.18	$220.23	$220.23	$209.03	$209.03
20	$255.80	$227.81	$227.81	$227.81	$227.81	$262.56	$262.56	$400.10	$400.10	$276.86	$276.86	$271.19	$271.19	$203.25	$203.25	$227.02	$227.02	$215.48	$215.48
21	$263.71	$234.86	$234.86	$234.86	$234.86	$270.68	$270.68	$412.47	$412.47	$285.42	$285.42	$279.58	$279.58	$209.54	$209.54	$234.04	$234.04	$222.14	$222.14
22	$263.71	$234.86	$234.86	$234.86	$234.86	$270.68	$270.68	$412.47	$412.47	$285.42	$285.42	$279.58	$279.58	$209.54	$209.54	$234.04	$234.04	$222.14	$222.14
23	$263.71	$234.86	$234.86	$234.86	$234.86	$270.68	$270.68	$412.47	$412.47	$285.42	$285.42	$279.58	$279.58	$209.54	$209.54	$234.04	$234.04	$222.14	$222.14
24	$263.71	$234.86	$234.86	$234.86	$234.86	$270.68	$270.68	$412.47	$412.47	$285.42	$285.42	$279.58	$279.58	$209.54	$209.54	$234.04	$234.04	$222.14	$222.14
25	$264.76	$235.80	$235.80	$235.80	$235.80	$271.76	$271.76	$414.12	$414.12	$286.56	$286.56	$280.70	$280.70	$210.38	$210.38	$234.98	$234.98	$223.03	$223.03
26	$270.04	$240.50	$240.50	$240.50	$240.50	$277.18	$277.18	$422.37	$422.37	$292.27	$292.27	$286.29	$286.29	$214.57	$214.57	$239.66	$239.66	$227.47	$227.47
27	$276.37	$246.13	$246.13	$246.13	$246.13	$283.67	$283.67	$432.27	$432.27	$299.12	$299.12	$293.00	$293.00	$219.60	$219.60	$245.27	$245.27	$232.80	$232.80
28	$286.65	$255.29	$255.29	$255.29	$255.29	$294.23	$294.23	$448.35	$448.35	$310.25	$310.25	$303.90	$303.90	$227.77	$227.77	$254.40	$254.40	$241.47	$241.47
29	$295.09	$262.81	$262.81	$262.81	$262.81	$302.89	$302.89	$461.55	$461.55	$319.38	$319.38	$312.85	$312.85	$234.48	$234.48	$261.89	$261.89	$248.57	$248.57
30	$299.31	$266.57	$266.57	$266.57	$266.57	$307.22	$307.22	$468.15	$468.15	$323.95	$323.95	$317.32	$317.32	$237.83	$237.83	$265.64	$265.64	$252.13	$252.13
31	$305.64	$272.20	$272.20	$272.20	$272.20	$313.72	$313.72	$478.05	$478.05	$330.80	$330.80	$324.03	$324.03	$242.86	$242.86	$271.25	$271.25	$257.46	$257.46
32	$311.97	$277.84	$277.84	$277.84	$277.84	$320.21	$320.21	$487.95	$487.95	$337.65	$337.65	$330.74	$330.74	$247.89	$247.89	$276.87	$276.87	$262.79	$262.79
33	$315.92	$281.36	$281.36	$281.36	$281.36	$324.27	$324.27	$494.14	$494.14	$341.93	$341.93	$334.94	$334.94	$251.03	$251.03	$280.38	$280.38	$266.12	$266.12
34	$320.14	$285.12	$285.12	$285.12	$285.12	$328.61	$328.61	$500.74	$500.74	$346.50	$346.50	$339.41	$339.41	$254.38	$254.38	$284.12	$284.12	$269.68	$269.68
35	$322.25	$287.00	$287.00	$287.00	$287.00	$330.77	$330.77	$504.04	$504.04	$348.78	$348.78	$341.65	$341.65	$256.06	$256.06	$286.00	$286.00	$271.46	$271.46
36	$324.36	$288.88	$288.88	$288.88	$288.88	$332.94	$332.94	$507.34	$507.34	$351.07	$351.07	$343.88	$343.88	$257.73	$257.73	$287.87	$287.87	$273.23	$273.23
37	$326.47	$290.76	$290.76	$290.76	$290.76	$335.10	$335.10	$510.64	$510.64	$353.35	$353.35	$346.12	$346.12	$259.41	$259.41	$289.74	$289.74	$275.01	$275.01
38	$328.58	$292.64	$292.64	$292.64	$292.64	$337.27	$337.27	$513.94	$513.94	$355.63	$355.63	$348.36	$348.36	$261.09	$261.09	$291.61	$291.61	$276.79	$276.79
39	$332.80	$296.39	$296.39	$296.39	$296.39	$341.60	$341.60	$520.54	$520.54	$360.20	$360.20	$352.83	$352.83	$264.44	$264.44	$295.36	$295.36	$280.34	$280.34
40	$337.02	$300.15	$300.15	$300.15	$300.15	$345.93	$345.93	$527.14	$527.14	$364.77	$364.77	$357.30	$357.30	$267.79	$267.79	$299.10	$299.10	$283.89	$283.89
41	$343.35	$305.79	$305.79	$305.79	$305.79	$352.43	$352.43	$537.04	$537.04	$371.62	$371.62	$364.01	$364.01	$272.82	$272.82	$304.72	$304.72	$289.23	$289.23
42	$349.42	$311.19	$311.19	$311.19	$311.19	$358.65	$358.65	$546.52	$546.52	$378.18	$378.18	$370.44	$370.44	$277.64	$277.64	$310.10	$310.10	$294.34	$294.34
43	$357.85	$318.71	$318.71	$318.71	$318.71	$367.31	$367.31	$559.72	$559.72	$387.31	$387.31	$379.39	$379.39	$284.35	$284.35	$317.59	$317.59	$301.44	$301.44
44	$368.40	$328.10	$328.10	$328.10	$328.10	$378.14	$378.14	$576.22	$576.22	$398.73	$398.73	$390.57	$390.57	$292.73	$292.73	$326.95	$326.95	$310.33	$310.33
45	$380.80	$339.14	$339.14	$339.14	$339.14	$390.86	$390.86	$595.61	$595.61	$412.15	$412.15	$403.71	$403.71	$302.58	$302.58	$337.95	$337.95	$320.77	$320.77
46	$395.57	$352.29	$352.29	$352.29	$352.29	$406.02	$406.02	$618.71	$618.71	$428.13	$428.13	$419.37	$419.37	$314.31	$314.31	$351.06	$351.06	$333.21	$333.21
47	$412.18	$367.09	$367.09	$367.09	$367.09	$423.07	$423.07	$644.69	$644.69	$446.11	$446.11	$436.98	$436.98	$327.51	$327.51	$365.80	$365.80	$347.20	$347.20
48	$431.17	$384.00	$384.00	$384.00	$384.00	$442.56	$442.56	$674.39	$674.39	$466.66	$466.66	$457.11	$457.11	$342.60	$342.60	$382.66	$382.66	$363.20	$363.20
49	$449.89	$400.67	$400.67	$400.67	$400.67	$461.78	$461.78	$703.67	$703.67	$486.93	$486.93	$476.96	$476.96	$357.48	$357.48	$399.27	$399.27	$378.97	$378.97
50	$470.99	$419.46	$419.46	$419.46	$419.46	$483.43	$483.43	$736.67	$736.67	$509.76	$509.76	$499.33	$499.33	$374.24	$374.24	$418.00	$418.00	$396.74	$396.74
51	$491.82	$438.01	$438.01	$438.01	$438.01	$504.82	$504.82	$769.26	$769.26	$532.31	$532.31	$521.42	$521.42	$390.79	$390.79	$436.48	$436.48	$414.29	$414.29
52	$514.76	$458.45	$458.45	$458.45	$458.45	$528.37	$528.37	$805.14	$805.14	$557.14	$557.14	$545.74	$545.74	$409.02	$409.02	$456.85	$456.85	$433.62	$433.62
53	$537.97	$479.11	$479.11	$479.11	$479.11	$552.19	$552.19	$841.44	$841.44	$582.26	$582.26	$570.34	$570.34	$427.46	$427.46	$477.44	$477.44	$453.17	$453.17
54	$563.02	$501.43	$501.43	$501.43	$501.43	$577.90	$577.90	$880.62	$880.62	$609.37	$609.37	$596.90	$596.90	$447.37	$447.37	$499.68	$499.68	$474.27	$474.27
55	$588.07	$523.74	$523.74	$523.74	$523.74	$603.62	$603.62	$919.81	$919.81	$636.49	$636.49	$623.46	$623.46	$467.27	$467.27	$521.91	$521.91	$495.37	$495.37
56	$615.24	$547.93	$547.93	$547.93	$547.93	$631.50	$631.50	$962.29	$962.29	$665.88	$665.88	$652.26	$652.26	$488.86	$488.86	$546.02	$546.02	$518.25	$518.25
57	$642.66	$572.35	$572.35	$572.35	$572.35	$659.65	$659.65	$1,005.19	$1,005.19	$695.57	$695.57	$681.34	$681.34	$510.65	$510.65	$570.36	$570.36	$541.36	$541.36
58	$671.93	$598.42	$598.42	$598.42	$598.42	$689.69	$689.69	$1,050.97	$1,050.97	$727.25	$727.25	$712.37	$712.37	$533.91	$533.91	$596.33	$596.33	$566.01	$566.01
59	$686.44	$611.34	$611.34	$611.34	$611.34	$704.58	$704.58	$1,073.66	$1,073.66	$742.95	$742.95	$727.75	$727.75	$545.43	$545.43	$609.21	$609.21	$578.23	$578.23
60	$715.71	$637.41	$637.41	$637.41	$637.41	$734.63	$734.63	$1,119.44	$1,119.44	$774.63	$774.63	$758.78	$758.78	$568.69	$568.69	$635.18	$635.18	$602.89	$602.89
61	$741.03	$659.96	$659.96	$659.96	$659.96	$760.61	$760.61	$1,159.04	$1,159.04	$802.03	$802.03	$785.62	$785.62	$588.81	$588.81	$657.65	$657.65	$624.21	$624.21
62	$757.64	$674.75	$674.75	$674.75	$674.75	$777.66	$777.66	$1,185.03	$1,185.03	$820.01	$820.01	$803.23	$803.23	$602.01	$602.01	$672.40	$672.40	$638.21	$638.21
63	$778.47	$693.31	$693.31	$693.31	$693.31	$799.05	$799.05	$1,217.61	$1,217.61	$842.56	$842.56	$825.32	$825.32	$618.56	$618.56	$690.89	$690.89	$655.76	$655.76
64+	$791.13	$704.58	$704.58	$704.58	$704.58	$812.04	$812.04	$1,237.41	$1,237.41	$856.26	$856.26	$838.74	$838.74	$628.62	$628.62	$702.12	$702.12	$666.42	$666.42

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0080014		67430PA0080015		67430PA0080015		67430PA0080015		67430PA0080015		67430PA0080015		67430PA0080016		67430PA0080017		67430PA0080017		67430PA
Plan Marketing Name =>	ge Gold EPO $2,500/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO
Form # =>	EPOF06		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF06		EPOF07		EPOF07		EPO
Rating Area =>	7		1		3		4		5		9		7		1		3		4
Network =>	erks w/Dental Advantage w/De		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		erks w/Dental Advantage w/De		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Sil
Deductible =>	$2500/ $5000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$3750/ $7500		$3750/ $7500		$3750/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		100%		100%		10
Copays =>	$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$40 / $60		$40 / $60		$40 /
OOP Maximum =>	$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$8150/ $16300		$8150/ $16300		$8150/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$209.75	$209.75	$178.44	$178.44	$212.69	$212.69	$189.42	$189.42	$189.42	$189.42	$218.31	$218.31	$221.14	$221.14	$142.99	$142.99	$170.44	$170.44	$151.80
15	$228.39	$228.39	$194.30	$194.30	$231.60	$231.60	$206.26	$206.26	$206.26	$206.26	$237.71	$237.71	$240.80	$240.80	$155.70	$155.70	$185.59	$185.59	$165.29
16	$235.52	$235.52	$200.36	$200.36	$238.83	$238.83	$212.70	$212.70	$212.70	$212.70	$245.13	$245.13	$248.31	$248.31	$160.56	$160.56	$191.39	$191.39	$170.45
17	$242.65	$242.65	$206.43	$206.43	$246.06	$246.06	$219.13	$219.13	$219.13	$219.13	$252.55	$252.55	$255.83	$255.83	$165.42	$165.42	$197.18	$197.18	$175.61
18	$250.33	$250.33	$212.96	$212.96	$253.84	$253.84	$226.07	$226.07	$226.07	$226.07	$260.54	$260.54	$263.92	$263.92	$170.66	$170.66	$203.42	$203.42	$181.17
19	$258.00	$258.00	$219.49	$219.49	$261.63	$261.63	$233.00	$233.00	$233.00	$233.00	$268.53	$268.53	$272.01	$272.01	$175.89	$175.89	$209.65	$209.65	$186.72
20	$265.95	$265.95	$226.25	$226.25	$269.69	$269.69	$240.18	$240.18	$240.18	$240.18	$276.81	$276.81	$280.40	$280.40	$181.31	$181.31	$216.12	$216.12	$192.48
21	$274.18	$274.18	$233.25	$233.25	$278.03	$278.03	$247.61	$247.61	$247.61	$247.61	$285.37	$285.37	$289.07	$289.07	$186.92	$186.92	$222.80	$222.80	$198.43
22	$274.18	$274.18	$233.25	$233.25	$278.03	$278.03	$247.61	$247.61	$247.61	$247.61	$285.37	$285.37	$289.07	$289.07	$186.92	$186.92	$222.80	$222.80	$198.43
23	$274.18	$274.18	$233.25	$233.25	$278.03	$278.03	$247.61	$247.61	$247.61	$247.61	$285.37	$285.37	$289.07	$289.07	$186.92	$186.92	$222.80	$222.80	$198.43
24	$274.18	$274.18	$233.25	$233.25	$278.03	$278.03	$247.61	$247.61	$247.61	$247.61	$285.37	$285.37	$289.07	$289.07	$186.92	$186.92	$222.80	$222.80	$198.43
25	$275.28	$275.28	$234.18	$234.18	$279.14	$279.14	$248.60	$248.60	$248.60	$248.60	$286.51	$286.51	$290.23	$290.23	$187.67	$187.67	$223.69	$223.69	$199.22
26	$280.76	$280.76	$238.85	$238.85	$284.70	$284.70	$253.55	$253.55	$253.55	$253.55	$292.22	$292.22	$296.01	$296.01	$191.41	$191.41	$228.15	$228.15	$203.19
27	$287.34	$287.34	$244.45	$244.45	$291.38	$291.38	$259.50	$259.50	$259.50	$259.50	$299.07	$299.07	$302.95	$302.95	$195.89	$195.89	$233.49	$233.49	$207.95
28	$298.03	$298.03	$253.54	$253.54	$302.22	$302.22	$269.15	$269.15	$269.15	$269.15	$310.20	$310.20	$314.22	$314.22	$203.18	$203.18	$242.18	$242.18	$215.69
29	$306.81	$306.81	$261.01	$261.01	$311.12	$311.12	$277.08	$277.08	$277.08	$277.08	$319.33	$319.33	$323.47	$323.47	$209.16	$209.16	$249.31	$249.31	$222.04
30	$311.19	$311.19	$264.74	$264.74	$315.56	$315.56	$281.04	$281.04	$281.04	$281.04	$323.89	$323.89	$328.09	$328.09	$212.15	$212.15	$252.88	$252.88	$225.22
31	$317.77	$317.77	$270.34	$270.34	$322.24	$322.24	$286.98	$286.98	$286.98	$286.98	$330.74	$330.74	$335.03	$335.03	$216.64	$216.64	$258.23	$258.23	$229.98
32	$324.35	$324.35	$275.93	$275.93	$328.91	$328.91	$292.92	$292.92	$292.92	$292.92	$337.59	$337.59	$341.97	$341.97	$221.13	$221.13	$263.57	$263.57	$234.74
33	$328.47	$328.47	$279.43	$279.43	$333.08	$333.08	$296.64	$296.64	$296.64	$296.64	$341.87	$341.87	$346.31	$346.31	$223.93	$223.93	$266.91	$266.91	$237.72
34	$332.85	$332.85	$283.17	$283.17	$337.53	$337.53	$300.60	$300.60	$300.60	$300.60	$346.44	$346.44	$350.93	$350.93	$226.92	$226.92	$270.48	$270.48	$240.89
35	$335.05	$335.05	$285.03	$285.03	$339.75	$339.75	$302.58	$302.58	$302.58	$302.58	$348.72	$348.72	$353.24	$353.24	$228.42	$228.42	$272.26	$272.26	$242.48
36	$337.24	$337.24	$286.90	$286.90	$341.98	$341.98	$304.56	$304.56	$304.56	$304.56	$351.01	$351.01	$355.56	$355.56	$229.91	$229.91	$274.04	$274.04	$244.07
37	$339.43	$339.43	$288.76	$288.76	$344.20	$344.20	$306.54	$306.54	$306.54	$306.54	$353.29	$353.29	$357.87	$357.87	$231.41	$231.41	$275.83	$275.83	$245.66
38	$341.63	$341.63	$290.63	$290.63	$346.43	$346.43	$308.52	$308.52	$308.52	$308.52	$355.57	$355.57	$360.18	$360.18	$232.90	$232.90	$277.61	$277.61	$247.24
39	$346.02	$346.02	$294.36	$294.36	$350.87	$350.87	$312.48	$312.48	$312.48	$312.48	$360.14	$360.14	$364.81	$364.81	$235.89	$235.89	$281.17	$281.17	$250.42
40	$350.40	$350.40	$298.09	$298.09	$355.32	$355.32	$316.45	$316.45	$316.45	$316.45	$364.70	$364.70	$369.43	$369.43	$238.88	$238.88	$284.74	$284.74	$253.59
41	$356.98	$356.98	$303.69	$303.69	$362.00	$362.00	$322.39	$322.39	$322.39	$322.39	$371.55	$371.55	$376.37	$376.37	$243.37	$243.37	$290.09	$290.09	$258.36
42	$363.29	$363.29	$309.06	$309.06	$368.39	$368.39	$328.08	$328.08	$328.08	$328.08	$378.12	$378.12	$383.02	$383.02	$247.67	$247.67	$295.21	$295.21	$262.92
43	$372.06	$372.06	$316.52	$316.52	$377.29	$377.29	$336.01	$336.01	$336.01	$336.01	$387.25	$387.25	$392.27	$392.27	$253.65	$253.65	$302.34	$302.34	$269.27
44	$383.03	$383.03	$325.85	$325.85	$388.41	$388.41	$345.91	$345.91	$345.91	$345.91	$398.66	$398.66	$403.83	$403.83	$261.13	$261.13	$311.25	$311.25	$277.21
45	$395.92	$395.92	$336.81	$336.81	$401.48	$401.48	$357.55	$357.55	$357.55	$357.55	$412.07	$412.07	$417.42	$417.42	$269.91	$269.91	$321.72	$321.72	$286.53
46	$411.27	$411.27	$349.88	$349.88	$417.05	$417.05	$371.42	$371.42	$371.42	$371.42	$428.06	$428.06	$433.61	$433.61	$280.38	$280.38	$334.20	$334.20	$297.65
47	$428.54	$428.54	$364.57	$364.57	$434.56	$434.56	$387.01	$387.01	$387.01	$387.01	$446.03	$446.03	$451.82	$451.82	$292.16	$292.16	$348.24	$348.24	$310.15
48	$448.28	$448.28	$381.36	$381.36	$454.58	$454.58	$404.84	$404.84	$404.84	$404.84	$466.58	$466.58	$472.63	$472.63	$305.61	$305.61	$364.28	$364.28	$324.43
49	$467.75	$467.75	$397.92	$397.92	$474.32	$474.32	$422.42	$422.42	$422.42	$422.42	$486.84	$486.84	$493.15	$493.15	$318.89	$318.89	$380.10	$380.10	$338.52
50	$489.69	$489.69	$416.58	$416.58	$496.56	$496.56	$442.23	$442.23	$442.23	$442.23	$509.67	$509.67	$516.28	$516.28	$333.84	$333.84	$397.92	$397.92	$354.40
51	$511.35	$511.35	$435.01	$435.01	$518.53	$518.53	$461.79	$461.79	$461.79	$461.79	$532.22	$532.22	$539.12	$539.12	$348.61	$348.61	$415.52	$415.52	$370.07
52	$535.20	$535.20	$455.30	$455.30	$542.71	$542.71	$483.33	$483.33	$483.33	$483.33	$557.04	$557.04	$564.26	$564.26	$364.87	$364.87	$434.91	$434.91	$387.34
53	$559.33	$559.33	$475.83	$475.83	$567.18	$567.18	$505.12	$505.12	$505.12	$505.12	$582.15	$582.15	$589.70	$589.70	$381.32	$381.32	$454.51	$454.51	$404.80
54	$585.37	$585.37	$497.99	$497.99	$593.59	$593.59	$528.65	$528.65	$528.65	$528.65	$609.26	$609.26	$617.16	$617.16	$399.07	$399.07	$475.68	$475.68	$423.65
55	$611.42	$611.42	$520.15	$520.15	$620.01	$620.01	$552.17	$552.17	$552.17	$552.17	$636.38	$636.38	$644.63	$644.63	$416.83	$416.83	$496.84	$496.84	$442.50
56	$639.66	$639.66	$544.17	$544.17	$648.64	$648.64	$577.67	$577.67	$577.67	$577.67	$665.77	$665.77	$674.40	$674.40	$436.08	$436.08	$519.79	$519.79	$462.94
57	$668.18	$668.18	$568.43	$568.43	$677.56	$677.56	$603.43	$603.43	$603.43	$603.43	$695.45	$695.45	$704.46	$704.46	$455.52	$455.52	$542.96	$542.96	$483.57
58	$698.61	$698.61	$594.32	$594.32	$708.42	$708.42	$630.91	$630.91	$630.91	$630.91	$727.12	$727.12	$736.55	$736.55	$476.27	$476.27	$567.69	$567.69	$505.60
59	$713.69	$713.69	$607.15	$607.15	$723.71	$723.71	$644.53	$644.53	$644.53	$644.53	$742.82	$742.82	$752.45	$752.45	$486.55	$486.55	$579.95	$579.95	$516.51
60	$744.12	$744.12	$633.04	$633.04	$754.57	$754.57	$672.01	$672.01	$672.01	$672.01	$774.49	$774.49	$784.54	$784.54	$507.30	$507.30	$604.68	$604.68	$538.54
61	$770.45	$770.45	$655.43	$655.43	$781.26	$781.26	$695.78	$695.78	$695.78	$695.78	$801.89	$801.89	$812.29	$812.29	$525.25	$525.25	$626.07	$626.07	$557.59
62	$787.72	$787.72	$670.13	$670.13	$798.78	$798.78	$711.38	$711.38	$711.38	$711.38	$819.87	$819.87	$830.50	$830.50	$537.02	$537.02	$640.10	$640.10	$570.09
63	$809.38	$809.38	$688.55	$688.55	$820.74	$820.74	$730.94	$730.94	$730.94	$730.94	$842.41	$842.41	$853.33	$853.33	$551.79	$551.79	$657.71	$657.71	$585.77
64+	$822.54	$822.54	$699.75	$699.75	$834.09	$834.09	$742.83	$742.83	$742.83	$742.83	$856.11	$856.11	$867.21	$867.21	$560.76	$560.76	$668.40	$668.40	$595.29

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

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	0080017	67430PA0080017		67430PA0080017		67430PA0080018	
Plan Marketing Name =>	$3,750 $40/$60	tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60	
Form # =>	F07	EPOF07		EPOF07		EPOF06	
Rating Area =>	4	5		9		7	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/De	
Metal =>	ver	Silver		Silver		Silver	
Deductible =>	/ $7500	$3750/ $7500		$3750/ $7500		$3750/ $7500	
Coinsurance =>	0%	100%		100%		100%	
Copays =>	/ $60	$40 / $60		$40 / $60		$40 / $60	
OOP Maximum =>	$16300	$8150/ $16300		$8150/ $16300		$8150/ $16300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$151.80	$151.80	$151.80	$174.95	$174.95	$177.21	$177.21
15	$165.29	$165.29	$165.29	$190.50	$190.50	$192.96	$192.96
16	$170.45	$170.45	$170.45	$196.44	$196.44	$198.99	$198.99
17	$175.61	$175.61	$175.61	$202.39	$202.39	$205.01	$205.01
18	$181.17	$181.17	$181.17	$208.79	$208.79	$211.50	$211.50
19	$186.72	$186.72	$186.72	$215.20	$215.20	$217.98	$217.98
20	$192.48	$192.48	$192.48	$221.83	$221.83	$224.70	$224.70
21	$198.43	$198.43	$198.43	$228.69	$228.69	$231.65	$231.65
22	$198.43	$198.43	$198.43	$228.69	$228.69	$231.65	$231.65
23	$198.43	$198.43	$198.43	$228.69	$228.69	$231.65	$231.65
24	$198.43	$198.43	$198.43	$228.69	$228.69	$231.65	$231.65
25	$199.22	$199.22	$199.22	$229.60	$229.60	$232.58	$232.58
26	$203.19	$203.19	$203.19	$234.18	$234.18	$237.21	$237.21
27	$207.95	$207.95	$207.95	$239.67	$239.67	$242.77	$242.77
28	$215.69	$215.69	$215.69	$248.59	$248.59	$251.80	$251.80
29	$222.04	$222.04	$222.04	$255.90	$255.90	$259.22	$259.22
30	$225.22	$225.22	$225.22	$259.56	$259.56	$262.92	$262.92
31	$229.98	$229.98	$229.98	$265.05	$265.05	$268.48	$268.48
32	$234.74	$234.74	$234.74	$270.54	$270.54	$274.04	$274.04
33	$237.72	$237.72	$237.72	$273.97	$273.97	$277.52	$277.52
34	$240.89	$240.89	$240.89	$277.63	$277.63	$281.22	$281.22
35	$242.48	$242.48	$242.48	$279.46	$279.46	$283.08	$283.08
36	$244.07	$244.07	$244.07	$281.29	$281.29	$284.93	$284.93
37	$245.66	$245.66	$245.66	$283.12	$283.12	$286.78	$286.78
38	$247.24	$247.24	$247.24	$284.95	$284.95	$288.64	$288.64
39	$250.42	$250.42	$250.42	$288.61	$288.61	$292.34	$292.34
40	$253.59	$253.59	$253.59	$292.27	$292.27	$296.05	$296.05
41	$258.36	$258.36	$258.36	$297.75	$297.75	$301.61	$301.61
42	$262.92	$262.92	$262.92	$303.01	$303.01	$306.94	$306.94
43	$269.27	$269.27	$269.27	$310.33	$310.33	$314.35	$314.35
44	$277.21	$277.21	$277.21	$319.48	$319.48	$323.62	$323.62
45	$286.53	$286.53	$286.53	$330.23	$330.23	$334.50	$334.50
46	$297.65	$297.65	$297.65	$343.04	$343.04	$347.48	$347.48
47	$310.15	$310.15	$310.15	$357.44	$357.44	$362.07	$362.07
48	$324.43	$324.43	$324.43	$373.91	$373.91	$378.75	$378.75
49	$338.52	$338.52	$338.52	$390.15	$390.15	$395.19	$395.19
50	$354.40	$354.40	$354.40	$408.44	$408.44	$413.73	$413.73
51	$370.07	$370.07	$370.07	$426.51	$426.51	$432.03	$432.03
52	$387.34	$387.34	$387.34	$446.40	$446.40	$452.18	$452.18
53	$404.80	$404.80	$404.80	$466.53	$466.53	$472.57	$472.57
54	$423.65	$423.65	$423.65	$488.25	$488.25	$494.57	$494.57
55	$442.50	$442.50	$442.50	$509.98	$509.98	$516.58	$516.58
56	$462.94	$462.94	$462.94	$533.53	$533.53	$540.44	$540.44
57	$483.57	$483.57	$483.57	$557.32	$557.32	$564.53	$564.53
58	$505.60	$505.60	$505.60	$582.70	$582.70	$590.24	$590.24
59	$516.51	$516.51	$516.51	$595.28	$595.28	$602.98	$602.98
60	$538.54	$538.54	$538.54	$620.66	$620.66	$628.70	$628.70
61	$557.59	$557.59	$557.59	$642.62	$642.62	$650.94	$650.94
62	$570.09	$570.09	$570.09	$657.03	$657.03	$665.53	$665.53
63	$585.77	$585.77	$585.77	$675.09	$675.09	$683.83	$683.83
64+	$595.29	$595.29	$595.29	$686.07	$686.07	$694.95	$694.95

Company Name: UPMC Health Benefits, Inc.
Market: Small Group
Product: PPO, EPO
Effective Date of Rates: July 1, 2020

Ending date of Rates: September 30, 2020

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	67430PA0070008		67430PA0070008		67430PA0070008		67430PA0070008		67430PA0070008		67430PA0070009		67430PA0070009		67430PA0070009		67430PA0070009		67430PA
Plan Marketing Name =>	tage Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO	
Form # =>	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPO	
Rating Area =>	1		3		4		5		9		1		3		4		5		9	
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Go	
Deductible =>	$350/ $700		$350/ $700		$350/ $700		$350/ $700		$350/ $700		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10	
Copays =>	$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$30 /	
OOP Maximum =>	$1500/ $3000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye	
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	
0 - 14	$274.79	$274.79	$327.54	$327.54	$291.71	$291.71	$291.71	$291.71	$336.19	$336.19	$185.63	$185.63	$221.26	$221.26	$197.06	$197.06	$197.06	$197.06	$227.11	
15	$299.21	$299.21	$356.66	$356.66	$317.64	$317.64	$317.64	$317.64	$366.08	$366.08	$202.13	$202.13	$240.93	$240.93	$214.57	$214.57	$214.57	$214.57	$247.29	
16	$308.55	$308.55	$367.79	$367.79	$327.55	$327.55	$327.55	$327.55	$377.50	$377.50	$208.44	$208.44	$248.45	$248.45	$221.27	$221.27	$221.27	$221.27	$255.01	
17	$317.89	$317.89	$378.92	$378.92	$337.47	$337.47	$337.47	$337.47	$388.93	$388.93	$214.75	$214.75	$255.97	$255.97	$227.97	$227.97	$227.97	$227.97	$262.73	
18	$327.95	$327.95	$390.91	$390.91	$348.15	$348.15	$348.15	$348.15	$401.24	$401.24	$221.54	$221.54	$264.07	$264.07	$235.18	$235.18	$235.18	$235.18	$271.04	
19	$338.01	$338.01	$402.90	$402.90	$358.82	$358.82	$358.82	$358.82	$413.54	$413.54	$228.33	$228.33	$272.17	$272.17	$242.39	$242.39	$242.39	$242.39	$279.35	
20	$348.42	$348.42	$415.32	$415.32	$369.88	$369.88	$369.88	$369.88	$426.29	$426.29	$235.37	$235.37	$280.55	$280.55	$249.86	$249.86	$249.86	$249.86	$287.96	
21	$359.20	$359.20	$428.16	$428.16	$381.32	$381.32	$381.32	$381.32	$439.47	$439.47	$242.65	$242.65	$289.23	$289.23	$257.59	$257.59	$257.59	$257.59	$296.87	
22	$359.20	$359.20	$428.16	$428.16	$381.32	$381.32	$381.32	$381.32	$439.47	$439.47	$242.65	$242.65	$289.23	$289.23	$257.59	$257.59	$257.59	$257.59	$296.87	
23	$359.20	$359.20	$428.16	$428.16	$381.32	$381.32	$381.32	$381.32	$439.47	$439.47	$242.65	$242.65	$289.23	$289.23	$257.59	$257.59	$257.59	$257.59	$296.87	
24	$359.20	$359.20	$428.16	$428.16	$381.32	$381.32	$381.32	$381.32	$439.47	$439.47	$242.65	$242.65	$289.23	$289.23	$257.59	$257.59	$257.59	$257.59	$296.87	
25	$360.64	$360.64	$429.87	$429.87	$382.85	$382.85	$382.85	$382.85	$441.23	$441.23	$243.62	$243.62	$290.39	$290.39	$258.62	$258.62	$258.62	$258.62	$298.06	
26	$367.82	$367.82	$438.44	$438.44	$390.47	$390.47	$390.47	$390.47	$450.02	$450.02	$248.47	$248.47	$296.17	$296.17	$263.77	$263.77	$263.77	$263.77	$303.99	
27	$376.44	$376.44	$448.71	$448.71	$399.62	$399.62	$399.62	$399.62	$460.56	$460.56	$254.30	$254.30	$303.11	$303.11	$269.95	$269.95	$269.95	$269.95	$311.12	
28	$390.45	$390.45	$465.41	$465.41	$414.49	$414.49	$414.49	$414.49	$477.70	$477.70	$263.76	$263.76	$314.39	$314.39	$280.00	$280.00	$280.00	$280.00	$322.70	
29	$401.94	$401.94	$479.11	$479.11	$426.70	$426.70	$426.70	$426.70	$491.77	$491.77	$271.53	$271.53	$323.65	$323.65	$288.24	$288.24	$288.24	$288.24	$332.20	
30	$407.69	$407.69	$485.96	$485.96	$432.80	$432.80	$432.80	$432.80	$498.80	$498.80	$275.41	$275.41	$328.28	$328.28	$292.36	$292.36	$292.36	$292.36	$336.95	
31	$416.31	$416.31	$496.24	$496.24	$441.95	$441.95	$441.95	$441.95	$509.35	$509.35	$281.23	$281.23	$335.22	$335.22	$298.55	$298.55	$298.55	$298.55	$344.07	
32	$424.93	$424.93	$506.51	$506.51	$451.10	$451.10	$451.10	$451.10	$519.89	$519.89	$287.05	$287.05	$342.16	$342.16	$304.73	$304.73	$304.73	$304.73	$351.20	
33	$430.32	$430.32	$512.94	$512.94	$456.82	$456.82	$456.82	$456.82	$526.49	$526.49	$290.69	$290.69	$346.50	$346.50	$308.59	$308.59	$308.59	$308.59	$355.65	
34	$436.07	$436.07	$519.79	$519.79	$462.92	$462.92	$462.92	$462.92	$533.52	$533.52	$294.58	$294.58	$351.13	$351.13	$312.71	$312.71	$312.71	$312.71	$360.40	
35	$438.94	$438.94	$523.21	$523.21	$465.97	$465.97	$465.97	$465.97	$537.03	$537.03	$296.52	$296.52	$353.44	$353.44	$314.77	$314.77	$314.77	$314.77	$362.78	
36	$441.82	$441.82	$526.64	$526.64	$469.02	$469.02	$469.02	$469.02	$540.55	$540.55	$298.46	$298.46	$355.75	$355.75	$316.84	$316.84	$316.84	$316.84	$365.15	
37	$444.69	$444.69	$530.06	$530.06	$472.07	$472.07	$472.07	$472.07	$544.06	$544.06	$300.40	$300.40	$358.07	$358.07	$318.90	$318.90	$318.90	$318.90	$367.53	
38	$447.56	$447.56	$533.49	$533.49	$475.12	$475.12	$475.12	$475.12	$547.58	$547.58	$302.34	$302.34	$360.38	$360.38	$320.96	$320.96	$320.96	$320.96	$369.90	
39	$453.31	$453.31	$540.34	$540.34	$481.23	$481.23	$481.23	$481.23	$554.61	$554.61	$306.22	$306.22	$365.01	$365.01	$325.08	$325.08	$325.08	$325.08	$374.65	
40	$459.06	$459.06	$547.19	$547.19	$487.33	$487.33	$487.33	$487.33	$561.64	$561.64	$310.11	$310.11	$369.64	$369.64	$329.20	$329.20	$329.20	$329.20	$379.40	
41	$467.68	$467.68	$557.46	$557.46	$496.48	$496.48	$496.48	$496.48	$572.19	$572.19	$315.93	$315.93	$376.58	$376.58	$335.38	$335.38	$335.38	$335.38	$386.52	
42	$475.94	$475.94	$567.31	$567.31	$505.25	$505.25	$505.25	$505.25	$582.30	$582.30	$321.51	$321.51	$383.23	$383.23	$341.31	$341.31	$341.31	$341.31	$393.35	
43	$487.43	$487.43	$581.01	$581.01	$517.45	$517.45	$517.45	$517.45	$596.36	$596.36	$329.28	$329.28	$392.49	$392.49	$349.55	$349.55	$349.55	$349.55	$402.85	
44	$501.80	$501.80	$598.14	$598.14	$532.70	$532.70	$532.70	$532.70	$613.94	$613.94	$338.98	$338.98	$404.05	$404.05	$359.85	$359.85	$359.85	$359.85	$414.73	
45	$518.68	$518.68	$618.26	$618.26	$550.63	$550.63	$550.63	$550.63	$634.59	$634.59	$350.39	$350.39	$417.65	$417.65	$371.96	$371.96	$371.96	$371.96	$428.68	
46	$538.80	$538.80	$642.24	$642.24	$571.98	$571.98	$571.98	$571.98	$659.21	$659.21	$363.98	$363.98	$433.85	$433.85	$386.39	$386.39	$386.39	$386.39	$445.31	
47	$561.43	$561.43	$669.21	$669.21	$596.00	$596.00	$596.00	$596.00	$686.89	$686.89	$379.26	$379.26	$452.07	$452.07	$402.61	$402.61	$402.61	$402.61	$464.01	
48	$587.29	$587.29	$700.04	$700.04	$623.46	$623.46	$623.46	$623.46	$718.53	$718.53	$396.73	$396.73	$472.89	$472.89	$421.16	$421.16	$421.16	$421.16	$485.38	
49	$612.80	$612.80	$730.44	$730.44	$650.53	$650.53	$650.53	$650.53	$749.74	$749.74	$413.96	$413.96	$493.43	$493.43	$439.45	$439.45	$439.45	$439.45	$506.46	
50	$641.53	$641.53	$764.69	$764.69	$681.04	$681.04	$681.04	$681.04	$784.89	$784.89	$433.37	$433.37	$516.56	$516.56	$460.06	$460.06	$460.06	$460.06	$530.21	
51	$669.91	$669.91	$798.52	$798.52	$711.16	$711.16	$711.16	$711.16	$819.61	$819.61	$452.54	$452.54	$539.41	$539.41	$480.41	$480.41	$480.41	$480.41	$553.66	
52	$701.16	$701.16	$835.77	$835.77	$744.34	$744.34	$744.34	$744.34	$857.85	$857.85	$473.65	$473.65	$564.58	$564.58	$502.82	$502.82	$502.82	$502.82	$579.49	
53	$732.77	$732.77	$873.45	$873.45	$777.89	$777.89	$777.89	$777.89	$896.52	$896.52	$495.01	$495.01	$590.03	$590.03	$525.48	$525.48	$525.48	$525.48	$605.61	
54	$766.89	$766.89	$914.12	$914.12	$814.12	$814.12	$814.12	$814.12	$938.27	$938.27	$518.06	$518.06	$617.51	$617.51	$549.95	$549.95	$549.95	$549.95	$633.82	
55	$801.02	$801.02	$954.80	$954.80	$850.34	$850.34	$850.34	$850.34	$980.02	$980.02	$541.11	$541.11	$644.98	$644.98	$574.43	$574.43	$574.43	$574.43	$662.02	
56	$838.01	$838.01	$998.90	$998.90	$889.62	$889.62	$889.62	$889.62	$1,025.28	$1,025.28	$566.10	$566.10	$674.77	$674.77	$600.96	$600.96	$600.96	$600.96	$692.60	
57	$875.37	$875.37	$1,043.43	$1,043.43	$929.28	$929.28	$929.28	$929.28	$1,070.99	$1,070.99	$591.34	$591.34	$704.85	$704.85	$627.75	$627.75	$627.75	$627.75	$723.47	
58	$915.24	$915.24	$1,090.95	$1,090.95	$971.60	$971.60	$971.60	$971.60	$1,119.77	$1,119.77	$618.27	$618.27	$736.96	$736.96	$656.34	$656.34	$656.34	$656.34	$756.42	
59	$935.00	$935.00	$1,114.50	$1,114.50	$992.58	$992.58	$992.58	$992.58	$1,143.94	$1,143.94	$631.62	$631.62	$752.87	$752.87	$670.51	$670.51	$670.51	$670.51	$772.75	
60	$974.87	$974.87	$1,162.03	$1,162.03	$1,034.90	$1,034.90	$1,034.90	$1,034.90	$1,192.72	$1,192.72	$658.55	$658.55	$784.97	$784.97	$699.10	$699.10	$699.10	$699.10	$805.71	
61	$1,009.35	$1,009.35	$1,203.13	$1,203.13	$1,071.51	$1,071.51	$1,071.51	$1,071.51	$1,234.91	$1,234.91	$681.85	$681.85	$812.74	$812.74	$723.83	$723.83	$723.83	$723.83	$834.20	
62	$1,031.98	$1,031.98	$1,230.10	$1,230.10	$1,095.53	$1,095.53	$1,095.53	$1,095.53	$1,262.60	$1,262.60	$697.13	$697.13	$830.96	$830.96	$740.06	$740.06	$740.06	$740.06	$852.91	
63	$1,060.36	$1,060.36	$1,263.93	$1,263.93	$1,125.66	$1,125.66	$1,125.66	$1,125.66	$1,297.32	$1,297.32	$716.30	$716.30	$853.81	$853.81	$760.41	$760.41	$760.41	$760.41	$876.36	
64+	$1,077.60	$1,077.60	$1,284.48	$1,284.48	$1,143.96	$1,143.96	$1,143.96	$1,143.96	$1,318.41	$1,318.41	$727.95	$727.95	$867.69	$867.69	$772.77	$772.77	$772.77	$772.77	$890.61	

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070009	67430PA0070010		67430PA0070010		67430PA0070010		67430PA0070010		67430PA0070010		67430PA0070011		67430PA0070011		67430PA0070011		67430PA0070011	
Plan Marketing Name =>	$1,250 $30/$50	ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ge Silver PPO $4,500/10% $40/		ge Silver PPO $4,500/10% $40/		ge Silver PPO $4,500/10% $40/		ge Silver PPO $4,500/10% $40/	
Form # =>	F09	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09	
Rating Area =>	9	1		3		4		5		9		1		3		4		5	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	$2500	$1750/ $3500		$1750/ $3500		$1750/ $3500		$1750/ $3500		$1750/ $3500		$4500/ $9000		$4500/ $9000		$4500/ $9000		$4500/ $9000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		90%		90%		90%		90%	
Copays =>	$50	$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$40 / $65		$40 / $65		$40 / $65		$40 / $65	
OOP Maximum =>	$13000	$4600/ $9200		$4600/ $9200		$4600/ $9200		$4600/ $9200		$4600/ $9200		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$227.11	$181.50	$181.50	$216.33	$216.33	$192.67	$192.67	$192.67	$192.67	$222.05	$222.05	$149.38	$149.38	$178.06	$178.06	$158.58	$158.58	$158.58	$158.58
15	$247.29	$197.63	$197.63	$235.56	$235.56	$209.79	$209.79	$209.79	$209.79	$241.79	$241.79	$162.66	$162.66	$193.89	$193.89	$172.67	$172.67	$172.67	$172.67
16	$255.01	$203.80	$203.80	$242.92	$242.92	$216.34	$216.34	$216.34	$216.34	$249.33	$249.33	$167.74	$167.74	$199.94	$199.94	$178.06	$178.06	$178.06	$178.06
17	$262.73	$209.97	$209.97	$250.27	$250.27	$222.89	$222.89	$222.89	$222.89	$256.88	$256.88	$172.81	$172.81	$205.99	$205.99	$183.45	$183.45	$183.45	$183.45
18	$271.04	$216.61	$216.61	$258.19	$258.19	$229.94	$229.94	$229.94	$229.94	$265.01	$265.01	$178.28	$178.28	$212.51	$212.51	$189.26	$189.26	$189.26	$189.26
19	$279.35	$223.25	$223.25	$266.11	$266.11	$236.99	$236.99	$236.99	$236.99	$273.13	$273.13	$183.75	$183.75	$219.03	$219.03	$195.06	$195.06	$195.06	$195.06
20	$287.96	$230.13	$230.13	$274.31	$274.31	$244.29	$244.29	$244.29	$244.29	$281.55	$281.55	$189.41	$189.41	$225.78	$225.78	$201.07	$201.07	$201.07	$201.07
21	$296.87	$237.25	$237.25	$282.79	$282.79	$251.85	$251.85	$251.85	$251.85	$290.26	$290.26	$195.27	$195.27	$232.76	$232.76	$207.29	$207.29	$207.29	$207.29
22	$296.87	$237.25	$237.25	$282.79	$282.79	$251.85	$251.85	$251.85	$251.85	$290.26	$290.26	$195.27	$195.27	$232.76	$232.76	$207.29	$207.29	$207.29	$207.29
23	$296.87	$237.25	$237.25	$282.79	$282.79	$251.85	$251.85	$251.85	$251.85	$290.26	$290.26	$195.27	$195.27	$232.76	$232.76	$207.29	$207.29	$207.29	$207.29
24	$296.87	$237.25	$237.25	$282.79	$282.79	$251.85	$251.85	$251.85	$251.85	$290.26	$290.26	$195.27	$195.27	$232.76	$232.76	$207.29	$207.29	$207.29	$207.29
25	$298.06	$238.20	$238.20	$283.92	$283.92	$252.86	$252.86	$252.86	$252.86	$291.42	$291.42	$196.05	$196.05	$233.69	$233.69	$208.12	$208.12	$208.12	$208.12
26	$303.99	$242.94	$242.94	$289.58	$289.58	$257.89	$257.89	$257.89	$257.89	$297.23	$297.23	$199.96	$199.96	$238.35	$238.35	$212.26	$212.26	$212.26	$212.26
27	$311.12	$248.64	$248.64	$296.36	$296.36	$263.94	$263.94	$263.94	$263.94	$304.19	$304.19	$204.64	$204.64	$243.93	$243.93	$217.24	$217.24	$217.24	$217.24
28	$322.70	$257.89	$257.89	$307.39	$307.39	$273.76	$273.76	$273.76	$273.76	$315.51	$315.51	$212.26	$212.26	$253.01	$253.01	$225.32	$225.32	$225.32	$225.32
29	$332.20	$265.48	$265.48	$316.44	$316.44	$281.82	$281.82	$281.82	$281.82	$324.80	$324.80	$218.51	$218.51	$260.46	$260.46	$231.96	$231.96	$231.96	$231.96
30	$336.95	$269.28	$269.28	$320.97	$320.97	$285.85	$285.85	$285.85	$285.85	$329.45	$329.45	$221.63	$221.63	$264.18	$264.18	$235.27	$235.27	$235.27	$235.27
31	$344.07	$274.97	$274.97	$327.75	$327.75	$291.89	$291.89	$291.89	$291.89	$336.41	$336.41	$226.32	$226.32	$269.77	$269.77	$240.25	$240.25	$240.25	$240.25
32	$351.20	$280.67	$280.67	$334.54	$334.54	$297.94	$297.94	$297.94	$297.94	$343.38	$343.38	$231.00	$231.00	$275.36	$275.36	$245.22	$245.22	$245.22	$245.22
33	$355.65	$284.23	$284.23	$338.78	$338.78	$301.72	$301.72	$301.72	$301.72	$347.73	$347.73	$233.93	$233.93	$278.85	$278.85	$248.33	$248.33	$248.33	$248.33
34	$360.40	$288.02	$288.02	$343.31	$343.31	$305.75	$305.75	$305.75	$305.75	$352.38	$352.38	$237.06	$237.06	$282.57	$282.57	$251.65	$251.65	$251.65	$251.65
35	$362.78	$289.92	$289.92	$345.57	$345.57	$307.76	$307.76	$307.76	$307.76	$354.70	$354.70	$238.62	$238.62	$284.43	$284.43	$253.31	$253.31	$253.31	$253.31
36	$365.15	$291.82	$291.82	$347.83	$347.83	$309.78	$309.78	$309.78	$309.78	$357.02	$357.02	$240.18	$240.18	$286.29	$286.29	$254.97	$254.97	$254.97	$254.97
37	$367.53	$293.72	$293.72	$350.09	$350.09	$311.79	$311.79	$311.79	$311.79	$359.34	$359.34	$241.74	$241.74	$288.16	$288.16	$256.63	$256.63	$256.63	$256.63
38	$369.90	$295.61	$295.61	$352.36	$352.36	$313.81	$313.81	$313.81	$313.81	$361.66	$361.66	$243.31	$243.31	$290.02	$290.02	$258.28	$258.28	$258.28	$258.28
39	$374.65	$299.41	$299.41	$356.88	$356.88	$317.83	$317.83	$317.83	$317.83	$366.31	$366.31	$246.43	$246.43	$293.74	$293.74	$261.60	$261.60	$261.60	$261.60
40	$379.40	$303.21	$303.21	$361.41	$361.41	$321.86	$321.86	$321.86	$321.86	$370.95	$370.95	$249.56	$249.56	$297.47	$297.47	$264.92	$264.92	$264.92	$264.92
41	$386.52	$308.90	$308.90	$368.19	$368.19	$327.91	$327.91	$327.91	$327.91	$377.92	$377.92	$254.24	$254.24	$303.05	$303.05	$269.89	$269.89	$269.89	$269.89
42	$393.35	$314.36	$314.36	$374.70	$374.70	$333.70	$333.70	$333.70	$333.70	$384.59	$384.59	$258.73	$258.73	$308.41	$308.41	$274.66	$274.66	$274.66	$274.66
43	$402.85	$321.95	$321.95	$383.75	$383.75	$341.76	$341.76	$341.76	$341.76	$393.88	$393.88	$264.98	$264.98	$315.86	$315.86	$281.29	$281.29	$281.29	$281.29
44	$414.73	$331.44	$331.44	$395.06	$395.06	$351.83	$351.83	$351.83	$351.83	$405.49	$405.49	$272.79	$272.79	$325.17	$325.17	$289.58	$289.58	$289.58	$289.58
45	$428.68	$342.59	$342.59	$408.35	$408.35	$363.67	$363.67	$363.67	$363.67	$419.14	$419.14	$281.97	$281.97	$336.11	$336.11	$299.33	$299.33	$299.33	$299.33
46	$445.31	$355.88	$355.88	$424.19	$424.19	$377.78	$377.78	$377.78	$377.78	$435.39	$435.39	$292.91	$292.91	$349.14	$349.14	$310.94	$310.94	$310.94	$310.94
47	$464.01	$370.82	$370.82	$442.00	$442.00	$393.64	$393.64	$393.64	$393.64	$453.68	$453.68	$305.21	$305.21	$363.80	$363.80	$323.99	$323.99	$323.99	$323.99
48	$485.38	$387.90	$387.90	$462.36	$462.36	$411.77	$411.77	$411.77	$411.77	$474.58	$474.58	$319.27	$319.27	$380.56	$380.56	$338.92	$338.92	$338.92	$338.92
49	$506.46	$404.75	$404.75	$482.44	$482.44	$429.66	$429.66	$429.66	$429.66	$495.18	$495.18	$333.13	$333.13	$397.09	$397.09	$353.64	$353.64	$353.64	$353.64
50	$530.21	$423.73	$423.73	$505.06	$505.06	$449.80	$449.80	$449.80	$449.80	$518.40	$518.40	$348.75	$348.75	$415.71	$415.71	$370.22	$370.22	$370.22	$370.22
51	$553.66	$442.47	$442.47	$527.40	$527.40	$469.70	$469.70	$469.70	$469.70	$541.33	$541.33	$364.18	$364.18	$434.10	$434.10	$386.60	$386.60	$386.60	$386.60
52	$579.49	$463.11	$463.11	$552.01	$552.01	$491.61	$491.61	$491.61	$491.61	$566.59	$566.59	$381.17	$381.17	$454.35	$454.35	$404.63	$404.63	$404.63	$404.63
53	$605.61	$483.99	$483.99	$576.89	$576.89	$513.77	$513.77	$513.77	$513.77	$592.13	$592.13	$398.35	$398.35	$474.83	$474.83	$422.87	$422.87	$422.87	$422.87
54	$633.82	$506.53	$506.53	$603.76	$603.76	$537.70	$537.70	$537.70	$537.70	$619.71	$619.71	$416.90	$416.90	$496.94	$496.94	$442.56	$442.56	$442.56	$442.56
55	$662.02	$529.07	$529.07	$630.62	$630.62	$561.63	$561.63	$561.63	$561.63	$647.28	$647.28	$435.45	$435.45	$519.05	$519.05	$462.26	$462.26	$462.26	$462.26
56	$692.60	$553.50	$553.50	$659.75	$659.75	$587.57	$587.57	$587.57	$587.57	$677.18	$677.18	$455.56	$455.56	$543.03	$543.03	$483.61	$483.61	$483.61	$483.61
57	$723.47	$578.18	$578.18	$689.16	$689.16	$613.76	$613.76	$613.76	$613.76	$707.36	$707.36	$475.87	$475.87	$567.24	$567.24	$505.17	$505.17	$505.17	$505.17
58	$756.42	$604.51	$604.51	$720.55	$720.55	$641.71	$641.71	$641.71	$641.71	$739.58	$739.58	$497.55	$497.55	$593.07	$593.07	$528.17	$528.17	$528.17	$528.17
59	$772.75	$617.56	$617.56	$736.10	$736.10	$655.57	$655.57	$655.57	$655.57	$755.55	$755.55	$508.29	$508.29	$605.87	$605.87	$539.58	$539.58	$539.58	$539.58
60	$805.71	$643.90	$643.90	$767.49	$767.49	$683.52	$683.52	$683.52	$683.52	$787.77	$787.77	$529.96	$529.96	$631.71	$631.71	$562.59	$562.59	$562.59	$562.59
61	$834.20	$666.67	$666.67	$794.64	$794.64	$707.70	$707.70	$707.70	$707.70	$815.63	$815.63	$548.71	$548.71	$654.06	$654.06	$582.48	$582.48	$582.48	$582.48
62	$852.91	$681.62	$681.62	$812.46	$812.46	$723.57	$723.57	$723.57	$723.57	$833.92	$833.92	$561.01	$561.01	$668.72	$668.72	$595.54	$595.54	$595.54	$595.54
63	$876.36	$700.36	$700.36	$834.80	$834.80	$743.46	$743.46	$743.46	$743.46	$856.85	$856.85	$576.44	$576.44	$687.11	$687.11	$611.92	$611.92	$611.92	$611.92
64+	$890.61	$711.75	$711.75	$848.37	$848.37	$755.55	$755.55	$755.55	$755.55	$870.78	$870.78	$585.81	$585.81	$698.28	$698.28	$621.87	$621.87	$621.87	$621.87

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0070011		67430PA0070012		67430PA0070012		67430PA0070012		67430PA0070012		67430PA0070012		67430PA0070013		67430PA0070013		67430PA0070013		67430PA
Plan Marketing Name =>	ge Silver PPO $4,500/10% $40/		ge Silver PPO $7,00/10% $25/$		ge Silver PPO $7,00/10% $25/$		ge Silver PPO $7,00/10% $25/$		ge Silver PPO $7,00/10% $25/$		ge Silver PPO $7,00/10% $25/$		ge Gold PPO $2,500/10% $25/$		ge Gold PPO $2,500/10% $25/$		ge Gold PPO $2,500/10% $25/$		ge Gold PPO $2
Form # =>	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPO
Rating Area =>	9		1		3		4		5		9		1		3		4		5
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Gold		Go
Deductible =>	$4500/ $9000		$7000/ $14000		$7000/ $14000		$7000/ $14000		$7000/ $14000		$7000/ $14000		$2500/ $5000		$2500/ $5000		$2500/ $5000		$2500/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	$40 / $65		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 /
OOP Maximum =>	$7900/ $15800		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$182.76	$182.76	$152.30	$152.30	$181.53	$181.53	$161.68	$161.68	$161.68	$161.68	$186.33	$186.33	$180.88	$180.88	$215.61	$215.61	$192.02	$192.02	$192.02
15	$199.00	$199.00	$165.83	$165.83	$197.67	$197.67	$176.05	$176.05	$176.05	$176.05	$202.89	$202.89	$196.95	$196.95	$234.77	$234.77	$209.08	$209.08	$209.08
16	$205.22	$205.22	$171.01	$171.01	$203.84	$203.84	$181.54	$181.54	$181.54	$181.54	$209.23	$209.23	$203.10	$203.10	$242.10	$242.10	$215.61	$215.61	$215.61
17	$211.43	$211.43	$176.19	$176.19	$210.01	$210.01	$187.04	$187.04	$187.04	$187.04	$215.56	$215.56	$209.25	$209.25	$249.43	$249.43	$222.14	$222.14	$222.14
18	$218.12	$218.12	$181.76	$181.76	$216.65	$216.65	$192.95	$192.95	$192.95	$192.95	$222.38	$222.38	$215.87	$215.87	$257.32	$257.32	$229.16	$229.16	$229.16
19	$224.80	$224.80	$187.33	$187.33	$223.30	$223.30	$198.87	$198.87	$198.87	$198.87	$229.20	$229.20	$222.49	$222.49	$265.21	$265.21	$236.19	$236.19	$236.19
20	$231.73	$231.73	$193.11	$193.11	$230.18	$230.18	$205.00	$205.00	$205.00	$205.00	$236.26	$236.26	$229.35	$229.35	$273.38	$273.38	$243.47	$243.47	$243.47
21	$238.90	$238.90	$199.08	$199.08	$237.30	$237.30	$211.34	$211.34	$211.34	$211.34	$243.57	$243.57	$236.44	$236.44	$281.84	$281.84	$251.00	$251.00	$251.00
22	$238.90	$238.90	$199.08	$199.08	$237.30	$237.30	$211.34	$211.34	$211.34	$211.34	$243.57	$243.57	$236.44	$236.44	$281.84	$281.84	$251.00	$251.00	$251.00
23	$238.90	$238.90	$199.08	$199.08	$237.30	$237.30	$211.34	$211.34	$211.34	$211.34	$243.57	$243.57	$236.44	$236.44	$281.84	$281.84	$251.00	$251.00	$251.00
24	$238.90	$238.90	$199.08	$199.08	$237.30	$237.30	$211.34	$211.34	$211.34	$211.34	$243.57	$243.57	$236.44	$236.44	$281.84	$281.84	$251.00	$251.00	$251.00
25	$239.86	$239.86	$199.88	$199.88	$238.25	$238.25	$212.19	$212.19	$212.19	$212.19	$244.54	$244.54	$237.39	$237.39	$282.97	$282.97	$252.00	$252.00	$252.00
26	$244.63	$244.63	$203.86	$203.86	$243.00	$243.00	$216.41	$216.41	$216.41	$216.41	$249.42	$249.42	$242.11	$242.11	$288.60	$288.60	$257.02	$257.02	$257.02
27	$250.37	$250.37	$208.64	$208.64	$248.69	$248.69	$221.48	$221.48	$221.48	$221.48	$255.26	$255.26	$247.79	$247.79	$295.37	$295.37	$263.05	$263.05	$263.05
28	$259.68	$259.68	$216.40	$216.40	$257.95	$257.95	$229.73	$229.73	$229.73	$229.73	$264.76	$264.76	$257.01	$257.01	$306.36	$306.36	$272.84	$272.84	$272.84
29	$267.33	$267.33	$222.77	$222.77	$265.54	$265.54	$236.49	$236.49	$236.49	$236.49	$272.55	$272.55	$264.58	$264.58	$315.38	$315.38	$280.87	$280.87	$280.87
30	$271.15	$271.15	$225.96	$225.96	$269.34	$269.34	$239.87	$239.87	$239.87	$239.87	$276.45	$276.45	$268.36	$268.36	$319.89	$319.89	$284.89	$284.89	$284.89
31	$276.89	$276.89	$230.73	$230.73	$275.03	$275.03	$244.94	$244.94	$244.94	$244.94	$282.30	$282.30	$274.03	$274.03	$326.65	$326.65	$290.91	$290.91	$290.91
32	$282.62	$282.62	$235.51	$235.51	$280.73	$280.73	$250.02	$250.02	$250.02	$250.02	$288.14	$288.14	$279.71	$279.71	$333.42	$333.42	$296.93	$296.93	$296.93
33	$286.20	$286.20	$238.50	$238.50	$284.29	$284.29	$253.19	$253.19	$253.19	$253.19	$291.80	$291.80	$283.26	$283.26	$337.64	$337.64	$300.70	$300.70	$300.70
34	$290.02	$290.02	$241.68	$241.68	$288.08	$288.08	$256.57	$256.57	$256.57	$256.57	$295.69	$295.69	$287.04	$287.04	$342.15	$342.15	$304.71	$304.71	$304.71
35	$291.94	$291.94	$243.28	$243.28	$289.98	$289.98	$258.26	$258.26	$258.26	$258.26	$297.64	$297.64	$288.93	$288.93	$344.41	$344.41	$306.72	$306.72	$306.72
36	$293.85	$293.85	$244.87	$244.87	$291.88	$291.88	$259.95	$259.95	$259.95	$259.95	$299.59	$299.59	$290.82	$290.82	$346.66	$346.66	$308.73	$308.73	$308.73
37	$295.76	$295.76	$246.46	$246.46	$293.78	$293.78	$261.64	$261.64	$261.64	$261.64	$301.54	$301.54	$292.71	$292.71	$348.92	$348.92	$310.74	$310.74	$310.74
38	$297.67	$297.67	$248.05	$248.05	$295.68	$295.68	$263.33	$263.33	$263.33	$263.33	$303.49	$303.49	$294.60	$294.60	$351.17	$351.17	$312.75	$312.75	$312.75
39	$301.49	$301.49	$251.24	$251.24	$299.47	$299.47	$266.71	$266.71	$266.71	$266.71	$307.39	$307.39	$298.39	$298.39	$355.68	$355.68	$316.76	$316.76	$316.76
40	$305.31	$305.31	$254.42	$254.42	$303.27	$303.27	$270.09	$270.09	$270.09	$270.09	$311.28	$311.28	$302.17	$302.17	$360.19	$360.19	$320.78	$320.78	$320.78
41	$311.05	$311.05	$259.20	$259.20	$308.96	$308.96	$275.16	$275.16	$275.16	$275.16	$317.13	$317.13	$307.84	$307.84	$366.96	$366.96	$326.80	$326.80	$326.80
42	$316.54	$316.54	$263.78	$263.78	$314.42	$314.42	$280.03	$280.03	$280.03	$280.03	$322.73	$322.73	$313.28	$313.28	$373.44	$373.44	$332.58	$332.58	$332.58
43	$324.19	$324.19	$270.15	$270.15	$322.02	$322.02	$286.79	$286.79	$286.79	$286.79	$330.52	$330.52	$320.85	$320.85	$382.46	$382.46	$340.61	$340.61	$340.61
44	$333.74	$333.74	$278.11	$278.11	$331.51	$331.51	$295.24	$295.24	$295.24	$295.24	$340.27	$340.27	$330.31	$330.31	$393.73	$393.73	$350.65	$350.65	$350.65
45	$344.97	$344.97	$287.47	$287.47	$342.66	$342.66	$305.17	$305.17	$305.17	$305.17	$351.72	$351.72	$341.42	$341.42	$406.98	$406.98	$362.44	$362.44	$362.44
46	$358.35	$358.35	$298.62	$298.62	$355.95	$355.95	$317.01	$317.01	$317.01	$317.01	$365.36	$365.36	$354.66	$354.66	$422.76	$422.76	$376.50	$376.50	$376.50
47	$373.40	$373.40	$311.16	$311.16	$370.90	$370.90	$330.32	$330.32	$330.32	$330.32	$380.70	$380.70	$369.56	$369.56	$440.52	$440.52	$392.31	$392.31	$392.31
48	$390.60	$390.60	$325.50	$325.50	$387.99	$387.99	$345.54	$345.54	$345.54	$345.54	$398.24	$398.24	$386.58	$386.58	$460.81	$460.81	$410.39	$410.39	$410.39
49	$407.56	$407.56	$339.63	$339.63	$404.83	$404.83	$360.55	$360.55	$360.55	$360.55	$415.53	$415.53	$403.37	$403.37	$480.82	$480.82	$428.21	$428.21	$428.21
50	$426.68	$426.68	$355.56	$355.56	$423.82	$423.82	$377.45	$377.45	$377.45	$377.45	$435.02	$435.02	$422.28	$422.28	$503.37	$503.37	$448.29	$448.29	$448.29
51	$445.55	$445.55	$371.28	$371.28	$442.56	$442.56	$394.15	$394.15	$394.15	$394.15	$454.26	$454.26	$440.96	$440.96	$525.63	$525.63	$468.12	$468.12	$468.12
52	$466.33	$466.33	$388.60	$388.60	$463.21	$463.21	$412.54	$412.54	$412.54	$412.54	$475.45	$475.45	$461.53	$461.53	$550.15	$550.15	$489.95	$489.95	$489.95
53	$487.36	$487.36	$406.12	$406.12	$484.09	$484.09	$431.13	$431.13	$431.13	$431.13	$496.88	$496.88	$482.34	$482.34	$574.95	$574.95	$512.04	$512.04	$512.04
54	$510.05	$510.05	$425.04	$425.04	$506.64	$506.64	$451.21	$451.21	$451.21	$451.21	$520.02	$520.02	$504.80	$504.80	$601.73	$601.73	$535.89	$535.89	$535.89
55	$532.75	$532.75	$443.95	$443.95	$529.18	$529.18	$471.29	$471.29	$471.29	$471.29	$543.16	$543.16	$527.26	$527.26	$628.50	$628.50	$559.73	$559.73	$559.73
56	$557.35	$557.35	$464.45	$464.45	$553.62	$553.62	$493.06	$493.06	$493.06	$493.06	$568.25	$568.25	$551.61	$551.61	$657.53	$657.53	$585.58	$585.58	$585.58
57	$582.20	$582.20	$485.16	$485.16	$578.30	$578.30	$515.04	$515.04	$515.04	$515.04	$593.58	$593.58	$576.20	$576.20	$686.84	$686.84	$611.69	$611.69	$611.69
58	$608.72	$608.72	$507.26	$507.26	$604.64	$604.64	$538.49	$538.49	$538.49	$538.49	$620.62	$620.62	$602.45	$602.45	$718.13	$718.13	$639.55	$639.55	$639.55
59	$621.86	$621.86	$518.21	$518.21	$617.69	$617.69	$550.12	$550.12	$550.12	$550.12	$634.01	$634.01	$615.45	$615.45	$733.63	$733.63	$653.35	$653.35	$653.35
60	$648.37	$648.37	$540.30	$540.30	$644.03	$644.03	$573.58	$573.58	$573.58	$573.58	$661.05	$661.05	$641.70	$641.70	$764.91	$764.91	$681.21	$681.21	$681.21
61	$671.31	$671.31	$559.41	$559.41	$666.81	$666.81	$593.87	$593.87	$593.87	$593.87	$684.43	$684.43	$664.40	$664.40	$791.97	$791.97	$705.31	$705.31	$705.31
62	$686.36	$686.36	$571.96	$571.96	$681.76	$681.76	$607.18	$607.18	$607.18	$607.18	$699.78	$699.78	$679.29	$679.29	$809.73	$809.73	$721.12	$721.12	$721.12
63	$705.23	$705.23	$587.68	$587.68	$700.51	$700.51	$623.88	$623.88	$623.88	$623.88	$719.02	$719.02	$697.97	$697.97	$831.99	$831.99	$740.95	$740.95	$740.95
64+	$716.70	$716.70	$597.24	$597.24	$711.90	$711.90	$634.02	$634.02	$634.02	$634.02	$730.71	$730.71	$709.32	$709.32	$845.52	$845.52	$753.00	$753.00	$753.00

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070013	67430PA0070013		67430PA0070014		67430PA0070014		67430PA0070014		67430PA0070014		67430PA0070014		67430PA0070015		67430PA0070016		67430PA0070017	
Plan Marketing Name =>	,500/10% $25/$	ge Gold PPO $2,500/10% $25/$		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		age Platinum PPO $350 $20/$4		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,750 $25/$50	
Form # =>	F09	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF10		PPOF10		PPOF10	
Rating Area =>	5	9		1		3		4		5		9		7		7		7	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De	
Metal =>	old	Gold		Silver		Silver		Silver		Silver		Silver		Platinum		Gold		Gold	
Deductible =>	$5000	$2500/ $5000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$350/ $700		$1250/ $2500		$1750/ $3500	
Coinsurance =>	%	90%		90%		90%		90%		90%		90%		100%		100%		100%	
Copays =>	$50	$25 / $50		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		$20 / $40		$30 / $50		$25 / $50	
OOP Maximum =>	$12000	$6000/ $12000		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$1500/ $3000		$6500/ $13000		$4600/ $9200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$192.02	$221.30	$221.30	$158.10	$158.10	$188.46	$188.46	$167.83	$167.83	$167.83	$167.83	$193.43	$193.43	$340.54	$340.54	$230.04	$230.04	$224.93	$224.93
15	$209.08	$240.97	$240.97	$172.16	$172.16	$205.21	$205.21	$182.75	$182.75	$182.75	$182.75	$210.62	$210.62	$370.81	$370.81	$250.49	$250.49	$244.92	$244.92
16	$215.61	$248.49	$248.49	$177.53	$177.53	$211.61	$211.61	$188.46	$188.46	$188.46	$188.46	$217.20	$217.20	$382.38	$382.38	$258.31	$258.31	$252.56	$252.56
17	$222.14	$256.01	$256.01	$182.90	$182.90	$218.02	$218.02	$194.16	$194.16	$194.16	$194.16	$223.77	$223.77	$393.96	$393.96	$266.13	$266.13	$260.21	$260.21
18	$229.16	$264.11	$264.11	$188.69	$188.69	$224.92	$224.92	$200.30	$200.30	$200.30	$200.30	$230.85	$230.85	$406.42	$406.42	$274.55	$274.55	$268.44	$268.44
19	$236.19	$272.21	$272.21	$194.48	$194.48	$231.82	$231.82	$206.45	$206.45	$206.45	$206.45	$237.93	$237.93	$418.89	$418.89	$282.97	$282.97	$276.67	$276.67
20	$243.47	$280.60	$280.60	$200.47	$200.47	$238.96	$238.96	$212.81	$212.81	$212.81	$212.81	$245.26	$245.26	$431.80	$431.80	$291.69	$291.69	$285.20	$285.20
21	$251.00	$289.28	$289.28	$206.67	$206.67	$246.35	$246.35	$219.39	$219.39	$219.39	$219.39	$252.85	$252.85	$445.15	$445.15	$300.71	$300.71	$294.02	$294.02
22	$251.00	$289.28	$289.28	$206.67	$206.67	$246.35	$246.35	$219.39	$219.39	$219.39	$219.39	$252.85	$252.85	$445.15	$445.15	$300.71	$300.71	$294.02	$294.02
23	$251.00	$289.28	$289.28	$206.67	$206.67	$246.35	$246.35	$219.39	$219.39	$219.39	$219.39	$252.85	$252.85	$445.15	$445.15	$300.71	$300.71	$294.02	$294.02
24	$251.00	$289.28	$289.28	$206.67	$206.67	$246.35	$246.35	$219.39	$219.39	$219.39	$219.39	$252.85	$252.85	$445.15	$445.15	$300.71	$300.71	$294.02	$294.02
25	$252.00	$290.44	$290.44	$207.50	$207.50	$247.34	$247.34	$220.27	$220.27	$220.27	$220.27	$253.86	$253.86	$446.93	$446.93	$301.91	$301.91	$295.20	$295.20
26	$257.02	$296.22	$296.22	$211.63	$211.63	$252.26	$252.26	$224.66	$224.66	$224.66	$224.66	$258.92	$258.92	$455.83	$455.83	$307.93	$307.93	$301.08	$301.08
27	$263.05	$303.17	$303.17	$216.59	$216.59	$258.17	$258.17	$229.92	$229.92	$229.92	$229.92	$264.99	$264.99	$466.52	$466.52	$315.14	$315.14	$308.13	$308.13
28	$272.84	$314.45	$314.45	$224.65	$224.65	$267.78	$267.78	$238.48	$238.48	$238.48	$238.48	$274.85	$274.85	$483.88	$483.88	$326.87	$326.87	$319.60	$319.60
29	$280.87	$323.70	$323.70	$231.26	$231.26	$275.67	$275.67	$245.50	$245.50	$245.50	$245.50	$282.94	$282.94	$498.12	$498.12	$336.49	$336.49	$329.01	$329.01
30	$284.89	$328.33	$328.33	$234.57	$234.57	$279.61	$279.61	$249.01	$249.01	$249.01	$249.01	$286.98	$286.98	$505.25	$505.25	$341.31	$341.31	$333.71	$333.71
31	$290.91	$335.28	$335.28	$239.53	$239.53	$285.52	$285.52	$254.27	$254.27	$254.27	$254.27	$293.05	$293.05	$515.93	$515.93	$348.52	$348.52	$340.77	$340.77
32	$296.93	$342.22	$342.22	$244.49	$244.49	$291.43	$291.43	$259.54	$259.54	$259.54	$259.54	$299.12	$299.12	$526.61	$526.61	$355.74	$355.74	$347.83	$347.83
33	$300.70	$346.56	$346.56	$247.59	$247.59	$295.13	$295.13	$262.83	$262.83	$262.83	$262.83	$302.91	$302.91	$533.29	$533.29	$360.25	$360.25	$352.24	$352.24
34	$304.71	$351.19	$351.19	$250.90	$250.90	$299.07	$299.07	$266.34	$266.34	$266.34	$266.34	$306.96	$306.96	$540.41	$540.41	$365.06	$365.06	$356.94	$356.94
35	$306.72	$353.50	$353.50	$252.55	$252.55	$301.04	$301.04	$268.09	$268.09	$268.09	$268.09	$308.98	$308.98	$543.97	$543.97	$367.47	$367.47	$359.29	$359.29
36	$308.73	$355.81	$355.81	$254.20	$254.20	$303.01	$303.01	$269.85	$269.85	$269.85	$269.85	$311.01	$311.01	$547.53	$547.53	$369.87	$369.87	$361.64	$361.64
37	$310.74	$358.13	$358.13	$255.86	$255.86	$304.98	$304.98	$271.60	$271.60	$271.60	$271.60	$313.03	$313.03	$551.10	$551.10	$372.28	$372.28	$364.00	$364.00
38	$312.75	$360.44	$360.44	$257.51	$257.51	$306.95	$306.95	$273.36	$273.36	$273.36	$273.36	$315.05	$315.05	$554.66	$554.66	$374.68	$374.68	$366.35	$366.35
39	$316.76	$365.07	$365.07	$260.82	$260.82	$310.89	$310.89	$276.87	$276.87	$276.87	$276.87	$319.10	$319.10	$561.78	$561.78	$379.50	$379.50	$371.05	$371.05
40	$320.78	$369.70	$369.70	$264.12	$264.12	$314.84	$314.84	$280.38	$280.38	$280.38	$280.38	$323.14	$323.14	$568.90	$568.90	$384.31	$384.31	$375.76	$375.76
41	$326.80	$376.64	$376.64	$269.08	$269.08	$320.75	$320.75	$285.65	$285.65	$285.65	$285.65	$329.21	$329.21	$579.59	$579.59	$391.52	$391.52	$382.81	$382.81
42	$332.58	$383.30	$383.30	$273.84	$273.84	$326.41	$326.41	$290.69	$290.69	$290.69	$290.69	$335.03	$335.03	$589.82	$589.82	$398.44	$398.44	$389.58	$389.58
43	$340.61	$392.55	$392.55	$280.45	$280.45	$334.30	$334.30	$297.71	$297.71	$297.71	$297.71	$343.12	$343.12	$604.07	$604.07	$408.06	$408.06	$398.99	$398.99
44	$350.65	$404.12	$404.12	$288.72	$288.72	$344.15	$344.15	$306.49	$306.49	$306.49	$306.49	$353.23	$353.23	$621.87	$621.87	$420.09	$420.09	$410.75	$410.75
45	$362.44	$417.72	$417.72	$298.43	$298.43	$355.73	$355.73	$316.80	$316.80	$316.80	$316.80	$365.12	$365.12	$642.80	$642.80	$434.23	$434.23	$424.56	$424.56
46	$376.50	$433.92	$433.92	$310.01	$310.01	$369.53	$369.53	$329.09	$329.09	$329.09	$329.09	$379.28	$379.28	$667.73	$667.73	$451.07	$451.07	$441.03	$441.03
47	$392.31	$452.14	$452.14	$323.03	$323.03	$385.05	$385.05	$342.91	$342.91	$342.91	$342.91	$395.20	$395.20	$695.77	$695.77	$470.01	$470.01	$459.55	$459.55
48	$410.39	$472.97	$472.97	$337.91	$337.91	$402.78	$402.78	$358.70	$358.70	$358.70	$358.70	$413.41	$413.41	$727.82	$727.82	$491.66	$491.66	$480.72	$480.72
49	$428.21	$493.51	$493.51	$352.58	$352.58	$420.27	$420.27	$374.28	$374.28	$374.28	$374.28	$431.36	$431.36	$759.43	$759.43	$513.01	$513.01	$501.60	$501.60
50	$448.29	$516.65	$516.65	$369.11	$369.11	$439.98	$439.98	$391.83	$391.83	$391.83	$391.83	$451.59	$451.59	$795.04	$795.04	$537.07	$537.07	$525.12	$525.12
51	$468.12	$539.51	$539.51	$385.44	$385.44	$459.44	$459.44	$409.16	$409.16	$409.16	$409.16	$471.57	$471.57	$830.20	$830.20	$560.82	$560.82	$548.35	$548.35
52	$489.95	$564.67	$564.67	$403.42	$403.42	$480.88	$480.88	$428.25	$428.25	$428.25	$428.25	$493.56	$493.56	$868.93	$868.93	$586.99	$586.99	$573.93	$573.93
53	$512.04	$590.13	$590.13	$421.61	$421.61	$502.55	$502.55	$447.56	$447.56	$447.56	$447.56	$515.81	$515.81	$908.11	$908.11	$613.45	$613.45	$599.80	$599.80
54	$535.89	$617.61	$617.61	$441.24	$441.24	$525.96	$525.96	$468.40	$468.40	$468.40	$468.40	$539.83	$539.83	$950.40	$950.40	$642.02	$642.02	$627.73	$627.73
55	$559.73	$645.09	$645.09	$460.87	$460.87	$549.36	$549.36	$489.24	$489.24	$489.24	$489.24	$563.86	$563.86	$992.68	$992.68	$670.58	$670.58	$655.66	$655.66
56	$585.58	$674.89	$674.89	$482.16	$482.16	$574.73	$574.73	$511.84	$511.84	$511.84	$511.84	$589.90	$589.90	$1,038.53	$1,038.53	$701.56	$701.56	$685.95	$685.95
57	$611.69	$704.98	$704.98	$503.65	$503.65	$600.35	$600.35	$534.65	$534.65	$534.65	$534.65	$616.20	$616.20	$1,084.83	$1,084.83	$732.83	$732.83	$716.53	$716.53
58	$639.55	$737.09	$737.09	$526.60	$526.60	$627.70	$627.70	$559.01	$559.01	$559.01	$559.01	$644.26	$644.26	$1,134.24	$1,134.24	$766.21	$766.21	$749.16	$749.16
59	$653.35	$753.00	$753.00	$537.96	$537.96	$641.25	$641.25	$571.07	$571.07	$571.07	$571.07	$658.17	$658.17	$1,158.73	$1,158.73	$782.75	$782.75	$765.33	$765.33
60	$681.21	$785.11	$785.11	$560.90	$560.90	$668.59	$668.59	$595.42	$595.42	$595.42	$595.42	$686.23	$686.23	$1,208.14	$1,208.14	$816.13	$816.13	$797.97	$797.97
61	$705.31	$812.88	$812.88	$580.74	$580.74	$692.24	$692.24	$616.49	$616.49	$616.49	$616.49	$710.51	$710.51	$1,250.87	$1,250.87	$845.00	$845.00	$826.20	$826.20
62	$721.12	$831.10	$831.10	$593.76	$593.76	$707.76	$707.76	$630.31	$630.31	$630.31	$630.31	$726.44	$726.44	$1,278.92	$1,278.92	$863.94	$863.94	$844.72	$844.72
63	$740.95	$853.95	$853.95	$610.09	$610.09	$727.23	$727.23	$647.64	$647.64	$647.64	$647.64	$746.41	$746.41	$1,314.08	$1,314.08	$887.70	$887.70	$867.95	$867.95
64+	$753.00	$867.84	$867.84	$620.01	$620.01	$739.05	$739.05	$658.17	$658.17	$658.17	$658.17	$758.55	$758.55	$1,335.45	$1,335.45	$902.13	$902.13	$882.06	$882.06

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0070018		67430PA0070019		67430PA0070020		67430PA0070021		67430PA0070022		67430PA0070022		67430PA0070022		67430PA0070022		67430PA0070022		67430PA
Plan Marketing Name =>	ge Silver PPO $4,500/10% $40/		ge Silver PPO $7,000/10% $25/		ge Gold PPO $2,500/10% $25/		tage Silver PPO HSA $3,000/10		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $
Form # =>	PPOF10		PPOF10		PPOF10		PPOF10		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPO
Rating Area =>	7		7		7		7		1		3		4		5		9		7
Network =>	erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/Den		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		erks w/Dental A
Metal =>	Silver		Silver		Gold		Silver		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$4500/ $9000		$7000/ $14000		$2500/ $5000		$3000/ $6000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	$40 / $65		$25 / $50		$25 / $50		10% / 10%		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 /
OOP Maximum =>	$7900/ $15800		$8150/ $16300		$6000/ $12000		$6750/ $13500		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$185.12	$185.12	$188.74	$188.74	$224.16	$224.16	$195.93	$195.93	$180.88	$180.88	$215.61	$215.61	$192.02	$192.02	$192.02	$192.02	$221.30	$221.30	$224.16
15	$201.58	$201.58	$205.52	$205.52	$244.09	$244.09	$213.35	$213.35	$196.95	$196.95	$234.77	$234.77	$209.08	$209.08	$209.08	$209.08	$240.97	$240.97	$244.09
16	$207.87	$207.87	$211.93	$211.93	$251.70	$251.70	$220.01	$220.01	$203.10	$203.10	$242.10	$242.10	$215.61	$215.61	$215.61	$215.61	$248.49	$248.49	$251.70
17	$214.16	$214.16	$218.35	$218.35	$259.32	$259.32	$226.67	$226.67	$209.25	$209.25	$249.43	$249.43	$222.14	$222.14	$222.14	$222.14	$256.01	$256.01	$259.32
18	$220.94	$220.94	$225.26	$225.26	$267.53	$267.53	$233.84	$233.84	$215.87	$215.87	$257.32	$257.32	$229.16	$229.16	$229.16	$229.16	$264.11	$264.11	$267.53
19	$227.71	$227.71	$232.16	$232.16	$275.73	$275.73	$241.01	$241.01	$222.49	$222.49	$265.21	$265.21	$236.19	$236.19	$236.19	$236.19	$272.21	$272.21	$275.73
20	$234.73	$234.73	$239.32	$239.32	$284.23	$284.23	$248.44	$248.44	$229.35	$229.35	$273.38	$273.38	$243.47	$243.47	$243.47	$243.47	$280.60	$280.60	$284.23
21	$241.99	$241.99	$246.72	$246.72	$293.02	$293.02	$256.12	$256.12	$236.44	$236.44	$281.84	$281.84	$251.00	$251.00	$251.00	$251.00	$289.28	$289.28	$293.02
22	$241.99	$241.99	$246.72	$246.72	$293.02	$293.02	$256.12	$256.12	$236.44	$236.44	$281.84	$281.84	$251.00	$251.00	$251.00	$251.00	$289.28	$289.28	$293.02
23	$241.99	$241.99	$246.72	$246.72	$293.02	$293.02	$256.12	$256.12	$236.44	$236.44	$281.84	$281.84	$251.00	$251.00	$251.00	$251.00	$289.28	$289.28	$293.02
24	$241.99	$241.99	$246.72	$246.72	$293.02	$293.02	$256.12	$256.12	$236.44	$236.44	$281.84	$281.84	$251.00	$251.00	$251.00	$251.00	$289.28	$289.28	$293.02
25	$242.96	$242.96	$247.71	$247.71	$294.19	$294.19	$257.14	$257.14	$237.39	$237.39	$282.97	$282.97	$252.00	$252.00	$252.00	$252.00	$290.44	$290.44	$294.19
26	$247.80	$247.80	$252.64	$252.64	$300.05	$300.05	$262.27	$262.27	$242.11	$242.11	$288.60	$288.60	$257.02	$257.02	$257.02	$257.02	$296.22	$296.22	$300.05
27	$253.61	$253.61	$258.56	$258.56	$307.08	$307.08	$268.41	$268.41	$247.79	$247.79	$295.37	$295.37	$263.05	$263.05	$263.05	$263.05	$303.17	$303.17	$307.08
28	$263.04	$263.04	$268.18	$268.18	$318.51	$318.51	$278.40	$278.40	$257.01	$257.01	$306.36	$306.36	$272.84	$272.84	$272.84	$272.84	$314.45	$314.45	$318.51
29	$270.79	$270.79	$276.08	$276.08	$327.89	$327.89	$286.60	$286.60	$264.58	$264.58	$315.38	$315.38	$280.87	$280.87	$280.87	$280.87	$323.70	$323.70	$327.89
30	$274.66	$274.66	$280.03	$280.03	$332.58	$332.58	$290.70	$290.70	$268.36	$268.36	$319.89	$319.89	$284.89	$284.89	$284.89	$284.89	$328.33	$328.33	$332.58
31	$280.47	$280.47	$285.95	$285.95	$339.61	$339.61	$296.84	$296.84	$274.03	$274.03	$326.65	$326.65	$290.91	$290.91	$290.91	$290.91	$335.28	$335.28	$339.61
32	$286.27	$286.27	$291.87	$291.87	$346.64	$346.64	$302.99	$302.99	$279.71	$279.71	$333.42	$333.42	$296.93	$296.93	$296.93	$296.93	$342.22	$342.22	$346.64
33	$289.90	$289.90	$295.57	$295.57	$351.04	$351.04	$306.83	$306.83	$283.26	$283.26	$337.64	$337.64	$300.70	$300.70	$300.70	$300.70	$346.56	$346.56	$351.04
34	$293.78	$293.78	$299.52	$299.52	$355.73	$355.73	$310.93	$310.93	$287.04	$287.04	$342.15	$342.15	$304.71	$304.71	$304.71	$304.71	$351.19	$351.19	$355.73
35	$295.71	$295.71	$301.49	$301.49	$358.07	$358.07	$312.98	$312.98	$288.93	$288.93	$344.41	$344.41	$306.72	$306.72	$306.72	$306.72	$353.50	$353.50	$358.07
36	$297.65	$297.65	$303.47	$303.47	$360.41	$360.41	$315.03	$315.03	$290.82	$290.82	$346.66	$346.66	$308.73	$308.73	$308.73	$308.73	$355.81	$355.81	$360.41
37	$299.58	$299.58	$305.44	$305.44	$362.76	$362.76	$317.08	$317.08	$292.71	$292.71	$348.92	$348.92	$310.74	$310.74	$310.74	$310.74	$358.13	$358.13	$362.76
38	$301.52	$301.52	$307.41	$307.41	$365.10	$365.10	$319.13	$319.13	$294.60	$294.60	$351.17	$351.17	$312.75	$312.75	$312.75	$312.75	$360.44	$360.44	$365.10
39	$305.39	$305.39	$311.36	$311.36	$369.79	$369.79	$323.22	$323.22	$298.39	$298.39	$355.68	$355.68	$316.76	$316.76	$316.76	$316.76	$365.07	$365.07	$369.79
40	$309.26	$309.26	$315.31	$315.31	$374.48	$374.48	$327.32	$327.32	$302.17	$302.17	$360.19	$360.19	$320.78	$320.78	$320.78	$320.78	$369.70	$369.70	$374.48
41	$315.07	$315.07	$321.23	$321.23	$381.51	$381.51	$333.47	$333.47	$307.84	$307.84	$366.96	$366.96	$326.80	$326.80	$326.80	$326.80	$376.64	$376.64	$381.51
42	$320.64	$320.64	$326.90	$326.90	$388.25	$388.25	$339.36	$339.36	$313.28	$313.28	$373.44	$373.44	$332.58	$332.58	$332.58	$332.58	$383.30	$383.30	$388.25
43	$328.38	$328.38	$334.80	$334.80	$397.63	$397.63	$347.55	$347.55	$320.85	$320.85	$382.46	$382.46	$340.61	$340.61	$340.61	$340.61	$392.55	$392.55	$397.63
44	$338.06	$338.06	$344.67	$344.67	$409.35	$409.35	$357.80	$357.80	$330.31	$330.31	$393.73	$393.73	$350.65	$350.65	$350.65	$350.65	$404.12	$404.12	$409.35
45	$349.43	$349.43	$356.26	$356.26	$423.12	$423.12	$369.84	$369.84	$341.42	$341.42	$406.98	$406.98	$362.44	$362.44	$362.44	$362.44	$417.72	$417.72	$423.12
46	$362.99	$362.99	$370.08	$370.08	$439.53	$439.53	$384.18	$384.18	$354.66	$354.66	$422.76	$422.76	$376.50	$376.50	$376.50	$376.50	$433.92	$433.92	$439.53
47	$378.23	$378.23	$385.62	$385.62	$457.99	$457.99	$400.32	$400.32	$369.56	$369.56	$440.52	$440.52	$392.31	$392.31	$392.31	$392.31	$452.14	$452.14	$457.99
48	$395.65	$395.65	$403.39	$403.39	$479.09	$479.09	$418.76	$418.76	$386.58	$386.58	$460.81	$460.81	$410.39	$410.39	$410.39	$410.39	$472.97	$472.97	$479.09
49	$412.83	$412.83	$420.90	$420.90	$499.89	$499.89	$436.94	$436.94	$403.37	$403.37	$480.82	$480.82	$428.21	$428.21	$428.21	$428.21	$493.51	$493.51	$499.89
50	$432.19	$432.19	$440.64	$440.64	$523.33	$523.33	$457.43	$457.43	$422.28	$422.28	$503.37	$503.37	$448.29	$448.29	$448.29	$448.29	$516.65	$516.65	$523.33
51	$451.31	$451.31	$460.13	$460.13	$546.48	$546.48	$477.66	$477.66	$440.96	$440.96	$525.63	$525.63	$468.12	$468.12	$468.12	$468.12	$539.51	$539.51	$546.48
52	$472.36	$472.36	$481.60	$481.60	$571.98	$571.98	$499.95	$499.95	$461.53	$461.53	$550.15	$550.15	$489.95	$489.95	$489.95	$489.95	$564.67	$564.67	$571.98
53	$493.66	$493.66	$503.31	$503.31	$597.76	$597.76	$522.48	$522.48	$482.34	$482.34	$574.95	$574.95	$512.04	$512.04	$512.04	$512.04	$590.13	$590.13	$597.76
54	$516.65	$516.65	$526.75	$526.75	$625.60	$625.60	$546.82	$546.82	$504.80	$504.80	$601.73	$601.73	$535.89	$535.89	$535.89	$535.89	$617.61	$617.61	$625.60
55	$539.64	$539.64	$550.19	$550.19	$653.43	$653.43	$571.15	$571.15	$527.26	$527.26	$628.50	$628.50	$559.73	$559.73	$559.73	$559.73	$645.09	$645.09	$653.43
56	$564.56	$564.56	$575.60	$575.60	$683.62	$683.62	$597.53	$597.53	$551.61	$551.61	$657.53	$657.53	$585.58	$585.58	$585.58	$585.58	$674.89	$674.89	$683.62
57	$589.73	$589.73	$601.26	$601.26	$714.09	$714.09	$624.16	$624.16	$576.20	$576.20	$686.84	$686.84	$611.69	$611.69	$611.69	$611.69	$704.98	$704.98	$714.09
58	$616.59	$616.59	$628.64	$628.64	$746.61	$746.61	$652.59	$652.59	$602.45	$602.45	$718.13	$718.13	$639.55	$639.55	$639.55	$639.55	$737.09	$737.09	$746.61
59	$629.90	$629.90	$642.21	$642.21	$762.73	$762.73	$666.68	$666.68	$615.45	$615.45	$733.63	$733.63	$653.35	$653.35	$653.35	$653.35	$753.00	$753.00	$762.73
60	$656.76	$656.76	$669.60	$669.60	$795.26	$795.26	$695.11	$695.11	$641.70	$641.70	$764.91	$764.91	$681.21	$681.21	$681.21	$681.21	$785.11	$785.11	$795.26
61	$679.99	$679.99	$693.28	$693.28	$823.39	$823.39	$719.70	$719.70	$664.40	$664.40	$791.97	$791.97	$705.31	$705.31	$705.31	$705.31	$812.88	$812.88	$823.39
62	$695.24	$695.24	$708.83	$708.83	$841.85	$841.85	$735.83	$735.83	$679.29	$679.29	$809.73	$809.73	$721.12	$721.12	$721.12	$721.12	$831.10	$831.10	$841.85
63	$714.35	$714.35	$728.32	$728.32	$865.00	$865.00	$756.07	$756.07	$697.97	$697.97	$831.99	$831.99	$740.95	$740.95	$740.95	$740.95	$853.95	$853.95	$865.00
64+	$725.97	$725.97	$740.16	$740.16	$879.06	$879.06	$768.36	$768.36	$709.32	$709.32	$845.52	$845.52	$753.00	$753.00	$753.00	$753.00	$867.84	$867.84	$879.06

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070023	67430PA0070024		67430PA0070024		67430PA0070024		67430PA0070024		67430PA0070024		67430PA0070025		67430PA0080001		67430PA0080001		67430PA0080001	
Plan Marketing Name =>	1,000/10% $25/	tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		age Platinum EPO $350 $20/$4		age Platinum EPO $350 $20/$4		age Platinum EPO $350 $20/$4	
Form # =>	F10	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF10		EPOF07		EPOF07		EPOF07	
Rating Area =>	7	1		3		4		5		9		7		1		3		4	
Network =>	dvantage w/Den	w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/Den		w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	old	Silver		Silver		Silver		Silver		Silver		Silver		Platinum		Platinum		Platinum	
Deductible =>	$2000	$3750/ $7500		$3750/ $7500		$3750/ $7500		$3750/ $7500		$3750/ $7500		$3750/ $7500		$350/ $700		$350/ $700		$350/ $700	
Coinsurance =>	%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	$50	$40 / $60		$40 / $60		$40 / $60		$40 / $60		$40 / $60		$40 / $60		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$12000	$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$1500/ $3000		$1500/ $3000		$1500/ $3000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$224.16	$158.25	$158.25	$188.63	$188.63	$167.99	$167.99	$167.99	$167.99	$193.61	$193.61	$196.12	$196.12	$256.88	$256.88	$306.19	$306.19	$272.69	$272.69
15	$244.09	$172.31	$172.31	$205.40	$205.40	$182.93	$182.93	$182.93	$182.93	$210.82	$210.82	$213.55	$213.55	$279.71	$279.71	$333.41	$333.41	$296.93	$296.93
16	$251.70	$177.69	$177.69	$211.81	$211.81	$188.64	$188.64	$188.64	$188.64	$217.40	$217.40	$220.21	$220.21	$288.44	$288.44	$343.81	$343.81	$306.20	$306.20
17	$259.32	$183.07	$183.07	$218.22	$218.22	$194.35	$194.35	$194.35	$194.35	$223.98	$223.98	$226.88	$226.88	$297.17	$297.17	$354.22	$354.22	$315.47	$315.47
18	$267.53	$188.86	$188.86	$225.13	$225.13	$200.49	$200.49	$200.49	$200.49	$231.07	$231.07	$234.06	$234.06	$306.58	$306.58	$365.43	$365.43	$325.45	$325.45
19	$275.73	$194.66	$194.66	$232.03	$232.03	$206.64	$206.64	$206.64	$206.64	$238.16	$238.16	$241.23	$241.23	$315.98	$315.98	$376.64	$376.64	$335.43	$335.43
20	$284.23	$200.65	$200.65	$239.18	$239.18	$213.01	$213.01	$213.01	$213.01	$245.50	$245.50	$248.67	$248.67	$325.72	$325.72	$388.24	$388.24	$345.77	$345.77
21	$293.02	$206.86	$206.86	$246.58	$246.58	$219.60	$219.60	$219.60	$219.60	$253.09	$253.09	$256.36	$256.36	$335.79	$335.79	$400.25	$400.25	$356.46	$356.46
22	$293.02	$206.86	$206.86	$246.58	$246.58	$219.60	$219.60	$219.60	$219.60	$253.09	$253.09	$256.36	$256.36	$335.79	$335.79	$400.25	$400.25	$356.46	$356.46
23	$293.02	$206.86	$206.86	$246.58	$246.58	$219.60	$219.60	$219.60	$219.60	$253.09	$253.09	$256.36	$256.36	$335.79	$335.79	$400.25	$400.25	$356.46	$356.46
24	$293.02	$206.86	$206.86	$246.58	$246.58	$219.60	$219.60	$219.60	$219.60	$253.09	$253.09	$256.36	$256.36	$335.79	$335.79	$400.25	$400.25	$356.46	$356.46
25	$294.19	$207.69	$207.69	$247.57	$247.57	$220.48	$220.48	$220.48	$220.48	$254.10	$254.10	$257.39	$257.39	$337.13	$337.13	$401.85	$401.85	$357.89	$357.89
26	$300.05	$211.82	$211.82	$252.50	$252.50	$224.87	$224.87	$224.87	$224.87	$259.16	$259.16	$262.51	$262.51	$343.85	$343.85	$409.86	$409.86	$365.02	$365.02
27	$307.08	$216.79	$216.79	$258.42	$258.42	$230.14	$230.14	$230.14	$230.14	$265.24	$265.24	$268.67	$268.67	$351.91	$351.91	$419.46	$419.46	$373.57	$373.57
28	$318.51	$224.86	$224.86	$268.03	$268.03	$238.71	$238.71	$238.71	$238.71	$275.11	$275.11	$278.66	$278.66	$365.00	$365.00	$435.07	$435.07	$387.47	$387.47
29	$327.89	$231.48	$231.48	$275.92	$275.92	$245.73	$245.73	$245.73	$245.73	$283.21	$283.21	$286.87	$286.87	$375.75	$375.75	$447.88	$447.88	$398.88	$398.88
30	$332.58	$234.79	$234.79	$279.87	$279.87	$249.25	$249.25	$249.25	$249.25	$287.26	$287.26	$290.97	$290.97	$381.12	$381.12	$454.28	$454.28	$404.58	$404.58
31	$339.61	$239.75	$239.75	$285.79	$285.79	$254.52	$254.52	$254.52	$254.52	$293.33	$293.33	$297.12	$297.12	$389.18	$389.18	$463.89	$463.89	$413.14	$413.14
32	$346.64	$244.72	$244.72	$291.70	$291.70	$259.79	$259.79	$259.79	$259.79	$299.41	$299.41	$303.27	$303.27	$397.24	$397.24	$473.50	$473.50	$421.69	$421.69
33	$351.04	$247.82	$247.82	$295.40	$295.40	$263.08	$263.08	$263.08	$263.08	$303.20	$303.20	$307.12	$307.12	$402.28	$402.28	$479.50	$479.50	$427.04	$427.04
34	$355.73	$251.13	$251.13	$299.35	$299.35	$266.59	$266.59	$266.59	$266.59	$307.25	$307.25	$311.22	$311.22	$407.65	$407.65	$485.90	$485.90	$432.74	$432.74
35	$358.07	$252.78	$252.78	$301.32	$301.32	$268.35	$268.35	$268.35	$268.35	$309.28	$309.28	$313.27	$313.27	$410.34	$410.34	$489.11	$489.11	$435.59	$435.59
36	$360.41	$254.44	$254.44	$303.29	$303.29	$270.11	$270.11	$270.11	$270.11	$311.30	$311.30	$315.32	$315.32	$413.02	$413.02	$492.31	$492.31	$438.45	$438.45
37	$362.76	$256.09	$256.09	$305.27	$305.27	$271.86	$271.86	$271.86	$271.86	$313.33	$313.33	$317.37	$317.37	$415.71	$415.71	$495.51	$495.51	$441.30	$441.30
38	$365.10	$257.75	$257.75	$307.24	$307.24	$273.62	$273.62	$273.62	$273.62	$315.35	$315.35	$319.42	$319.42	$418.39	$418.39	$498.71	$498.71	$444.15	$444.15
39	$369.79	$261.06	$261.06	$311.18	$311.18	$277.14	$277.14	$277.14	$277.14	$319.40	$319.40	$323.53	$323.53	$423.77	$423.77	$505.12	$505.12	$449.85	$449.85
40	$374.48	$264.37	$264.37	$315.13	$315.13	$280.65	$280.65	$280.65	$280.65	$323.45	$323.45	$327.63	$327.63	$429.14	$429.14	$511.52	$511.52	$455.56	$455.56
41	$381.51	$269.33	$269.33	$321.05	$321.05	$285.92	$285.92	$285.92	$285.92	$329.52	$329.52	$333.78	$333.78	$437.20	$437.20	$521.13	$521.13	$464.11	$464.11
42	$388.25	$274.09	$274.09	$326.72	$326.72	$290.97	$290.97	$290.97	$290.97	$335.34	$335.34	$339.68	$339.68	$444.92	$444.92	$530.33	$530.33	$472.31	$472.31
43	$397.63	$280.71	$280.71	$334.61	$334.61	$298.00	$298.00	$298.00	$298.00	$343.44	$343.44	$347.88	$347.88	$455.67	$455.67	$543.14	$543.14	$483.72	$483.72
44	$409.35	$288.98	$288.98	$344.47	$344.47	$306.78	$306.78	$306.78	$306.78	$353.57	$353.57	$358.13	$358.13	$469.10	$469.10	$559.15	$559.15	$497.97	$497.97
45	$423.12	$298.71	$298.71	$356.06	$356.06	$317.10	$317.10	$317.10	$317.10	$365.46	$365.46	$370.18	$370.18	$484.88	$484.88	$577.96	$577.96	$514.73	$514.73
46	$439.53	$310.29	$310.29	$369.87	$369.87	$329.40	$329.40	$329.40	$329.40	$379.64	$379.64	$384.54	$384.54	$503.69	$503.69	$600.38	$600.38	$534.69	$534.69
47	$457.99	$323.32	$323.32	$385.40	$385.40	$343.23	$343.23	$343.23	$343.23	$395.58	$395.58	$400.69	$400.69	$524.84	$524.84	$625.59	$625.59	$557.15	$557.15
48	$479.09	$338.22	$338.22	$403.16	$403.16	$359.05	$359.05	$359.05	$359.05	$413.80	$413.80	$419.15	$419.15	$549.02	$549.02	$654.41	$654.41	$582.81	$582.81
49	$499.89	$352.90	$352.90	$420.67	$420.67	$374.64	$374.64	$374.64	$374.64	$431.77	$431.77	$437.35	$437.35	$572.86	$572.86	$682.83	$682.83	$608.12	$608.12
50	$523.33	$369.45	$369.45	$440.39	$440.39	$392.21	$392.21	$392.21	$392.21	$452.02	$452.02	$457.86	$457.86	$599.72	$599.72	$714.85	$714.85	$636.64	$636.64
51	$546.48	$385.79	$385.79	$459.87	$459.87	$409.55	$409.55	$409.55	$409.55	$472.01	$472.01	$478.11	$478.11	$626.25	$626.25	$746.47	$746.47	$664.80	$664.80
52	$571.98	$403.79	$403.79	$481.32	$481.32	$428.66	$428.66	$428.66	$428.66	$494.03	$494.03	$500.41	$500.41	$655.46	$655.46	$781.29	$781.29	$695.81	$695.81
53	$597.76	$421.99	$421.99	$503.02	$503.02	$447.98	$447.98	$447.98	$447.98	$516.30	$516.30	$522.97	$522.97	$685.01	$685.01	$816.51	$816.51	$727.18	$727.18
54	$625.60	$441.65	$441.65	$526.45	$526.45	$468.85	$468.85	$468.85	$468.85	$540.35	$540.35	$547.33	$547.33	$716.91	$716.91	$854.53	$854.53	$761.04	$761.04
55	$653.43	$461.30	$461.30	$549.87	$549.87	$489.71	$489.71	$489.71	$489.71	$564.39	$564.39	$571.68	$571.68	$748.81	$748.81	$892.56	$892.56	$794.91	$794.91
56	$683.62	$482.60	$482.60	$575.27	$575.27	$512.33	$512.33	$512.33	$512.33	$590.46	$590.46	$598.09	$598.09	$783.40	$783.40	$933.78	$933.78	$831.62	$831.62
57	$714.09	$504.12	$504.12	$600.92	$600.92	$535.17	$535.17	$535.17	$535.17	$616.78	$616.78	$624.75	$624.75	$818.32	$818.32	$975.41	$975.41	$868.69	$868.69
58	$746.61	$527.08	$527.08	$628.29	$628.29	$559.54	$559.54	$559.54	$559.54	$644.87	$644.87	$653.21	$653.21	$855.59	$855.59	$1,019.84	$1,019.84	$908.26	$908.26
59	$762.73	$538.46	$538.46	$641.85	$641.85	$571.62	$571.62	$571.62	$571.62	$658.79	$658.79	$667.31	$667.31	$874.06	$874.06	$1,041.85	$1,041.85	$927.87	$927.87
60	$795.26	$561.42	$561.42	$669.22	$669.22	$595.99	$595.99	$595.99	$595.99	$686.89	$686.89	$695.76	$695.76	$911.33	$911.33	$1,086.28	$1,086.28	$967.43	$967.43
61	$823.39	$581.28	$581.28	$692.89	$692.89	$617.08	$617.08	$617.08	$617.08	$711.18	$711.18	$720.37	$720.37	$943.57	$943.57	$1,124.70	$1,124.70	$1,001.65	$1,001.65
62	$841.85	$594.31	$594.31	$708.42	$708.42	$630.91	$630.91	$630.91	$630.91	$727.13	$727.13	$736.52	$736.52	$964.72	$964.72	$1,149.92	$1,149.92	$1,024.11	$1,024.11
63	$865.00	$610.65	$610.65	$727.90	$727.90	$648.26	$648.26	$648.26	$648.26	$747.12	$747.12	$756.77	$756.77	$991.25	$991.25	$1,181.54	$1,181.54	$1,052.27	$1,052.27
64+	$879.06	$620.58	$620.58	$739.74	$739.74	$658.80	$658.80	$658.80	$658.80	$759.27	$759.27	$769.08	$769.08	$1,007.37	$1,007.37	$1,200.75	$1,200.75	$1,069.38	$1,069.38

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0080001		67430PA0080001		67430PA0080002		67430PA0080002		67430PA0080002		67430PA0080002		67430PA0080002		67430PA0080003		67430PA0080003		67430PA
Plan Marketing Name =>	tage Platinum EPO $350 $20/$4		tage Platinum EPO $350 $20/$4		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,750 $25/$50		ntage Gold EPO $1,750 $25/$50		ntage Gold EPO
Form # =>	EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPO
Rating Area =>	5		9		1		3		4		5		9		1		3		4
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$350/ $700		$350/ $700		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1750/ $3500		$1750/ $3500		$1750/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$20 / $40		$20 / $40		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$25 / $50		$25 / $50		$25 /
OOP Maximum =>	$1500/ $3000		$1500/ $3000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$4600/ $9200		$4600/ $9200		$4600/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$272.69	$272.69	$314.28	$314.28	$177.76	$177.76	$211.88	$211.88	$188.70	$188.70	$188.70	$188.70	$217.47	$217.47	$174.12	$174.12	$207.54	$207.54	$184.84
15	$296.93	$296.93	$342.21	$342.21	$193.56	$193.56	$230.72	$230.72	$205.48	$205.48	$205.48	$205.48	$236.81	$236.81	$189.60	$189.60	$225.99	$225.99	$201.27
16	$306.20	$306.20	$352.89	$352.89	$199.60	$199.60	$237.92	$237.92	$211.89	$211.89	$211.89	$211.89	$244.20	$244.20	$195.52	$195.52	$233.05	$233.05	$207.55
17	$315.47	$315.47	$363.58	$363.58	$205.64	$205.64	$245.12	$245.12	$218.30	$218.30	$218.30	$218.30	$251.59	$251.59	$201.43	$201.43	$240.10	$240.10	$213.83
18	$325.45	$325.45	$375.08	$375.08	$212.14	$212.14	$252.87	$252.87	$225.21	$225.21	$225.21	$225.21	$259.55	$259.55	$207.81	$207.81	$247.70	$247.70	$220.60
19	$335.43	$335.43	$386.58	$386.58	$218.65	$218.65	$260.63	$260.63	$232.12	$232.12	$232.12	$232.12	$267.51	$267.51	$214.18	$214.18	$255.29	$255.29	$227.36
20	$345.77	$345.77	$398.50	$398.50	$225.39	$225.39	$268.66	$268.66	$239.27	$239.27	$239.27	$239.27	$275.75	$275.75	$220.78	$220.78	$263.16	$263.16	$234.37
21	$356.46	$356.46	$410.82	$410.82	$232.36	$232.36	$276.97	$276.97	$246.67	$246.67	$246.67	$246.67	$284.28	$284.28	$227.61	$227.61	$271.30	$271.30	$241.62
22	$356.46	$356.46	$410.82	$410.82	$232.36	$232.36	$276.97	$276.97	$246.67	$246.67	$246.67	$246.67	$284.28	$284.28	$227.61	$227.61	$271.30	$271.30	$241.62
23	$356.46	$356.46	$410.82	$410.82	$232.36	$232.36	$276.97	$276.97	$246.67	$246.67	$246.67	$246.67	$284.28	$284.28	$227.61	$227.61	$271.30	$271.30	$241.62
24	$356.46	$356.46	$410.82	$410.82	$232.36	$232.36	$276.97	$276.97	$246.67	$246.67	$246.67	$246.67	$284.28	$284.28	$227.61	$227.61	$271.30	$271.30	$241.62
25	$357.89	$357.89	$412.46	$412.46	$233.29	$233.29	$278.08	$278.08	$247.66	$247.66	$247.66	$247.66	$285.42	$285.42	$228.52	$228.52	$272.39	$272.39	$242.59
26	$365.02	$365.02	$420.68	$420.68	$237.94	$237.94	$283.62	$283.62	$252.59	$252.59	$252.59	$252.59	$291.10	$291.10	$233.07	$233.07	$277.81	$277.81	$247.42
27	$373.57	$373.57	$430.54	$430.54	$243.51	$243.51	$290.26	$290.26	$258.51	$258.51	$258.51	$258.51	$297.93	$297.93	$238.54	$238.54	$284.32	$284.32	$253.22
28	$387.47	$387.47	$446.56	$446.56	$252.58	$252.58	$301.07	$301.07	$268.13	$268.13	$268.13	$268.13	$309.01	$309.01	$247.41	$247.41	$294.90	$294.90	$262.64
29	$398.88	$398.88	$459.71	$459.71	$260.01	$260.01	$309.93	$309.93	$276.02	$276.02	$276.02	$276.02	$318.11	$318.11	$254.70	$254.70	$303.58	$303.58	$270.37
30	$404.58	$404.58	$466.28	$466.28	$263.73	$263.73	$314.36	$314.36	$279.97	$279.97	$279.97	$279.97	$322.66	$322.66	$258.34	$258.34	$307.93	$307.93	$274.24
31	$413.14	$413.14	$476.14	$476.14	$269.31	$269.31	$321.01	$321.01	$285.89	$285.89	$285.89	$285.89	$329.48	$329.48	$263.80	$263.80	$314.44	$314.44	$280.04
32	$421.69	$421.69	$486.00	$486.00	$274.88	$274.88	$327.66	$327.66	$291.81	$291.81	$291.81	$291.81	$336.30	$336.30	$269.26	$269.26	$320.95	$320.95	$285.84
33	$427.04	$427.04	$492.16	$492.16	$278.37	$278.37	$331.81	$331.81	$295.51	$295.51	$295.51	$295.51	$340.57	$340.57	$272.68	$272.68	$325.02	$325.02	$289.46
34	$432.74	$432.74	$498.74	$498.74	$282.09	$282.09	$336.24	$336.24	$299.46	$299.46	$299.46	$299.46	$345.12	$345.12	$276.32	$276.32	$329.36	$329.36	$293.33
35	$435.59	$435.59	$502.02	$502.02	$283.94	$283.94	$338.46	$338.46	$301.43	$301.43	$301.43	$301.43	$347.39	$347.39	$278.14	$278.14	$331.53	$331.53	$295.26
36	$438.45	$438.45	$505.31	$505.31	$285.80	$285.80	$340.67	$340.67	$303.40	$303.40	$303.40	$303.40	$349.66	$349.66	$279.96	$279.96	$333.70	$333.70	$297.19
37	$441.30	$441.30	$508.60	$508.60	$287.66	$287.66	$342.89	$342.89	$305.38	$305.38	$305.38	$305.38	$351.94	$351.94	$281.78	$281.78	$335.87	$335.87	$299.13
38	$444.15	$444.15	$511.88	$511.88	$289.52	$289.52	$345.10	$345.10	$307.35	$307.35	$307.35	$307.35	$354.21	$354.21	$283.60	$283.60	$338.04	$338.04	$301.06
39	$449.85	$449.85	$518.45	$518.45	$293.24	$293.24	$349.54	$349.54	$311.30	$311.30	$311.30	$311.30	$358.76	$358.76	$287.24	$287.24	$342.38	$342.38	$304.92
40	$455.56	$455.56	$525.03	$525.03	$296.96	$296.96	$353.97	$353.97	$315.24	$315.24	$315.24	$315.24	$363.31	$363.31	$290.89	$290.89	$346.72	$346.72	$308.79
41	$464.11	$464.11	$534.89	$534.89	$302.53	$302.53	$360.61	$360.61	$321.16	$321.16	$321.16	$321.16	$370.13	$370.13	$296.35	$296.35	$353.23	$353.23	$314.59
42	$472.31	$472.31	$544.34	$544.34	$307.88	$307.88	$366.99	$366.99	$326.84	$326.84	$326.84	$326.84	$376.67	$376.67	$301.58	$301.58	$359.47	$359.47	$320.15
43	$483.72	$483.72	$557.48	$557.48	$315.31	$315.31	$375.85	$375.85	$334.73	$334.73	$334.73	$334.73	$385.77	$385.77	$308.87	$308.87	$368.15	$368.15	$327.88
44	$497.97	$497.97	$573.92	$573.92	$324.61	$324.61	$386.93	$386.93	$344.60	$344.60	$344.60	$344.60	$397.14	$397.14	$317.97	$317.97	$379.01	$379.01	$337.54
45	$514.73	$514.73	$593.22	$593.22	$335.53	$335.53	$399.94	$399.94	$356.19	$356.19	$356.19	$356.19	$410.50	$410.50	$328.67	$328.67	$391.76	$391.76	$348.90
46	$534.69	$534.69	$616.23	$616.23	$348.54	$348.54	$415.46	$415.46	$370.01	$370.01	$370.01	$370.01	$426.42	$426.42	$341.42	$341.42	$406.95	$406.95	$362.43
47	$557.15	$557.15	$642.11	$642.11	$363.18	$363.18	$432.90	$432.90	$385.55	$385.55	$385.55	$385.55	$444.33	$444.33	$355.75	$355.75	$424.04	$424.04	$377.65
48	$582.81	$582.81	$671.69	$671.69	$379.91	$379.91	$452.85	$452.85	$403.31	$403.31	$403.31	$403.31	$464.80	$464.80	$372.14	$372.14	$443.58	$443.58	$395.05
49	$608.12	$608.12	$700.86	$700.86	$396.41	$396.41	$472.51	$472.51	$420.82	$420.82	$420.82	$420.82	$484.98	$484.98	$388.30	$388.30	$462.84	$462.84	$412.20
50	$636.64	$636.64	$733.72	$733.72	$414.99	$414.99	$494.67	$494.67	$440.55	$440.55	$440.55	$440.55	$507.72	$507.72	$406.51	$406.51	$484.54	$484.54	$431.53
51	$664.80	$664.80	$766.18	$766.18	$433.35	$433.35	$516.55	$516.55	$460.04	$460.04	$460.04	$460.04	$530.18	$530.18	$424.49	$424.49	$505.97	$505.97	$450.62
52	$695.81	$695.81	$801.92	$801.92	$453.57	$453.57	$540.65	$540.65	$481.50	$481.50	$481.50	$481.50	$554.91	$554.91	$444.29	$444.29	$529.58	$529.58	$471.64
53	$727.18	$727.18	$838.07	$838.07	$474.01	$474.01	$565.02	$565.02	$503.21	$503.21	$503.21	$503.21	$579.93	$579.93	$464.32	$464.32	$553.45	$553.45	$492.90
54	$761.04	$761.04	$877.10	$877.10	$496.09	$496.09	$591.33	$591.33	$526.64	$526.64	$526.64	$526.64	$606.94	$606.94	$485.95	$485.95	$579.23	$579.23	$515.86
55	$794.91	$794.91	$916.13	$916.13	$518.16	$518.16	$617.64	$617.64	$550.07	$550.07	$550.07	$550.07	$633.94	$633.94	$507.57	$507.57	$605.00	$605.00	$538.81
56	$831.62	$831.62	$958.44	$958.44	$542.10	$542.10	$646.17	$646.17	$575.48	$575.48	$575.48	$575.48	$663.23	$663.23	$531.01	$531.01	$632.94	$632.94	$563.70
57	$868.69	$868.69	$1,001.17	$1,001.17	$566.26	$566.26	$674.98	$674.98	$601.13	$601.13	$601.13	$601.13	$692.79	$692.79	$554.69	$554.69	$661.16	$661.16	$588.83
58	$908.26	$908.26	$1,046.77	$1,046.77	$592.05	$592.05	$705.72	$705.72	$628.52	$628.52	$628.52	$628.52	$724.35	$724.35	$579.95	$579.95	$691.27	$691.27	$615.65
59	$927.87	$927.87	$1,069.36	$1,069.36	$604.83	$604.83	$720.95	$720.95	$642.08	$642.08	$642.08	$642.08	$739.98	$739.98	$592.47	$592.47	$706.19	$706.19	$628.94
60	$967.43	$967.43	$1,114.97	$1,114.97	$630.63	$630.63	$751.70	$751.70	$669.46	$669.46	$669.46	$669.46	$771.54	$771.54	$617.73	$617.73	$736.31	$736.31	$655.76
61	$1,001.65	$1,001.65	$1,154.40	$1,154.40	$652.93	$652.93	$778.29	$778.29	$693.14	$693.14	$693.14	$693.14	$798.83	$798.83	$639.58	$639.58	$762.35	$762.35	$678.95
62	$1,024.11	$1,024.11	$1,180.29	$1,180.29	$667.57	$667.57	$795.73	$795.73	$708.68	$708.68	$708.68	$708.68	$816.74	$816.74	$653.92	$653.92	$779.44	$779.44	$694.17
63	$1,052.27	$1,052.27	$1,212.74	$1,212.74	$685.93	$685.93	$817.62	$817.62	$728.17	$728.17	$728.17	$728.17	$839.19	$839.19	$671.90	$671.90	$800.88	$800.88	$713.26
64+	$1,069.38	$1,069.38	$1,232.46	$1,232.46	$697.08	$697.08	$830.91	$830.91	$740.01	$740.01	$740.01	$740.01	$852.84	$852.84	$682.83	$682.83	$813.90	$813.90	$724.86

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080003	67430PA0080003		67430PA0080003		67430PA0080004		67430PA0080004		67430PA0080004		67430PA0080004		67430PA0080004		67430PA0080005		67430PA0080005	
Plan Marketing Name =>	$1,750 $25/$50	ntage Gold EPO $1,750 $25/$50		ntage Gold EPO $1,750 $25/$50		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $7,000/10% $25/		ge Silver EPO $7,000/10% $25/	
Form # =>	F07	EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07	
Rating Area =>	4	5		9		1		3		4		5		9		1		3	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	/ $3500	$1750/ $3500		$1750/ $3500		$4500/ $9000		$4500/ $9000		$4500/ $9000		$4500/ $9000		$4500/ $9000		$7000/ $14000		$7000/ $14000	
Coinsurance =>	0%	100%		100%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ $50	$25 / $50		$25 / $50		$40 / $65		$40 / $65		$40 / $65		$40 / $65		$40 / $65		$25 / $50		$25 / $50	
OOP Maximum =>	/ $9200	$4600/ $9200		$4600/ $9200		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800		$8150/ $16300		$8150/ $16300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$184.84	$184.84	$184.84	$213.03	$213.03	$130.49	$130.49	$155.55	$155.55	$138.53	$138.53	$138.53	$138.53	$159.66	$159.66	$145.76	$145.76	$173.73	$173.73
15	$201.27	$201.27	$201.27	$231.97	$231.97	$142.09	$142.09	$169.37	$169.37	$150.84	$150.84	$150.84	$150.84	$173.85	$173.85	$158.71	$158.71	$189.17	$189.17
16	$207.55	$207.55	$207.55	$239.21	$239.21	$146.53	$146.53	$174.66	$174.66	$155.55	$155.55	$155.55	$155.55	$179.27	$179.27	$163.67	$163.67	$195.08	$195.08
17	$213.83	$213.83	$213.83	$246.45	$246.45	$150.96	$150.96	$179.95	$179.95	$160.26	$160.26	$160.26	$160.26	$184.70	$184.70	$168.62	$168.62	$200.98	$200.98
18	$220.60	$220.60	$220.60	$254.24	$254.24	$155.74	$155.74	$185.64	$185.64	$165.33	$165.33	$165.33	$165.33	$190.54	$190.54	$173.95	$173.95	$207.34	$207.34
19	$227.36	$227.36	$227.36	$262.04	$262.04	$160.52	$160.52	$191.33	$191.33	$170.40	$170.40	$170.40	$170.40	$196.39	$196.39	$179.29	$179.29	$213.70	$213.70
20	$234.37	$234.37	$234.37	$270.12	$270.12	$165.46	$165.46	$197.23	$197.23	$175.65	$175.65	$175.65	$175.65	$202.44	$202.44	$184.81	$184.81	$220.29	$220.29
21	$241.62	$241.62	$241.62	$278.47	$278.47	$170.58	$170.58	$203.33	$203.33	$181.08	$181.08	$181.08	$181.08	$208.70	$208.70	$190.53	$190.53	$227.10	$227.10
22	$241.62	$241.62	$241.62	$278.47	$278.47	$170.58	$170.58	$203.33	$203.33	$181.08	$181.08	$181.08	$181.08	$208.70	$208.70	$190.53	$190.53	$227.10	$227.10
23	$241.62	$241.62	$241.62	$278.47	$278.47	$170.58	$170.58	$203.33	$203.33	$181.08	$181.08	$181.08	$181.08	$208.70	$208.70	$190.53	$190.53	$227.10	$227.10
24	$241.62	$241.62	$241.62	$278.47	$278.47	$170.58	$170.58	$203.33	$203.33	$181.08	$181.08	$181.08	$181.08	$208.70	$208.70	$190.53	$190.53	$227.10	$227.10
25	$242.59	$242.59	$242.59	$279.58	$279.58	$171.26	$171.26	$204.14	$204.14	$181.80	$181.80	$181.80	$181.80	$209.53	$209.53	$191.29	$191.29	$228.01	$228.01
26	$247.42	$247.42	$247.42	$285.15	$285.15	$174.67	$174.67	$208.21	$208.21	$185.43	$185.43	$185.43	$185.43	$213.71	$213.71	$195.10	$195.10	$232.55	$232.55
27	$253.22	$253.22	$253.22	$291.84	$291.84	$178.77	$178.77	$213.09	$213.09	$189.77	$189.77	$189.77	$189.77	$218.72	$218.72	$199.68	$199.68	$238.00	$238.00
28	$262.64	$262.64	$262.64	$302.70	$302.70	$185.42	$185.42	$221.02	$221.02	$196.83	$196.83	$196.83	$196.83	$226.86	$226.86	$207.11	$207.11	$246.86	$246.86
29	$270.37	$270.37	$270.37	$311.61	$311.61	$190.88	$190.88	$227.53	$227.53	$202.63	$202.63	$202.63	$202.63	$233.54	$233.54	$213.20	$213.20	$254.12	$254.12
30	$274.24	$274.24	$274.24	$316.06	$316.06	$193.61	$193.61	$230.78	$230.78	$205.53	$205.53	$205.53	$205.53	$236.87	$236.87	$216.25	$216.25	$257.76	$257.76
31	$280.04	$280.04	$280.04	$322.75	$322.75	$197.70	$197.70	$235.66	$235.66	$209.87	$209.87	$209.87	$209.87	$241.88	$241.88	$220.82	$220.82	$263.21	$263.21
32	$285.84	$285.84	$285.84	$329.43	$329.43	$201.80	$201.80	$240.54	$240.54	$214.22	$214.22	$214.22	$214.22	$246.89	$246.89	$225.40	$225.40	$268.66	$268.66
33	$289.46	$289.46	$289.46	$333.61	$333.61	$204.35	$204.35	$243.59	$243.59	$216.93	$216.93	$216.93	$216.93	$250.02	$250.02	$228.25	$228.25	$272.07	$272.07
34	$293.33	$293.33	$293.33	$338.06	$338.06	$207.08	$207.08	$246.84	$246.84	$219.83	$219.83	$219.83	$219.83	$253.36	$253.36	$231.30	$231.30	$275.70	$275.70
35	$295.26	$295.26	$295.26	$340.29	$340.29	$208.45	$208.45	$248.47	$248.47	$221.28	$221.28	$221.28	$221.28	$255.03	$255.03	$232.83	$232.83	$277.52	$277.52
36	$297.19	$297.19	$297.19	$342.52	$342.52	$209.81	$209.81	$250.10	$250.10	$222.73	$222.73	$222.73	$222.73	$256.70	$256.70	$234.35	$234.35	$279.33	$279.33
37	$299.13	$299.13	$299.13	$344.75	$344.75	$211.18	$211.18	$251.72	$251.72	$224.18	$224.18	$224.18	$224.18	$258.37	$258.37	$235.88	$235.88	$281.15	$281.15
38	$301.06	$301.06	$301.06	$346.97	$346.97	$212.54	$212.54	$253.35	$253.35	$225.63	$225.63	$225.63	$225.63	$260.04	$260.04	$237.40	$237.40	$282.97	$282.97
39	$304.92	$304.92	$304.92	$351.43	$351.43	$215.27	$215.27	$256.60	$256.60	$228.52	$228.52	$228.52	$228.52	$263.38	$263.38	$240.45	$240.45	$286.60	$286.60
40	$308.79	$308.79	$308.79	$355.88	$355.88	$218.00	$218.00	$259.86	$259.86	$231.42	$231.42	$231.42	$231.42	$266.72	$266.72	$243.50	$243.50	$290.23	$290.23
41	$314.59	$314.59	$314.59	$362.57	$362.57	$222.10	$222.10	$264.74	$264.74	$235.77	$235.77	$235.77	$235.77	$271.73	$271.73	$248.07	$248.07	$295.68	$295.68
42	$320.15	$320.15	$320.15	$368.97	$368.97	$226.02	$226.02	$269.41	$269.41	$239.93	$239.93	$239.93	$239.93	$276.53	$276.53	$252.45	$252.45	$300.91	$300.91
43	$327.88	$327.88	$327.88	$377.88	$377.88	$231.48	$231.48	$275.92	$275.92	$245.73	$245.73	$245.73	$245.73	$283.21	$283.21	$258.55	$258.55	$308.17	$308.17
44	$337.54	$337.54	$337.54	$389.02	$389.02	$238.30	$238.30	$284.05	$284.05	$252.97	$252.97	$252.97	$252.97	$291.55	$291.55	$266.17	$266.17	$317.26	$317.26
45	$348.90	$348.90	$348.90	$402.11	$402.11	$246.32	$246.32	$293.61	$293.61	$261.48	$261.48	$261.48	$261.48	$301.36	$301.36	$275.13	$275.13	$327.93	$327.93
46	$362.43	$362.43	$362.43	$417.71	$417.71	$255.87	$255.87	$305.00	$305.00	$271.62	$271.62	$271.62	$271.62	$313.05	$313.05	$285.80	$285.80	$340.65	$340.65
47	$377.65	$377.65	$377.65	$435.25	$435.25	$266.62	$266.62	$317.80	$317.80	$283.03	$283.03	$283.03	$283.03	$326.20	$326.20	$297.80	$297.80	$354.96	$354.96
48	$395.05	$395.05	$395.05	$455.30	$455.30	$278.90	$278.90	$332.44	$332.44	$296.07	$296.07	$296.07	$296.07	$341.22	$341.22	$311.52	$311.52	$371.31	$371.31
49	$412.20	$412.20	$412.20	$475.07	$475.07	$291.01	$291.01	$346.88	$346.88	$308.92	$308.92	$308.92	$308.92	$356.04	$356.04	$325.04	$325.04	$387.43	$387.43
50	$431.53	$431.53	$431.53	$497.35	$497.35	$304.66	$304.66	$363.15	$363.15	$323.41	$323.41	$323.41	$323.41	$372.74	$372.74	$340.29	$340.29	$405.60	$405.60
51	$450.62	$450.62	$450.62	$519.35	$519.35	$318.13	$318.13	$379.21	$379.21	$337.71	$337.71	$337.71	$337.71	$389.23	$389.23	$355.34	$355.34	$423.54	$423.54
52	$471.64	$471.64	$471.64	$543.57	$543.57	$332.97	$332.97	$396.90	$396.90	$353.47	$353.47	$353.47	$353.47	$407.38	$407.38	$371.91	$371.91	$443.30	$443.30
53	$492.90	$492.90	$492.90	$568.08	$568.08	$347.98	$347.98	$414.79	$414.79	$369.40	$369.40	$369.40	$369.40	$425.75	$425.75	$388.68	$388.68	$463.28	$463.28
54	$515.86	$515.86	$515.86	$594.53	$594.53	$364.19	$364.19	$434.11	$434.11	$386.61	$386.61	$386.61	$386.61	$445.57	$445.57	$406.78	$406.78	$484.86	$484.86
55	$538.81	$538.81	$538.81	$620.99	$620.99	$380.39	$380.39	$453.43	$453.43	$403.81	$403.81	$403.81	$403.81	$465.40	$465.40	$424.88	$424.88	$506.43	$506.43
56	$563.70	$563.70	$563.70	$649.67	$649.67	$397.96	$397.96	$474.37	$474.37	$422.46	$422.46	$422.46	$422.46	$486.90	$486.90	$444.51	$444.51	$529.82	$529.82
57	$588.83	$588.83	$588.83	$678.63	$678.63	$415.70	$415.70	$495.52	$495.52	$441.29	$441.29	$441.29	$441.29	$508.60	$508.60	$464.32	$464.32	$553.44	$553.44
58	$615.65	$615.65	$615.65	$709.54	$709.54	$434.64	$434.64	$518.08	$518.08	$461.39	$461.39	$461.39	$461.39	$531.77	$531.77	$485.47	$485.47	$578.65	$578.65
59	$628.94	$628.94	$628.94	$724.86	$724.86	$444.02	$444.02	$529.27	$529.27	$471.35	$471.35	$471.35	$471.35	$543.25	$543.25	$495.95	$495.95	$591.14	$591.14
60	$655.76	$655.76	$655.76	$755.77	$755.77	$462.95	$462.95	$551.84	$551.84	$491.45	$491.45	$491.45	$491.45	$566.41	$566.41	$517.10	$517.10	$616.35	$616.35
61	$678.95	$678.95	$678.95	$782.50	$782.50	$479.33	$479.33	$571.36	$571.36	$508.83	$508.83	$508.83	$508.83	$586.45	$586.45	$535.39	$535.39	$638.15	$638.15
62	$694.17	$694.17	$694.17	$800.04	$800.04	$490.08	$490.08	$584.17	$584.17	$520.24	$520.24	$520.24	$520.24	$599.60	$599.60	$547.39	$547.39	$652.46	$652.46
63	$713.26	$713.26	$713.26	$822.04	$822.04	$503.55	$503.55	$600.23	$600.23	$534.55	$534.55	$534.55	$534.55	$616.08	$616.08	$562.44	$562.44	$670.40	$670.40
64+	$724.86	$724.86	$724.86	$835.41	$835.41	$511.74	$511.74	$609.99	$609.99	$543.24	$543.24	$543.24	$543.24	$626.10	$626.10	$571.59	$571.59	$681.30	$681.30

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0080005		67430PA0080005		67430PA0080005		67430PA0080006		67430PA0080006		67430PA0080006		67430PA0080006		67430PA0080006		67430PA0080007		67430PA
Plan Marketing Name =>	ge Silver EPO $7,000/10% $25/		ge Silver EPO $7,000/10% $25/		ge Silver EPO $7,000/10% $25/		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		ge Gold EPO $2,500/10% $25/		ge Gold EPO $2
Form # =>	EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPO
Rating Area =>	4		5		9		1		3		4		5		9		1		3
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Go
Deductible =>	$7000/ $14000		$7000/ $14000		$7000/ $14000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$2500/ $5000		$2500/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	$25 / $50		$25 / $50		$25 / $50		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		$25 / $50		$25 /
OOP Maximum =>	$8150/ $16300		$8150/ $16300		$8150/ $16300		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6000/ $12000		$6000/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$154.73	$154.73	$154.73	$154.73	$178.32	$178.32	$138.34	$138.34	$164.90	$164.90	$146.86	$146.86	$146.86	$146.86	$169.26	$169.26	$170.75	$170.75	$203.54
15	$168.48	$168.48	$168.48	$168.48	$194.17	$194.17	$150.64	$150.64	$179.56	$179.56	$159.92	$159.92	$159.92	$159.92	$184.30	$184.30	$185.93	$185.93	$221.63
16	$173.74	$173.74	$173.74	$173.74	$200.23	$200.23	$155.34	$155.34	$185.17	$185.17	$164.91	$164.91	$164.91	$164.91	$190.05	$190.05	$191.73	$191.73	$228.55
17	$179.00	$179.00	$179.00	$179.00	$206.29	$206.29	$160.04	$160.04	$190.77	$190.77	$169.90	$169.90	$169.90	$169.90	$195.81	$195.81	$197.53	$197.53	$235.46
18	$184.66	$184.66	$184.66	$184.66	$212.82	$212.82	$165.11	$165.11	$196.81	$196.81	$175.28	$175.28	$175.28	$175.28	$202.00	$202.00	$203.78	$203.78	$242.91
19	$190.33	$190.33	$190.33	$190.33	$219.35	$219.35	$170.17	$170.17	$202.84	$202.84	$180.65	$180.65	$180.65	$180.65	$208.20	$208.20	$210.03	$210.03	$250.36
20	$196.19	$196.19	$196.19	$196.19	$226.11	$226.11	$175.41	$175.41	$209.09	$209.09	$186.22	$186.22	$186.22	$186.22	$214.61	$214.61	$216.50	$216.50	$258.08
21	$202.26	$202.26	$202.26	$202.26	$233.10	$233.10	$180.84	$180.84	$215.56	$215.56	$191.98	$191.98	$191.98	$191.98	$221.25	$221.25	$223.20	$223.20	$266.06
22	$202.26	$202.26	$202.26	$202.26	$233.10	$233.10	$180.84	$180.84	$215.56	$215.56	$191.98	$191.98	$191.98	$191.98	$221.25	$221.25	$223.20	$223.20	$266.06
23	$202.26	$202.26	$202.26	$202.26	$233.10	$233.10	$180.84	$180.84	$215.56	$215.56	$191.98	$191.98	$191.98	$191.98	$221.25	$221.25	$223.20	$223.20	$266.06
24	$202.26	$202.26	$202.26	$202.26	$233.10	$233.10	$180.84	$180.84	$215.56	$215.56	$191.98	$191.98	$191.98	$191.98	$221.25	$221.25	$223.20	$223.20	$266.06
25	$203.07	$203.07	$203.07	$203.07	$234.03	$234.03	$181.56	$181.56	$216.42	$216.42	$192.75	$192.75	$192.75	$192.75	$222.14	$222.14	$224.09	$224.09	$267.12
26	$207.11	$207.11	$207.11	$207.11	$238.69	$238.69	$185.18	$185.18	$220.73	$220.73	$196.59	$196.59	$196.59	$196.59	$226.56	$226.56	$228.56	$228.56	$272.45
27	$211.97	$211.97	$211.97	$211.97	$244.29	$244.29	$189.52	$189.52	$225.91	$225.91	$201.20	$201.20	$201.20	$201.20	$231.87	$231.87	$233.91	$233.91	$278.83
28	$219.86	$219.86	$219.86	$219.86	$253.38	$253.38	$196.57	$196.57	$234.31	$234.31	$208.68	$208.68	$208.68	$208.68	$240.50	$240.50	$242.62	$242.62	$289.21
29	$226.33	$226.33	$226.33	$226.33	$260.84	$260.84	$202.36	$202.36	$241.21	$241.21	$214.83	$214.83	$214.83	$214.83	$247.58	$247.58	$249.76	$249.76	$297.72
30	$229.57	$229.57	$229.57	$229.57	$264.57	$264.57	$205.25	$205.25	$244.66	$244.66	$217.90	$217.90	$217.90	$217.90	$251.12	$251.12	$253.33	$253.33	$301.98
31	$234.42	$234.42	$234.42	$234.42	$270.16	$270.16	$209.59	$209.59	$249.83	$249.83	$222.50	$222.50	$222.50	$222.50	$256.43	$256.43	$258.69	$258.69	$308.36
32	$239.27	$239.27	$239.27	$239.27	$275.76	$275.76	$213.93	$213.93	$255.01	$255.01	$227.11	$227.11	$227.11	$227.11	$261.74	$261.74	$264.05	$264.05	$314.75
33	$242.31	$242.31	$242.31	$242.31	$279.25	$279.25	$216.65	$216.65	$258.24	$258.24	$229.99	$229.99	$229.99	$229.99	$265.06	$265.06	$267.39	$267.39	$318.74
34	$245.54	$245.54	$245.54	$245.54	$282.98	$282.98	$219.54	$219.54	$261.69	$261.69	$233.06	$233.06	$233.06	$233.06	$268.60	$268.60	$270.96	$270.96	$323.00
35	$247.16	$247.16	$247.16	$247.16	$284.85	$284.85	$220.99	$220.99	$263.41	$263.41	$234.60	$234.60	$234.60	$234.60	$270.37	$270.37	$272.75	$272.75	$325.13
36	$248.78	$248.78	$248.78	$248.78	$286.71	$286.71	$222.43	$222.43	$265.14	$265.14	$236.14	$236.14	$236.14	$236.14	$272.14	$272.14	$274.54	$274.54	$327.25
37	$250.40	$250.40	$250.40	$250.40	$288.58	$288.58	$223.88	$223.88	$266.86	$266.86	$237.67	$237.67	$237.67	$237.67	$273.91	$273.91	$276.32	$276.32	$329.38
38	$252.02	$252.02	$252.02	$252.02	$290.44	$290.44	$225.33	$225.33	$268.59	$268.59	$239.21	$239.21	$239.21	$239.21	$275.68	$275.68	$278.11	$278.11	$331.51
39	$255.25	$255.25	$255.25	$255.25	$294.17	$294.17	$228.22	$228.22	$272.04	$272.04	$242.28	$242.28	$242.28	$242.28	$279.22	$279.22	$281.68	$281.68	$335.77
40	$258.49	$258.49	$258.49	$258.49	$297.90	$297.90	$231.11	$231.11	$275.49	$275.49	$245.35	$245.35	$245.35	$245.35	$282.76	$282.76	$285.25	$285.25	$340.02
41	$263.34	$263.34	$263.34	$263.34	$303.50	$303.50	$235.45	$235.45	$280.66	$280.66	$249.96	$249.96	$249.96	$249.96	$288.07	$288.07	$290.61	$290.61	$346.41
42	$267.99	$267.99	$267.99	$267.99	$308.86	$308.86	$239.61	$239.61	$285.62	$285.62	$254.37	$254.37	$254.37	$254.37	$293.16	$293.16	$295.74	$295.74	$352.53
43	$274.47	$274.47	$274.47	$274.47	$316.32	$316.32	$245.40	$245.40	$292.51	$292.51	$260.52	$260.52	$260.52	$260.52	$300.24	$300.24	$302.88	$302.88	$361.04
44	$282.56	$282.56	$282.56	$282.56	$325.64	$325.64	$252.63	$252.63	$301.14	$301.14	$268.20	$268.20	$268.20	$268.20	$309.09	$309.09	$311.81	$311.81	$371.69
45	$292.06	$292.06	$292.06	$292.06	$336.60	$336.60	$261.13	$261.13	$311.27	$311.27	$277.22	$277.22	$277.22	$277.22	$319.49	$319.49	$322.30	$322.30	$384.19
46	$303.39	$303.39	$303.39	$303.39	$349.65	$349.65	$271.26	$271.26	$323.34	$323.34	$287.97	$287.97	$287.97	$287.97	$331.88	$331.88	$334.80	$334.80	$399.09
47	$316.13	$316.13	$316.13	$316.13	$364.34	$364.34	$282.65	$282.65	$336.92	$336.92	$300.06	$300.06	$300.06	$300.06	$345.81	$345.81	$348.86	$348.86	$415.85
48	$330.70	$330.70	$330.70	$330.70	$381.12	$381.12	$295.67	$295.67	$352.44	$352.44	$313.89	$313.89	$313.89	$313.89	$361.74	$361.74	$364.93	$364.93	$435.01
49	$345.06	$345.06	$345.06	$345.06	$397.67	$397.67	$308.51	$308.51	$367.75	$367.75	$327.52	$327.52	$327.52	$327.52	$377.45	$377.45	$380.78	$380.78	$453.90
50	$361.24	$361.24	$361.24	$361.24	$416.32	$416.32	$322.98	$322.98	$384.99	$384.99	$342.88	$342.88	$342.88	$342.88	$395.15	$395.15	$398.64	$398.64	$475.18
51	$377.21	$377.21	$377.21	$377.21	$434.73	$434.73	$337.27	$337.27	$402.02	$402.02	$358.04	$358.04	$358.04	$358.04	$412.63	$412.63	$416.27	$416.27	$496.20
52	$394.81	$394.81	$394.81	$394.81	$455.01	$455.01	$353.00	$353.00	$420.77	$420.77	$374.74	$374.74	$374.74	$374.74	$431.88	$431.88	$435.69	$435.69	$519.35
53	$412.61	$412.61	$412.61	$412.61	$475.52	$475.52	$368.91	$368.91	$439.74	$439.74	$391.64	$391.64	$391.64	$391.64	$451.35	$451.35	$455.33	$455.33	$542.76
54	$431.83	$431.83	$431.83	$431.83	$497.67	$497.67	$386.09	$386.09	$460.22	$460.22	$409.88	$409.88	$409.88	$409.88	$472.37	$472.37	$476.53	$476.53	$568.04
55	$451.04	$451.04	$451.04	$451.04	$519.81	$519.81	$403.27	$403.27	$480.70	$480.70	$428.12	$428.12	$428.12	$428.12	$493.39	$493.39	$497.74	$497.74	$593.31
56	$471.87	$471.87	$471.87	$471.87	$543.82	$543.82	$421.90	$421.90	$502.90	$502.90	$447.89	$447.89	$447.89	$447.89	$516.18	$516.18	$520.73	$520.73	$620.72
57	$492.91	$492.91	$492.91	$492.91	$568.06	$568.06	$440.71	$440.71	$525.32	$525.32	$467.86	$467.86	$467.86	$467.86	$539.19	$539.19	$543.94	$543.94	$648.39
58	$515.36	$515.36	$515.36	$515.36	$593.94	$593.94	$460.78	$460.78	$549.25	$549.25	$489.17	$489.17	$489.17	$489.17	$563.75	$563.75	$568.71	$568.71	$677.92
59	$526.48	$526.48	$526.48	$526.48	$606.76	$606.76	$470.73	$470.73	$561.10	$561.10	$499.72	$499.72	$499.72	$499.72	$575.91	$575.91	$580.99	$580.99	$692.55
60	$548.93	$548.93	$548.93	$548.93	$632.63	$632.63	$490.80	$490.80	$585.03	$585.03	$521.03	$521.03	$521.03	$521.03	$600.47	$600.47	$605.76	$605.76	$722.09
61	$568.35	$568.35	$568.35	$568.35	$655.01	$655.01	$508.16	$508.16	$605.72	$605.72	$539.46	$539.46	$539.46	$539.46	$621.71	$621.71	$627.19	$627.19	$747.63
62	$581.09	$581.09	$581.09	$581.09	$669.70	$669.70	$519.55	$519.55	$619.30	$619.30	$551.56	$551.56	$551.56	$551.56	$635.65	$635.65	$641.25	$641.25	$764.39
63	$597.07	$597.07	$597.07	$597.07	$688.11	$688.11	$533.84	$533.84	$636.33	$636.33	$566.72	$566.72	$566.72	$566.72	$653.13	$653.13	$658.89	$658.89	$785.41
64+	$606.78	$606.78	$606.78	$606.78	$699.30	$699.30	$542.52	$542.52	$646.68	$646.68	$575.94	$575.94	$575.94	$575.94	$663.75	$663.75	$669.60	$669.60	$798.18

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080007	67430PA0080007		67430PA0080007		67430PA0080007		67430PA0080008		67430PA0080009		67430PA0080010		67430PA0080011		67430PA0080012		67430PA0080013	
Plan Marketing Name =>	,500/10% $25/$	ge Gold EPO $2,500/10% $25/$		ge Gold EPO $2,500/10% $25/$		ge Gold EPO $2,500/10% $25/$		tage Platinum EPO $350 $20/$4		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,750 $25/$50		ge Silver EPO $4,500/10% $40/$		ge Silver EPO $7,000/10% $25/$		tage Silver EPO HSA $3,000/10%	
Form # =>	F07	EPOF07		EPOF07		EPOF07		EPOF06		EPOF06		EPOF06		EPOF06		EPOF06		EPOF06	
Rating Area =>	3	4		5		9		7		7		7		7		7		7	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De	
Metal =>	old	Gold		Gold		Gold		Platinum		Gold		Gold		Silver		Silver		Silver	
Deductible =>	/ $5000	$2500/ $5000		$2500/ $5000		$2500/ $5000		$350/ $700		$1250/ $2500		$1750/ $3500		$4500/ $9000		$7000/ $14000		$3000/ $6000	
Coinsurance =>	%	90%		90%		90%		100%		100%		100%		90%		90%		90%	
Copays =>	/ $50	$25 / $50		$25 / $50		$25 / $50		$20 / $40		$30 / $50		$25 / $50		$40 / $65		$25 / $50		10% / 10%	
OOP Maximum =>	$12000	$6000/ $12000		$6000/ $12000		$6000/ $12000		$1500/ $3000		$6500/ $13000		$4600/ $9200		$7900/ $15800		$8150/ $16300		$6750/ $13500	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$203.54	$181.27	$181.27	$181.27	$181.27	$208.91	$208.91	$318.35	$318.35	$220.29	$220.29	$215.78	$215.78	$161.72	$161.72	$180.63	$180.63	$171.45	$171.45
15	$221.63	$197.38	$197.38	$197.38	$197.38	$227.48	$227.48	$346.64	$346.64	$239.87	$239.87	$234.96	$234.96	$176.10	$176.10	$196.69	$196.69	$186.69	$186.69
16	$228.55	$203.54	$203.54	$203.54	$203.54	$234.58	$234.58	$357.46	$357.46	$247.36	$247.36	$242.30	$242.30	$181.59	$181.59	$202.83	$202.83	$192.52	$192.52
17	$235.46	$209.70	$209.70	$209.70	$209.70	$241.68	$241.68	$368.28	$368.28	$254.84	$254.84	$249.63	$249.63	$187.09	$187.09	$208.97	$208.97	$198.35	$198.35
18	$242.91	$216.34	$216.34	$216.34	$216.34	$249.32	$249.32	$379.94	$379.94	$262.91	$262.91	$257.53	$257.53	$193.01	$193.01	$215.58	$215.58	$204.62	$204.62
19	$250.36	$222.97	$222.97	$222.97	$222.97	$256.97	$256.97	$391.59	$391.59	$270.97	$270.97	$265.43	$265.43	$198.93	$198.93	$222.19	$222.19	$210.90	$210.90
20	$258.08	$229.84	$229.84	$229.84	$229.84	$264.89	$264.89	$403.66	$403.66	$279.32	$279.32	$273.61	$273.61	$205.06	$205.06	$229.04	$229.04	$217.40	$217.40
21	$266.06	$236.95	$236.95	$236.95	$236.95	$273.08	$273.08	$416.14	$416.14	$287.96	$287.96	$282.07	$282.07	$211.40	$211.40	$236.12	$236.12	$224.12	$224.12
22	$266.06	$236.95	$236.95	$236.95	$236.95	$273.08	$273.08	$416.14	$416.14	$287.96	$287.96	$282.07	$282.07	$211.40	$211.40	$236.12	$236.12	$224.12	$224.12
23	$266.06	$236.95	$236.95	$236.95	$236.95	$273.08	$273.08	$416.14	$416.14	$287.96	$287.96	$282.07	$282.07	$211.40	$211.40	$236.12	$236.12	$224.12	$224.12
24	$266.06	$236.95	$236.95	$236.95	$236.95	$273.08	$273.08	$416.14	$416.14	$287.96	$287.96	$282.07	$282.07	$211.40	$211.40	$236.12	$236.12	$224.12	$224.12
25	$267.12	$237.90	$237.90	$237.90	$237.90	$274.17	$274.17	$417.80	$417.80	$289.11	$289.11	$283.20	$283.20	$212.25	$212.25	$237.06	$237.06	$225.02	$225.02
26	$272.45	$242.64	$242.64	$242.64	$242.64	$279.63	$279.63	$426.13	$426.13	$294.87	$294.87	$288.84	$288.84	$216.47	$216.47	$241.79	$241.79	$229.50	$229.50
27	$278.83	$248.32	$248.32	$248.32	$248.32	$286.19	$286.19	$436.11	$436.11	$301.78	$301.78	$295.61	$295.61	$221.55	$221.55	$247.45	$247.45	$234.88	$234.88
28	$289.21	$257.56	$257.56	$257.56	$257.56	$296.84	$296.84	$452.34	$452.34	$313.01	$313.01	$306.61	$306.61	$229.79	$229.79	$256.66	$256.66	$243.62	$243.62
29	$297.72	$265.15	$265.15	$265.15	$265.15	$305.58	$305.58	$465.66	$465.66	$322.23	$322.23	$315.64	$315.64	$236.56	$236.56	$264.22	$264.22	$250.79	$250.79
30	$301.98	$268.94	$268.94	$268.94	$268.94	$309.95	$309.95	$472.32	$472.32	$326.83	$326.83	$320.15	$320.15	$239.94	$239.94	$268.00	$268.00	$254.38	$254.38
31	$308.36	$274.63	$274.63	$274.63	$274.63	$316.50	$316.50	$482.31	$482.31	$333.75	$333.75	$326.92	$326.92	$245.01	$245.01	$273.66	$273.66	$259.76	$259.76
32	$314.75	$280.31	$280.31	$280.31	$280.31	$323.05	$323.05	$492.29	$492.29	$340.66	$340.66	$333.69	$333.69	$250.09	$250.09	$279.33	$279.33	$265.13	$265.13
33	$318.74	$283.87	$283.87	$283.87	$283.87	$327.15	$327.15	$498.54	$498.54	$344.98	$344.98	$337.92	$337.92	$253.26	$253.26	$282.87	$282.87	$268.50	$268.50
34	$323.00	$287.66	$287.66	$287.66	$287.66	$331.52	$331.52	$505.19	$505.19	$349.58	$349.58	$342.43	$342.43	$256.64	$256.64	$286.65	$286.65	$272.08	$272.08
35	$325.13	$289.55	$289.55	$289.55	$289.55	$333.70	$333.70	$508.52	$508.52	$351.89	$351.89	$344.69	$344.69	$258.33	$258.33	$288.54	$288.54	$273.87	$273.87
36	$327.25	$291.45	$291.45	$291.45	$291.45	$335.89	$335.89	$511.85	$511.85	$354.19	$354.19	$346.95	$346.95	$260.02	$260.02	$290.43	$290.43	$275.67	$275.67
37	$329.38	$293.34	$293.34	$293.34	$293.34	$338.07	$338.07	$515.18	$515.18	$356.49	$356.49	$349.20	$349.20	$261.71	$261.71	$292.32	$292.32	$277.46	$277.46
38	$331.51	$295.24	$295.24	$295.24	$295.24	$340.26	$340.26	$518.51	$518.51	$358.80	$358.80	$351.46	$351.46	$263.40	$263.40	$294.21	$294.21	$279.25	$279.25
39	$335.77	$299.03	$299.03	$299.03	$299.03	$344.63	$344.63	$525.17	$525.17	$363.41	$363.41	$355.97	$355.97	$266.79	$266.79	$297.98	$297.98	$282.84	$282.84
40	$340.02	$302.82	$302.82	$302.82	$302.82	$349.00	$349.00	$531.83	$531.83	$368.01	$368.01	$360.49	$360.49	$270.17	$270.17	$301.76	$301.76	$286.43	$286.43
41	$346.41	$308.51	$308.51	$308.51	$308.51	$355.55	$355.55	$541.81	$541.81	$374.92	$374.92	$367.26	$367.26	$275.24	$275.24	$307.43	$307.43	$291.80	$291.80
42	$352.53	$313.96	$313.96	$313.96	$313.96	$361.83	$361.83	$551.39	$551.39	$381.55	$381.55	$373.74	$373.74	$280.11	$280.11	$312.86	$312.86	$296.96	$296.96
43	$361.04	$321.54	$321.54	$321.54	$321.54	$370.57	$370.57	$564.70	$564.70	$390.76	$390.76	$382.77	$382.77	$286.87	$286.87	$320.41	$320.41	$304.13	$304.13
44	$371.69	$331.02	$331.02	$331.02	$331.02	$381.49	$381.49	$581.35	$581.35	$402.28	$402.28	$394.05	$394.05	$295.33	$295.33	$329.86	$329.86	$313.10	$313.10
45	$384.19	$342.16	$342.16	$342.16	$342.16	$394.33	$394.33	$600.91	$600.91	$415.81	$415.81	$407.31	$407.31	$305.26	$305.26	$340.96	$340.96	$323.63	$323.63
46	$399.09	$355.43	$355.43	$355.43	$355.43	$409.62	$409.62	$624.21	$624.21	$431.94	$431.94	$423.11	$423.11	$317.10	$317.10	$354.18	$354.18	$336.18	$336.18
47	$415.85	$370.35	$370.35	$370.35	$370.35	$426.82	$426.82	$650.43	$650.43	$450.08	$450.08	$440.88	$440.88	$330.42	$330.42	$369.06	$369.06	$350.30	$350.30
48	$435.01	$387.41	$387.41	$387.41	$387.41	$446.49	$446.49	$680.39	$680.39	$470.81	$470.81	$461.18	$461.18	$345.64	$345.64	$386.06	$386.06	$366.44	$366.44
49	$453.90	$404.24	$404.24	$404.24	$404.24	$465.87	$465.87	$709.93	$709.93	$491.26	$491.26	$481.21	$481.21	$360.65	$360.65	$402.82	$402.82	$382.35	$382.35
50	$475.18	$423.19	$423.19	$423.19	$423.19	$487.72	$487.72	$743.23	$743.23	$514.30	$514.30	$503.78	$503.78	$377.56	$377.56	$421.71	$421.71	$400.28	$400.28
51	$496.20	$441.91	$441.91	$441.91	$441.91	$509.29	$509.29	$776.10	$776.10	$537.05	$537.05	$526.06	$526.06	$394.26	$394.26	$440.36	$440.36	$417.98	$417.98
52	$519.35	$462.53	$462.53	$462.53	$462.53	$533.05	$533.05	$812.31	$812.31	$562.10	$562.10	$550.60	$550.60	$412.65	$412.65	$460.91	$460.91	$437.48	$437.48
53	$542.76	$483.38	$483.38	$483.38	$483.38	$557.08	$557.08	$848.93	$848.93	$587.44	$587.44	$575.42	$575.42	$431.26	$431.26	$481.68	$481.68	$457.20	$457.20
54	$568.04	$505.89	$505.89	$505.89	$505.89	$583.03	$583.03	$888.46	$888.46	$614.79	$614.79	$602.22	$602.22	$451.34	$451.34	$504.12	$504.12	$478.50	$478.50
55	$593.31	$528.40	$528.40	$528.40	$528.40	$608.97	$608.97	$927.99	$927.99	$642.15	$642.15	$629.02	$629.02	$471.42	$471.42	$526.55	$526.55	$499.79	$499.79
56	$620.72	$552.80	$552.80	$552.80	$552.80	$637.10	$637.10	$970.85	$970.85	$671.81	$671.81	$658.07	$658.07	$493.20	$493.20	$550.87	$550.87	$522.87	$522.87
57	$648.39	$577.45	$577.45	$577.45	$577.45	$665.50	$665.50	$1,014.13	$1,014.13	$701.76	$701.76	$687.40	$687.40	$515.18	$515.18	$575.42	$575.42	$546.18	$546.18
58	$677.92	$603.75	$603.75	$603.75	$603.75	$695.81	$695.81	$1,060.32	$1,060.32	$733.72	$733.72	$718.71	$718.71	$538.65	$538.65	$601.63	$601.63	$571.06	$571.06
59	$692.55	$616.78	$616.78	$616.78	$616.78	$710.83	$710.83	$1,083.21	$1,083.21	$749.56	$749.56	$734.23	$734.23	$550.27	$550.27	$614.62	$614.62	$583.38	$583.38
60	$722.09	$643.08	$643.08	$643.08	$643.08	$741.14	$741.14	$1,129.40	$1,129.40	$781.52	$781.52	$765.54	$765.54	$573.74	$573.74	$640.83	$640.83	$608.26	$608.26
61	$747.63	$665.83	$665.83	$665.83	$665.83	$767.35	$767.35	$1,169.35	$1,169.35	$809.17	$809.17	$792.62	$792.62	$594.03	$594.03	$663.50	$663.50	$629.78	$629.78
62	$764.39	$680.76	$680.76	$680.76	$680.76	$784.56	$784.56	$1,195.57	$1,195.57	$827.31	$827.31	$810.39	$810.39	$607.35	$607.35	$678.37	$678.37	$643.90	$643.90
63	$785.41	$699.48	$699.48	$699.48	$699.48	$806.13	$806.13	$1,228.45	$1,228.45	$850.06	$850.06	$832.67	$832.67	$624.05	$624.05	$697.03	$697.03	$661.60	$661.60
64+	$798.18	$710.85	$710.85	$710.85	$710.85	$819.24	$819.24	$1,248.42	$1,248.42	$863.88	$863.88	$846.21	$846.21	$634.20	$634.20	$708.36	$708.36	$672.36	$672.36

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0080014		67430PA0080015		67430PA0080015		67430PA0080015		67430PA0080015		67430PA0080015		67430PA0080016		67430PA0080017		67430PA0080017		67430PA
Plan Marketing Name =>	ge Gold EPO $2,500/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO
Form # =>	EPOF06		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF06		EPOF07		EPOF07		EPO
Rating Area =>	7		1		3		4		5		9		7		1		3		4
Network =>	erks w/Dental Advantage w/De		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		erks w/Dental Advantage w/De		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Sil
Deductible =>	$2500/ $5000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$3750/ $7500		$3750/ $7500		$3750/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		100%		100%		10
Copays =>	$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$40 / $60		$40 / $60		$40 /
OOP Maximum =>	$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$8150/ $16300		$8150/ $16300		$8150/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$211.61	$211.61	$180.02	$180.02	$214.58	$214.58	$191.10	$191.10	$191.10	$191.10	$220.25	$220.25	$223.10	$223.10	$144.26	$144.26	$171.96	$171.96	$153.15
15	$230.42	$230.42	$196.02	$196.02	$233.66	$233.66	$208.09	$208.09	$208.09	$208.09	$239.83	$239.83	$242.94	$242.94	$157.09	$157.09	$187.24	$187.24	$166.76
16	$237.62	$237.62	$202.14	$202.14	$240.95	$240.95	$214.59	$214.59	$214.59	$214.59	$247.31	$247.31	$250.52	$250.52	$161.99	$161.99	$193.09	$193.09	$171.96
17	$244.81	$244.81	$208.26	$208.26	$248.24	$248.24	$221.08	$221.08	$221.08	$221.08	$254.80	$254.80	$258.10	$258.10	$166.89	$166.89	$198.93	$198.93	$177.17
18	$252.55	$252.55	$214.85	$214.85	$256.10	$256.10	$228.08	$228.08	$228.08	$228.08	$262.86	$262.86	$266.27	$266.27	$172.17	$172.17	$205.22	$205.22	$182.77
19	$260.30	$260.30	$221.44	$221.44	$263.95	$263.95	$235.07	$235.07	$235.07	$235.07	$270.92	$270.92	$274.43	$274.43	$177.45	$177.45	$211.52	$211.52	$188.38
20	$268.32	$268.32	$228.26	$228.26	$272.09	$272.09	$242.32	$242.32	$242.32	$242.32	$279.27	$279.27	$282.89	$282.89	$182.92	$182.92	$218.04	$218.04	$194.18
21	$276.62	$276.62	$235.32	$235.32	$280.50	$280.50	$249.81	$249.81	$249.81	$249.81	$287.91	$287.91	$291.64	$291.64	$188.58	$188.58	$224.78	$224.78	$200.19
22	$276.62	$276.62	$235.32	$235.32	$280.50	$280.50	$249.81	$249.81	$249.81	$249.81	$287.91	$287.91	$291.64	$291.64	$188.58	$188.58	$224.78	$224.78	$200.19
23	$276.62	$276.62	$235.32	$235.32	$280.50	$280.50	$249.81	$249.81	$249.81	$249.81	$287.91	$287.91	$291.64	$291.64	$188.58	$188.58	$224.78	$224.78	$200.19
24	$276.62	$276.62	$235.32	$235.32	$280.50	$280.50	$249.81	$249.81	$249.81	$249.81	$287.91	$287.91	$291.64	$291.64	$188.58	$188.58	$224.78	$224.78	$200.19
25	$277.73	$277.73	$236.26	$236.26	$281.62	$281.62	$250.81	$250.81	$250.81	$250.81	$289.06	$289.06	$292.81	$292.81	$189.33	$189.33	$225.68	$225.68	$200.99
26	$283.26	$283.26	$240.97	$240.97	$287.23	$287.23	$255.81	$255.81	$255.81	$255.81	$294.82	$294.82	$298.64	$298.64	$193.11	$193.11	$230.17	$230.17	$204.99
27	$289.90	$289.90	$246.62	$246.62	$293.96	$293.96	$261.80	$261.80	$261.80	$261.80	$301.73	$301.73	$305.64	$305.64	$197.63	$197.63	$235.57	$235.57	$209.80
28	$300.69	$300.69	$255.79	$255.79	$304.90	$304.90	$271.54	$271.54	$271.54	$271.54	$312.96	$312.96	$317.01	$317.01	$204.99	$204.99	$244.34	$244.34	$217.61
29	$309.54	$309.54	$263.32	$263.32	$313.88	$313.88	$279.54	$279.54	$279.54	$279.54	$322.17	$322.17	$326.35	$326.35	$211.02	$211.02	$251.53	$251.53	$224.01
30	$313.96	$313.96	$267.09	$267.09	$318.37	$318.37	$283.53	$283.53	$283.53	$283.53	$326.78	$326.78	$331.01	$331.01	$214.04	$214.04	$255.13	$255.13	$227.22
31	$320.60	$320.60	$272.74	$272.74	$325.10	$325.10	$289.53	$289.53	$289.53	$289.53	$333.69	$333.69	$338.01	$338.01	$218.56	$218.56	$260.52	$260.52	$232.02
32	$327.24	$327.24	$278.38	$278.38	$331.83	$331.83	$295.53	$295.53	$295.53	$295.53	$340.60	$340.60	$345.01	$345.01	$223.09	$223.09	$265.91	$265.91	$236.82
33	$331.39	$331.39	$281.91	$281.91	$336.04	$336.04	$299.27	$299.27	$299.27	$299.27	$344.92	$344.92	$349.38	$349.38	$225.92	$225.92	$269.29	$269.29	$239.83
34	$335.82	$335.82	$285.68	$285.68	$340.53	$340.53	$303.27	$303.27	$303.27	$303.27	$349.52	$349.52	$354.05	$354.05	$228.94	$228.94	$272.88	$272.88	$243.03
35	$338.03	$338.03	$287.56	$287.56	$342.77	$342.77	$305.27	$305.27	$305.27	$305.27	$351.83	$351.83	$356.38	$356.38	$230.44	$230.44	$274.68	$274.68	$244.63
36	$340.24	$340.24	$289.44	$289.44	$345.02	$345.02	$307.27	$307.27	$307.27	$307.27	$354.13	$354.13	$358.72	$358.72	$231.95	$231.95	$276.48	$276.48	$246.23
37	$342.46	$342.46	$291.33	$291.33	$347.26	$347.26	$309.26	$309.26	$309.26	$309.26	$356.43	$356.43	$361.05	$361.05	$233.46	$233.46	$278.28	$278.28	$247.84
38	$344.67	$344.67	$293.21	$293.21	$349.50	$349.50	$311.26	$311.26	$311.26	$311.26	$358.74	$358.74	$363.38	$363.38	$234.97	$234.97	$280.08	$280.08	$249.44
39	$349.09	$349.09	$296.97	$296.97	$353.99	$353.99	$315.26	$315.26	$315.26	$315.26	$363.34	$363.34	$368.05	$368.05	$237.99	$237.99	$283.67	$283.67	$252.64
40	$353.52	$353.52	$300.74	$300.74	$358.48	$358.48	$319.26	$319.26	$319.26	$319.26	$367.95	$367.95	$372.72	$372.72	$241.01	$241.01	$287.27	$287.27	$255.84
41	$360.16	$360.16	$306.39	$306.39	$365.21	$365.21	$325.25	$325.25	$325.25	$325.25	$374.86	$374.86	$379.72	$379.72	$245.53	$245.53	$292.66	$292.66	$260.65
42	$366.52	$366.52	$311.80	$311.80	$371.66	$371.66	$331.00	$331.00	$331.00	$331.00	$381.48	$381.48	$386.42	$386.42	$249.87	$249.87	$297.83	$297.83	$265.25
43	$375.37	$375.37	$319.33	$319.33	$380.64	$380.64	$338.99	$338.99	$338.99	$338.99	$390.69	$390.69	$395.76	$395.76	$255.90	$255.90	$305.03	$305.03	$271.66
44	$386.44	$386.44	$328.74	$328.74	$391.86	$391.86	$348.98	$348.98	$348.98	$348.98	$402.21	$402.21	$407.42	$407.42	$263.45	$263.45	$314.02	$314.02	$279.67
45	$399.44	$399.44	$339.80	$339.80	$405.04	$405.04	$360.73	$360.73	$360.73	$360.73	$415.74	$415.74	$421.13	$421.13	$272.31	$272.31	$324.58	$324.58	$289.07
46	$414.93	$414.93	$352.98	$352.98	$420.75	$420.75	$374.72	$374.72	$374.72	$374.72	$431.87	$431.87	$437.46	$437.46	$282.87	$282.87	$337.17	$337.17	$300.29
47	$432.36	$432.36	$367.81	$367.81	$438.42	$438.42	$390.45	$390.45	$390.45	$390.45	$450.00	$450.00	$455.83	$455.83	$294.75	$294.75	$351.33	$351.33	$312.90
48	$452.27	$452.27	$384.75	$384.75	$458.62	$458.62	$408.44	$408.44	$408.44	$408.44	$470.73	$470.73	$476.83	$476.83	$308.33	$308.33	$367.52	$367.52	$327.31
49	$471.91	$471.91	$401.46	$401.46	$478.53	$478.53	$426.18	$426.18	$426.18	$426.18	$491.17	$491.17	$497.54	$497.54	$321.72	$321.72	$383.47	$383.47	$341.52
50	$494.04	$494.04	$420.28	$420.28	$500.97	$500.97	$446.16	$446.16	$446.16	$446.16	$514.21	$514.21	$520.87	$520.87	$336.80	$336.80	$401.46	$401.46	$357.54
51	$515.90	$515.90	$438.87	$438.87	$523.13	$523.13	$465.90	$465.90	$465.90	$465.90	$536.95	$536.95	$543.91	$543.91	$351.70	$351.70	$419.21	$419.21	$373.35
52	$539.96	$539.96	$459.34	$459.34	$547.54	$547.54	$487.63	$487.63	$487.63	$487.63	$562.00	$562.00	$569.28	$569.28	$368.11	$368.11	$438.77	$438.77	$390.77
53	$564.30	$564.30	$480.05	$480.05	$572.22	$572.22	$509.61	$509.61	$509.61	$509.61	$587.34	$587.34	$594.95	$594.95	$384.70	$384.70	$458.55	$458.55	$408.39
54	$590.58	$590.58	$502.41	$502.41	$598.87	$598.87	$533.34	$533.34	$533.34	$533.34	$614.69	$614.69	$622.65	$622.65	$402.62	$402.62	$479.91	$479.91	$427.41
55	$616.86	$616.86	$524.76	$524.76	$625.52	$625.52	$557.08	$557.08	$557.08	$557.08	$642.04	$642.04	$650.36	$650.36	$420.53	$420.53	$501.26	$501.26	$446.42
56	$645.35	$645.35	$549.00	$549.00	$654.41	$654.41	$582.81	$582.81	$582.81	$582.81	$671.69	$671.69	$680.40	$680.40	$439.96	$439.96	$524.41	$524.41	$467.04
57	$674.12	$674.12	$573.47	$573.47	$683.58	$683.58	$608.79	$608.79	$608.79	$608.79	$701.64	$701.64	$710.73	$710.73	$459.57	$459.57	$547.79	$547.79	$487.86
58	$704.83	$704.83	$599.60	$599.60	$714.71	$714.71	$636.52	$636.52	$636.52	$636.52	$733.59	$733.59	$743.10	$743.10	$480.50	$480.50	$572.74	$572.74	$510.08
59	$720.04	$720.04	$612.54	$612.54	$730.14	$730.14	$650.26	$650.26	$650.26	$650.26	$749.43	$749.43	$759.14	$759.14	$490.87	$490.87	$585.10	$585.10	$521.09
60	$750.75	$750.75	$638.66	$638.66	$761.28	$761.28	$677.98	$677.98	$677.98	$677.98	$781.39	$781.39	$791.51	$791.51	$511.81	$511.81	$610.05	$610.05	$543.32
61	$777.30	$777.30	$661.25	$661.25	$788.21	$788.21	$701.97	$701.97	$701.97	$701.97	$809.03	$809.03	$819.51	$819.51	$529.91	$529.91	$631.63	$631.63	$562.53
62	$794.73	$794.73	$676.07	$676.07	$805.88	$805.88	$717.70	$717.70	$717.70	$717.70	$827.17	$827.17	$837.88	$837.88	$541.79	$541.79	$645.79	$645.79	$575.15
63	$816.58	$816.58	$694.66	$694.66	$828.04	$828.04	$737.44	$737.44	$737.44	$737.44	$849.91	$849.91	$860.92	$860.92	$556.69	$556.69	$663.55	$663.55	$590.96
64+	$829.86	$829.86	$705.96	$705.96	$841.50	$841.50	$749.43	$749.43	$749.43	$749.43	$863.73	$863.73	$874.92	$874.92	$565.74	$565.74	$674.34	$674.34	$600.57

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

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	0080017	67430PA0080017		67430PA0080017		67430PA0080018	
Plan Marketing Name =>	$3,750 $40/$60	tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60	
Form # =>	F07	EPOF07		EPOF07		EPOF06	
Rating Area =>	4	5		9		7	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/De	
Metal =>	ver	Silver		Silver		Silver	
Deductible =>	/ $7500	$3750/ $7500		$3750/ $7500		$3750/ $7500	
Coinsurance =>	0%	100%		100%		100%	
Copays =>	/ $60	$40 / $60		$40 / $60		$40 / $60	
OOP Maximum =>	$16300	$8150/ $16300		$8150/ $16300		$8150/ $16300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$153.15	$153.15	$153.15	$176.50	$176.50	$178.78	$178.78
15	$166.76	$166.76	$166.76	$192.19	$192.19	$194.67	$194.67
16	$171.96	$171.96	$171.96	$198.19	$198.19	$200.75	$200.75
17	$177.17	$177.17	$177.17	$204.19	$204.19	$206.82	$206.82
18	$182.77	$182.77	$182.77	$210.65	$210.65	$213.37	$213.37
19	$188.38	$188.38	$188.38	$217.11	$217.11	$219.91	$219.91
20	$194.18	$194.18	$194.18	$223.80	$223.80	$226.69	$226.69
21	$200.19	$200.19	$200.19	$230.72	$230.72	$233.70	$233.70
22	$200.19	$200.19	$200.19	$230.72	$230.72	$233.70	$233.70
23	$200.19	$200.19	$200.19	$230.72	$230.72	$233.70	$233.70
24	$200.19	$200.19	$200.19	$230.72	$230.72	$233.70	$233.70
25	$200.99	$200.99	$200.99	$231.64	$231.64	$234.63	$234.63
26	$204.99	$204.99	$204.99	$236.26	$236.26	$239.31	$239.31
27	$209.80	$209.80	$209.80	$241.79	$241.79	$244.92	$244.92
28	$217.61	$217.61	$217.61	$250.79	$250.79	$254.03	$254.03
29	$224.01	$224.01	$224.01	$258.18	$258.18	$261.51	$261.51
30	$227.22	$227.22	$227.22	$261.87	$261.87	$265.25	$265.25
31	$232.02	$232.02	$232.02	$267.40	$267.40	$270.86	$270.86
32	$236.82	$236.82	$236.82	$272.94	$272.94	$276.47	$276.47
33	$239.83	$239.83	$239.83	$276.40	$276.40	$279.97	$279.97
34	$243.03	$243.03	$243.03	$280.09	$280.09	$283.71	$283.71
35	$244.63	$244.63	$244.63	$281.94	$281.94	$285.58	$285.58
36	$246.23	$246.23	$246.23	$283.79	$283.79	$287.45	$287.45
37	$247.84	$247.84	$247.84	$285.63	$285.63	$289.32	$289.32
38	$249.44	$249.44	$249.44	$287.48	$287.48	$291.19	$291.19
39	$252.64	$252.64	$252.64	$291.17	$291.17	$294.93	$294.93
40	$255.84	$255.84	$255.84	$294.86	$294.86	$298.67	$298.67
41	$260.65	$260.65	$260.65	$300.40	$300.40	$304.28	$304.28
42	$265.25	$265.25	$265.25	$305.70	$305.70	$309.65	$309.65
43	$271.66	$271.66	$271.66	$313.09	$313.09	$317.13	$317.13
44	$279.67	$279.67	$279.67	$322.32	$322.32	$326.48	$326.48
45	$289.07	$289.07	$289.07	$333.16	$333.16	$337.46	$337.46
46	$300.29	$300.29	$300.29	$346.08	$346.08	$350.55	$350.55
47	$312.90	$312.90	$312.90	$360.62	$360.62	$365.27	$365.27
48	$327.31	$327.31	$327.31	$377.23	$377.23	$382.10	$382.10
49	$341.52	$341.52	$341.52	$393.61	$393.61	$398.69	$398.69
50	$357.54	$357.54	$357.54	$412.07	$412.07	$417.39	$417.39
51	$373.35	$373.35	$373.35	$430.29	$430.29	$435.85	$435.85
52	$390.77	$390.77	$390.77	$450.37	$450.37	$456.18	$456.18
53	$408.39	$408.39	$408.39	$470.67	$470.67	$476.75	$476.75
54	$427.41	$427.41	$427.41	$492.59	$492.59	$498.95	$498.95
55	$446.42	$446.42	$446.42	$514.51	$514.51	$521.15	$521.15
56	$467.04	$467.04	$467.04	$538.27	$538.27	$545.22	$545.22
57	$487.86	$487.86	$487.86	$562.26	$562.26	$569.53	$569.53
58	$510.08	$510.08	$510.08	$587.87	$587.87	$595.47	$595.47
59	$521.09	$521.09	$521.09	$600.56	$600.56	$608.32	$608.32
60	$543.32	$543.32	$543.32	$626.17	$626.17	$634.26	$634.26
61	$562.53	$562.53	$562.53	$648.32	$648.32	$656.70	$656.70
62	$575.15	$575.15	$575.15	$662.86	$662.86	$671.42	$671.42
63	$590.96	$590.96	$590.96	$681.09	$681.09	$689.88	$689.88
64+	$600.57	$600.57	$600.57	$692.16	$692.16	$701.10	$701.10

Company Name: UPMC Health Benefits, Inc.
Market: Small Group
Product: PPO, EPO
Effective Date of Rates: October 1, 2020

Ending date of Rates: December 31, 2020

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	67430PA0070008		67430PA0070008		67430PA0070008		67430PA0070008		67430PA0070008		67430PA0070009		67430PA0070009		67430PA0070009		67430PA0070009		67430PA	
Plan Marketing Name =>	tage Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		age Platinum PPO $350 $20/$4		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO	
Form # =>	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPO	
Rating Area =>	1		3		4		5		9		1		3		4		5		9	
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Go	
Deductible =>	$350/ $700		$350/ $700		$350/ $700		$350/ $700		$350/ $700		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10	
Copays =>	$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$30 /	
OOP Maximum =>	$1500/ $3000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye	
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	
0 - 14	$277.23	$277.23	$330.46	$330.46	$294.30	$294.30	$294.30	$294.30	$339.18	$339.18	$187.28	$187.28	$223.23	$223.23	$198.81	$198.81	$198.81	$198.81	$229.13	
15	$301.87	$301.87	$359.83	$359.83	$320.46	$320.46	$320.46	$320.46	$369.33	$369.33	$203.93	$203.93	$243.07	$243.07	$216.48	$216.48	$216.48	$216.48	$249.49	
16	$311.29	$311.29	$371.06	$371.06	$330.47	$330.47	$330.47	$330.47	$380.85	$380.85	$210.29	$210.29	$250.66	$250.66	$223.24	$223.24	$223.24	$223.24	$257.28	
17	$320.72	$320.72	$382.29	$382.29	$340.47	$340.47	$340.47	$340.47	$392.38	$392.38	$216.66	$216.66	$258.24	$258.24	$229.99	$229.99	$229.99	$229.99	$265.07	
18	$330.86	$330.86	$394.39	$394.39	$351.24	$351.24	$351.24	$351.24	$404.80	$404.80	$223.51	$223.51	$266.41	$266.41	$237.27	$237.27	$237.27	$237.27	$273.45	
19	$341.01	$341.01	$406.48	$406.48	$362.01	$362.01	$362.01	$362.01	$417.21	$417.21	$230.37	$230.37	$274.58	$274.58	$244.55	$244.55	$244.55	$244.55	$281.84	
20	$351.52	$351.52	$419.01	$419.01	$373.17	$373.17	$373.17	$373.17	$430.07	$430.07	$237.47	$237.47	$283.05	$283.05	$252.08	$252.08	$252.08	$252.08	$290.52	
21	$362.39	$362.39	$431.97	$431.97	$384.71	$384.71	$384.71	$384.71	$443.37	$443.37	$244.81	$244.81	$291.80	$291.80	$259.88	$259.88	$259.88	$259.88	$299.51	
22	$362.39	$362.39	$431.97	$431.97	$384.71	$384.71	$384.71	$384.71	$443.37	$443.37	$244.81	$244.81	$291.80	$291.80	$259.88	$259.88	$259.88	$259.88	$299.51	
23	$362.39	$362.39	$431.97	$431.97	$384.71	$384.71	$384.71	$384.71	$443.37	$443.37	$244.81	$244.81	$291.80	$291.80	$259.88	$259.88	$259.88	$259.88	$299.51	
24	$362.39	$362.39	$431.97	$431.97	$384.71	$384.71	$384.71	$384.71	$443.37	$443.37	$244.81	$244.81	$291.80	$291.80	$259.88	$259.88	$259.88	$259.88	$299.51	
25	$363.84	$363.84	$433.70	$433.70	$386.25	$386.25	$386.25	$386.25	$445.14	$445.14	$245.79	$245.79	$292.97	$292.97	$260.92	$260.92	$260.92	$260.92	$300.71	
26	$371.09	$371.09	$442.34	$442.34	$393.94	$393.94	$393.94	$393.94	$454.01	$454.01	$250.69	$250.69	$298.80	$298.80	$266.12	$266.12	$266.12	$266.12	$306.70	
27	$379.78	$379.78	$452.70	$452.70	$403.18	$403.18	$403.18	$403.18	$464.65	$464.65	$256.56	$256.56	$305.81	$305.81	$272.35	$272.35	$272.35	$272.35	$313.89	
28	$393.92	$393.92	$469.55	$469.55	$418.18	$418.18	$418.18	$418.18	$481.94	$481.94	$266.11	$266.11	$317.19	$317.19	$282.49	$282.49	$282.49	$282.49	$325.57	
29	$405.51	$405.51	$483.37	$483.37	$430.49	$430.49	$430.49	$430.49	$496.13	$496.13	$273.94	$273.94	$326.52	$326.52	$290.81	$290.81	$290.81	$290.81	$335.15	
30	$411.31	$411.31	$490.29	$490.29	$436.65	$436.65	$436.65	$436.65	$503.22	$503.22	$277.86	$277.86	$331.19	$331.19	$294.96	$294.96	$294.96	$294.96	$339.94	
31	$420.01	$420.01	$500.65	$500.65	$445.88	$445.88	$445.88	$445.88	$513.87	$513.87	$283.73	$283.73	$338.20	$338.20	$301.20	$301.20	$301.20	$301.20	$347.13	
32	$428.71	$428.71	$511.02	$511.02	$455.11	$455.11	$455.11	$455.11	$524.51	$524.51	$289.61	$289.61	$345.20	$345.20	$307.44	$307.44	$307.44	$307.44	$354.32	
33	$434.14	$434.14	$517.50	$517.50	$460.88	$460.88	$460.88	$460.88	$531.16	$531.16	$293.28	$293.28	$349.58	$349.58	$311.34	$311.34	$311.34	$311.34	$358.81	
34	$439.94	$439.94	$524.41	$524.41	$467.04	$467.04	$467.04	$467.04	$538.25	$538.25	$297.20	$297.20	$354.25	$354.25	$315.49	$315.49	$315.49	$315.49	$363.61	
35	$442.84	$442.84	$527.87	$527.87	$470.12	$470.12	$470.12	$470.12	$541.80	$541.80	$299.16	$299.16	$356.58	$356.58	$317.57	$317.57	$317.57	$317.57	$366.00	
36	$445.74	$445.74	$531.32	$531.32	$473.19	$473.19	$473.19	$473.19	$545.35	$545.35	$301.12	$301.12	$358.91	$358.91	$319.65	$319.65	$319.65	$319.65	$368.40	
37	$448.64	$448.64	$534.78	$534.78	$476.27	$476.27	$476.27	$476.27	$548.89	$548.89	$303.07	$303.07	$361.25	$361.25	$321.73	$321.73	$321.73	$321.73	$370.79	
38	$451.54	$451.54	$538.23	$538.23	$479.35	$479.35	$479.35	$479.35	$552.44	$552.44	$305.03	$305.03	$363.58	$363.58	$323.81	$323.81	$323.81	$323.81	$373.19	
39	$457.34	$457.34	$545.15	$545.15	$485.50	$485.50	$485.50	$485.50	$559.53	$559.53	$308.95	$308.95	$368.25	$368.25	$327.97	$327.97	$327.97	$327.97	$377.98	
40	$463.13	$463.13	$552.06	$552.06	$491.66	$491.66	$491.66	$491.66	$566.63	$566.63	$312.87	$312.87	$372.92	$372.92	$332.13	$332.13	$332.13	$332.13	$382.77	
41	$471.83	$471.83	$562.42	$562.42	$500.89	$500.89	$500.89	$500.89	$577.27	$577.27	$318.74	$318.74	$379.92	$379.92	$338.36	$338.36	$338.36	$338.36	$389.96	
42	$480.17	$480.17	$572.36	$572.36	$509.74	$509.74	$509.74	$509.74	$587.47	$587.47	$324.37	$324.37	$386.64	$386.64	$344.34	$344.34	$344.34	$344.34	$396.85	
43	$491.76	$491.76	$586.18	$586.18	$522.05	$522.05	$522.05	$522.05	$601.65	$601.65	$332.21	$332.21	$395.97	$395.97	$352.66	$352.66	$352.66	$352.66	$406.44	
44	$506.26	$506.26	$603.46	$603.46	$537.44	$537.44	$537.44	$537.44	$619.39	$619.39	$342.00	$342.00	$407.64	$407.64	$363.05	$363.05	$363.05	$363.05	$418.42	
45	$523.29	$523.29	$623.76	$623.76	$555.52	$555.52	$555.52	$555.52	$640.23	$640.23	$353.51	$353.51	$421.36	$421.36	$375.27	$375.27	$375.27	$375.27	$432.49	
46	$543.59	$543.59	$647.96	$647.96	$577.07	$577.07	$577.07	$577.07	$665.06	$665.06	$367.22	$367.22	$437.70	$437.70	$389.82	$389.82	$389.82	$389.82	$449.27	
47	$566.42	$566.42	$675.17	$675.17	$601.30	$601.30	$601.30	$601.30	$692.99	$692.99	$382.64	$382.64	$456.08	$456.08	$406.19	$406.19	$406.19	$406.19	$468.13	
48	$592.51	$592.51	$706.27	$706.27	$629.00	$629.00	$629.00	$629.00	$724.91	$724.91	$400.26	$400.26	$477.09	$477.09	$424.90	$424.90	$424.90	$424.90	$489.70	
49	$618.24	$618.24	$736.94	$736.94	$656.32	$656.32	$656.32	$656.32	$756.39	$756.39	$417.65	$417.65	$497.81	$497.81	$443.36	$443.36	$443.36	$443.36	$510.96	
50	$647.23	$647.23	$771.50	$771.50	$687.09	$687.09	$687.09	$687.09	$791.86	$791.86	$437.23	$437.23	$521.15	$521.15	$464.15	$464.15	$464.15	$464.15	$534.92	
51	$675.86	$675.86	$805.62	$805.62	$717.48	$717.48	$717.48	$717.48	$826.89	$826.89	$456.57	$456.57	$544.21	$544.21	$484.68	$484.68	$484.68	$484.68	$558.59	
52	$707.39	$707.39	$843.21	$843.21	$750.95	$750.95	$750.95	$750.95	$865.46	$865.46	$477.87	$477.87	$569.59	$569.59	$507.29	$507.29	$507.29	$507.29	$584.64	
53	$739.28	$739.28	$881.22	$881.22	$784.81	$784.81	$784.81	$784.81	$904.47	$904.47	$499.41	$499.41	$595.27	$595.27	$530.16	$530.16	$530.16	$530.16	$611.00	
54	$773.70	$773.70	$922.26	$922.26	$821.36	$821.36	$821.36	$821.36	$946.59	$946.59	$522.67	$522.67	$622.99	$622.99	$554.84	$554.84	$554.84	$554.84	$639.45	
55	$808.13	$808.13	$963.29	$963.29	$857.90	$857.90	$857.90	$857.90	$988.72	$988.72	$545.93	$545.93	$650.71	$650.71	$579.53	$579.53	$579.53	$579.53	$667.91	
56	$845.46	$845.46	$1,007.79	$1,007.79	$897.53	$897.53	$897.53	$897.53	$1,034.38	$1,034.38	$571.14	$571.14	$680.77	$680.77	$606.30	$606.30	$606.30	$606.30	$698.76	
57	$883.14	$883.14	$1,052.71	$1,052.71	$937.54	$937.54	$937.54	$937.54	$1,080.49	$1,080.49	$596.60	$596.60	$711.12	$711.12	$633.33	$633.33	$633.33	$633.33	$729.91	
58	$923.37	$923.37	$1,100.66	$1,100.66	$980.24	$980.24	$980.24	$980.24	$1,129.71	$1,129.71	$623.78	$623.78	$743.51	$743.51	$662.17	$662.17	$662.17	$662.17	$763.15	
59	$943.30	$943.30	$1,124.42	$1,124.42	$1,001.40	$1,001.40	$1,001.40	$1,001.40	$1,154.09	$1,154.09	$637.24	$637.24	$759.56	$759.56	$676.47	$676.47	$676.47	$676.47	$779.62	
60	$983.53	$983.53	$1,172.37	$1,172.37	$1,044.10	$1,044.10	$1,044.10	$1,044.10	$1,203.31	$1,203.31	$664.41	$664.41	$791.95	$791.95	$705.31	$705.31	$705.31	$705.31	$812.87	
61	$1,018.32	$1,018.32	$1,213.84	$1,213.84	$1,081.04	$1,081.04	$1,081.04	$1,081.04	$1,245.87	$1,245.87	$687.92	$687.92	$819.96	$819.96	$730.26	$730.26	$730.26	$730.26	$841.62	
62	$1,041.15	$1,041.15	$1,241.05	$1,241.05	$1,105.27	$1,105.27	$1,105.27	$1,105.27	$1,273.80	$1,273.80	$703.34	$703.34	$838.34	$838.34	$746.64	$746.64	$746.64	$746.64	$860.49	
63	$1,069.78	$1,069.78	$1,275.18	$1,275.18	$1,135.66	$1,135.66	$1,135.66	$1,135.66	$1,308.83	$1,308.83	$722.68	$722.68	$861.39	$861.39	$767.17	$767.17	$767.17	$767.17	$884.15	
64+	$1,087.17	$1,087.17	$1,295.91	$1,295.91	$1,154.13	$1,154.13	$1,154.13	$1,154.13	$1,330.11	$1,330.11	$734.43	$734.43	$875.40	$875.40	$779.64	$779.64	$779.64	$779.64	$898.53	

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070009	67430PA0070010		67430PA0070010		67430PA0070010		67430PA0070010		67430PA0070010		67430PA0070011		67430PA0070011		67430PA0070011		67430PA0070011	
Plan Marketing Name =>	$1,250 $30/$50	ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ntage Gold PPO $1,750 $25/$50		ge Silver PPO $4,500/10% $40/		ge Silver PPO $4,500/10% $40/		ge Silver PPO $4,500/10% $40/		ge Silver PPO $4,500/10% $40/	
Form # =>	F09	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09	
Rating Area =>	9	1		3		4		5		9		1		3		4		5	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	$2500	$1750/ $3500		$1750/ $3500		$1750/ $3500		$1750/ $3500		$1750/ $3500		$4500/ $9000		$4500/ $9000		$4500/ $9000		$4500/ $9000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		90%		90%		90%		90%	
Copays =>	$50	$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$40 / $65		$40 / $65		$40 / $65		$40 / $65	
OOP Maximum =>	$13000	$4600/ $9200		$4600/ $9200		$4600/ $9200		$4600/ $9200		$4600/ $9200		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$229.13	$183.10	$183.10	$218.26	$218.26	$194.38	$194.38	$194.38	$194.38	$224.02	$224.02	$150.71	$150.71	$179.64	$179.64	$159.98	$159.98	$159.98	$159.98
15	$249.49	$199.38	$199.38	$237.66	$237.66	$211.66	$211.66	$211.66	$211.66	$243.94	$243.94	$164.10	$164.10	$195.61	$195.61	$174.21	$174.21	$174.21	$174.21
16	$257.28	$205.60	$205.60	$245.08	$245.08	$218.26	$218.26	$218.26	$218.26	$251.55	$251.55	$169.22	$169.22	$201.71	$201.71	$179.64	$179.64	$179.64	$179.64
17	$265.07	$211.82	$211.82	$252.50	$252.50	$224.87	$224.87	$224.87	$224.87	$259.16	$259.16	$174.35	$174.35	$207.82	$207.82	$185.08	$185.08	$185.08	$185.08
18	$273.45	$218.53	$218.53	$260.49	$260.49	$231.98	$231.98	$231.98	$231.98	$267.36	$267.36	$179.86	$179.86	$214.39	$214.39	$190.94	$190.94	$190.94	$190.94
19	$281.84	$225.23	$225.23	$268.48	$268.48	$239.10	$239.10	$239.10	$239.10	$275.56	$275.56	$185.38	$185.38	$220.97	$220.97	$196.79	$196.79	$196.79	$196.79
20	$290.52	$232.17	$232.17	$276.75	$276.75	$246.47	$246.47	$246.47	$246.47	$284.05	$284.05	$191.09	$191.09	$227.78	$227.78	$202.86	$202.86	$202.86	$202.86
21	$299.51	$239.35	$239.35	$285.31	$285.31	$254.09	$254.09	$254.09	$254.09	$292.84	$292.84	$197.00	$197.00	$234.82	$234.82	$209.13	$209.13	$209.13	$209.13
22	$299.51	$239.35	$239.35	$285.31	$285.31	$254.09	$254.09	$254.09	$254.09	$292.84	$292.84	$197.00	$197.00	$234.82	$234.82	$209.13	$209.13	$209.13	$209.13
23	$299.51	$239.35	$239.35	$285.31	$285.31	$254.09	$254.09	$254.09	$254.09	$292.84	$292.84	$197.00	$197.00	$234.82	$234.82	$209.13	$209.13	$209.13	$209.13
24	$299.51	$239.35	$239.35	$285.31	$285.31	$254.09	$254.09	$254.09	$254.09	$292.84	$292.84	$197.00	$197.00	$234.82	$234.82	$209.13	$209.13	$209.13	$209.13
25	$300.71	$240.31	$240.31	$286.45	$286.45	$255.11	$255.11	$255.11	$255.11	$294.01	$294.01	$197.79	$197.79	$235.76	$235.76	$209.97	$209.97	$209.97	$209.97
26	$306.70	$245.09	$245.09	$292.16	$292.16	$260.19	$260.19	$260.19	$260.19	$299.87	$299.87	$201.73	$201.73	$240.46	$240.46	$214.15	$214.15	$214.15	$214.15
27	$313.89	$250.84	$250.84	$299.00	$299.00	$266.29	$266.29	$266.29	$266.29	$306.90	$306.90	$206.46	$206.46	$246.09	$246.09	$219.17	$219.17	$219.17	$219.17
28	$325.57	$260.17	$260.17	$310.13	$310.13	$276.20	$276.20	$276.20	$276.20	$318.32	$318.32	$214.14	$214.14	$255.25	$255.25	$227.32	$227.32	$227.32	$227.32
29	$335.15	$267.83	$267.83	$319.26	$319.26	$284.33	$284.33	$284.33	$284.33	$327.69	$327.69	$220.44	$220.44	$262.76	$262.76	$234.02	$234.02	$234.02	$234.02
30	$339.94	$271.66	$271.66	$323.83	$323.83	$288.39	$288.39	$288.39	$288.39	$332.37	$332.37	$223.60	$223.60	$266.52	$266.52	$237.36	$237.36	$237.36	$237.36
31	$347.13	$277.41	$277.41	$330.67	$330.67	$294.49	$294.49	$294.49	$294.49	$339.40	$339.40	$228.32	$228.32	$272.16	$272.16	$242.38	$242.38	$242.38	$242.38
32	$354.32	$283.15	$283.15	$337.52	$337.52	$300.59	$300.59	$300.59	$300.59	$346.43	$346.43	$233.05	$233.05	$277.79	$277.79	$247.40	$247.40	$247.40	$247.40
33	$358.81	$286.74	$286.74	$341.80	$341.80	$304.40	$304.40	$304.40	$304.40	$350.82	$350.82	$236.01	$236.01	$281.31	$281.31	$250.54	$250.54	$250.54	$250.54
34	$363.61	$290.57	$290.57	$346.37	$346.37	$308.47	$308.47	$308.47	$308.47	$355.51	$355.51	$239.16	$239.16	$285.07	$285.07	$253.88	$253.88	$253.88	$253.88
35	$366.00	$292.49	$292.49	$348.65	$348.65	$310.50	$310.50	$310.50	$310.50	$357.85	$357.85	$240.73	$240.73	$286.95	$286.95	$255.56	$255.56	$255.56	$255.56
36	$368.40	$294.40	$294.40	$350.93	$350.93	$312.53	$312.53	$312.53	$312.53	$360.19	$360.19	$242.31	$242.31	$288.83	$288.83	$257.23	$257.23	$257.23	$257.23
37	$370.79	$296.32	$296.32	$353.21	$353.21	$314.56	$314.56	$314.56	$314.56	$362.54	$362.54	$243.89	$243.89	$290.71	$290.71	$258.90	$258.90	$258.90	$258.90
38	$373.19	$298.23	$298.23	$355.50	$355.50	$316.60	$316.60	$316.60	$316.60	$364.88	$364.88	$245.46	$245.46	$292.59	$292.59	$260.58	$260.58	$260.58	$260.58
39	$377.98	$302.06	$302.06	$360.06	$360.06	$320.66	$320.66	$320.66	$320.66	$369.56	$369.56	$248.61	$248.61	$296.34	$296.34	$263.92	$263.92	$263.92	$263.92
40	$382.77	$305.89	$305.89	$364.63	$364.63	$324.73	$324.73	$324.73	$324.73	$374.25	$374.25	$251.77	$251.77	$300.10	$300.10	$267.27	$267.27	$267.27	$267.27
41	$389.96	$311.63	$311.63	$371.47	$371.47	$330.83	$330.83	$330.83	$330.83	$381.28	$381.28	$256.49	$256.49	$305.74	$305.74	$272.29	$272.29	$272.29	$272.29
42	$396.85	$317.14	$317.14	$378.04	$378.04	$336.67	$336.67	$336.67	$336.67	$388.01	$388.01	$261.03	$261.03	$311.14	$311.14	$277.10	$277.10	$277.10	$277.10
43	$406.44	$324.80	$324.80	$387.17	$387.17	$344.80	$344.80	$344.80	$344.80	$397.38	$397.38	$267.33	$267.33	$318.65	$318.65	$283.79	$283.79	$283.79	$283.79
44	$418.42	$334.37	$334.37	$398.58	$398.58	$354.96	$354.96	$354.96	$354.96	$409.10	$409.10	$275.21	$275.21	$328.04	$328.04	$292.15	$292.15	$292.15	$292.15
45	$432.49	$345.62	$345.62	$411.99	$411.99	$366.91	$366.91	$366.91	$366.91	$422.86	$422.86	$284.47	$284.47	$339.08	$339.08	$301.98	$301.98	$301.98	$301.98
46	$449.27	$359.03	$359.03	$427.97	$427.97	$381.14	$381.14	$381.14	$381.14	$439.26	$439.26	$295.50	$295.50	$352.23	$352.23	$313.70	$313.70	$313.70	$313.70
47	$468.13	$374.10	$374.10	$445.94	$445.94	$397.14	$397.14	$397.14	$397.14	$457.71	$457.71	$307.91	$307.91	$367.02	$367.02	$326.87	$326.87	$326.87	$326.87
48	$489.70	$391.34	$391.34	$466.48	$466.48	$415.44	$415.44	$415.44	$415.44	$478.79	$478.79	$322.10	$322.10	$383.93	$383.93	$341.93	$341.93	$341.93	$341.93
49	$510.96	$408.33	$408.33	$486.74	$486.74	$433.48	$433.48	$433.48	$433.48	$499.59	$499.59	$336.08	$336.08	$400.60	$400.60	$356.78	$356.78	$356.78	$356.78
50	$534.92	$427.48	$427.48	$509.56	$509.56	$453.80	$453.80	$453.80	$453.80	$523.01	$523.01	$351.84	$351.84	$419.39	$419.39	$373.51	$373.51	$373.51	$373.51
51	$558.59	$446.39	$446.39	$532.10	$532.10	$473.88	$473.88	$473.88	$473.88	$546.15	$546.15	$367.41	$367.41	$437.94	$437.94	$390.03	$390.03	$390.03	$390.03
52	$584.64	$467.21	$467.21	$556.93	$556.93	$495.98	$495.98	$495.98	$495.98	$571.62	$571.62	$384.54	$384.54	$458.37	$458.37	$408.22	$408.22	$408.22	$408.22
53	$611.00	$488.27	$488.27	$582.03	$582.03	$518.34	$518.34	$518.34	$518.34	$597.39	$597.39	$401.88	$401.88	$479.03	$479.03	$426.63	$426.63	$426.63	$426.63
54	$639.45	$511.01	$511.01	$609.14	$609.14	$542.48	$542.48	$542.48	$542.48	$625.21	$625.21	$420.60	$420.60	$501.34	$501.34	$446.49	$446.49	$446.49	$446.49
55	$667.91	$533.75	$533.75	$636.24	$636.24	$566.62	$566.62	$566.62	$566.62	$653.03	$653.03	$439.31	$439.31	$523.65	$523.65	$466.36	$466.36	$466.36	$466.36
56	$698.76	$558.40	$558.40	$665.63	$665.63	$592.79	$592.79	$592.79	$592.79	$683.20	$683.20	$459.60	$459.60	$547.84	$547.84	$487.90	$487.90	$487.90	$487.90
57	$729.91	$583.30	$583.30	$695.30	$695.30	$619.22	$619.22	$619.22	$619.22	$713.65	$713.65	$480.09	$480.09	$572.26	$572.26	$509.65	$509.65	$509.65	$509.65
58	$763.15	$609.86	$609.86	$726.97	$726.97	$647.42	$647.42	$647.42	$647.42	$746.16	$746.16	$501.96	$501.96	$598.32	$598.32	$532.86	$532.86	$532.86	$532.86
59	$779.62	$623.03	$623.03	$742.66	$742.66	$661.40	$661.40	$661.40	$661.40	$762.26	$762.26	$512.79	$512.79	$611.24	$611.24	$544.37	$544.37	$544.37	$544.37
60	$812.87	$649.60	$649.60	$774.33	$774.33	$689.60	$689.60	$689.60	$689.60	$794.77	$794.77	$534.66	$534.66	$637.30	$637.30	$567.58	$567.58	$567.58	$567.58
61	$841.62	$672.57	$672.57	$801.72	$801.72	$713.99	$713.99	$713.99	$713.99	$822.88	$822.88	$553.57	$553.57	$659.84	$659.84	$587.66	$587.66	$587.66	$587.66
62	$860.49	$687.65	$687.65	$819.70	$819.70	$730.00	$730.00	$730.00	$730.00	$841.33	$841.33	$565.98	$565.98	$674.64	$674.64	$600.83	$600.83	$600.83	$600.83
63	$884.15	$706.56	$706.56	$842.24	$842.24	$750.07	$750.07	$750.07	$750.07	$864.46	$864.46	$581.54	$581.54	$693.19	$693.19	$617.35	$617.35	$617.35	$617.35
64+	$898.53	$718.05	$718.05	$855.93	$855.93	$762.27	$762.27	$762.27	$762.27	$878.52	$878.52	$591.00	$591.00	$704.46	$704.46	$627.39	$627.39	$627.39	$627.39

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	67430PA0070011		67430PA0070012		67430PA0070012		67430PA0070012		67430PA0070012		67430PA0070012		67430PA0070013		67430PA0070013		67430PA0070013		67430PA	
Plan Marketing Name =>	ge Silver PPO $4,500/10% $40/		ge Silver PPO $7,00/10% $25/$		ge Silver PPO $7,00/10% $25/$		ge Silver PPO $7,00/10% $25/$		ge Silver PPO $7,00/10% $25/$		ge Silver PPO $7,00/10% $25/$		ge Gold PPO $2,500/10% $25/$		ge Gold PPO $2,500/10% $25/$		ge Gold PPO $2,500/10% $25/$		ge Gold PPO $2	
Form # =>	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPC	
Rating Area =>	9		1		3		4		5		9		1		3		4		5	
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Gold		Go	
Deductible =>	$4500/ $9000		$7000/ $14000		$7000/ $14000		$7000/ $14000		$7000/ $14000		$7000/ $14000		$2500/ $5000		$2500/ $5000		$2500/ $5000		$2500/	
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90	
Copays =>	$40 / $65		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 /	
OOP Maximum =>	$7900/ $15800		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y	
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	
0 - 14	$184.38	$184.38	$153.65	$153.65	$183.15	$183.15	$163.11	$163.11	$163.11	$163.11	$187.98	$187.98	$182.49	$182.49	$217.52	$217.52	$193.72	$193.72	$193.72	
15	$200.77	$200.77	$167.31	$167.31	$199.43	$199.43	$177.61	$177.61	$177.61	$177.61	$204.69	$204.69	$198.71	$198.71	$236.86	$236.86	$210.94	$210.94	$210.94	
16	$207.04	$207.04	$172.53	$172.53	$205.65	$205.65	$183.16	$183.16	$183.16	$183.16	$211.08	$211.08	$204.91	$204.91	$244.25	$244.25	$217.52	$217.52	$217.52	
17	$213.30	$213.30	$177.75	$177.75	$211.88	$211.88	$188.70	$188.70	$188.70	$188.70	$217.47	$217.47	$211.12	$211.12	$251.64	$251.64	$224.11	$224.11	$224.11	
18	$220.05	$220.05	$183.38	$183.38	$218.58	$218.58	$194.67	$194.67	$194.67	$194.67	$224.35	$224.35	$217.80	$217.80	$259.60	$259.60	$231.20	$231.20	$231.20	
19	$226.80	$226.80	$189.00	$189.00	$225.28	$225.28	$200.64	$200.64	$200.64	$200.64	$231.23	$231.23	$224.48	$224.48	$267.56	$267.56	$238.29	$238.29	$238.29	
20	$233.79	$233.79	$194.82	$194.82	$232.23	$232.23	$206.82	$206.82	$206.82	$206.82	$238.36	$238.36	$231.39	$231.39	$275.81	$275.81	$245.63	$245.63	$245.63	
21	$241.02	$241.02	$200.85	$200.85	$239.41	$239.41	$213.22	$213.22	$213.22	$213.22	$245.73	$245.73	$238.55	$238.55	$284.34	$284.34	$253.23	$253.23	$253.23	
22	$241.02	$241.02	$200.85	$200.85	$239.41	$239.41	$213.22	$213.22	$213.22	$213.22	$245.73	$245.73	$238.55	$238.55	$284.34	$284.34	$253.23	$253.23	$253.23	
23	$241.02	$241.02	$200.85	$200.85	$239.41	$239.41	$213.22	$213.22	$213.22	$213.22	$245.73	$245.73	$238.55	$238.55	$284.34	$284.34	$253.23	$253.23	$253.23	
24	$241.02	$241.02	$200.85	$200.85	$239.41	$239.41	$213.22	$213.22	$213.22	$213.22	$245.73	$245.73	$238.55	$238.55	$284.34	$284.34	$253.23	$253.23	$253.23	
25	$241.98	$241.98	$201.65	$201.65	$240.37	$240.37	$214.07	$214.07	$214.07	$214.07	$246.71	$246.71	$239.50	$239.50	$285.48	$285.48	$254.24	$254.24	$254.24	
26	$246.80	$246.80	$205.67	$205.67	$245.16	$245.16	$218.34	$218.34	$218.34	$218.34	$251.63	$251.63	$244.28	$244.28	$291.16	$291.16	$259.31	$259.31	$259.31	
27	$252.59	$252.59	$210.49	$210.49	$250.90	$250.90	$223.45	$223.45	$223.45	$223.45	$257.53	$257.53	$250.00	$250.00	$297.99	$297.99	$265.39	$265.39	$265.39	
28	$261.99	$261.99	$218.32	$218.32	$260.24	$260.24	$231.77	$231.77	$231.77	$231.77	$267.11	$267.11	$259.30	$259.30	$309.08	$309.08	$275.26	$275.26	$275.26	
29	$269.70	$269.70	$224.75	$224.75	$267.90	$267.90	$238.59	$238.59	$238.59	$238.59	$274.97	$274.97	$266.94	$266.94	$318.18	$318.18	$283.36	$283.36	$283.36	
30	$273.56	$273.56	$227.96	$227.96	$271.73	$271.73	$242.00	$242.00	$242.00	$242.00	$278.90	$278.90	$270.75	$270.75	$322.73	$322.73	$287.42	$287.42	$287.42	
31	$279.34	$279.34	$232.79	$232.79	$277.48	$277.48	$247.12	$247.12	$247.12	$247.12	$284.80	$284.80	$276.48	$276.48	$329.55	$329.55	$293.49	$293.49	$293.49	
32	$285.13	$285.13	$237.61	$237.61	$283.22	$283.22	$252.24	$252.24	$252.24	$252.24	$290.70	$290.70	$282.20	$282.20	$336.37	$336.37	$299.57	$299.57	$299.57	
33	$288.74	$288.74	$240.62	$240.62	$286.81	$286.81	$255.44	$255.44	$255.44	$255.44	$294.38	$294.38	$285.78	$285.78	$340.64	$340.64	$303.37	$303.37	$303.37	
34	$292.60	$292.60	$243.83	$243.83	$290.64	$290.64	$258.85	$258.85	$258.85	$258.85	$298.32	$298.32	$289.60	$289.60	$345.19	$345.19	$307.42	$307.42	$307.42	
35	$294.53	$294.53	$245.44	$245.44	$292.56	$292.56	$260.55	$260.55	$260.55	$260.55	$300.28	$300.28	$291.51	$291.51	$347.46	$347.46	$309.45	$309.45	$309.45	
36	$296.45	$296.45	$247.05	$247.05	$294.47	$294.47	$262.26	$262.26	$262.26	$262.26	$302.25	$302.25	$293.42	$293.42	$349.74	$349.74	$311.47	$311.47	$311.47	
37	$298.38	$298.38	$248.65	$248.65	$296.39	$296.39	$263.97	$263.97	$263.97	$263.97	$304.21	$304.21	$295.32	$295.32	$352.01	$352.01	$313.50	$313.50	$313.50	
38	$300.31	$300.31	$250.26	$250.26	$298.30	$298.30	$265.67	$265.67	$265.67	$265.67	$306.18	$306.18	$297.23	$297.23	$354.29	$354.29	$315.52	$315.52	$315.52	
39	$304.17	$304.17	$253.47	$253.47	$302.14	$302.14	$269.08	$269.08	$269.08	$269.08	$310.11	$310.11	$301.05	$301.05	$358.84	$358.84	$319.58	$319.58	$319.58	
40	$308.02	$308.02	$256.69	$256.69	$305.97	$305.97	$272.50	$272.50	$272.50	$272.50	$314.04	$314.04	$304.87	$304.87	$363.39	$363.39	$323.63	$323.63	$323.63	
41	$313.81	$313.81	$261.51	$261.51	$311.71	$311.71	$277.61	$277.61	$277.61	$277.61	$319.94	$319.94	$310.59	$310.59	$370.21	$370.21	$329.71	$329.71	$329.71	
42	$319.35	$319.35	$266.13	$266.13	$317.22	$317.22	$282.52	$282.52	$282.52	$282.52	$325.59	$325.59	$316.08	$316.08	$376.75	$376.75	$335.53	$335.53	$335.53	
43	$327.06	$327.06	$272.55	$272.55	$324.88	$324.88	$289.34	$289.34	$289.34	$289.34	$333.46	$333.46	$323.71	$323.71	$385.85	$385.85	$343.63	$343.63	$343.63	
44	$336.70	$336.70	$280.59	$280.59	$334.46	$334.46	$297.87	$297.87	$297.87	$297.87	$343.28	$343.28	$333.25	$333.25	$397.22	$397.22	$353.76	$353.76	$353.76	
45	$348.03	$348.03	$290.03	$290.03	$345.71	$345.71	$307.89	$307.89	$307.89	$307.89	$354.83	$354.83	$344.47	$344.47	$410.59	$410.59	$365.66	$365.66	$365.66	
46	$361.53	$361.53	$301.28	$301.28	$359.12	$359.12	$319.83	$319.83	$319.83	$319.83	$368.60	$368.60	$357.83	$357.83	$426.51	$426.51	$379.85	$379.85	$379.85	
47	$376.71	$376.71	$313.93	$313.93	$374.20	$374.20	$333.26	$333.26	$333.26	$333.26	$384.08	$384.08	$372.85	$372.85	$444.42	$444.42	$395.80	$395.80	$395.80	
48	$394.07	$394.07	$328.39	$328.39	$391.44	$391.44	$348.61	$348.61	$348.61	$348.61	$401.77	$401.77	$390.03	$390.03	$464.90	$464.90	$414.03	$414.03	$414.03	
49	$411.18	$411.18	$342.65	$342.65	$408.43	$408.43	$363.75	$363.75	$363.75	$363.75	$419.22	$419.22	$406.97	$406.97	$485.08	$485.08	$432.01	$432.01	$432.01	
50	$430.46	$430.46	$358.72	$358.72	$427.59	$427.59	$380.81	$380.81	$380.81	$380.81	$438.87	$438.87	$426.05	$426.05	$507.83	$507.83	$452.27	$452.27	$452.27	
51	$449.50	$449.50	$374.59	$374.59	$446.50	$446.50	$397.66	$397.66	$397.66	$397.66	$458.29	$458.29	$444.90	$444.90	$530.29	$530.29	$472.27	$472.27	$472.27	
52	$470.47	$470.47	$392.06	$392.06	$467.33	$467.33	$416.21	$416.21	$416.21	$416.21	$479.66	$479.66	$465.65	$465.65	$555.03	$555.03	$494.30	$494.30	$494.30	
53	$491.68	$491.68	$409.73	$409.73	$488.40	$488.40	$434.97	$434.97	$434.97	$434.97	$501.29	$501.29	$486.64	$486.64	$580.05	$580.05	$516.59	$516.59	$516.59	
54	$514.58	$514.58	$428.81	$428.81	$511.14	$511.14	$455.22	$455.22	$455.22	$455.22	$524.63	$524.63	$509.30	$509.30	$607.07	$607.07	$540.65	$540.65	$540.65	
55	$537.47	$537.47	$447.90	$447.90	$533.88	$533.88	$475.48	$475.48	$475.48	$475.48	$547.98	$547.98	$531.97	$531.97	$634.08	$634.08	$564.70	$564.70	$564.70	
56	$562.30	$562.30	$468.58	$468.58	$558.54	$558.54	$497.44	$497.44	$497.44	$497.44	$573.29	$573.29	$556.54	$556.54	$663.37	$663.37	$590.79	$590.79	$590.79	
57	$587.37	$587.37	$489.47	$489.47	$583.44	$583.44	$519.62	$519.62	$519.62	$519.62	$598.84	$598.84	$581.35	$581.35	$692.94	$692.94	$617.12	$617.12	$617.12	
58	$614.12	$614.12	$511.77	$511.77	$610.02	$610.02	$543.28	$543.28	$543.28	$543.28	$626.12	$626.12	$607.83	$607.83	$724.50	$724.50	$645.23	$645.23	$645.23	
59	$627.38	$627.38	$522.81	$522.81	$623.18	$623.18	$555.01	$555.01	$555.01	$555.01	$639.64	$639.64	$620.95	$620.95	$740.14	$740.14	$659.16	$659.16	$659.16	
60	$654.13	$654.13	$545.11	$545.11	$649.76	$649.76	$578.68	$578.68	$578.68	$578.68	$666.91	$666.91	$647.42	$647.42	$771.70	$771.70	$687.27	$687.27	$687.27	
61	$677.27	$677.27	$564.39	$564.39	$672.74	$672.74	$599.15	$599.15	$599.15	$599.15	$690.50	$690.50	$670.33	$670.33	$799.00	$799.00	$711.58	$711.58	$711.58	
62	$692.45	$692.45	$577.04	$577.04	$687.82	$687.82	$612.58	$612.58	$612.58	$612.58	$705.98	$705.98	$685.35	$685.35	$816.91	$816.91	$727.53	$727.53	$727.53	
63	$711.49	$711.49	$592.91	$592.91	$706.74	$706.74	$629.43	$629.43	$629.43	$629.43	$725.39	$725.39	$704.20	$704.20	$839.37	$839.37	$747.53	$747.53	$747.53	
64+	$723.06	$723.06	$602.55	$602.55	$718.23	$718.23	$639.66	$639.66	$639.66	$639.66	$737.19	$737.19	$715.65	$715.65	$853.02	$853.02	$759.69	$759.69	$759.69	

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070013	67430PA0070013		67430PA0070014		67430PA0070014		67430PA0070014		67430PA0070014		67430PA0070014		67430PA0070015		67430PA0070016		67430PA0070017	
Plan Marketing Name =>	,500/10% $25/$	ge Gold PPO $2,500/10% $25/$		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		tage Silver PPO HSA $3,000/10%		age Platinum PPO $350 $20/$4		ntage Gold PPO $1,250 $30/$50		ntage Gold PPO $1,750 $25/$50	
Form # =>	F09	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF10		PPOF10		PPOF10	
Rating Area =>	5	9		1		3		4		5		9		7		7		7	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De	
Metal =>	old	Gold		Silver		Silver		Silver		Silver		Silver		Platinum		Gold		Gold	
Deductible =>	$5000	$2500/ $5000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$350/ $700		$1250/ $2500		$1750/ $3500	
Coinsurance =>	%	90%		90%		90%		90%		90%		90%		100%		100%		100%	
Copays =>	$50	$25 / $50		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		$20 / $40		$30 / $50		$25 / $50	
OOP Maximum =>	$12000	$6000/ $12000		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$1500/ $3000		$6500/ $13000		$4600/ $9200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$193.72	$223.27	$223.27	$159.51	$159.51	$190.13	$190.13	$169.33	$169.33	$169.33	$169.33	$195.15	$195.15	$343.57	$343.57	$232.09	$232.09	$226.92	$226.92
15	$210.94	$243.11	$243.11	$173.69	$173.69	$207.03	$207.03	$184.38	$184.38	$184.38	$184.38	$212.50	$212.50	$374.11	$374.11	$252.72	$252.72	$247.09	$247.09
16	$217.52	$250.70	$250.70	$179.11	$179.11	$213.50	$213.50	$190.13	$190.13	$190.13	$190.13	$219.13	$219.13	$385.79	$385.79	$260.61	$260.61	$254.81	$254.81
17	$224.11	$258.29	$258.29	$184.53	$184.53	$219.96	$219.96	$195.89	$195.89	$195.89	$195.89	$225.76	$225.76	$397.46	$397.46	$268.50	$268.50	$262.52	$262.52
18	$231.20	$266.46	$266.46	$190.37	$190.37	$226.92	$226.92	$202.08	$202.08	$202.08	$202.08	$232.91	$232.91	$410.04	$410.04	$277.00	$277.00	$270.82	$270.82
19	$238.29	$274.63	$274.63	$196.21	$196.21	$233.88	$233.88	$208.28	$208.28	$208.28	$208.28	$240.05	$240.05	$422.61	$422.61	$285.49	$285.49	$279.13	$279.13
20	$245.63	$283.09	$283.09	$202.25	$202.25	$241.08	$241.08	$214.70	$214.70	$214.70	$214.70	$247.45	$247.45	$435.64	$435.64	$294.29	$294.29	$287.73	$287.73
21	$253.23	$291.85	$291.85	$208.51	$208.51	$248.54	$248.54	$221.34	$221.34	$221.34	$221.34	$255.10	$255.10	$449.11	$449.11	$303.39	$303.39	$296.63	$296.63
22	$253.23	$291.85	$291.85	$208.51	$208.51	$248.54	$248.54	$221.34	$221.34	$221.34	$221.34	$255.10	$255.10	$449.11	$449.11	$303.39	$303.39	$296.63	$296.63
23	$253.23	$291.85	$291.85	$208.51	$208.51	$248.54	$248.54	$221.34	$221.34	$221.34	$221.34	$255.10	$255.10	$449.11	$449.11	$303.39	$303.39	$296.63	$296.63
24	$253.23	$291.85	$291.85	$208.51	$208.51	$248.54	$248.54	$221.34	$221.34	$221.34	$221.34	$255.10	$255.10	$449.11	$449.11	$303.39	$303.39	$296.63	$296.63
25	$254.24	$293.02	$293.02	$209.34	$209.34	$249.53	$249.53	$222.23	$222.23	$222.23	$222.23	$256.12	$256.12	$450.91	$450.91	$304.60	$304.60	$297.82	$297.82
26	$259.31	$298.85	$298.85	$213.51	$213.51	$254.50	$254.50	$226.65	$226.65	$226.65	$226.65	$261.22	$261.22	$459.89	$459.89	$310.67	$310.67	$303.75	$303.75
27	$265.39	$305.86	$305.86	$218.52	$218.52	$260.47	$260.47	$231.96	$231.96	$231.96	$231.96	$267.34	$267.34	$470.67	$470.67	$317.95	$317.95	$310.87	$310.87
28	$275.26	$317.24	$317.24	$226.65	$226.65	$270.16	$270.16	$240.60	$240.60	$240.60	$240.60	$277.29	$277.29	$488.18	$488.18	$329.78	$329.78	$322.44	$322.44
29	$283.36	$326.58	$326.58	$233.32	$233.32	$278.12	$278.12	$247.68	$247.68	$247.68	$247.68	$285.46	$285.46	$502.55	$502.55	$339.49	$339.49	$331.93	$331.93
30	$287.42	$331.25	$331.25	$236.66	$236.66	$282.09	$282.09	$251.22	$251.22	$251.22	$251.22	$289.54	$289.54	$509.74	$509.74	$344.35	$344.35	$336.68	$336.68
31	$293.49	$338.25	$338.25	$241.66	$241.66	$288.06	$288.06	$256.53	$256.53	$256.53	$256.53	$295.66	$295.66	$520.52	$520.52	$351.63	$351.63	$343.79	$343.79
32	$299.57	$345.26	$345.26	$246.67	$246.67	$294.02	$294.02	$261.85	$261.85	$261.85	$261.85	$301.78	$301.78	$531.30	$531.30	$358.91	$358.91	$350.91	$350.91
33	$303.37	$349.64	$349.64	$249.79	$249.79	$297.75	$297.75	$265.17	$265.17	$265.17	$265.17	$305.61	$305.61	$538.03	$538.03	$363.46	$363.46	$355.36	$355.36
34	$307.42	$354.31	$354.31	$253.13	$253.13	$301.73	$301.73	$268.71	$268.71	$268.71	$268.71	$309.69	$309.69	$545.22	$545.22	$368.32	$368.32	$360.11	$360.11
35	$309.45	$356.64	$356.64	$254.80	$254.80	$303.72	$303.72	$270.48	$270.48	$270.48	$270.48	$311.73	$311.73	$548.81	$548.81	$370.74	$370.74	$362.48	$362.48
36	$311.47	$358.98	$358.98	$256.47	$256.47	$305.70	$305.70	$272.25	$272.25	$272.25	$272.25	$313.77	$313.77	$552.41	$552.41	$373.17	$373.17	$364.85	$364.85
37	$313.50	$361.31	$361.31	$258.14	$258.14	$307.69	$307.69	$274.02	$274.02	$274.02	$274.02	$315.81	$315.81	$556.00	$556.00	$375.60	$375.60	$367.23	$367.23
38	$315.52	$363.65	$363.65	$259.80	$259.80	$309.68	$309.68	$275.79	$275.79	$275.79	$275.79	$317.85	$317.85	$559.59	$559.59	$378.02	$378.02	$369.60	$369.60
39	$319.58	$368.31	$368.31	$263.14	$263.14	$313.66	$313.66	$279.33	$279.33	$279.33	$279.33	$321.94	$321.94	$566.78	$566.78	$382.88	$382.88	$374.35	$374.35
40	$323.63	$372.98	$372.98	$266.48	$266.48	$317.63	$317.63	$282.87	$282.87	$282.87	$282.87	$326.02	$326.02	$573.96	$573.96	$387.73	$387.73	$379.09	$379.09
41	$329.71	$379.99	$379.99	$271.48	$271.48	$323.60	$323.60	$288.18	$288.18	$288.18	$288.18	$332.14	$332.14	$584.74	$584.74	$395.01	$395.01	$386.21	$386.21
42	$335.53	$386.70	$386.70	$276.28	$276.28	$329.32	$329.32	$293.28	$293.28	$293.28	$293.28	$338.01	$338.01	$595.07	$595.07	$401.99	$401.99	$393.03	$393.03
43	$343.63	$396.04	$396.04	$282.95	$282.95	$337.27	$337.27	$300.36	$300.36	$300.36	$300.36	$346.17	$346.17	$609.44	$609.44	$411.70	$411.70	$402.53	$402.53
44	$353.76	$407.71	$407.71	$291.29	$291.29	$347.21	$347.21	$309.21	$309.21	$309.21	$309.21	$356.37	$356.37	$627.41	$627.41	$423.84	$423.84	$414.39	$414.39
45	$365.66	$421.43	$421.43	$301.09	$301.09	$358.89	$358.89	$319.61	$319.61	$319.61	$319.61	$368.36	$368.36	$648.51	$648.51	$438.10	$438.10	$428.33	$428.33
46	$379.85	$437.78	$437.78	$312.77	$312.77	$372.81	$372.81	$332.01	$332.01	$332.01	$332.01	$382.65	$382.65	$673.67	$673.67	$455.09	$455.09	$444.95	$444.95
47	$395.80	$456.16	$456.16	$325.90	$325.90	$388.47	$388.47	$345.95	$345.95	$345.95	$345.95	$398.72	$398.72	$701.96	$701.96	$474.20	$474.20	$463.63	$463.63
48	$414.03	$477.17	$477.17	$340.91	$340.91	$406.36	$406.36	$361.89	$361.89	$361.89	$361.89	$417.09	$417.09	$734.29	$734.29	$496.04	$496.04	$484.99	$484.99
49	$432.01	$497.90	$497.90	$355.72	$355.72	$424.01	$424.01	$377.61	$377.61	$377.61	$377.61	$435.20	$435.20	$766.18	$766.18	$517.58	$517.58	$506.05	$506.05
50	$452.27	$521.24	$521.24	$372.40	$372.40	$443.89	$443.89	$395.31	$395.31	$395.31	$395.31	$455.61	$455.61	$802.11	$802.11	$541.85	$541.85	$529.78	$529.78
51	$472.27	$544.30	$544.30	$388.87	$388.87	$463.53	$463.53	$412.80	$412.80	$412.80	$412.80	$475.76	$475.76	$837.59	$837.59	$565.82	$565.82	$553.21	$553.21
52	$494.30	$569.69	$569.69	$407.01	$407.01	$485.15	$485.15	$432.06	$432.06	$432.06	$432.06	$497.96	$497.96	$876.66	$876.66	$592.22	$592.22	$579.02	$579.02
53	$516.59	$595.37	$595.37	$425.36	$425.36	$507.02	$507.02	$451.53	$451.53	$451.53	$451.53	$520.40	$520.40	$916.18	$916.18	$618.92	$618.92	$605.13	$605.13
54	$540.65	$623.10	$623.10	$445.17	$445.17	$530.63	$530.63	$472.56	$472.56	$472.56	$472.56	$544.64	$544.64	$958.85	$958.85	$647.74	$647.74	$633.31	$633.31
55	$564.70	$650.83	$650.83	$464.98	$464.98	$554.24	$554.24	$493.59	$493.59	$493.59	$493.59	$568.87	$568.87	$1,001.52	$1,001.52	$676.56	$676.56	$661.48	$661.48
56	$590.79	$680.89	$680.89	$486.45	$486.45	$579.84	$579.84	$516.39	$516.39	$516.39	$516.39	$595.15	$595.15	$1,047.77	$1,047.77	$707.81	$707.81	$692.04	$692.04
57	$617.12	$711.24	$711.24	$508.14	$508.14	$605.69	$605.69	$539.41	$539.41	$539.41	$539.41	$621.68	$621.68	$1,094.48	$1,094.48	$739.36	$739.36	$722.89	$722.89
58	$645.23	$743.63	$743.63	$531.28	$531.28	$633.28	$633.28	$563.97	$563.97	$563.97	$563.97	$649.99	$649.99	$1,144.33	$1,144.33	$773.04	$773.04	$755.81	$755.81
59	$659.16	$759.69	$759.69	$542.75	$542.75	$646.95	$646.95	$576.15	$576.15	$576.15	$576.15	$664.03	$664.03	$1,169.03	$1,169.03	$789.72	$789.72	$772.13	$772.13
60	$687.27	$792.08	$792.08	$565.90	$565.90	$674.54	$674.54	$600.72	$600.72	$600.72	$600.72	$692.34	$692.34	$1,218.88	$1,218.88	$823.40	$823.40	$805.05	$805.05
61	$711.58	$820.10	$820.10	$585.91	$585.91	$698.40	$698.40	$621.97	$621.97	$621.97	$621.97	$716.83	$716.83	$1,262.00	$1,262.00	$852.53	$852.53	$833.53	$833.53
62	$727.53	$838.49	$838.49	$599.05	$599.05	$714.06	$714.06	$635.91	$635.91	$635.91	$635.91	$732.90	$732.90	$1,290.29	$1,290.29	$871.64	$871.64	$852.22	$852.22
63	$747.53	$861.54	$861.54	$615.52	$615.52	$733.69	$733.69	$653.40	$653.40	$653.40	$653.40	$753.06	$753.06	$1,325.77	$1,325.77	$895.61	$895.61	$875.65	$875.65
64+	$759.69	$875.55	$875.55	$625.53	$625.53	$745.62	$745.62	$664.02	$664.02	$664.02	$664.02	$765.30	$765.30	$1,347.33	$1,347.33	$910.17	$910.17	$889.89	$889.89

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0070018		67430PA0070019		67430PA0070020		67430PA0070021		67430PA0070022		67430PA0070022		67430PA0070022		67430PA0070022		67430PA0070022		67430PA
Plan Marketing Name =>	ge Silver PPO $4,500/10% $40/		ge Silver PPO $7,000/10% $25/		ge Gold PPO $2,500/10% $25/		tage Silver PPO HSA $3,000/10		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $1,000/10% $25/		age Gold PPO $
Form # =>	PPOF10		PPOF10		PPOF10		PPOF10		PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPO
Rating Area =>	7		7		7		7		1		3		4		5		9		7
Network =>	erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/Den		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		erks w/Dental A
Metal =>	Silver		Silver		Gold		Silver		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$4500/ $9000		$7000/ $14000		$2500/ $5000		$3000/ $6000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	$40 / $65		$25 / $50		$25 / $50		10% / 10%		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 /
OOP Maximum =>	$7900/ $15800		$8150/ $16300		$6000/ $12000		$6750/ $13500		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$186.77	$186.77	$190.42	$190.42	$226.16	$226.16	$197.68	$197.68	$182.49	$182.49	$217.52	$217.52	$193.72	$193.72	$193.72	$193.72	$223.27	$223.27	$226.16
15	$203.37	$203.37	$207.34	$207.34	$246.26	$246.26	$215.25	$215.25	$198.71	$198.71	$236.86	$236.86	$210.94	$210.94	$210.94	$210.94	$243.11	$243.11	$246.26
16	$209.72	$209.72	$213.81	$213.81	$253.95	$253.95	$221.97	$221.97	$204.91	$204.91	$244.25	$244.25	$217.52	$217.52	$217.52	$217.52	$250.70	$250.70	$253.95
17	$216.06	$216.06	$220.29	$220.29	$261.63	$261.63	$228.68	$228.68	$211.12	$211.12	$251.64	$251.64	$224.11	$224.11	$224.11	$224.11	$258.29	$258.29	$261.63
18	$222.90	$222.90	$227.25	$227.25	$269.91	$269.91	$235.92	$235.92	$217.80	$217.80	$259.60	$259.60	$231.20	$231.20	$231.20	$231.20	$266.46	$266.46	$269.91
19	$229.74	$229.74	$234.22	$234.22	$278.19	$278.19	$243.15	$243.15	$224.48	$224.48	$267.56	$267.56	$238.29	$238.29	$238.29	$238.29	$274.63	$274.63	$278.19
20	$236.82	$236.82	$241.44	$241.44	$286.76	$286.76	$250.65	$250.65	$231.39	$231.39	$275.81	$275.81	$245.63	$245.63	$245.63	$245.63	$283.09	$283.09	$286.76
21	$244.14	$244.14	$248.91	$248.91	$295.63	$295.63	$258.40	$258.40	$238.55	$238.55	$284.34	$284.34	$253.23	$253.23	$253.23	$253.23	$291.85	$291.85	$295.63
22	$244.14	$244.14	$248.91	$248.91	$295.63	$295.63	$258.40	$258.40	$238.55	$238.55	$284.34	$284.34	$253.23	$253.23	$253.23	$253.23	$291.85	$291.85	$295.63
23	$244.14	$244.14	$248.91	$248.91	$295.63	$295.63	$258.40	$258.40	$238.55	$238.55	$284.34	$284.34	$253.23	$253.23	$253.23	$253.23	$291.85	$291.85	$295.63
24	$244.14	$244.14	$248.91	$248.91	$295.63	$295.63	$258.40	$258.40	$238.55	$238.55	$284.34	$284.34	$253.23	$253.23	$253.23	$253.23	$291.85	$291.85	$295.63
25	$245.12	$245.12	$249.91	$249.91	$296.81	$296.81	$259.43	$259.43	$239.50	$239.50	$285.48	$285.48	$254.24	$254.24	$254.24	$254.24	$293.02	$293.02	$296.81
26	$250.00	$250.00	$254.88	$254.88	$302.73	$302.73	$264.60	$264.60	$244.28	$244.28	$291.16	$291.16	$259.31	$259.31	$259.31	$259.31	$298.85	$298.85	$302.73
27	$255.86	$255.86	$260.86	$260.86	$309.82	$309.82	$270.80	$270.80	$250.00	$250.00	$297.99	$297.99	$265.39	$265.39	$265.39	$265.39	$305.86	$305.86	$309.82
28	$265.38	$265.38	$270.57	$270.57	$321.35	$321.35	$280.88	$280.88	$259.30	$259.30	$309.08	$309.08	$275.26	$275.26	$275.26	$275.26	$317.24	$317.24	$321.35
29	$273.19	$273.19	$278.53	$278.53	$330.81	$330.81	$289.15	$289.15	$266.94	$266.94	$318.18	$318.18	$283.36	$283.36	$283.36	$283.36	$326.58	$326.58	$330.81
30	$277.10	$277.10	$282.51	$282.51	$335.54	$335.54	$293.28	$293.28	$270.75	$270.75	$322.73	$322.73	$287.42	$287.42	$287.42	$287.42	$331.25	$331.25	$335.54
31	$282.96	$282.96	$288.49	$288.49	$342.64	$342.64	$299.49	$299.49	$276.48	$276.48	$329.55	$329.55	$293.49	$293.49	$293.49	$293.49	$338.25	$338.25	$342.64
32	$288.82	$288.82	$294.46	$294.46	$349.73	$349.73	$305.69	$305.69	$282.20	$282.20	$336.37	$336.37	$299.57	$299.57	$299.57	$299.57	$345.26	$345.26	$349.73
33	$292.48	$292.48	$298.19	$298.19	$354.16	$354.16	$309.56	$309.56	$285.78	$285.78	$340.64	$340.64	$303.37	$303.37	$303.37	$303.37	$349.64	$349.64	$354.16
34	$296.39	$296.39	$302.18	$302.18	$358.89	$358.89	$313.70	$313.70	$289.60	$289.60	$345.19	$345.19	$307.42	$307.42	$307.42	$307.42	$354.31	$354.31	$358.89
35	$298.34	$298.34	$304.17	$304.17	$361.26	$361.26	$315.76	$315.76	$291.51	$291.51	$347.46	$347.46	$309.45	$309.45	$309.45	$309.45	$356.64	$356.64	$361.26
36	$300.29	$300.29	$306.16	$306.16	$363.62	$363.62	$317.83	$317.83	$293.42	$293.42	$349.74	$349.74	$311.47	$311.47	$311.47	$311.47	$358.98	$358.98	$363.62
37	$302.25	$302.25	$308.15	$308.15	$365.99	$365.99	$319.90	$319.90	$295.32	$295.32	$352.01	$352.01	$313.50	$313.50	$313.50	$313.50	$361.31	$361.31	$365.99
38	$304.20	$304.20	$310.14	$310.14	$368.35	$368.35	$321.97	$321.97	$297.23	$297.23	$354.29	$354.29	$315.52	$315.52	$315.52	$315.52	$363.65	$363.65	$368.35
39	$308.10	$308.10	$314.12	$314.12	$373.09	$373.09	$326.10	$326.10	$301.05	$301.05	$358.84	$358.84	$319.58	$319.58	$319.58	$319.58	$368.31	$368.31	$373.09
40	$312.01	$312.01	$318.11	$318.11	$377.82	$377.82	$330.24	$330.24	$304.87	$304.87	$363.39	$363.39	$323.63	$323.63	$323.63	$323.63	$372.98	$372.98	$377.82
41	$317.87	$317.87	$324.08	$324.08	$384.91	$384.91	$336.44	$336.44	$310.59	$310.59	$370.21	$370.21	$329.71	$329.71	$329.71	$329.71	$379.99	$379.99	$384.91
42	$323.49	$323.49	$329.81	$329.81	$391.71	$391.71	$342.38	$342.38	$316.08	$316.08	$376.75	$376.75	$335.53	$335.53	$335.53	$335.53	$386.70	$386.70	$391.71
43	$331.30	$331.30	$337.77	$337.77	$401.17	$401.17	$350.65	$350.65	$323.71	$323.71	$385.85	$385.85	$343.63	$343.63	$343.63	$343.63	$396.04	$396.04	$401.17
44	$341.06	$341.06	$347.73	$347.73	$413.00	$413.00	$360.98	$360.98	$333.25	$333.25	$397.22	$397.22	$353.76	$353.76	$353.76	$353.76	$407.71	$407.71	$413.00
45	$352.54	$352.54	$359.43	$359.43	$426.89	$426.89	$373.13	$373.13	$344.47	$344.47	$410.59	$410.59	$365.66	$365.66	$365.66	$365.66	$421.43	$421.43	$426.89
46	$366.21	$366.21	$373.37	$373.37	$443.45	$443.45	$387.60	$387.60	$357.83	$357.83	$426.51	$426.51	$379.85	$379.85	$379.85	$379.85	$437.78	$437.78	$443.45
47	$381.59	$381.59	$389.05	$389.05	$462.07	$462.07	$403.88	$403.88	$372.85	$372.85	$444.42	$444.42	$395.80	$395.80	$395.80	$395.80	$456.16	$456.16	$462.07
48	$399.17	$399.17	$406.97	$406.97	$483.36	$483.36	$422.48	$422.48	$390.03	$390.03	$464.90	$464.90	$414.03	$414.03	$414.03	$414.03	$477.17	$477.17	$483.36
49	$416.50	$416.50	$424.64	$424.64	$504.34	$504.34	$440.83	$440.83	$406.97	$406.97	$485.08	$485.08	$432.01	$432.01	$432.01	$432.01	$497.90	$497.90	$504.34
50	$436.03	$436.03	$444.55	$444.55	$528.00	$528.00	$461.50	$461.50	$426.05	$426.05	$507.83	$507.83	$452.27	$452.27	$452.27	$452.27	$521.24	$521.24	$528.00
51	$455.32	$455.32	$464.22	$464.22	$551.35	$551.35	$481.92	$481.92	$444.90	$444.90	$530.29	$530.29	$472.27	$472.27	$472.27	$472.27	$544.30	$544.30	$551.35
52	$476.56	$476.56	$485.87	$485.87	$577.07	$577.07	$504.40	$504.40	$465.65	$465.65	$555.03	$555.03	$494.30	$494.30	$494.30	$494.30	$569.69	$569.69	$577.07
53	$498.05	$498.05	$507.78	$507.78	$603.09	$603.09	$527.14	$527.14	$486.64	$486.64	$580.05	$580.05	$516.59	$516.59	$516.59	$516.59	$595.37	$595.37	$603.09
54	$521.24	$521.24	$531.42	$531.42	$631.17	$631.17	$551.68	$551.68	$509.30	$509.30	$607.07	$607.07	$540.65	$540.65	$540.65	$540.65	$623.10	$623.10	$631.17
55	$544.43	$544.43	$555.07	$555.07	$659.25	$659.25	$576.23	$576.23	$531.97	$531.97	$634.08	$634.08	$564.70	$564.70	$564.70	$564.70	$650.83	$650.83	$659.25
56	$569.58	$569.58	$580.71	$580.71	$689.70	$689.70	$602.85	$602.85	$556.54	$556.54	$663.37	$663.37	$590.79	$590.79	$590.79	$590.79	$680.89	$680.89	$689.70
57	$594.97	$594.97	$606.59	$606.59	$720.45	$720.45	$629.72	$629.72	$581.35	$581.35	$692.94	$692.94	$617.12	$617.12	$617.12	$617.12	$711.24	$711.24	$720.45
58	$622.07	$622.07	$634.22	$634.22	$753.27	$753.27	$658.40	$658.40	$607.83	$607.83	$724.50	$724.50	$645.23	$645.23	$645.23	$645.23	$743.63	$743.63	$753.27
59	$635.50	$635.50	$647.91	$647.91	$769.52	$769.52	$672.62	$672.62	$620.95	$620.95	$740.14	$740.14	$659.16	$659.16	$659.16	$659.16	$759.69	$759.69	$769.52
60	$662.60	$662.60	$675.54	$675.54	$802.34	$802.34	$701.30	$701.30	$647.42	$647.42	$771.70	$771.70	$687.27	$687.27	$687.27	$687.27	$792.08	$792.08	$802.34
61	$686.03	$686.03	$699.44	$699.44	$830.72	$830.72	$726.10	$726.10	$670.33	$670.33	$799.00	$799.00	$711.58	$711.58	$711.58	$711.58	$820.10	$820.10	$830.72
62	$701.41	$701.41	$715.12	$715.12	$849.34	$849.34	$742.38	$742.38	$685.35	$685.35	$816.91	$816.91	$727.53	$727.53	$727.53	$727.53	$838.49	$838.49	$849.34
63	$720.70	$720.70	$734.78	$734.78	$872.70	$872.70	$762.80	$762.80	$704.20	$704.20	$839.37	$839.37	$747.53	$747.53	$747.53	$747.53	$861.54	$861.54	$872.70
64+	$732.42	$732.42	$746.73	$746.73	$886.89	$886.89	$775.20	$775.20	$715.65	$715.65	$853.02	$853.02	$759.69	$759.69	$759.69	$759.69	$875.55	$875.55	$886.89

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070023	67430PA0070024		67430PA0070024		67430PA0070024		67430PA0070024		67430PA0070024		67430PA0070025		67430PA0080001		67430PA0080001		67430PA0080001	
Plan Marketing Name =>	1,000/10% $25/	tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		age Platinum EPO $350 $20/$4		age Platinum EPO $350 $20/$4		age Platinum EPO $350 $20/$4	
Form # =>	F10	PPOF09		PPOF09		PPOF09		PPOF09		PPOF09		PPOF10		EPOF07		EPOF07		EPOF07	
Rating Area =>	7	1		3		4		5		9		7		1		3		4	
Network =>	dvantage w/Den	w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/Den		w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	old	Silver		Silver		Silver		Silver		Silver		Silver		Platinum		Platinum		Platinum	
Deductible =>	$2000	$3750/ $7500		$3750/ $7500		$3750/ $7500		$3750/ $7500		$3750/ $7500		$3750/ $7500		$350/ $700		$350/ $700		$350/ $700	
Coinsurance =>	%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	$50	$40 / $60		$40 / $60		$40 / $60		$40 / $60		$40 / $60		$40 / $60		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$12000	$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$1500/ $3000		$1500/ $3000		$1500/ $3000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$226.16	$159.66	$159.66	$190.31	$190.31	$169.49	$169.49	$169.49	$169.49	$195.34	$195.34	$197.86	$197.86	$259.16	$259.16	$308.91	$308.91	$275.12	$275.12
15	$246.26	$173.85	$173.85	$207.23	$207.23	$184.55	$184.55	$184.55	$184.55	$212.70	$212.70	$215.45	$215.45	$282.20	$282.20	$336.37	$336.37	$299.57	$299.57
16	$253.95	$179.27	$179.27	$213.69	$213.69	$190.31	$190.31	$190.31	$190.31	$219.34	$219.34	$222.17	$222.17	$291.00	$291.00	$346.87	$346.87	$308.92	$308.92
17	$261.63	$184.70	$184.70	$220.16	$220.16	$196.07	$196.07	$196.07	$196.07	$225.98	$225.98	$228.90	$228.90	$299.81	$299.81	$357.37	$357.37	$318.27	$318.27
18	$269.91	$190.54	$190.54	$227.13	$227.13	$202.28	$202.28	$202.28	$202.28	$233.13	$233.13	$236.14	$236.14	$309.30	$309.30	$368.68	$368.68	$328.34	$328.34
19	$278.19	$196.39	$196.39	$234.09	$234.09	$208.48	$208.48	$208.48	$208.48	$240.27	$240.27	$243.38	$243.38	$318.78	$318.78	$379.99	$379.99	$338.41	$338.41
20	$286.76	$202.44	$202.44	$241.31	$241.31	$214.90	$214.90	$214.90	$214.90	$247.68	$247.68	$250.88	$250.88	$328.61	$328.61	$391.70	$391.70	$348.84	$348.84
21	$295.63	$208.70	$208.70	$248.77	$248.77	$221.55	$221.55	$221.55	$221.55	$255.34	$255.34	$258.64	$258.64	$338.77	$338.77	$403.81	$403.81	$359.63	$359.63
22	$295.63	$208.70	$208.70	$248.77	$248.77	$221.55	$221.55	$221.55	$221.55	$255.34	$255.34	$258.64	$258.64	$338.77	$338.77	$403.81	$403.81	$359.63	$359.63
23	$295.63	$208.70	$208.70	$248.77	$248.77	$221.55	$221.55	$221.55	$221.55	$255.34	$255.34	$258.64	$258.64	$338.77	$338.77	$403.81	$403.81	$359.63	$359.63
24	$295.63	$208.70	$208.70	$248.77	$248.77	$221.55	$221.55	$221.55	$221.55	$255.34	$255.34	$258.64	$258.64	$338.77	$338.77	$403.81	$403.81	$359.63	$359.63
25	$296.81	$209.53	$209.53	$249.77	$249.77	$222.44	$222.44	$222.44	$222.44	$256.36	$256.36	$259.67	$259.67	$340.13	$340.13	$405.43	$405.43	$361.07	$361.07
26	$302.73	$213.71	$213.71	$254.74	$254.74	$226.87	$226.87	$226.87	$226.87	$261.47	$261.47	$264.85	$264.85	$346.90	$346.90	$413.50	$413.50	$368.26	$368.26
27	$309.82	$218.72	$218.72	$260.71	$260.71	$232.18	$232.18	$232.18	$232.18	$267.60	$267.60	$271.05	$271.05	$355.03	$355.03	$423.19	$423.19	$376.89	$376.89
28	$321.35	$226.86	$226.86	$270.41	$270.41	$240.82	$240.82	$240.82	$240.82	$277.55	$277.55	$281.14	$281.14	$368.24	$368.24	$438.94	$438.94	$390.92	$390.92
29	$330.81	$233.54	$233.54	$278.37	$278.37	$247.91	$247.91	$247.91	$247.91	$285.73	$285.73	$289.42	$289.42	$379.08	$379.08	$451.86	$451.86	$402.43	$402.43
30	$335.54	$236.87	$236.87	$282.35	$282.35	$251.46	$251.46	$251.46	$251.46	$289.81	$289.81	$293.56	$293.56	$384.50	$384.50	$458.32	$458.32	$408.18	$408.18
31	$342.64	$241.88	$241.88	$288.32	$288.32	$256.78	$256.78	$256.78	$256.78	$295.94	$295.94	$299.76	$299.76	$392.63	$392.63	$468.02	$468.02	$416.81	$416.81
32	$349.73	$246.89	$246.89	$294.29	$294.29	$262.09	$262.09	$262.09	$262.09	$302.07	$302.07	$305.97	$305.97	$400.76	$400.76	$477.71	$477.71	$425.44	$425.44
33	$354.16	$250.02	$250.02	$298.03	$298.03	$265.42	$265.42	$265.42	$265.42	$305.90	$305.90	$309.85	$309.85	$405.85	$405.85	$483.76	$483.76	$430.84	$430.84
34	$358.89	$253.36	$253.36	$302.01	$302.01	$268.96	$268.96	$268.96	$268.96	$309.98	$309.98	$313.99	$313.99	$411.27	$411.27	$490.23	$490.23	$436.59	$436.59
35	$361.26	$255.03	$255.03	$304.00	$304.00	$270.73	$270.73	$270.73	$270.73	$312.03	$312.03	$316.06	$316.06	$413.98	$413.98	$493.46	$493.46	$439.47	$439.47
36	$363.62	$256.70	$256.70	$305.99	$305.99	$272.51	$272.51	$272.51	$272.51	$314.07	$314.07	$318.13	$318.13	$416.69	$416.69	$496.69	$496.69	$442.34	$442.34
37	$365.99	$258.37	$258.37	$307.98	$307.98	$274.28	$274.28	$274.28	$274.28	$316.11	$316.11	$320.20	$320.20	$419.40	$419.40	$499.92	$499.92	$445.22	$445.22
38	$368.35	$260.04	$260.04	$309.97	$309.97	$276.05	$276.05	$276.05	$276.05	$318.15	$318.15	$322.27	$322.27	$422.11	$422.11	$503.15	$503.15	$448.10	$448.10
39	$373.09	$263.38	$263.38	$313.95	$313.95	$279.60	$279.60	$279.60	$279.60	$322.24	$322.24	$326.40	$326.40	$427.53	$427.53	$509.61	$509.61	$453.85	$453.85
40	$377.82	$266.72	$266.72	$317.93	$317.93	$283.14	$283.14	$283.14	$283.14	$326.32	$326.32	$330.54	$330.54	$432.95	$432.95	$516.07	$516.07	$459.61	$459.61
41	$384.91	$271.73	$271.73	$323.90	$323.90	$288.46	$288.46	$288.46	$288.46	$332.45	$332.45	$336.75	$336.75	$441.08	$441.08	$525.76	$525.76	$468.24	$468.24
42	$391.71	$276.53	$276.53	$329.62	$329.62	$293.55	$293.55	$293.55	$293.55	$338.33	$338.33	$342.70	$342.70	$448.87	$448.87	$535.05	$535.05	$476.51	$476.51
43	$401.17	$283.21	$283.21	$337.58	$337.58	$300.64	$300.64	$300.64	$300.64	$346.50	$346.50	$350.97	$350.97	$459.71	$459.71	$547.97	$547.97	$488.02	$488.02
44	$413.00	$291.55	$291.55	$347.53	$347.53	$309.51	$309.51	$309.51	$309.51	$356.71	$356.71	$361.32	$361.32	$473.26	$473.26	$564.12	$564.12	$502.40	$502.40
45	$426.89	$301.36	$301.36	$359.22	$359.22	$319.92	$319.92	$319.92	$319.92	$368.71	$368.71	$373.48	$373.48	$489.18	$489.18	$583.10	$583.10	$519.31	$519.31
46	$443.45	$313.05	$313.05	$373.16	$373.16	$332.33	$332.33	$332.33	$332.33	$383.01	$383.01	$387.96	$387.96	$508.16	$508.16	$605.72	$605.72	$539.45	$539.45
47	$462.07	$326.20	$326.20	$388.83	$388.83	$346.28	$346.28	$346.28	$346.28	$399.10	$399.10	$404.25	$404.25	$529.50	$529.50	$631.16	$631.16	$562.10	$562.10
48	$483.36	$341.22	$341.22	$406.74	$406.74	$362.23	$362.23	$362.23	$362.23	$417.48	$417.48	$422.88	$422.88	$553.89	$553.89	$660.23	$660.23	$588.00	$588.00
49	$504.34	$356.04	$356.04	$424.40	$424.40	$377.96	$377.96	$377.96	$377.96	$435.61	$435.61	$441.24	$441.24	$577.94	$577.94	$688.90	$688.90	$613.53	$613.53
50	$528.00	$372.74	$372.74	$444.30	$444.30	$395.69	$395.69	$395.69	$395.69	$456.04	$456.04	$461.93	$461.93	$605.04	$605.04	$721.20	$721.20	$642.30	$642.30
51	$551.35	$389.23	$389.23	$463.96	$463.96	$413.19	$413.19	$413.19	$413.19	$476.21	$476.21	$482.36	$482.36	$631.81	$631.81	$753.11	$753.11	$670.71	$670.71
52	$577.07	$407.38	$407.38	$485.60	$485.60	$432.47	$432.47	$432.47	$432.47	$498.42	$498.42	$504.87	$504.87	$661.28	$661.28	$788.24	$788.24	$702.00	$702.00
53	$603.09	$425.75	$425.75	$507.49	$507.49	$451.96	$451.96	$451.96	$451.96	$520.89	$520.89	$527.63	$527.63	$691.09	$691.09	$823.77	$823.77	$733.65	$733.65
54	$631.17	$445.57	$445.57	$531.12	$531.12	$473.01	$473.01	$473.01	$473.01	$545.15	$545.15	$552.20	$552.20	$723.27	$723.27	$862.13	$862.13	$767.81	$767.81
55	$659.25	$465.40	$465.40	$554.76	$554.76	$494.06	$494.06	$494.06	$494.06	$569.41	$569.41	$576.77	$576.77	$755.46	$755.46	$900.50	$900.50	$801.97	$801.97
56	$689.70	$486.90	$486.90	$580.38	$580.38	$516.88	$516.88	$516.88	$516.88	$595.71	$595.71	$603.41	$603.41	$790.35	$790.35	$942.09	$942.09	$839.02	$839.02
57	$720.45	$508.60	$508.60	$606.25	$606.25	$539.92	$539.92	$539.92	$539.92	$622.26	$622.26	$630.31	$630.31	$825.58	$825.58	$984.08	$984.08	$876.42	$876.42
58	$753.27	$531.77	$531.77	$633.87	$633.87	$564.51	$564.51	$564.51	$564.51	$650.61	$650.61	$659.01	$659.01	$863.19	$863.19	$1,028.91	$1,028.91	$916.34	$916.34
59	$769.52	$543.25	$543.25	$647.55	$647.55	$576.69	$576.69	$576.69	$576.69	$664.65	$664.65	$673.24	$673.24	$881.82	$881.82	$1,051.12	$1,051.12	$936.12	$936.12
60	$802.34	$566.41	$566.41	$675.16	$675.16	$601.29	$601.29	$601.29	$601.29	$692.99	$692.99	$701.95	$701.95	$919.42	$919.42	$1,095.94	$1,095.94	$976.04	$976.04
61	$830.72	$586.45	$586.45	$699.04	$699.04	$622.56	$622.56	$622.56	$622.56	$717.51	$717.51	$726.78	$726.78	$951.94	$951.94	$1,134.71	$1,134.71	$1,010.56	$1,010.56
62	$849.34	$599.60	$599.60	$714.72	$714.72	$636.51	$636.51	$636.51	$636.51	$733.59	$733.59	$743.07	$743.07	$973.29	$973.29	$1,160.15	$1,160.15	$1,033.22	$1,033.22
63	$872.70	$616.08	$616.08	$734.37	$734.37	$654.02	$654.02	$654.02	$654.02	$753.76	$753.76	$763.51	$763.51	$1,000.05	$1,000.05	$1,192.05	$1,192.05	$1,061.63	$1,061.63
64+	$886.89	$626.10	$626.10	$746.31	$746.31	$664.65	$664.65	$664.65	$664.65	$766.02	$766.02	$775.92	$775.92	$1,016.31	$1,016.31	$1,211.43	$1,211.43	$1,078.89	$1,078.89

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0080001		67430PA0080001		67430PA0080002		67430PA0080002		67430PA0080002		67430PA0080002		67430PA0080002		67430PA0080003		67430PA0080003		67430PA
Plan Marketing Name =>	tage Platinum EPO $350 $20/$4		tage Platinum EPO $350 $20/$4		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,750 $25/$50		ntage Gold EPO $1,750 $25/$50		ntage Gold EPO
Form # =>	EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPO
Rating Area =>	5		9		1		3		4		5		9		1		3		4
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$350/ $700		$350/ $700		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1750/ $3500		$1750/ $3500		$1750/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$20 / $40		$20 / $40		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$30 / $50		$25 / $50		$25 / $50		$25 /
OOP Maximum =>	$1500/ $3000		$1500/ $3000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$4600/ $9200		$4600/ $9200		$4600/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$275.12	$275.12	$317.08	$317.08	$179.33	$179.33	$213.76	$213.76	$190.38	$190.38	$190.38	$190.38	$219.41	$219.41	$175.67	$175.67	$209.39	$209.39	$186.48
15	$299.57	$299.57	$345.26	$345.26	$195.27	$195.27	$232.77	$232.77	$207.30	$207.30	$207.30	$207.30	$238.91	$238.91	$191.28	$191.28	$228.00	$228.00	$203.06
16	$308.92	$308.92	$356.04	$356.04	$201.37	$201.37	$240.03	$240.03	$213.77	$213.77	$213.77	$213.77	$246.37	$246.37	$197.25	$197.25	$235.12	$235.12	$209.40
17	$318.27	$318.27	$366.81	$366.81	$207.46	$207.46	$247.30	$247.30	$220.24	$220.24	$220.24	$220.24	$253.83	$253.83	$203.22	$203.22	$242.23	$242.23	$215.74
18	$328.34	$328.34	$378.42	$378.42	$214.03	$214.03	$255.12	$255.12	$227.21	$227.21	$227.21	$227.21	$261.86	$261.86	$209.65	$209.65	$249.90	$249.90	$222.56
19	$338.41	$338.41	$390.03	$390.03	$220.59	$220.59	$262.94	$262.94	$234.18	$234.18	$234.18	$234.18	$269.89	$269.89	$216.08	$216.08	$257.56	$257.56	$229.39
20	$348.84	$348.84	$402.05	$402.05	$227.39	$227.39	$271.05	$271.05	$241.39	$241.39	$241.39	$241.39	$278.21	$278.21	$222.74	$222.74	$265.50	$265.50	$236.46
21	$359.63	$359.63	$414.48	$414.48	$234.42	$234.42	$279.43	$279.43	$248.86	$248.86	$248.86	$248.86	$286.81	$286.81	$229.63	$229.63	$273.71	$273.71	$243.77
22	$359.63	$359.63	$414.48	$414.48	$234.42	$234.42	$279.43	$279.43	$248.86	$248.86	$248.86	$248.86	$286.81	$286.81	$229.63	$229.63	$273.71	$273.71	$243.77
23	$359.63	$359.63	$414.48	$414.48	$234.42	$234.42	$279.43	$279.43	$248.86	$248.86	$248.86	$248.86	$286.81	$286.81	$229.63	$229.63	$273.71	$273.71	$243.77
24	$359.63	$359.63	$414.48	$414.48	$234.42	$234.42	$279.43	$279.43	$248.86	$248.86	$248.86	$248.86	$286.81	$286.81	$229.63	$229.63	$273.71	$273.71	$243.77
25	$361.07	$361.07	$416.14	$416.14	$235.36	$235.36	$280.55	$280.55	$249.86	$249.86	$249.86	$249.86	$287.96	$287.96	$230.55	$230.55	$274.80	$274.80	$244.75
26	$368.26	$368.26	$424.43	$424.43	$240.05	$240.05	$286.14	$286.14	$254.83	$254.83	$254.83	$254.83	$293.69	$293.69	$235.14	$235.14	$280.28	$280.28	$249.62
27	$376.89	$376.89	$434.38	$434.38	$245.67	$245.67	$292.84	$292.84	$260.81	$260.81	$260.81	$260.81	$300.58	$300.58	$240.65	$240.65	$286.85	$286.85	$255.47
28	$390.92	$390.92	$450.54	$450.54	$254.81	$254.81	$303.74	$303.74	$270.51	$270.51	$270.51	$270.51	$311.76	$311.76	$249.61	$249.61	$297.52	$297.52	$264.98
29	$402.43	$402.43	$463.80	$463.80	$262.32	$262.32	$312.68	$312.68	$278.47	$278.47	$278.47	$278.47	$320.94	$320.94	$256.96	$256.96	$306.28	$306.28	$272.78
30	$408.18	$408.18	$470.43	$470.43	$266.07	$266.07	$317.15	$317.15	$282.46	$282.46	$282.46	$282.46	$325.53	$325.53	$260.63	$260.63	$310.66	$310.66	$276.68
31	$416.81	$416.81	$480.38	$480.38	$271.69	$271.69	$323.86	$323.86	$288.43	$288.43	$288.43	$288.43	$332.41	$332.41	$266.14	$266.14	$317.23	$317.23	$282.53
32	$425.44	$425.44	$490.33	$490.33	$277.32	$277.32	$330.57	$330.57	$294.40	$294.40	$294.40	$294.40	$339.30	$339.30	$271.65	$271.65	$323.80	$323.80	$288.38
33	$430.84	$430.84	$496.55	$496.55	$280.84	$280.84	$334.76	$334.76	$298.13	$298.13	$298.13	$298.13	$343.60	$343.60	$275.10	$275.10	$327.90	$327.90	$292.04
34	$436.59	$436.59	$503.18	$503.18	$284.59	$284.59	$339.23	$339.23	$302.12	$302.12	$302.12	$302.12	$348.19	$348.19	$278.77	$278.77	$332.28	$332.28	$295.94
35	$439.47	$439.47	$506.49	$506.49	$286.46	$286.46	$341.46	$341.46	$304.11	$304.11	$304.11	$304.11	$350.48	$350.48	$280.61	$280.61	$334.47	$334.47	$297.89
36	$442.34	$442.34	$509.81	$509.81	$288.34	$288.34	$343.70	$343.70	$306.10	$306.10	$306.10	$306.10	$352.78	$352.78	$282.44	$282.44	$336.66	$336.66	$299.84
37	$445.22	$445.22	$513.13	$513.13	$290.21	$290.21	$345.93	$345.93	$308.09	$308.09	$308.09	$308.09	$355.07	$355.07	$284.28	$284.28	$338.85	$338.85	$301.79
38	$448.10	$448.10	$516.44	$516.44	$292.09	$292.09	$348.17	$348.17	$310.08	$310.08	$310.08	$310.08	$357.37	$357.37	$286.12	$286.12	$341.04	$341.04	$303.74
39	$453.85	$453.85	$523.07	$523.07	$295.84	$295.84	$352.64	$352.64	$314.06	$314.06	$314.06	$314.06	$361.95	$361.95	$289.79	$289.79	$345.42	$345.42	$307.64
40	$459.61	$459.61	$529.71	$529.71	$299.59	$299.59	$357.11	$357.11	$318.04	$318.04	$318.04	$318.04	$366.54	$366.54	$293.47	$293.47	$349.80	$349.80	$311.54
41	$468.24	$468.24	$539.65	$539.65	$305.21	$305.21	$363.82	$363.82	$324.02	$324.02	$324.02	$324.02	$373.43	$373.43	$298.98	$298.98	$356.37	$356.37	$317.39
42	$476.51	$476.51	$549.19	$549.19	$310.61	$310.61	$370.24	$370.24	$329.74	$329.74	$329.74	$329.74	$380.02	$380.02	$304.26	$304.26	$362.67	$362.67	$323.00
43	$488.02	$488.02	$562.45	$562.45	$318.11	$318.11	$379.19	$379.19	$337.70	$337.70	$337.70	$337.70	$389.20	$389.20	$311.61	$311.61	$371.42	$371.42	$330.80
44	$502.40	$502.40	$579.03	$579.03	$327.48	$327.48	$390.36	$390.36	$347.66	$347.66	$347.66	$347.66	$400.67	$400.67	$320.79	$320.79	$382.37	$382.37	$340.55
45	$519.31	$519.31	$598.51	$598.51	$338.50	$338.50	$403.50	$403.50	$359.35	$359.35	$359.35	$359.35	$414.15	$414.15	$331.59	$331.59	$395.24	$395.24	$352.00
46	$539.45	$539.45	$621.72	$621.72	$351.63	$351.63	$419.15	$419.15	$373.29	$373.29	$373.29	$373.29	$430.22	$430.22	$344.45	$344.45	$410.57	$410.57	$365.66
47	$562.10	$562.10	$647.83	$647.83	$366.40	$366.40	$436.75	$436.75	$388.97	$388.97	$388.97	$388.97	$448.28	$448.28	$358.91	$358.91	$427.81	$427.81	$381.01
48	$588.00	$588.00	$677.67	$677.67	$383.28	$383.28	$456.87	$456.87	$406.89	$406.89	$406.89	$406.89	$468.93	$468.93	$375.45	$375.45	$447.52	$447.52	$398.56
49	$613.53	$613.53	$707.10	$707.10	$399.92	$399.92	$476.71	$476.71	$424.56	$424.56	$424.56	$424.56	$489.30	$489.30	$391.75	$391.75	$466.95	$466.95	$415.87
50	$642.30	$642.30	$740.26	$740.26	$418.67	$418.67	$499.06	$499.06	$444.46	$444.46	$444.46	$444.46	$512.24	$512.24	$410.12	$410.12	$488.85	$488.85	$435.37
51	$670.71	$670.71	$773.01	$773.01	$437.19	$437.19	$521.14	$521.14	$464.12	$464.12	$464.12	$464.12	$534.90	$534.90	$428.26	$428.26	$510.47	$510.47	$454.63
52	$702.00	$702.00	$809.06	$809.06	$457.59	$457.59	$545.45	$545.45	$485.77	$485.77	$485.77	$485.77	$559.85	$559.85	$448.24	$448.24	$534.28	$534.28	$475.84
53	$733.65	$733.65	$845.54	$845.54	$478.22	$478.22	$570.04	$570.04	$507.67	$507.67	$507.67	$507.67	$585.09	$585.09	$468.45	$468.45	$558.37	$558.37	$497.29
54	$767.81	$767.81	$884.91	$884.91	$500.49	$500.49	$596.58	$596.58	$531.32	$531.32	$531.32	$531.32	$612.34	$612.34	$490.26	$490.26	$584.37	$584.37	$520.45
55	$801.97	$801.97	$924.29	$924.29	$522.76	$522.76	$623.13	$623.13	$554.96	$554.96	$554.96	$554.96	$639.59	$639.59	$512.07	$512.07	$610.37	$610.37	$543.61
56	$839.02	$839.02	$966.98	$966.98	$546.90	$546.90	$651.91	$651.91	$580.59	$580.59	$580.59	$580.59	$669.13	$669.13	$535.73	$535.73	$638.57	$638.57	$568.72
57	$876.42	$876.42	$1,010.09	$1,010.09	$571.28	$571.28	$680.97	$680.97	$606.47	$606.47	$606.47	$606.47	$698.96	$698.96	$559.61	$559.61	$667.03	$667.03	$594.07
58	$916.34	$916.34	$1,056.10	$1,056.10	$597.30	$597.30	$711.99	$711.99	$634.10	$634.10	$634.10	$634.10	$730.79	$730.79	$585.10	$585.10	$697.41	$697.41	$621.13
59	$936.12	$936.12	$1,078.89	$1,078.89	$610.20	$610.20	$727.36	$727.36	$647.78	$647.78	$647.78	$647.78	$746.57	$746.57	$597.73	$597.73	$712.47	$712.47	$634.53
60	$976.04	$976.04	$1,124.90	$1,124.90	$636.22	$636.22	$758.37	$758.37	$675.41	$675.41	$675.41	$675.41	$778.40	$778.40	$623.22	$623.22	$742.85	$742.85	$661.59
61	$1,010.56	$1,010.56	$1,164.69	$1,164.69	$658.72	$658.72	$785.20	$785.20	$699.30	$699.30	$699.30	$699.30	$805.94	$805.94	$645.26	$645.26	$769.13	$769.13	$684.99
62	$1,033.22	$1,033.22	$1,190.80	$1,190.80	$673.49	$673.49	$802.80	$802.80	$714.97	$714.97	$714.97	$714.97	$824.01	$824.01	$659.73	$659.73	$786.37	$786.37	$700.35
63	$1,061.63	$1,061.63	$1,223.54	$1,223.54	$692.01	$692.01	$824.88	$824.88	$734.63	$734.63	$734.63	$734.63	$846.66	$846.66	$677.87	$677.87	$807.99	$807.99	$719.61
64+	$1,078.89	$1,078.89	$1,243.44	$1,243.44	$703.26	$703.26	$838.29	$838.29	$746.58	$746.58	$746.58	$746.58	$860.43	$860.43	$688.89	$688.89	$821.13	$821.13	$731.31

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080003	67430PA0080003		67430PA0080003		67430PA0080004		67430PA0080004		67430PA0080004		67430PA0080004		67430PA0080004		67430PA0080005		67430PA0080005	
Plan Marketing Name =>	$1,750 $25/$50	ntage Gold EPO $1,750 $25/$50		ntage Gold EPO $1,750 $25/$50		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $4,500/10% $40/		ge Silver EPO $7,000/10% $25/		ge Silver EPO $7,000/10% $25/	
Form # =>	F07	EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07	
Rating Area =>	4	5		9		1		3		4		5		9		1		3	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	/ $3500	$1750/ $3500		$1750/ $3500		$4500/ $9000		$4500/ $9000		$4500/ $9000		$4500/ $9000		$4500/ $9000		$7000/ $14000		$7000/ $14000	
Coinsurance =>	0%	100%		100%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ $50	$25 / $50		$25 / $50		$40 / $65		$40 / $65		$40 / $65		$40 / $65		$40 / $65		$25 / $50		$25 / $50	
OOP Maximum =>	/ $9200	$4600/ $9200		$4600/ $9200		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800		$8150/ $16300		$8150/ $16300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$186.48	$186.48	$186.48	$214.92	$214.92	$131.66	$131.66	$156.93	$156.93	$139.76	$139.76	$139.76	$139.76	$161.08	$161.08	$147.05	$147.05	$175.28	$175.28
15	$203.06	$203.06	$203.06	$234.02	$234.02	$143.36	$143.36	$170.88	$170.88	$152.18	$152.18	$152.18	$152.18	$175.40	$175.40	$160.12	$160.12	$190.86	$190.86
16	$209.40	$209.40	$209.40	$241.33	$241.33	$147.83	$147.83	$176.22	$176.22	$156.93	$156.93	$156.93	$156.93	$180.87	$180.87	$165.12	$165.12	$196.81	$196.81
17	$215.74	$215.74	$215.74	$248.63	$248.63	$152.31	$152.31	$181.55	$181.55	$161.68	$161.68	$161.68	$161.68	$186.35	$186.35	$170.11	$170.11	$202.77	$202.77
18	$222.56	$222.56	$222.56	$256.50	$256.50	$157.13	$157.13	$187.29	$187.29	$166.80	$166.80	$166.80	$166.80	$192.24	$192.24	$175.50	$175.50	$209.19	$209.19
19	$229.39	$229.39	$229.39	$264.36	$264.36	$161.95	$161.95	$193.04	$193.04	$171.91	$171.91	$171.91	$171.91	$198.14	$198.14	$180.88	$180.88	$215.60	$215.60
20	$236.46	$236.46	$236.46	$272.51	$272.51	$166.94	$166.94	$198.99	$198.99	$177.21	$177.21	$177.21	$177.21	$204.24	$204.24	$186.45	$186.45	$222.25	$222.25
21	$243.77	$243.77	$243.77	$280.94	$280.94	$172.10	$172.10	$205.14	$205.14	$182.69	$182.69	$182.69	$182.69	$210.56	$210.56	$192.22	$192.22	$229.12	$229.12
22	$243.77	$243.77	$243.77	$280.94	$280.94	$172.10	$172.10	$205.14	$205.14	$182.69	$182.69	$182.69	$182.69	$210.56	$210.56	$192.22	$192.22	$229.12	$229.12
23	$243.77	$243.77	$243.77	$280.94	$280.94	$172.10	$172.10	$205.14	$205.14	$182.69	$182.69	$182.69	$182.69	$210.56	$210.56	$192.22	$192.22	$229.12	$229.12
24	$243.77	$243.77	$243.77	$280.94	$280.94	$172.10	$172.10	$205.14	$205.14	$182.69	$182.69	$182.69	$182.69	$210.56	$210.56	$192.22	$192.22	$229.12	$229.12
25	$244.75	$244.75	$244.75	$282.06	$282.06	$172.79	$172.79	$205.96	$205.96	$183.42	$183.42	$183.42	$183.42	$211.40	$211.40	$192.99	$192.99	$230.04	$230.04
26	$249.62	$249.62	$249.62	$287.68	$287.68	$176.23	$176.23	$210.06	$210.06	$187.07	$187.07	$187.07	$187.07	$215.61	$215.61	$196.83	$196.83	$234.62	$234.62
27	$255.47	$255.47	$255.47	$294.43	$294.43	$180.36	$180.36	$214.99	$214.99	$191.46	$191.46	$191.46	$191.46	$220.67	$220.67	$201.45	$201.45	$240.12	$240.12
28	$264.98	$264.98	$264.98	$305.38	$305.38	$187.07	$187.07	$222.99	$222.99	$198.58	$198.58	$198.58	$198.58	$228.88	$228.88	$208.94	$208.94	$249.05	$249.05
29	$272.78	$272.78	$272.78	$314.37	$314.37	$192.58	$192.58	$229.55	$229.55	$204.43	$204.43	$204.43	$204.43	$235.62	$235.62	$215.09	$215.09	$256.39	$256.39
30	$276.68	$276.68	$276.68	$318.87	$318.87	$195.33	$195.33	$232.83	$232.83	$207.35	$207.35	$207.35	$207.35	$238.99	$238.99	$218.17	$218.17	$260.05	$260.05
31	$282.53	$282.53	$282.53	$325.61	$325.61	$199.46	$199.46	$237.76	$237.76	$211.74	$211.74	$211.74	$211.74	$244.04	$244.04	$222.78	$222.78	$265.55	$265.55
32	$288.38	$288.38	$288.38	$332.35	$332.35	$203.59	$203.59	$242.68	$242.68	$216.12	$216.12	$216.12	$216.12	$249.09	$249.09	$227.40	$227.40	$271.05	$271.05
33	$292.04	$292.04	$292.04	$336.57	$336.57	$206.18	$206.18	$245.76	$245.76	$218.86	$218.86	$218.86	$218.86	$252.25	$252.25	$230.28	$230.28	$274.49	$274.49
34	$295.94	$295.94	$295.94	$341.06	$341.06	$208.93	$208.93	$249.04	$249.04	$221.79	$221.79	$221.79	$221.79	$255.62	$255.62	$233.36	$233.36	$278.15	$278.15
35	$297.89	$297.89	$297.89	$343.31	$343.31	$210.31	$210.31	$250.68	$250.68	$223.25	$223.25	$223.25	$223.25	$257.30	$257.30	$234.89	$234.89	$279.98	$279.98
36	$299.84	$299.84	$299.84	$345.56	$345.56	$211.68	$211.68	$252.32	$252.32	$224.71	$224.71	$224.71	$224.71	$258.99	$258.99	$236.43	$236.43	$281.82	$281.82
37	$301.79	$301.79	$301.79	$347.80	$347.80	$213.06	$213.06	$253.96	$253.96	$226.17	$226.17	$226.17	$226.17	$260.67	$260.67	$237.97	$237.97	$283.65	$283.65
38	$303.74	$303.74	$303.74	$350.05	$350.05	$214.44	$214.44	$255.60	$255.60	$227.63	$227.63	$227.63	$227.63	$262.36	$262.36	$239.51	$239.51	$285.48	$285.48
39	$307.64	$307.64	$307.64	$354.55	$354.55	$217.19	$217.19	$258.89	$258.89	$230.55	$230.55	$230.55	$230.55	$265.73	$265.73	$242.58	$242.58	$289.15	$289.15
40	$311.54	$311.54	$311.54	$359.04	$359.04	$219.94	$219.94	$262.17	$262.17	$233.48	$233.48	$233.48	$233.48	$269.10	$269.10	$245.66	$245.66	$292.82	$292.82
41	$317.39	$317.39	$317.39	$365.78	$365.78	$224.07	$224.07	$267.09	$267.09	$237.86	$237.86	$237.86	$237.86	$274.15	$274.15	$250.27	$250.27	$298.31	$298.31
42	$323.00	$323.00	$323.00	$372.25	$372.25	$228.03	$228.03	$271.81	$271.81	$242.06	$242.06	$242.06	$242.06	$278.99	$278.99	$254.69	$254.69	$303.58	$303.58
43	$330.80	$330.80	$330.80	$381.24	$381.24	$233.54	$233.54	$278.37	$278.37	$247.91	$247.91	$247.91	$247.91	$285.73	$285.73	$260.84	$260.84	$310.92	$310.92
44	$340.55	$340.55	$340.55	$392.47	$392.47	$240.42	$240.42	$286.58	$286.58	$255.22	$255.22	$255.22	$255.22	$294.15	$294.15	$268.53	$268.53	$320.08	$320.08
45	$352.00	$352.00	$352.00	$405.68	$405.68	$248.51	$248.51	$296.22	$296.22	$263.80	$263.80	$263.80	$263.80	$304.05	$304.05	$277.57	$277.57	$330.85	$330.85
46	$365.66	$365.66	$365.66	$421.41	$421.41	$258.15	$258.15	$307.71	$307.71	$274.04	$274.04	$274.04	$274.04	$315.84	$315.84	$288.33	$288.33	$343.68	$343.68
47	$381.01	$381.01	$381.01	$439.11	$439.11	$268.99	$268.99	$320.63	$320.63	$285.54	$285.54	$285.54	$285.54	$329.11	$329.11	$300.44	$300.44	$358.11	$358.11
48	$398.56	$398.56	$398.56	$459.34	$459.34	$281.38	$281.38	$335.40	$335.40	$298.70	$298.70	$298.70	$298.70	$344.27	$344.27	$314.28	$314.28	$374.61	$374.61
49	$415.87	$415.87	$415.87	$479.28	$479.28	$293.60	$293.60	$349.97	$349.97	$311.67	$311.67	$311.67	$311.67	$359.22	$359.22	$327.93	$327.93	$390.88	$390.88
50	$435.37	$435.37	$435.37	$501.76	$501.76	$307.37	$307.37	$366.38	$366.38	$326.28	$326.28	$326.28	$326.28	$376.06	$376.06	$343.30	$343.30	$409.21	$409.21
51	$454.63	$454.63	$454.63	$523.95	$523.95	$320.97	$320.97	$382.59	$382.59	$340.72	$340.72	$340.72	$340.72	$392.69	$392.69	$358.49	$358.49	$427.31	$427.31
52	$475.84	$475.84	$475.84	$548.39	$548.39	$335.94	$335.94	$400.43	$400.43	$356.61	$356.61	$356.61	$356.61	$411.01	$411.01	$375.21	$375.21	$447.24	$447.24
53	$497.29	$497.29	$497.29	$573.12	$573.12	$351.08	$351.08	$418.49	$418.49	$372.69	$372.69	$372.69	$372.69	$429.54	$429.54	$392.13	$392.13	$467.40	$467.40
54	$520.45	$520.45	$520.45	$599.81	$599.81	$367.43	$367.43	$437.97	$437.97	$390.04	$390.04	$390.04	$390.04	$449.55	$449.55	$410.39	$410.39	$489.17	$489.17
55	$543.61	$543.61	$543.61	$626.50	$626.50	$383.78	$383.78	$457.46	$457.46	$407.40	$407.40	$407.40	$407.40	$469.55	$469.55	$428.65	$428.65	$510.94	$510.94
56	$568.72	$568.72	$568.72	$655.43	$655.43	$401.51	$401.51	$478.59	$478.59	$426.22	$426.22	$426.22	$426.22	$491.24	$491.24	$448.45	$448.45	$534.54	$534.54
57	$594.07	$594.07	$594.07	$684.65	$684.65	$419.41	$419.41	$499.93	$499.93	$445.22	$445.22	$445.22	$445.22	$513.13	$513.13	$468.44	$468.44	$558.37	$558.37
58	$621.13	$621.13	$621.13	$715.84	$715.84	$438.51	$438.51	$522.70	$522.70	$465.49	$465.49	$465.49	$465.49	$536.51	$536.51	$489.78	$489.78	$583.80	$583.80
59	$634.53	$634.53	$634.53	$731.29	$731.29	$447.98	$447.98	$533.98	$533.98	$475.54	$475.54	$475.54	$475.54	$548.09	$548.09	$500.35	$500.35	$596.40	$596.40
60	$661.59	$661.59	$661.59	$762.47	$762.47	$467.08	$467.08	$556.75	$556.75	$495.82	$495.82	$495.82	$495.82	$571.46	$571.46	$521.69	$521.69	$621.83	$621.83
61	$684.99	$684.99	$684.99	$789.44	$789.44	$483.60	$483.60	$576.44	$576.44	$513.36	$513.36	$513.36	$513.36	$591.67	$591.67	$540.14	$540.14	$643.83	$643.83
62	$700.35	$700.35	$700.35	$807.14	$807.14	$494.44	$494.44	$589.37	$589.37	$524.87	$524.87	$524.87	$524.87	$604.94	$604.94	$552.25	$552.25	$658.26	$658.26
63	$719.61	$719.61	$719.61	$829.33	$829.33	$508.04	$508.04	$605.57	$605.57	$539.30	$539.30	$539.30	$539.30	$621.57	$621.57	$567.43	$567.43	$676.36	$676.36
64+	$731.31	$731.31	$731.31	$842.82	$842.82	$516.30	$516.30	$615.42	$615.42	$548.07	$548.07	$548.07	$548.07	$631.68	$631.68	$576.66	$576.66	$687.36	$687.36

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0080005		67430PA0080005		67430PA0080005		67430PA0080006		67430PA0080006		67430PA0080006		67430PA0080006		67430PA0080006		67430PA0080007		67430PA
Plan Marketing Name =>	ge Silver EPO $7,000/10% $25/		ge Silver EPO $7,000/10% $25/		ge Silver EPO $7,000/10% $25/		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		tage Silver EPO HSA $3,000/10		ge Gold EPO $2,500/10% $25/		ge Gold EPO $2
Form # =>	EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPO
Rating Area =>	4		5		9		1		3		4		5		9		1		3
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Go
Deductible =>	$7000/ $14000		$7000/ $14000		$7000/ $14000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$2500/ $5000		$2500/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	$25 / $50		$25 / $50		$25 / $50		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		$25 / $50		$25 /
OOP Maximum =>	$8150/ $16300		$8150/ $16300		$8150/ $16300		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6750/ $13500		$6000/ $12000		$6000/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$156.10	$156.10	$156.10	$156.10	$179.91	$179.91	$139.57	$139.57	$166.37	$166.37	$148.17	$148.17	$148.17	$148.17	$170.76	$170.76	$172.27	$172.27	$205.34
15	$169.97	$169.97	$169.97	$169.97	$195.90	$195.90	$151.98	$151.98	$181.16	$181.16	$161.34	$161.34	$161.34	$161.34	$185.94	$185.94	$187.58	$187.58	$223.59
16	$175.28	$175.28	$175.28	$175.28	$202.01	$202.01	$156.72	$156.72	$186.82	$186.82	$166.37	$166.37	$166.37	$166.37	$191.75	$191.75	$193.44	$193.44	$230.57
17	$180.58	$180.58	$180.58	$180.58	$208.13	$208.13	$161.47	$161.47	$192.47	$192.47	$171.41	$171.41	$171.41	$171.41	$197.55	$197.55	$199.29	$199.29	$237.55
18	$186.30	$186.30	$186.30	$186.30	$214.71	$214.71	$166.58	$166.58	$198.56	$198.56	$176.83	$176.83	$176.83	$176.83	$203.80	$203.80	$205.60	$205.60	$245.07
19	$192.01	$192.01	$192.01	$192.01	$221.29	$221.29	$171.69	$171.69	$204.65	$204.65	$182.25	$182.25	$182.25	$182.25	$210.05	$210.05	$211.90	$211.90	$252.58
20	$197.93	$197.93	$197.93	$197.93	$228.11	$228.11	$176.98	$176.98	$210.96	$210.96	$187.87	$187.87	$187.87	$187.87	$216.52	$216.52	$218.43	$218.43	$260.37
21	$204.05	$204.05	$204.05	$204.05	$235.17	$235.17	$182.45	$182.45	$217.48	$217.48	$193.68	$193.68	$193.68	$193.68	$223.22	$223.22	$225.19	$225.19	$268.42
22	$204.05	$204.05	$204.05	$204.05	$235.17	$235.17	$182.45	$182.45	$217.48	$217.48	$193.68	$193.68	$193.68	$193.68	$223.22	$223.22	$225.19	$225.19	$268.42
23	$204.05	$204.05	$204.05	$204.05	$235.17	$235.17	$182.45	$182.45	$217.48	$217.48	$193.68	$193.68	$193.68	$193.68	$223.22	$223.22	$225.19	$225.19	$268.42
24	$204.05	$204.05	$204.05	$204.05	$235.17	$235.17	$182.45	$182.45	$217.48	$217.48	$193.68	$193.68	$193.68	$193.68	$223.22	$223.22	$225.19	$225.19	$268.42
25	$204.87	$204.87	$204.87	$204.87	$236.11	$236.11	$183.18	$183.18	$218.35	$218.35	$194.45	$194.45	$194.45	$194.45	$224.11	$224.11	$226.09	$226.09	$269.49
26	$208.95	$208.95	$208.95	$208.95	$240.81	$240.81	$186.83	$186.83	$222.70	$222.70	$198.33	$198.33	$198.33	$198.33	$228.58	$228.58	$230.59	$230.59	$274.86
27	$213.84	$213.84	$213.84	$213.84	$246.46	$246.46	$191.21	$191.21	$227.92	$227.92	$202.98	$202.98	$202.98	$202.98	$233.93	$233.93	$236.00	$236.00	$281.30
28	$221.80	$221.80	$221.80	$221.80	$255.63	$255.63	$198.32	$198.32	$236.40	$236.40	$210.53	$210.53	$210.53	$210.53	$242.64	$242.64	$244.78	$244.78	$291.77
29	$228.33	$228.33	$228.33	$228.33	$263.16	$263.16	$204.16	$204.16	$243.36	$243.36	$216.73	$216.73	$216.73	$216.73	$249.78	$249.78	$251.99	$251.99	$300.36
30	$231.60	$231.60	$231.60	$231.60	$266.92	$266.92	$207.08	$207.08	$246.84	$246.84	$219.83	$219.83	$219.83	$219.83	$253.35	$253.35	$255.59	$255.59	$304.66
31	$236.49	$236.49	$236.49	$236.49	$272.56	$272.56	$211.46	$211.46	$252.06	$252.06	$224.48	$224.48	$224.48	$224.48	$258.71	$258.71	$261.00	$261.00	$311.10
32	$241.39	$241.39	$241.39	$241.39	$278.21	$278.21	$215.84	$215.84	$257.28	$257.28	$229.12	$229.12	$229.12	$229.12	$264.07	$264.07	$266.40	$266.40	$317.54
33	$244.45	$244.45	$244.45	$244.45	$281.73	$281.73	$218.58	$218.58	$260.54	$260.54	$232.03	$232.03	$232.03	$232.03	$267.42	$267.42	$269.78	$269.78	$321.57
34	$247.72	$247.72	$247.72	$247.72	$285.50	$285.50	$221.49	$221.49	$264.02	$264.02	$235.13	$235.13	$235.13	$235.13	$270.99	$270.99	$273.38	$273.38	$325.86
35	$249.35	$249.35	$249.35	$249.35	$287.38	$287.38	$222.95	$222.95	$265.76	$265.76	$236.68	$236.68	$236.68	$236.68	$272.77	$272.77	$275.18	$275.18	$328.01
36	$250.98	$250.98	$250.98	$250.98	$289.26	$289.26	$224.41	$224.41	$267.50	$267.50	$238.23	$238.23	$238.23	$238.23	$274.56	$274.56	$276.98	$276.98	$330.16
37	$252.61	$252.61	$252.61	$252.61	$291.14	$291.14	$225.87	$225.87	$269.24	$269.24	$239.78	$239.78	$239.78	$239.78	$276.35	$276.35	$278.79	$278.79	$332.30
38	$254.25	$254.25	$254.25	$254.25	$293.02	$293.02	$227.33	$227.33	$270.98	$270.98	$241.33	$241.33	$241.33	$241.33	$278.13	$278.13	$280.59	$280.59	$334.45
39	$257.51	$257.51	$257.51	$257.51	$296.78	$296.78	$230.25	$230.25	$274.46	$274.46	$244.42	$244.42	$244.42	$244.42	$281.70	$281.70	$284.19	$284.19	$338.75
40	$260.78	$260.78	$260.78	$260.78	$300.55	$300.55	$233.17	$233.17	$277.94	$277.94	$247.52	$247.52	$247.52	$247.52	$285.28	$285.28	$287.79	$287.79	$343.04
41	$265.67	$265.67	$265.67	$265.67	$306.19	$306.19	$237.55	$237.55	$283.16	$283.16	$252.17	$252.17	$252.17	$252.17	$290.63	$290.63	$293.20	$293.20	$349.48
42	$270.37	$270.37	$270.37	$270.37	$311.60	$311.60	$241.75	$241.75	$288.16	$288.16	$256.63	$256.63	$256.63	$256.63	$295.77	$295.77	$298.38	$298.38	$355.66
43	$276.90	$276.90	$276.90	$276.90	$319.13	$319.13	$247.58	$247.58	$295.12	$295.12	$262.82	$262.82	$262.82	$262.82	$302.91	$302.91	$305.58	$305.58	$364.25
44	$285.06	$285.06	$285.06	$285.06	$328.53	$328.53	$254.88	$254.88	$303.82	$303.82	$270.57	$270.57	$270.57	$270.57	$311.84	$311.84	$314.59	$314.59	$374.98
45	$294.65	$294.65	$294.65	$294.65	$339.59	$339.59	$263.46	$263.46	$314.04	$314.04	$279.67	$279.67	$279.67	$279.67	$322.33	$322.33	$325.17	$325.17	$387.60
46	$306.08	$306.08	$306.08	$306.08	$352.76	$352.76	$273.68	$273.68	$326.22	$326.22	$290.52	$290.52	$290.52	$290.52	$334.83	$334.83	$337.79	$337.79	$402.63
47	$318.93	$318.93	$318.93	$318.93	$367.57	$367.57	$285.17	$285.17	$339.92	$339.92	$302.72	$302.72	$302.72	$302.72	$348.89	$348.89	$351.97	$351.97	$419.54
48	$333.62	$333.62	$333.62	$333.62	$384.50	$384.50	$298.31	$298.31	$355.58	$355.58	$316.67	$316.67	$316.67	$316.67	$364.96	$364.96	$368.19	$368.19	$438.87
49	$348.11	$348.11	$348.11	$348.11	$401.20	$401.20	$311.26	$311.26	$371.02	$371.02	$330.42	$330.42	$330.42	$330.42	$380.81	$380.81	$384.17	$384.17	$457.92
50	$364.43	$364.43	$364.43	$364.43	$420.01	$420.01	$325.86	$325.86	$388.42	$388.42	$345.91	$345.91	$345.91	$345.91	$398.67	$398.67	$402.19	$402.19	$479.40
51	$380.55	$380.55	$380.55	$380.55	$438.59	$438.59	$340.27	$340.27	$405.60	$405.60	$361.21	$361.21	$361.21	$361.21	$416.31	$416.31	$419.98	$419.98	$500.60
52	$398.31	$398.31	$398.31	$398.31	$459.05	$459.05	$356.14	$356.14	$424.52	$424.52	$378.06	$378.06	$378.06	$378.06	$435.73	$435.73	$439.57	$439.57	$523.96
53	$416.26	$416.26	$416.26	$416.26	$479.75	$479.75	$372.20	$372.20	$443.66	$443.66	$395.11	$395.11	$395.11	$395.11	$455.37	$455.37	$459.39	$459.39	$547.58
54	$435.65	$435.65	$435.65	$435.65	$502.09	$502.09	$389.53	$389.53	$464.32	$464.32	$413.51	$413.51	$413.51	$413.51	$476.57	$476.57	$480.78	$480.78	$573.08
55	$455.03	$455.03	$455.03	$455.03	$524.43	$524.43	$406.86	$406.86	$484.98	$484.98	$431.91	$431.91	$431.91	$431.91	$497.78	$497.78	$502.17	$502.17	$598.58
56	$476.05	$476.05	$476.05	$476.05	$548.65	$548.65	$425.66	$425.66	$507.38	$507.38	$451.86	$451.86	$451.86	$451.86	$520.77	$520.77	$525.37	$525.37	$626.22
57	$497.27	$497.27	$497.27	$497.27	$573.11	$573.11	$444.63	$444.63	$530.00	$530.00	$472.00	$472.00	$472.00	$472.00	$543.99	$543.99	$548.79	$548.79	$654.14
58	$519.92	$519.92	$519.92	$519.92	$599.21	$599.21	$464.88	$464.88	$554.14	$554.14	$493.50	$493.50	$493.50	$493.50	$568.76	$568.76	$573.78	$573.78	$683.93
59	$531.14	$531.14	$531.14	$531.14	$612.15	$612.15	$474.92	$474.92	$566.10	$566.10	$504.15	$504.15	$504.15	$504.15	$581.04	$581.04	$586.17	$586.17	$698.70
60	$553.79	$553.79	$553.79	$553.79	$638.25	$638.25	$495.17	$495.17	$590.24	$590.24	$525.65	$525.65	$525.65	$525.65	$605.82	$605.82	$611.17	$611.17	$728.49
61	$573.38	$573.38	$573.38	$573.38	$660.83	$660.83	$512.68	$512.68	$611.12	$611.12	$544.24	$544.24	$544.24	$544.24	$627.25	$627.25	$632.78	$632.78	$754.26
62	$586.24	$586.24	$586.24	$586.24	$675.64	$675.64	$524.18	$524.18	$624.82	$624.82	$556.44	$556.44	$556.44	$556.44	$641.31	$641.31	$646.97	$646.97	$771.17
63	$602.36	$602.36	$602.36	$602.36	$694.22	$694.22	$538.59	$538.59	$642.00	$642.00	$571.74	$571.74	$571.74	$571.74	$658.95	$658.95	$664.76	$664.76	$792.38
64+	$612.15	$612.15	$612.15	$612.15	$705.51	$705.51	$547.35	$547.35	$652.44	$652.44	$581.04	$581.04	$581.04	$581.04	$669.66	$669.66	$675.57	$675.57	$805.26

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080007	67430PA0080007		67430PA0080007		67430PA0080007		67430PA0080008		67430PA0080009		67430PA0080010		67430PA0080011		67430PA0080012		67430PA0080013	
Plan Marketing Name =>	,500/10% $25/$	ge Gold EPO $2,500/10% $25/$		ge Gold EPO $2,500/10% $25/$		ge Gold EPO $2,500/10% $25/$		tage Platinum EPO $350 $20/$4		ntage Gold EPO $1,250 $30/$50		ntage Gold EPO $1,750 $25/$50		ge Silver EPO $4,500/10% $40/$		ge Silver EPO $7,000/10% $25/$		tage Silver EPO HSA $3,000/10%	
Form # =>	F07	EPOF07		EPOF07		EPOF07		EPOF06		EPOF06		EPOF06		EPOF06		EPOF06		EPOF06	
Rating Area =>	3	4		5		9		7		7		7		7		7		7	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De		erks w/Dental Advantage w/De	
Metal =>	old	Gold		Gold		Gold		Platinum		Gold		Gold		Silver		Silver		Silver	
Deductible =>	/ $5000	$2500/ $5000		$2500/ $5000		$2500/ $5000		$350/ $700		$1250/ $2500		$1750/ $3500		$4500/ $9000		$7000/ $14000		$3000/ $6000	
Coinsurance =>	%	90%		90%		90%		100%		100%		100%		90%		90%		90%	
Copays =>	/ $50	$25 / $50		$25 / $50		$25 / $50		$20 / $40		$30 / $50		$25 / $50		$40 / $65		$25 / $50		10% / 10%	
OOP Maximum =>	$12000	$6000/ $12000		$6000/ $12000		$6000/ $12000		$1500/ $3000		$6500/ $13000		$4600/ $9200		$7900/ $15800		$8150/ $16300		$6750/ $13500	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	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	$205.34	$182.87	$182.87	$182.87	$182.87	$210.77	$210.77	$321.18	$321.18	$222.25	$222.25	$217.70	$217.70	$163.16	$163.16	$182.24	$182.24	$172.97	$172.97
15	$223.59	$199.13	$199.13	$199.13	$199.13	$229.50	$229.50	$349.73	$349.73	$242.00	$242.00	$237.06	$237.06	$177.66	$177.66	$198.44	$198.44	$188.35	$188.35
16	$230.57	$205.34	$205.34	$205.34	$205.34	$236.66	$236.66	$360.64	$360.64	$249.56	$249.56	$244.45	$244.45	$183.21	$183.21	$204.63	$204.63	$194.23	$194.23
17	$237.55	$211.56	$211.56	$211.56	$211.56	$243.83	$243.83	$371.56	$371.56	$257.11	$257.11	$251.85	$251.85	$188.75	$188.75	$210.82	$210.82	$200.11	$200.11
18	$245.07	$218.25	$218.25	$218.25	$218.25	$251.54	$251.54	$383.31	$383.31	$265.24	$265.24	$259.82	$259.82	$194.72	$194.72	$217.49	$217.49	$206.44	$206.44
19	$252.58	$224.95	$224.95	$224.95	$224.95	$259.25	$259.25	$395.07	$395.07	$273.38	$273.38	$267.79	$267.79	$200.70	$200.70	$224.17	$224.17	$212.77	$212.77
20	$260.37	$231.88	$231.88	$231.88	$231.88	$267.24	$267.24	$407.24	$407.24	$281.80	$281.80	$276.04	$276.04	$206.88	$206.88	$231.07	$231.07	$219.33	$219.33
21	$268.42	$239.05	$239.05	$239.05	$239.05	$275.51	$275.51	$419.84	$419.84	$290.52	$290.52	$284.58	$284.58	$213.28	$213.28	$238.22	$238.22	$226.11	$226.11
22	$268.42	$239.05	$239.05	$239.05	$239.05	$275.51	$275.51	$419.84	$419.84	$290.52	$290.52	$284.58	$284.58	$213.28	$213.28	$238.22	$238.22	$226.11	$226.11
23	$268.42	$239.05	$239.05	$239.05	$239.05	$275.51	$275.51	$419.84	$419.84	$290.52	$290.52	$284.58	$284.58	$213.28	$213.28	$238.22	$238.22	$226.11	$226.11
24	$268.42	$239.05	$239.05	$239.05	$239.05	$275.51	$275.51	$419.84	$419.84	$290.52	$290.52	$284.58	$284.58	$213.28	$213.28	$238.22	$238.22	$226.11	$226.11
25	$269.49	$240.01	$240.01	$240.01	$240.01	$276.61	$276.61	$421.52	$421.52	$291.68	$291.68	$285.72	$285.72	$214.13	$214.13	$239.17	$239.17	$227.01	$227.01
26	$274.86	$244.79	$244.79	$244.79	$244.79	$282.12	$282.12	$429.92	$429.92	$297.49	$297.49	$291.41	$291.41	$218.40	$218.40	$243.94	$243.94	$231.54	$231.54
27	$281.30	$250.52	$250.52	$250.52	$250.52	$288.73	$288.73	$439.99	$439.99	$304.46	$304.46	$298.24	$298.24	$223.52	$223.52	$249.65	$249.65	$236.96	$236.96
28	$291.77	$259.85	$259.85	$259.85	$259.85	$299.48	$299.48	$456.37	$456.37	$315.80	$315.80	$309.34	$309.34	$231.84	$231.84	$258.95	$258.95	$245.78	$245.78
29	$300.36	$267.50	$267.50	$267.50	$267.50	$308.30	$308.30	$469.80	$469.80	$325.09	$325.09	$318.45	$318.45	$238.66	$238.66	$266.57	$266.57	$253.02	$253.02
30	$304.66	$271.32	$271.32	$271.32	$271.32	$312.70	$312.70	$476.52	$476.52	$329.74	$329.74	$323.00	$323.00	$242.07	$242.07	$270.38	$270.38	$256.63	$256.63
31	$311.10	$277.06	$277.06	$277.06	$277.06	$319.32	$319.32	$486.59	$486.59	$336.71	$336.71	$329.83	$329.83	$247.19	$247.19	$276.10	$276.10	$262.06	$262.06
32	$317.54	$282.80	$282.80	$282.80	$282.80	$325.93	$325.93	$496.67	$496.67	$343.69	$343.69	$336.66	$336.66	$252.31	$252.31	$281.81	$281.81	$267.49	$267.49
33	$321.57	$286.38	$286.38	$286.38	$286.38	$330.06	$330.06	$502.97	$502.97	$348.04	$348.04	$340.93	$340.93	$255.51	$255.51	$285.39	$285.39	$270.88	$270.88
34	$325.86	$290.21	$290.21	$290.21	$290.21	$334.47	$334.47	$509.69	$509.69	$352.69	$352.69	$345.48	$345.48	$258.92	$258.92	$289.20	$289.20	$274.50	$274.50
35	$328.01	$292.12	$292.12	$292.12	$292.12	$336.67	$336.67	$513.04	$513.04	$355.02	$355.02	$347.76	$347.76	$260.63	$260.63	$291.10	$291.10	$276.31	$276.31
36	$330.16	$294.03	$294.03	$294.03	$294.03	$338.88	$338.88	$516.40	$516.40	$357.34	$357.34	$350.03	$350.03	$262.33	$262.33	$293.01	$293.01	$278.12	$278.12
37	$332.30	$295.94	$295.94	$295.94	$295.94	$341.08	$341.08	$519.76	$519.76	$359.66	$359.66	$352.31	$352.31	$264.04	$264.04	$294.92	$294.92	$279.92	$279.92
38	$334.45	$297.86	$297.86	$297.86	$297.86	$343.29	$343.29	$523.12	$523.12	$361.99	$361.99	$354.59	$354.59	$265.75	$265.75	$296.82	$296.82	$281.73	$281.73
39	$338.75	$301.68	$301.68	$301.68	$301.68	$347.69	$347.69	$529.84	$529.84	$366.64	$366.64	$359.14	$359.14	$269.16	$269.16	$300.63	$300.63	$285.35	$285.35
40	$343.04	$305.51	$305.51	$305.51	$305.51	$352.10	$352.10	$536.56	$536.56	$371.28	$371.28	$363.69	$363.69	$272.57	$272.57	$304.45	$304.45	$288.97	$288.97
41	$349.48	$311.24	$311.24	$311.24	$311.24	$358.71	$358.71	$546.63	$546.63	$378.26	$378.26	$370.52	$370.52	$277.69	$277.69	$310.16	$310.16	$294.40	$294.40
42	$355.66	$316.74	$316.74	$316.74	$316.74	$365.05	$365.05	$556.29	$556.29	$384.94	$384.94	$377.07	$377.07	$282.60	$282.60	$315.64	$315.64	$299.60	$299.60
43	$364.25	$324.39	$324.39	$324.39	$324.39	$373.87	$373.87	$569.72	$569.72	$394.24	$394.24	$386.18	$386.18	$289.42	$289.42	$323.26	$323.26	$306.83	$306.83
44	$374.98	$333.95	$333.95	$333.95	$333.95	$384.89	$384.89	$586.52	$586.52	$405.86	$405.86	$397.56	$397.56	$297.95	$297.95	$332.79	$332.79	$315.88	$315.88
45	$387.60	$345.19	$345.19	$345.19	$345.19	$397.84	$397.84	$606.25	$606.25	$419.51	$419.51	$410.93	$410.93	$307.98	$307.98	$343.99	$343.99	$326.50	$326.50
46	$402.63	$358.58	$358.58	$358.58	$358.58	$413.27	$413.27	$629.76	$629.76	$435.78	$435.78	$426.87	$426.87	$319.92	$319.92	$357.33	$357.33	$339.17	$339.17
47	$419.54	$373.64	$373.64	$373.64	$373.64	$430.62	$430.62	$656.21	$656.21	$454.08	$454.08	$444.80	$444.80	$333.36	$333.36	$372.34	$372.34	$353.41	$353.41
48	$438.87	$390.85	$390.85	$390.85	$390.85	$450.46	$450.46	$686.44	$686.44	$475.00	$475.00	$465.29	$465.29	$348.71	$348.71	$389.49	$389.49	$369.69	$369.69
49	$457.92	$407.82	$407.82	$407.82	$407.82	$470.02	$470.02	$716.25	$716.25	$495.63	$495.63	$485.49	$485.49	$363.86	$363.86	$406.40	$406.40	$385.74	$385.74
50	$479.40	$426.94	$426.94	$426.94	$426.94	$492.06	$492.06	$749.83	$749.83	$518.87	$518.87	$508.26	$508.26	$380.92	$380.92	$425.46	$425.46	$403.83	$403.83
51	$500.60	$445.83	$445.83	$445.83	$445.83	$513.83	$513.83	$783.00	$783.00	$541.82	$541.82	$530.74	$530.74	$397.77	$397.77	$444.28	$444.28	$421.70	$421.70
52	$523.96	$466.63	$466.63	$466.63	$466.63	$537.80	$537.80	$819.53	$819.53	$567.10	$567.10	$555.50	$555.50	$416.32	$416.32	$465.01	$465.01	$441.37	$441.37
53	$547.58	$487.66	$487.66	$487.66	$487.66	$562.04	$562.04	$856.47	$856.47	$592.66	$592.66	$580.54	$580.54	$435.09	$435.09	$485.97	$485.97	$461.26	$461.26
54	$573.08	$510.37	$510.37	$510.37	$510.37	$588.21	$588.21	$896.36	$896.36	$620.26	$620.26	$607.58	$607.58	$455.35	$455.35	$508.60	$508.60	$482.74	$482.74
55	$598.58	$533.08	$533.08	$533.08	$533.08	$614.39	$614.39	$936.24	$936.24	$647.86	$647.86	$634.61	$634.61	$475.61	$475.61	$531.23	$531.23	$504.23	$504.23
56	$626.22	$557.70	$557.70	$557.70	$557.70	$642.76	$642.76	$979.49	$979.49	$677.78	$677.78	$663.93	$663.93	$497.58	$497.58	$555.77	$555.77	$527.51	$527.51
57	$654.14	$582.56	$582.56	$582.56	$582.56	$671.42	$671.42	$1,023.15	$1,023.15	$708.00	$708.00	$693.52	$693.52	$519.76	$519.76	$580.54	$580.54	$551.03	$551.03
58	$683.93	$609.10	$609.10	$609.10	$609.10	$702.00	$702.00	$1,069.75	$1,069.75	$740.24	$740.24	$725.11	$725.11	$543.44	$543.44	$606.98	$606.98	$576.13	$576.13
59	$698.70	$622.25	$622.25	$622.25	$622.25	$717.15	$717.15	$1,092.84	$1,092.84	$756.22	$756.22	$740.76	$740.76	$555.17	$555.17	$620.09	$620.09	$588.56	$588.56
60	$728.49	$648.78	$648.78	$648.78	$648.78	$747.73	$747.73	$1,139.45	$1,139.45	$788.47	$788.47	$772.35	$772.35	$578.84	$578.84	$646.53	$646.53	$613.66	$613.66
61	$754.26	$671.73	$671.73	$671.73	$671.73	$774.18	$774.18	$1,179.75	$1,179.75	$816.36	$816.36	$799.67	$799.67	$599.32	$599.32	$669.40	$669.40	$635.37	$635.37
62	$771.17	$686.79	$686.79	$686.79	$686.79	$791.54	$791.54	$1,206.20	$1,206.20	$834.66	$834.66	$817.60	$817.60	$612.75	$612.75	$684.41	$684.41	$649.61	$649.61
63	$792.38	$705.68	$705.68	$705.68	$705.68	$813.31	$813.31	$1,239.37	$1,239.37	$857.62	$857.62	$840.08	$840.08	$629.60	$629.60	$703.23	$703.23	$667.48	$667.48
64+	$805.26	$717.15	$717.15	$717.15	$717.15	$826.53	$826.53	$1,259.52	$1,259.52	$871.56	$871.56	$853.74	$853.74	$639.84	$639.84	$714.66	$714.66	$678.33	$678.33

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	67430PA0080014		67430PA0080015		67430PA0080015		67430PA0080015		67430PA0080015		67430PA0080015		67430PA0080016		67430PA0080017		67430PA0080017		67430PA
Plan Marketing Name =>	ge Gold EPO $2,500/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		ge Gold EPO $1,000/10% $25/$		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO
Form # =>	EPOF06		EPOF07		EPOF07		EPOF07		EPOF07		EPOF07		EPOF06		EPOF07		EPOF07		EPO
Rating Area =>	7		1		3		4		5		9		7		1		3		4
Network =>	erks w/Dental Advantage w/De		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		erks w/Dental Advantage w/De		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Sil
Deductible =>	$2500/ $5000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$1000/ $2000		$3750/ $7500		$3750/ $7500		$3750/
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		100%		100%		10
Copays =>	$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$40 / $60		$40 / $60		$40 /
OOP Maximum =>	$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$6000/ $12000		$8150/ $16300		$8150/ $16300		$8150/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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
0 - 14	$213.49	$213.49	$181.63	$181.63	$216.50	$216.50	$192.80	$192.80	$192.80	$192.80	$222.21	$222.21	$225.09	$225.09	$145.55	$145.55	$173.49	$173.49	$154.51
15	$232.47	$232.47	$197.77	$197.77	$235.74	$235.74	$209.94	$209.94	$209.94	$209.94	$241.96	$241.96	$245.09	$245.09	$158.49	$158.49	$188.91	$188.91	$168.24
16	$239.72	$239.72	$203.94	$203.94	$243.10	$243.10	$216.49	$216.49	$216.49	$216.49	$249.51	$249.51	$252.74	$252.74	$163.43	$163.43	$194.80	$194.80	$173.49
17	$246.98	$246.98	$210.12	$210.12	$250.46	$250.46	$223.05	$223.05	$223.05	$223.05	$257.07	$257.07	$260.39	$260.39	$168.38	$168.38	$200.70	$200.70	$178.74
18	$254.79	$254.79	$216.76	$216.76	$258.38	$258.38	$230.10	$230.10	$230.10	$230.10	$265.20	$265.20	$268.63	$268.63	$173.71	$173.71	$207.05	$207.05	$184.40
19	$262.60	$262.60	$223.41	$223.41	$266.30	$266.30	$237.16	$237.16	$237.16	$237.16	$273.33	$273.33	$276.87	$276.87	$179.03	$179.03	$213.40	$213.40	$190.05
20	$270.70	$270.70	$230.30	$230.30	$274.51	$274.51	$244.47	$244.47	$244.47	$244.47	$281.76	$281.76	$285.40	$285.40	$184.55	$184.55	$219.98	$219.98	$195.91
21	$279.07	$279.07	$237.42	$237.42	$283.00	$283.00	$252.03	$252.03	$252.03	$252.03	$290.47	$290.47	$294.23	$294.23	$190.26	$190.26	$226.78	$226.78	$201.97
22	$279.07	$279.07	$237.42	$237.42	$283.00	$283.00	$252.03	$252.03	$252.03	$252.03	$290.47	$290.47	$294.23	$294.23	$190.26	$190.26	$226.78	$226.78	$201.97
23	$279.07	$279.07	$237.42	$237.42	$283.00	$283.00	$252.03	$252.03	$252.03	$252.03	$290.47	$290.47	$294.23	$294.23	$190.26	$190.26	$226.78	$226.78	$201.97
24	$279.07	$279.07	$237.42	$237.42	$283.00	$283.00	$252.03	$252.03	$252.03	$252.03	$290.47	$290.47	$294.23	$294.23	$190.26	$190.26	$226.78	$226.78	$201.97
25	$280.19	$280.19	$238.37	$238.37	$284.13	$284.13	$253.04	$253.04	$253.04	$253.04	$291.63	$291.63	$295.41	$295.41	$191.02	$191.02	$227.69	$227.69	$202.78
26	$285.77	$285.77	$243.12	$243.12	$289.79	$289.79	$258.08	$258.08	$258.08	$258.08	$297.44	$297.44	$301.29	$301.29	$194.83	$194.83	$232.22	$232.22	$206.82
27	$292.47	$292.47	$248.82	$248.82	$296.58	$296.58	$264.13	$264.13	$264.13	$264.13	$304.41	$304.41	$308.35	$308.35	$199.39	$199.39	$237.67	$237.67	$211.66
28	$303.35	$303.35	$258.08	$258.08	$307.62	$307.62	$273.96	$273.96	$273.96	$273.96	$315.74	$315.74	$319.83	$319.83	$206.81	$206.81	$246.51	$246.51	$219.54
29	$312.28	$312.28	$265.67	$265.67	$316.68	$316.68	$282.02	$282.02	$282.02	$282.02	$325.04	$325.04	$329.24	$329.24	$212.90	$212.90	$253.77	$253.77	$226.00
30	$316.74	$316.74	$269.47	$269.47	$321.21	$321.21	$286.05	$286.05	$286.05	$286.05	$329.68	$329.68	$333.95	$333.95	$215.95	$215.95	$257.40	$257.40	$229.24
31	$323.44	$323.44	$275.17	$275.17	$328.00	$328.00	$292.10	$292.10	$292.10	$292.10	$336.65	$336.65	$341.01	$341.01	$220.51	$220.51	$262.84	$262.84	$234.08
32	$330.14	$330.14	$280.87	$280.87	$334.79	$334.79	$298.15	$298.15	$298.15	$298.15	$343.63	$343.63	$348.07	$348.07	$225.08	$225.08	$268.28	$268.28	$238.93
33	$334.33	$334.33	$284.43	$284.43	$339.03	$339.03	$301.93	$301.93	$301.93	$301.93	$347.98	$347.98	$352.49	$352.49	$227.93	$227.93	$271.68	$271.68	$241.96
34	$338.79	$338.79	$288.23	$288.23	$343.56	$343.56	$305.96	$305.96	$305.96	$305.96	$352.63	$352.63	$357.20	$357.20	$230.98	$230.98	$275.31	$275.31	$245.19
35	$341.02	$341.02	$290.13	$290.13	$345.83	$345.83	$307.98	$307.98	$307.98	$307.98	$354.95	$354.95	$359.55	$359.55	$232.50	$232.50	$277.13	$277.13	$246.81
36	$343.26	$343.26	$292.03	$292.03	$348.09	$348.09	$310.00	$310.00	$310.00	$310.00	$357.28	$357.28	$361.90	$361.90	$234.02	$234.02	$278.94	$278.94	$248.42
37	$345.49	$345.49	$293.93	$293.93	$350.35	$350.35	$312.01	$312.01	$312.01	$312.01	$359.60	$359.60	$364.26	$364.26	$235.54	$235.54	$280.75	$280.75	$250.04
38	$347.72	$347.72	$295.83	$295.83	$352.62	$352.62	$314.03	$314.03	$314.03	$314.03	$361.93	$361.93	$366.61	$366.61	$237.06	$237.06	$282.57	$282.57	$251.65
39	$352.19	$352.19	$299.62	$299.62	$357.15	$357.15	$318.06	$318.06	$318.06	$318.06	$366.57	$366.57	$371.32	$371.32	$240.11	$240.11	$286.20	$286.20	$254.89
40	$356.65	$356.65	$303.42	$303.42	$361.67	$361.67	$322.09	$322.09	$322.09	$322.09	$371.22	$371.22	$376.03	$376.03	$243.15	$243.15	$289.82	$289.82	$258.12
41	$363.35	$363.35	$309.12	$309.12	$368.47	$368.47	$328.14	$328.14	$328.14	$328.14	$378.19	$378.19	$383.09	$383.09	$247.72	$247.72	$295.27	$295.27	$262.96
42	$369.77	$369.77	$314.58	$314.58	$374.98	$374.98	$333.94	$333.94	$333.94	$333.94	$384.87	$384.87	$389.85	$389.85	$252.09	$252.09	$300.48	$300.48	$267.61
43	$378.70	$378.70	$322.18	$322.18	$384.03	$384.03	$342.00	$342.00	$342.00	$342.00	$394.17	$394.17	$399.27	$399.27	$258.18	$258.18	$307.74	$307.74	$274.07
44	$389.86	$389.86	$331.68	$331.68	$395.35	$395.35	$352.09	$352.09	$352.09	$352.09	$405.79	$405.79	$411.04	$411.04	$265.79	$265.79	$316.81	$316.81	$282.15
45	$402.98	$402.98	$342.83	$342.83	$408.65	$408.65	$363.93	$363.93	$363.93	$363.93	$419.44	$419.44	$424.87	$424.87	$274.74	$274.74	$327.47	$327.47	$291.64
46	$418.61	$418.61	$356.13	$356.13	$424.50	$424.50	$378.05	$378.05	$378.05	$378.05	$435.71	$435.71	$441.35	$441.35	$285.39	$285.39	$340.17	$340.17	$302.96
47	$436.19	$436.19	$371.09	$371.09	$442.33	$442.33	$393.92	$393.92	$393.92	$393.92	$454.00	$454.00	$459.88	$459.88	$297.38	$297.38	$354.46	$354.46	$315.68
48	$456.28	$456.28	$388.18	$388.18	$462.71	$462.71	$412.07	$412.07	$412.07	$412.07	$474.92	$474.92	$481.07	$481.07	$311.08	$311.08	$370.79	$370.79	$330.22
49	$476.09	$476.09	$405.04	$405.04	$482.80	$482.80	$429.96	$429.96	$429.96	$429.96	$495.54	$495.54	$501.96	$501.96	$324.58	$324.58	$386.89	$386.89	$344.56
50	$498.42	$498.42	$424.03	$424.03	$505.44	$505.44	$450.13	$450.13	$450.13	$450.13	$518.78	$518.78	$525.49	$525.49	$339.80	$339.80	$405.03	$405.03	$360.72
51	$520.47	$520.47	$442.79	$442.79	$527.80	$527.80	$470.04	$470.04	$470.04	$470.04	$541.73	$541.73	$548.74	$548.74	$354.83	$354.83	$422.94	$422.94	$376.67
52	$544.74	$544.74	$463.44	$463.44	$552.42	$552.42	$491.96	$491.96	$491.96	$491.96	$567.00	$567.00	$574.34	$574.34	$371.39	$371.39	$442.67	$442.67	$394.25
53	$569.30	$569.30	$484.34	$484.34	$577.32	$577.32	$514.14	$514.14	$514.14	$514.14	$592.56	$592.56	$600.23	$600.23	$388.13	$388.13	$462.63	$462.63	$412.02
54	$595.81	$595.81	$506.89	$506.89	$604.21	$604.21	$538.08	$538.08	$538.08	$538.08	$620.15	$620.15	$628.18	$628.18	$406.21	$406.21	$484.18	$484.18	$431.21
55	$622.33	$622.33	$529.45	$529.45	$631.09	$631.09	$562.03	$562.03	$562.03	$562.03	$647.75	$647.75	$656.13	$656.13	$424.28	$424.28	$505.72	$505.72	$450.39
56	$651.07	$651.07	$553.90	$553.90	$660.24	$660.24	$587.99	$587.99	$587.99	$587.99	$677.67	$677.67	$686.44	$686.44	$443.88	$443.88	$529.08	$529.08	$471.20
57	$680.09	$680.09	$578.59	$578.59	$689.67	$689.67	$614.20	$614.20	$614.20	$614.20	$707.88	$707.88	$717.04	$717.04	$463.66	$463.66	$552.66	$552.66	$492.20
58	$711.07	$711.07	$604.95	$604.95	$721.08	$721.08	$642.17	$642.17	$642.17	$642.17	$740.12	$740.12	$749.70	$749.70	$484.78	$484.78	$577.84	$577.84	$514.62
59	$726.42	$726.42	$618.00	$618.00	$736.65	$736.65	$656.03	$656.03	$656.03	$656.03	$756.09	$756.09	$765.88	$765.88	$495.25	$495.25	$590.31	$590.31	$525.73
60	$757.40	$757.40	$644.36	$644.36	$768.06	$768.06	$684.01	$684.01	$684.01	$684.01	$788.34	$788.34	$798.54	$798.54	$516.37	$516.37	$615.48	$615.48	$548.15
61	$784.19	$784.19	$667.15	$667.15	$795.23	$795.23	$708.20	$708.20	$708.20	$708.20	$816.22	$816.22	$826.79	$826.79	$534.63	$534.63	$637.25	$637.25	$567.54
62	$801.77	$801.77	$682.11	$682.11	$813.06	$813.06	$724.08	$724.08	$724.08	$724.08	$834.52	$834.52	$845.32	$845.32	$546.62	$546.62	$651.54	$651.54	$580.26
63	$823.81	$823.81	$700.86	$700.86	$835.42	$835.42	$743.99	$743.99	$743.99	$743.99	$857.47	$857.47	$868.57	$868.57	$561.65	$561.65	$669.45	$669.45	$596.22
64+	$837.21	$837.21	$712.26	$712.26	$849.00	$849.00	$756.09	$756.09	$756.09	$756.09	$871.41	$871.41	$882.69	$882.69	$570.78	$570.78	$680.34	$680.34	$605.91

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

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	0080017	67430PA0080017		67430PA0080017		67430PA0080018	
Plan Marketing Name =>	$3,750 $40/$60	tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60		tage Silver EPO $3,750 $40/$60	
Form # =>	F07	EPOF07		EPOF07		EPOF06	
Rating Area =>	4	5		9		7	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		erks w/Dental Advantage w/De	
Metal =>	ver	Silver		Silver		Silver	
Deductible =>	/ $7500	$3750/ $7500		$3750/ $7500		$3750/ $7500	
Coinsurance =>	0%	100%		100%		100%	
Copays =>	/ $60	$40 / $60		$40 / $60		$40 / $60	
OOP Maximum =>	$16300	$8150/ $16300		$8150/ $16300		$8150/ $16300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$154.51	$154.51	$154.51	$178.07	$178.07	$180.37	$180.37
15	$168.24	$168.24	$168.24	$193.90	$193.90	$196.40	$196.40
16	$173.49	$173.49	$173.49	$199.95	$199.95	$202.54	$202.54
17	$178.74	$178.74	$178.74	$206.00	$206.00	$208.67	$208.67
18	$184.40	$184.40	$184.40	$212.52	$212.52	$215.27	$215.27
19	$190.05	$190.05	$190.05	$219.04	$219.04	$221.87	$221.87
20	$195.91	$195.91	$195.91	$225.79	$225.79	$228.71	$228.71
21	$201.97	$201.97	$201.97	$232.77	$232.77	$235.78	$235.78
22	$201.97	$201.97	$201.97	$232.77	$232.77	$235.78	$235.78
23	$201.97	$201.97	$201.97	$232.77	$232.77	$235.78	$235.78
24	$201.97	$201.97	$201.97	$232.77	$232.77	$235.78	$235.78
25	$202.78	$202.78	$202.78	$233.70	$233.70	$236.72	$236.72
26	$206.82	$206.82	$206.82	$238.36	$238.36	$241.44	$241.44
27	$211.66	$211.66	$211.66	$243.94	$243.94	$247.10	$247.10
28	$219.54	$219.54	$219.54	$253.02	$253.02	$256.29	$256.29
29	$226.00	$226.00	$226.00	$260.47	$260.47	$263.84	$263.84
30	$229.24	$229.24	$229.24	$264.19	$264.19	$267.61	$267.61
31	$234.08	$234.08	$234.08	$269.78	$269.78	$273.27	$273.27
32	$238.93	$238.93	$238.93	$275.37	$275.37	$278.93	$278.93
33	$241.96	$241.96	$241.96	$278.86	$278.86	$282.46	$282.46
34	$245.19	$245.19	$245.19	$282.58	$282.58	$286.24	$286.24
35	$246.81	$246.81	$246.81	$284.44	$284.44	$288.12	$288.12
36	$248.42	$248.42	$248.42	$286.31	$286.31	$290.01	$290.01
37	$250.04	$250.04	$250.04	$288.17	$288.17	$291.90	$291.90
38	$251.65	$251.65	$251.65	$290.03	$290.03	$293.78	$293.78
39	$254.89	$254.89	$254.89	$293.76	$293.76	$297.55	$297.55
40	$258.12	$258.12	$258.12	$297.48	$297.48	$301.33	$301.33
41	$262.96	$262.96	$262.96	$303.07	$303.07	$306.99	$306.99
42	$267.61	$267.61	$267.61	$308.42	$308.42	$312.41	$312.41
43	$274.07	$274.07	$274.07	$315.87	$315.87	$319.95	$319.95
44	$282.15	$282.15	$282.15	$325.18	$325.18	$329.38	$329.38
45	$291.64	$291.64	$291.64	$336.12	$336.12	$340.47	$340.47
46	$302.96	$302.96	$302.96	$349.16	$349.16	$353.67	$353.67
47	$315.68	$315.68	$315.68	$363.82	$363.82	$368.52	$368.52
48	$330.22	$330.22	$330.22	$380.58	$380.58	$385.50	$385.50
49	$344.56	$344.56	$344.56	$397.11	$397.11	$402.24	$402.24
50	$360.72	$360.72	$360.72	$415.73	$415.73	$421.10	$421.10
51	$376.67	$376.67	$376.67	$434.12	$434.12	$439.73	$439.73
52	$394.25	$394.25	$394.25	$454.37	$454.37	$460.24	$460.24
53	$412.02	$412.02	$412.02	$474.85	$474.85	$480.99	$480.99
54	$431.21	$431.21	$431.21	$496.96	$496.96	$503.39	$503.39
55	$450.39	$450.39	$450.39	$519.08	$519.08	$525.79	$525.79
56	$471.20	$471.20	$471.20	$543.05	$543.05	$550.07	$550.07
57	$492.20	$492.20	$492.20	$567.26	$567.26	$574.60	$574.60
58	$514.62	$514.62	$514.62	$593.10	$593.10	$600.77	$600.77
59	$525.73	$525.73	$525.73	$605.90	$605.90	$613.74	$613.74
60	$548.15	$548.15	$548.15	$631.74	$631.74	$639.91	$639.91
61	$567.54	$567.54	$567.54	$654.08	$654.08	$662.54	$662.54
62	$580.26	$580.26	$580.26	$668.75	$668.75	$677.40	$677.40
63	$596.22	$596.22	$596.22	$687.14	$687.14	$696.02	$696.02
64+	$605.91	$605.91	$605.91	$698.31	$698.31	$707.34	$707.34

UPMC Health Benefits, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
67430PA0070008	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	PPO	Platinum	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0070009	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	PPO	Gold	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0070010	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	PPO	Gold	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0070011	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	PPO	Silver	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0070012	UPMC MyCare Advantage Silver PPO $7,00/10% $25/$50 - Premium Network	PPO	Silver	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0070013	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	PPO	Gold	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0070014	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	PPO	Silver	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0070015	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	PPO	Platinum	Off	SG MCA PPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0070016	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	PPO	Gold	Off	SG MCA PPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0070017	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	PPO	Gold	Off	SG MCA PPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0070018	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	PPO	Silver	Off	SG MCA PPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0070019	UPMC MyCare Advantage Silver PPO $7,000/10% $25/$50 - Premium Network	PPO	Silver	Off	SG MCA PPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0070020	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	PPO	Gold	Off	SG MCA PPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0070021	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	PPO	Silver	Off	SG MCA PPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0070022	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50 - Premium Network	PPO	Gold	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0070023	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50- Premium Network	PPO	Gold	Off	SG MCA PPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0070024	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	PPO	Silver	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0070025	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	PPO	Silver	Off	SG MCA PPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0080001	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	EPO	Platinum	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0080002	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	EPO	Gold	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0080003	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	EPO	Gold	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0080004	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	EPO	Silver	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0080005	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	EPO	Silver	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0080006	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	EPO	Silver	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0080007	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	EPO	Gold	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0080008	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	EPO	Platinum	Off	SG MCA EPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0080009	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	EPO	Gold	Off	SG MCA EPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0080010	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	EPO	Gold	Off	SG MCA EPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0080011	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	EPO	Silver	Off	SG MCA EPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0080012	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	EPO	Silver	Off	SG MCA EPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0080013	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	EPO	Silver	Off	SG MCA EPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0080014	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	EPO	Gold	Off	SG MCA EPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0080015	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	EPO	Gold	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0080016	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	EPO	Gold	Off	SG MCA EPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks
67430PA0080017	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	EPO	Silver	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2020	1, 3, 4, 5, 9	Allegheny, Beaver, Bedford, Blair, Butler, Clinton, Cumberland, Dauphin, Erie, Fayette, Lawrence, Lycoming, Mercer, Tioga, Venango, Washington, Westmoreland
67430PA0080018	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	EPO	Silver	Off	SG MCA EPO Premium Berks w/Dental Advantage w/Dentemax PEDS PPO - 2020	7	Berks

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

	02-01-2019 Number of Covered Lives by Rating County				RATING AREA 1						
					0	0	983	0	0	139	245
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango
67430PA0070008	are Advantage Platinum PPO $350 $20/$40 - Premi	PPO	Platinum	Off			$352.90			$352.90	$352.90
67430PA0070009	Care Advantage Gold PPO $1,250 $30/$50 - Premiu	PPO	Gold	Off			$238.39			$238.39	$238.39
67430PA0070010	Care Advantage Gold PPO $1,750 $25/$50 - Premiu	PPO	Gold	Off			$233.08			$233.08	$233.08
67430PA0070011	e Advantage Silver PPO $4,500/10% $40/$65 - Pren	PPO	Silver	Off			$191.84			$191.84	$191.84
67430PA0070012	re Advantage Silver PPO $7,00/10% $25/$50 - Prem	PPO	Silver	Off			$195.59			$195.59	$195.59
67430PA0070013	e Advantage Gold PPO $2,500/10% $25/$50 - Prem	PPO	Gold	Off			$232.30			$232.30	$232.30
67430PA0070014	are Advantage Silver PPO HSA $3,000/10% - Premiu	PPO	Silver	Off			$203.04			$203.04	$203.04
67430PA0070015	are Advantage Platinum PPO $350 $20/$40 - Premi	PPO	Platinum	Off							
67430PA0070016	Care Advantage Gold PPO $1,250 $30/$50 - Premiu	PPO	Gold	Off							
67430PA0070017	Care Advantage Gold PPO $1,750 $25/$50 - Premiu	PPO	Gold	Off							
67430PA0070018	e Advantage Silver PPO $4,500/10% $40/$65 - Pren	PPO	Silver	Off							
67430PA0070019	e Advantage Silver PPO $7,000/10% $25/$50 - Pren	PPO	Silver	Off							
67430PA0070020	e Advantage Gold PPO $2,500/10% $25/$50 - Prem	PPO	Gold	Off							
67430PA0070021	are Advantage Silver PPO HSA $3,000/10% - Premiu	PPO	Silver	Off							
67430PA0070022	re Advantage Gold PPO $1,000/10% $25/50 - Prem	PPO	Gold	Off			$232.30			$232.30	$232.30
67430PA0070023	re Advantage Gold PPO $1,000/10% $25/50- Premi	PPO	Gold	Off							
67430PA0070024	Care Advantage Silver EPO $3,750 $40/$60 - Premiu	PPO	Silver	Off			$203.23			$203.23	$203.23
67430PA0070025	Care Advantage Silver EPO $3,750 $40/$60 - Premiu	PPO	Silver	Off							
67430PA0080001	are Advantage Platinum EPO $350 $20/$40 - Premi	EPO	Platinum	Off			$329.90			$329.90	$329.90
67430PA0080002	Care Advantage Gold EPO $1,250 $30/$50 - Premiu	EPO	Gold	Off			$228.28			$228.28	$228.28
67430PA0080003	Care Advantage Gold EPO $1,750 $25/$50 - Premiu	EPO	Gold	Off			$223.61			$223.61	$223.61
67430PA0080004	e Advantage Silver EPO $4,500/10% $40/$65 - Pren	EPO	Silver	Off			$167.59			$167.59	$167.59
67430PA0080005	e Advantage Silver EPO $7,000/10% $25/$50 - Pren	EPO	Silver	Off			$187.18			$187.18	$187.18
67430PA0080006	are Advantage Silver EPO HSA $3,000/10% - Premiu	EPO	Silver	Off			$177.67			$177.67	$177.67
67430PA0080007	e Advantage Gold EPO $2,500/10% $25/$50 - Prem	EPO	Gold	Off			$219.29			$219.29	$219.29
67430PA0080008	are Advantage Platinum EPO $350 $20/$40 - Premi	EPO	Platinum	Off							
67430PA0080009	Care Advantage Gold EPO $1,250 $30/$50 - Premiu	EPO	Gold	Off							
67430PA0080010	Care Advantage Gold EPO $1,750 $25/$50 - Premiu	EPO	Gold	Off							
67430PA0080011	e Advantage Silver EPO $4,500/10% $40/$65 - Pren	EPO	Silver	Off							
67430PA0080012	e Advantage Silver EPO $7,000/10% $25/$50 - Pren	EPO	Silver	Off							
67430PA0080013	are Advantage Silver EPO HSA $3,000/10% - Premiu	EPO	Silver	Off							
67430PA0080014	e Advantage Gold EPO $2,500/10% $25/$50 - Prem	EPO	Gold	Off							
67430PA0080015	e Advantage Gold EPO $1,000/10% $25/$50 - Prem	EPO	Gold	Off			$231.20			$231.20	$231.20
67430PA0080016	e Advantage Gold EPO $1,000/10% $25/$50 - Prem	EPO	Gold	Off							
67430PA0080017	Care Advantage Silver EPO $3,750 $40/$60 - Premiu	EPO	Silver	Off			$185.27			$185.27	$185.27
67430PA0080018	Care Advantage Silver EPO $3,750 $40/$60 - Premiu	EPO	Silver	Off							

	RATING AREA 2			RATING AREA 3												
0	0	0	0	0	0	0	0	0	21	0	0	0	0	29	0	0
Warren	**Elk**	**Cameron**	**Potter**	**Bradford**	**Carbon**	**Clinton**	**Lackawanna**	**Luzerne**	**Lycoming**	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Tioga**	**Wayne**	**Wyoming**
						$420.65			$420.65					$420.65		
						$284.16			$284.16					$284.16		
						$277.83			$277.83					$277.83		
						$228.67			$228.67					$228.67		
						$233.14			$233.14					$233.14		
						$276.89			$276.89					$276.89		
						$242.02			$242.02					$242.02		
						$276.89			$276.89					$276.89		
						$242.25			$242.25					$242.25		
						$393.23			$393.23					$393.23		
						$272.11			$272.11					$272.11		
						$266.54			$266.54					$266.54		
						$199.76			$199.76					$199.76		
						$223.12			$223.12					$223.12		
						$211.78			$211.78					$211.78		
						$261.39			$261.39					$261.39		
						$275.58			$275.58					$275.58		
						$220.84			$220.84					$220.84		

RATING AREA 4

4,091	16	143	812	214	0	0	269	384	495
Allegheny	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**	**Lawrence**	**Washington**	**Westmoreland**
$374.63		$374.63	######	$374.63			$374.63	$374.63	$374.63
$253.07		$253.07	######	$253.07			$253.07	$253.07	$253.07
$247.44		$247.44	######	$247.44			$247.44	$247.44	$247.44
$203.65		$203.65	######	$203.65			$203.65	$203.65	$203.65
$207.63		$207.63	######	$207.63			$207.63	$207.63	$207.63
$246.60		$246.60	######	$246.60			$246.60	$246.60	$246.60
$215.54		$215.54	######	$215.54			$215.54	$215.54	$215.54
$246.60		$246.60	######	$246.60			$246.60	$246.60	$246.60
$215.75		$215.75	######	$215.75			$215.75	$215.75	$215.75
$350.21		$350.21	######	$350.21			$350.21	$350.21	$350.21
$242.34		$242.34	######	$242.34			$242.34	$242.34	$242.34
$237.38		$237.38	######	$237.38			$237.38	$237.38	$237.38
$177.91		$177.91	######	$177.91			$177.91	$177.91	$177.91
$198.71		$198.71	######	$198.71			$198.71	$198.71	$198.71
$188.61		$188.61	######	$188.61			$188.61	$188.61	$188.61
$232.79		$232.79	######	$232.79			$232.79	$232.79	$232.79
$245.43		$245.43	######	$245.43			$245.43	$245.43	$245.43
$196.68		$196.68	######	$196.68			$196.68	$196.68	$196.68

RATING AREA 5

135	117	0	0	0	0
Bedford	**Blair**	**Clearfield**	**Cambria**	**Huntingdon**	**Jefferson**
$374.63	$374.63				
$253.07	$253.07				
$247.44	$247.44				
$203.65	$203.65				
$207.63	$207.63				
$246.60	$246.60				
$215.54	$215.54				
$246.60	$246.60				
$215.75	$215.75				
$350.21	$350.21				
$242.34	$242.34				
$237.38	$237.38				
$177.91	$177.91				
$198.71	$198.71				
$188.61	$188.61				
$232.79	$232.79				
$245.43	$245.43				
$196.68	$196.68				

	RATING AREA 6										RATING AREA 7				RATING AR
0	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0
Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks

$437.34
$295.44
$288.86
$237.75
$242.39
$287.88
$251.63
$287.88
$251.86

$408.84
$282.91
$277.12
$207.69
$231.97
$220.18
$271.76
$286.52
$229.60

EA 8

0	0	0	0
Chester	**Delaware**	**Montgomery**	**Philadelphia**

RATING AREA 9

58	47	0	0	0	0	0
Cumberland	**Dauphin**	**Franklin**	**Fulton**	**Juniata**	**Lebanon**	**Perry**
$431.76	$431.76					
$291.66	$291.66					
$285.17	$285.17					
$234.71	$234.71					
$239.30	$239.30					
$284.20	$284.20					
$248.41	$248.41					
$284.20	$284.20					
$248.65	$248.65					
$403.62	$403.62					
$279.29	$279.29					
$273.58	$273.58					
$205.04	$205.04					
$229.01	$229.01					
$217.37	$217.37					
$268.29	$268.29					
$282.86	$282.86					
$226.67	$226.67					

Unified Rate Review v5.0

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

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

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name:	**UPMC HEALTH BENEFITS INC.**	State:	**PA**
HIOS Issuer ID:	**67430**	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	0.000	0.000	0.000	0.000	$0.00
Outpatient Hospital	$0.00	0.000	0.000	0.000	0.000	$0.00
Professional	$0.00	0.000	0.000	0.000	0.000	$0.00
Other Medical	$0.00	0.000	0.000	0.000	0.000	$0.00
Capitation	$0.00	0.000	0.000	0.000	0.000	$0.00
Prescription Drug	$0.00	0.000	0.000	0.000	0.000	$0.00
Total	$0.00					**$0.00**

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

Manual EHB Allowed Claims PMPM	$423.15
Applied Credibility %	0.00%

			Projected Period Totals
Projected Index Rate for	**1/1/2020**	**$423.15**	$41,678,582.40
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		$8.31	$818,501.76
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$414.84**	**$40,860,080.64**

Projected Member Months	**98,496**

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Product-Plan Data Collection

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: **UPMC HEALTH BENEFITS INC.**
HIOS Issuer ID: **67430**
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		Small Group MyCare PPO														
1.2	Product ID		67430PA007														
1.3	Plan Name		UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	UPMC MyCare Advantage Silver PPO $7,00/10% $25/$50 - Premium Network	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	UPMC MyCare Advantage Silver PPO $7,000/10% $25/$50 - Premium Network	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50 - Premium Network
1.4	Plan ID (Standard Component ID)		67430PA0070008	67430PA0070009	67430PA0070010	67430PA0070011	67430PA0070012	67430PA0070013	67430PA0070014	67430PA0070015	67430PA0070016	67430PA0070017	67430PA0070018	67430PA0070019	67430PA0070020	67430PA0070021	67430PA0070022
1.5	Metal		Platinum	Gold	Gold	Silver	Silver	Gold	Silver	Platinum	Gold	Gold	Silver	Silver	Gold	Silver	Gold
1.6	AV Metal Value		0.906	0.820	0.820	0.720	0.719	0.802	0.708	0.906	0.820	0.820	0.720	0.719	0.802	0.708	0.795
1.7	Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New
1.8	Plan Type		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9	Exchange Plan?		No	No	No	No	No	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	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020
1.11	Cumulative Rate Change % (over 12 mos prior)		25.27%	12.95%	10.47%	15.18%	7.77%	14.71%	14.93%	0.00%	11.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12	Product Rate Increase %		11.56%														
1.13	Submission Level Rate Increase %																

Worksheet 1 Totals	**Section II: Experience Period and Current Plan Level Information**																	
	2.1 Plan ID (Standard Component ID)	Total	67430PA0070008	67430PA0070009	67430PA0070010	67430PA0070011	67430PA0070012	67430PA0070013	67430PA0070014	67430PA0070015	67430PA0070016	67430PA0070017	67430PA0070018	67430PA0070019	67430PA0070020	67430PA0070021	67430PA0070022
$0	2.2 Allowed Claims	$0	$0	$0	$0	$0	$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	$0	$0	$0	$0	$0
	2.4 Member Cost Sharing	$0	$0	$0	$0	$0	$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	$0	$0	$0	$0
$0	2.6 Incurred Claims	$0	$0	$0	$0	$0	$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	$0	$0	$0	$0
$0	2.8 Premium	$0	$0	$0	$0	$0	$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	0	0	0	0	0
	2.10 Current Enrollment	8,212	88	1,168	4,072	745	386	28	17	0	2	0	0	0	0	0	0
	2.11 Current Premium PMPM	$355.25	$425.60	$377.96	$362.49	$328.66	$299.12	$341.35	$338.89	$0.00	$486.05	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	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!	#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!	#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!	#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!	#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!	#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!	#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!	#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!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors																	
3.1 Plan ID (Standard Component ID)		67430PA0070008	67430PA0070009	67430PA0070010	67430PA0070011	67430PA0070012	67430PA0070013	67430PA0070014	67430PA0070015	67430PA0070016	67430PA0070017	67430PA0070018	67430PA0070019	67430PA0070020	67430PA0070021	67430PA0070022
3.2 Market Adjusted Index Rate																
3.3 AV and Cost Sharing Design of Plan		1.1661	0.7878	0.7702	0.6339	0.6463	0.7676	0.6709	1.1661	0.7878	0.7702	0.6339	0.6463	0.7676	0.6709	0.7676
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	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023
Administrative Costs																
3.6 Administrative Expense		9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%
3.7 Taxes and Fees		4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%
3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 **Plan Adjusted Index Rate**		$564.64	$381.46	$372.94	$306.94	$312.95	$371.68	$324.86	$564.64	$381.46	$372.94	$306.94	$312.95	$371.68	$324.86	$371.68
3.11 Age Calibration Factor	0.6589															
3.12 Geographic Calibration Factor	1.0120															
3.13 Tobacco Calibration Factor	1.0000															
3.14 **Calibrated Plan Adjusted Index Rate**		$376.51	$254.36	$248.68	$204.67	$208.68	$247.84	$216.62	$376.51	$254.36	$248.68	$204.67	$208.68	$247.84	$216.62	$247.84

Section IV: Projected Plan Level Information																	
4.1 Plan ID (Standard Component ID)	Total	67430PA0070008	67430PA0070009	67430PA0070010	67430PA0070011	67430PA0070012	67430PA0070013	67430PA0070014	67430PA0070015	67430PA0070016	67430PA0070017	67430PA0070018	67430PA0070019	67430PA0070020	67430PA0070021	67430PA0070022
4.2 Allowed Claims	$41,830,941	$788,518	$6,103,831	$20,916,763	$3,725,123	$1,995,955	$287,930	$218,621	$192,331	$155,170	$144,958	$136,739	$136,739	$144,958	$136,739	$144,958
4.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4 Member Cost Sharing	$9,724,401	$87,185	$1,237,929	$4,613,389	$1,191,728	$612,014	$64,265	$61,259	$21,266	$31,470	$31,972	$43,745	$41,928	$32,354	$38,315	$32,354
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$32,106,540	$701,333	$4,865,902	$16,303,374	$2,533,395	$1,383,941	$223,665	$157,362	$171,065	$123,700	$112,986	$92,994	$94,811	$112,604	$98,424	$112,604
4.7 Risk Adjustment Transfer Amount	$634,498	$8,998	$92,418	$316,699	$59,792	$32,037	$4,360	$3,509	$2,195	$2,349	$2,195	$2,195	$2,195	$2,195	$2,195	$2,195
4.8 Premium	$36,666,764	$800,946	$5,557,027	$18,619,010	$2,893,223	$1,580,508	$255,433	$179,713	$195,362	$141,269	$129,034	$106,202	$108,277	$128,597	$112,403	$128,597
4.9 Projected Member Months	98,496	1,397	14,345	49,157	9,281	4,973	677	545	341	365	341	341	341	341	341	341
4.10 Loss Ratio	86.07%	86.59%	86.13%	86.10%	85.79%	85.82%	86.09%	85.89%	86.59%	86.13%	86.10%	85.79%	85.82%	86.09%	85.89%	86.09%
Per Member Per Month																
4.11 Allowed Claims	$424.70	$564.44	$425.50	$425.51	$401.37	$401.36	$425.30	$401.14	$564.02	$425.12	$425.10	$400.99	$400.99	$425.10	$400.99	$425.10
4.12 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.13 Member Cost Sharing	$98.73	$62.41	$86.30	$93.85	$128.41	$123.07	$94.93	$112.40	$62.36	$86.22	$93.76	$128.28	$122.96	$94.88	$112.36	$94.88
4.14 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.15 Incurred Claims	$325.97	$502.03	$339.21	$331.66	$272.97	$278.29	$330.38	$288.74	$501.66	$338.90	$331.34	$272.71	$278.04	$330.22	$288.63	$330.22
4.16 Risk Adjustment Transfer Amount	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44
4.17 Premium	$372.27	$573.33	$387.38	$378.77	$311.74	$317.82	$377.30	$329.75	$572.91	$387.04	$378.40	$311.44	$317.53	$377.12	$329.63	$377.12

utton or Ctrl + Shift + P.
or Ctrl + Shift + L.

																			Small Group MyCare EPO	
																			67430PA008	
UPMC MyCare Advantage Gold PPO $1,000/10% $25/50- Premium Network	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	UPMC Inside Advantage Platinum PPO IA $350 $25/$50 - Premium Network	UPMC Inside Advantage Gold PPO IA $1,000/10% $25/$50 - Premium Network	UPMC Inside Advantage Gold PPO IA $1,250 $30/$50 - Premium Network	UPMC Inside Advantage Silver PPO IA $3,500 $35/$60 - Premium Network	UPMC Inside Advantage Silver PPO IA $5,000 $30/$60 - Premium Network	UPMC Inside Advantage Platinum PPO IA HIA $15/$30 - Premium Network	UPMC Inside Advantage Gold PPO IA HIA $35/$50 - Premium Network	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network
67430PA0070023	67430PA0070024	67430PA0070025	67430PA0070001	67430PA0070002	67430PA0070003	67430PA0070004	67430PA0070005	67430PA0070006	67430PA0070007	67430PA0080001	67430PA0080002	67430PA0080003	67430PA0080004	67430PA0080005	67430PA0080006	67430PA0080007	67430PA0080008	67430PA0080009	67430PA0080010
Gold	Silver	Silver	Platinum	Gold	Gold	Silver	Silver	Platinum	Gold	Platinum	Gold	Gold	Silver	Silver	Silver	Gold	Platinum	Gold	Gold
0.795	0.708	0.708	0.919	0.792	0.817	0.719	0.705	0.916	0.813	0.906	0.820	0.820	0.720	0.719	0.708	0.802	0.906	0.820	0.820
New	New	New	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
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	1/1/2020	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
0.00%	0.00%	0.00%	30.08%	15.04%	17.92%	18.47%	13.69%	0.00%	66.52%	22.28%	11.60%	10.40%	5.47%	7.77%	4.95%	0.00%	0.00%	0.00%	0.00%
																		13.44%	
						11.74%													

67430PA0070023	67430PA0070024	67430PA0070025	67430PA0070001	67430PA0070002	67430PA0070003	67430PA0070004	67430PA0070005	67430PA0070006	67430PA0070007	67430PA0080001	67430PA0080002	67430PA0080003	67430PA0080004	67430PA0080005	67430PA0080006	67430PA0080007	67430PA0080008	67430PA0080009	67430PA0080010
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	141	14	587	49	15	0	216	124	346	160	26	5	20	0	0	0	0
$0.00	$0.00	$0.00	$439.21	$300.18	$332.98	$269.93	$217.26	$0.00	$318.15	$458.46	$323.96	$332.10	$286.82	$365.33	$300.12	$0.00	$0.00	$0.00	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

67430PA0070023	67430PA0070024	67430PA0070025	67430PA0070001	67430PA0070002	67430PA0070003	67430PA0070004	67430PA0070005	67430PA0070006	67430PA0070007	67430PA0080001	67430PA0080002	67430PA0080003	67430PA0080004	67430PA0080005	67430PA0080006	67430PA0080007	67430PA0080008	67430PA0080009	67430PA0080010
						$414.84													
0.7676	0.6716	0.6716	1.1661	0.7676	0.7878	0.6716	0.6339	1.1661	1.1661	1.0901	0.7544	0.7389	0.5538	0.6185	0.5871	0.7246	1.0901	0.7544	0.7389
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023
9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%
4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$371.68	$325.20	$325.20	$564.64	$371.68	$381.46	$325.20	$306.94	$564.64	$564.64	$527.84	$365.29	$357.79	$268.16	$299.49	$284.28	$350.86	$527.84	$365.29	$357.79
						0.6589													
						1.0120													
						1.0000													
$247.84	$216.84	$216.84	$376.51	$247.84	$254.36	$216.84	$204.67	$376.51	$376.51	$351.97	$243.58	$238.57	$178.81	$199.70	$189.56	$233.96	$351.97	$243.58	$238.57

67430PA0070023	67430PA0070024	67430PA0070025	67430PA0070001	67430PA0070002	67430PA0070003	67430PA0070004	67430PA0070005	67430PA0070006	67430PA0070007	67430PA0080001	67430PA0080002	67430PA0080003	67430PA0080004	67430PA0080005	67430PA0080006	67430PA0080007	67430PA0080008	67430PA0080009	67430PA0080010
$144,958	$136,739	$136,739	$0	$0	$0	$0	$0	$0	$0	$1,009,722	$1,869,670	$940,800	$256,213	$157,287	$227,949	$141,772	$188,104	$141,772	$141,772
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$32,354	$38,223	$38,223	$0	$0	$0	$0	$0	$0	$0	$151,311	$410,321	$221,491	$100,573	$50,570	$81,151	$35,473	$28,188	$31,114	$33,377
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$112,604	$98,516	$98,516	$0	$0	$0	$0	$0	$0	$0	$858,411	$1,459,348	$719,309	$155,640	$106,717	$146,798	$106,299	$159,916	$110,658	$108,395
$2,195	$2,195	$2,195	$0	$0	$0	$0	$0	$0	$0	$11,781	$28,945	$14,565	$4,205	$2,581	$3,741	$2,195	$2,195	$2,195	$2,195
$128,597	$112,508	$112,508	$0	$0	$0	$0	$0	$0	$0	$980,335	$1,666,626	$821,475	$177,746	$121,874	$167,648	$121,397	$182,629	$126,376	$123,791
341	341	341	0	0	0	0	0	0	0	1,829	4,493	2,261	653	401	581	341	341	341	341
86.09%	85.89%	85.89%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	86.52%	86.07%	86.04%	85.54%	85.75%	85.65%	86.01%	86.52%	86.07%	86.04%
$425.10	$400.99	$400.99	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$552.06	$416.13	$416.10	$392.36	$392.24	$392.34	$415.75	$551.62	$415.75	$415.75
$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$94.88	$112.09	$112.09	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$82.73	$91.32	$97.96	$154.02	$126.11	$139.67	$104.03	$82.66	$91.24	$97.88
$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$330.22	$288.90	$288.90	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$469.33	$324.80	$318.14	$238.35	$266.13	$252.66	$311.73	$468.96	$324.51	$317.87
$6.44	$6.44	$6.44	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44
$377.12	$329.94	$329.94	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$536.00	$370.94	$363.32	$272.20	$303.93	$288.55	$356.00	$535.57	$370.60	$363.02

UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network
67430PA0080011	67430PA0080012	67430PA0080013	67430PA0080014	67430PA0080015	67430PA0080016	67430PA0080017	67430PA0080018
Silver	Silver	Silver	Gold	Gold	Gold	Silver	Silver
0.720	0.719	0.708	0.802	0.795	0.795	0.708	0.708
Renewing	Renewing	Renewing	Renewing	New	New	New	New
EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
No	No	No	No	No	No	No	No
1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020
0.00%	0.00%	4.95%	0.00%	0.00%	0.00%	0.00%	0.00%

67430PA0080011	67430PA0080012	67430PA0080013	67430PA0080014	67430PA0080015	67430PA0080016	67430PA0080017	67430PA0080018
$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0
0	0	0	0	0	0	0	0
0	0	3	0	0	0	0	0
$0.00	$0.00	$522.26	$0.00	$0.00	$0.00	$0.00	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

67430PA0080011	67430PA0080012	67430PA0080013	67430PA0080014	67430PA0080015	67430PA0080016	67430PA0080017	67430PA0080018
0.5538	0.6185	0.5871	0.7246	0.7640	0.7640	0.6122	0.6122
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023
9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%
4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%	4.89%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$268.16	$299.49	$284.28	$350.86	$369.94	$369.94	$296.44	$296.44
$178.81	$199.70	$189.56	$233.96	$246.68	$246.68	$197.67	$197.67

67430PA0080011	67430PA0080012	67430PA0080013	67430PA0080014	67430PA0080015	67430PA0080016	67430PA0080017	67430PA0080018
$133,733	$133,733	$147,866	$141,772	$141,772	$141,772	$133,733	$133,733
$0	$0	$0	$0	$0	$0	$0	$0
$52,495	$42,997	$52,641	$35,473	$29,701	$29,701	$43,924	$43,924
$0	$0	$0	$0	$0	$0	$0	$0
$81,238	$90,736	$95,225	$106,299	$112,070	$112,070	$89,809	$89,809
$2,195	$2,195	$2,427	$2,195	$2,195	$2,195	$2,195	$2,195
$92,776	$103,623	$108,750	$121,397	$127,988	$127,988	$102,565	$102,565
341	341	377	341	341	341	341	341
85.54%	85.75%	85.65%	86.01%	86.09%	86.09%	85.73%	85.73%
$392.18	$392.18	$392.22	$415.75	$415.75	$415.75	$392.18	$392.18
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$153.95	$126.09	$139.63	$104.03	$87.10	$87.10	$128.81	$128.81
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$238.23	$266.09	$252.59	$311.73	$328.65	$328.65	$263.37	$263.37
$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44
$272.07	$303.88	$288.46	$356.00	$375.33	$375.33	$300.78	$300.78

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.9371
Rating Area 3	1.1170
Rating Area 4	0.9948
Rating Area 5	0.9948
Rating Area 7	1.1613
Rating Area 9	1.1465

RFJ Part II – Consumer Friendly Justification

Small Group Exchange EPO/PPO Rate Filing

The rate change for UPMC Health Benefits Small Group plans is 11.47% for 2020. Additional premium is needed to account for the higher cost and utilization of medical services each year. The proposed rate change also accounts for a decrease in anticipated Risk Adjustment receivable relative to the prior year and projected increases in taxes and fees for 2020.

Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 8,212. There will be no variation in the increase among affected members. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is 2.37% to 65.54%.

Financial Experience of the Product

Premiums	$	-
Claims	$	-
Administrative expenses	$	-
Taxes & fees	$	-
Company made (after taxes)	**$**	**-**

Changes in Medical Service Costs

For 2020, cost and utilization increases are expected to increase by approximately 2.99%

Changes in Benefits

No changes in benefits contributed significantly to the increase.

Administrative Costs and Anticipated Profits

No major changes in administrative costs or profits are anticipated and thus did not affect the increase.

RFJ Part III: Actuarial Memorandum

General Information

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Identifying Information:
Company Legal Name: UPMC Health Benefits, Inc.
NAIC #: 11018
State: PA
HIOS Issuer ID: 67430
Market: Small Group
Exchange: Off Exchange
Products: PPO, EPO
Effective Date: 1/1/2020

Company Contact Information:
[This information redacted for publication.]

Filing Information:
Rate Filing SERFF Tracking #: UPMC-131943309
Form Filing SERFF Tracking #: UPMC-131920987, UPMC-131921050, UPMC-131921052, UPMC-131921054
Binder SERFF Tracking #: UPMC-PA20-125092383

Rate History:
Limited rate history exists since this is the second annual rate filing by the captioned company in this market. Rate filing tracking numbers from the 2019 rate filings for the captioned company and market are displayed in the table below.

SERFF Tracking #	Year	Rate Change relative to Prior Annual Filing
UPMC-131496028	2019	N/A
UPMC-131851705	2019 Q4	N/A

Proposed Rate Increase(s)

Reasons for Rate Increase(s):
The proposed rate increase for PPO products in 2020 is 11.6%
The proposed rate increase for EPO products in 2020 is 13.4%

The major reasons for the increase include the following:

- Increasing cost and utilization trends
- Return of the Health Insurer Provider's Fee in 2020
- Decrease in anticipated Risk Adjustment receivable relative to prior year

Market Experience

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Premium and Claims

Tables 1, 2, 3, and 4 of the PA Actuarial Memorandum Exhibits and section I, worksheet 1 of the URRT are not populated with claims and premium data in the single risk pool from the experience period (January 2018 - December 2018) since the captioned company did not have any experience for ACA-related products in this market over this time period. Rate development relies completely upon data from the rate manual, which has its experience displayed in tables 2b, 3b, and 4b and section II, worksheet 1 of the URRT.

Current Date:
Current enrollment and premium data is reported as of February 2019.

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They are mapped into the categories in the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
PCP	Professional
Specialist	Professional
Diagnostic	Other Medical

ER	Other Medical
Other	Other Medical
Pediatric Dental	Other Medical
Pediatric Vision	Other Medical

Drug claims are in separate tables and directly mapped into the Prescription Drugs category.

Projection Factors

Trend Factors (cost/utilization):
The overall annual trend used in rate development is 2.99%. 24 months of trend were applied to the experience period data to bring it to the projection period. Historical allowed claims were used to develop year over year trend factors for use in the projected rates. The entire block of ACA-compliant business was included in Table 3b of the PA Actuarial Memorandum Exhibits for manual trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Please see Exhibit 8 of the Supporting Exhibits for trend development. We believe that trends will be higher than what is implied by the historical data, which is why a value of 2.99% was used in rate development. In addition, quarterly rates effective on the first day of each calendar quarter in 2020 are proposed using 0.89% quarterly trend. Please see Exhibit 7 for the derivation of quarterly trend.

Adjustments to Trended EHB Allowed Claims PMPM

Changes in the Morbidity of the Population Insured:
We expect a morbidity trend of 0% when comparing our experience period population.

Changes in Benefits:
No changes were made to the PA EHB Benchmark plan for 2020, so no adjustments were necessary.

Changes in Demographics:
The average age for our experience period small group risk pool was 37.0 with an average premium factor of 1.53. This is nearly identical to our 2019 experience so far with age 37.1 and premium factor 1.53. Due to the stability of the population, no demographic adjustment has been made to the rates.

Other Adjustments:
Additionally, an adjustment factor to account for change in network of 0.882 has been applied to the manual data as can be seen in Table 5 of the PA Actuarial Memorandum Exhibits. This factor is used to account for the fact that the manual experience data consists of a blend of data from UPMC's Premium Network and Standard Network in the small group market. The factor adjusts the blended manual data to bring it in line with the network characteristics of the MyCare Advantage Network, which is the only network in which plans for the projection period under the captioned company will be offered. The Premium Network is a broad network that

covered rating areas 1, 2, 4, and 5, as well as portions of rating areas 3, 6, and 7 during the experience period, but has since expanded to include additional counties in rating areas 3, 6, 7, and 9 in the projection period. Projected costs are expected to increase due to this expansion. Meanwhile, the Standard Network only covers rating areas 1, 2, 4, and 5. Finally, the MyCare Advantage Network covers various counties in rating areas 1, 3, 4, 5, 7, and 9. Despite the fact that this is a relatively broad network, this network is anticipated to exhibit noticeably lower cost of delivery characteristics than the Premium and Standard Networks. This factor accounts for differing cost of delivery characteristics between each of these three networks. This factor has not been applied in the Other adjustment in section II, worksheet 1 of the URRT since this adjustment is only necessary for the manual data.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:
The rate manual was developed using experience period data for groups enrolled in an ACA-compliant plan, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 1,098,351 member months of experience.

Adjustments Made to the Data:
Adjustments made to the manual data are discussed in the "Projection Factors" section above.

Inclusion of Capitation Payments:
Pediatric dental benefits are projected to be paid for via capitation.

Credibility of Experience

No experience period data is available for the captioned company in this market. Therefore, 0% credibility is used.

Establishing the Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 2.99% annual trend to the manual rate. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of $423.15 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Claims for routine foot care and acupuncture were not included in the calculation of the index rates despite being covered during the experience period since they are classified as non-EHBs.

Small Group Quarterly Trend Increases:
Quarterly trended rates beginning on the first day of each calendar quarter of 2020 are proposed in this filing. The proposed quarterly trend is 0.89%. Please see Exhibit 7 for the derivation of quarterly trend.

Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by taking the weighted average of the company-determined Actuarial Values for all plans using current membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Development of the Market Adjusted Index Rate

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate. Derivation of the PMPM values used for the Risk Adjustment and Marketplace Fees adjustments are described below in the Projected Risk Adjustments PMPM and Taxes and Fees sections, respectively.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:
No experience period Risk Adjustment data is available for the captioned company in this market.

Projected Risk Adjustments PMPM:
Projection period Risk Adjustment PMPM has been estimated to be a receivable of $6.44, which is displayed in Table 5. Please see Exhibit 1 of the Supporting Exhibits for the derivation of this value. The value entered in section II, worksheet 1 of the URRT was $8.31 since the calculation of the Marketed Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a positive number because the calculation subtracts this value. The effect for this adjustment is a decrease in premium since less revenue will be required due to the anticipated receivable.

Exchange User Fees:
No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:
Administrative costs of 9.24% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

[This information redacted for publication.]

Profit & Risk Margin:
The projected profit margin for this company will remain at 0% for 2020. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Taxes and Fees:
Taxes and Fees increased from 2% in 2019 to 4.89% in 2020 to account for the return of the Health Insurance Providers Fee in 2020 and Risk Adjustment User Fee.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2020 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:
The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending the allowed claims forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Please see the "AV Metal Values" section below for a discussion on the treatment of plans that did not fit the AV Calculator.

Benefit Richness (induced demand)
Please see Exhibit 3 in the Supporting Exhibits for the induced utilization exhibit. Please note that the average tobacco factor was set to 1.0 in Exhibit 3 since the tobacco surcharge adjustment was removed from Table 10, which means that this factor should not be included in the induced utilization development. The benefit richness adjustment was used to keep relativities between plans similar to what they were in the previous year and account for differences in induced demand between plans with different metal levels. This will minimize rate increase variations by plan and consumer confusion that could result. In addition, current loss ratios exhibit significant variation between metal levels, which suggests a wider variation is necessary than what is indicated in the company-determined Pricing AV.

Benefits in addition to EHBs
Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is $0.96 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2020 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans. This load has not changed from the prior filing.

Provider Network
No adjustments were made to account for provider network since the projected costs for each network included in this filing do not exhibit any significant differences.

Catastrophic Eligibility
Catasrophic plans will not be offered under this company and market in 2020, so no adjustment is necessary.

Non-Funding of CSR Adjustment
This adjustment is not applicable to the small group market.

Calibration

Age Curve Calibration:
The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2020. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.53 and average age was 37.0 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.52. Please see Exhibit 4 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:
The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2020. The table below summarizes changes in these factors:

Region	2019	2020
1	0.96	0.94
3	1.12	1.12
4	1.00	0.99
5	1.00	0.99
7	1.17	1.16
9	1.15	1.15

The calibration factor of 0.988 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 5 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:
No tobacco load is applied in the Small Group market, so no adjustment is necessary.

Consumer Adjusted Premium Rate Development

The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates. Please see Exhibit 2 of the Supporting Exhibits for historical Consumer Adjusted Premium Rate changes for this company and market for a 21-year-old non-tobacco user.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 90.4%, as shown in Exhibit 6 of the Supporting Exhibits.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2020 HHS AV Calculator. Please note that the MyCare Advantage product offered with a mixture of tiered and non-tiered in-network benefits does not fit the format of the AV Calculator. Actuarial values were first obtained from the calculator for the tiered and non-tiered benefits separately and then combined as a weighted average using experience period allowed claims for the tiered/non-tiered benefits to calculate the final metal-level AVs for these tiered plans.

Membership Projections

Membership projections were developed based on our anticipated competitive positioning in the market combined with our current enrollment distribution by plan.

Terminated Plans and Products

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2020 plan.

Warning Alerts

No validation errors appear in the URRT.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conductive effective rate review for all submitted rates.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Development of Risk Adjustment PMPM for Experience and Projection Periods
- Exhibit 2: Historical Changes in Consumer Adjusted Premium Rate for Age 21, Non-tobacco User
- Exhibit 3: Induced Utilization Derivation
- Exhibit 4: Derivation of Age Calibration Factor
- Exhibit 5: Derivation of Geographical Calibration Factor
- Exhibit 6: Derivation of Projection Period MLR
- Exhibit 7: Derivation of Quarterly Trend
- Exhibit 8: Derivation of Annual Trend

Actuarial Certification

I, [redacted]am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- 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 2020 Rate Filing Justification.
- The projected Index Rate is:

a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
b. Developed in compliance with the applicable Actuarial Standards of Practice
c. Reasonable in relation to the benefits provided and the population anticipated to be covered
d. Neither excessive nor deficient

- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 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 URRT for all plans except those specified in the certification.

[redacted]

7/12/2019
Date

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*	67430			
Federal TIN*	25-1844144			
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
67430PA0070008	Rating Area 1	No Preference	0-14	269.97
67430PA0070008	Rating Area 1	No Preference	15	293.97
67430PA0070008	Rating Area 1	No Preference	16	303.14
67430PA0070008	Rating Area 1	No Preference	17	312.32
67430PA0070008	Rating Area 1	No Preference	18	322.20
67430PA0070008	Rating Area 1	No Preference	19	332.08
67430PA0070008	Rating Area 1	No Preference	20	342.31
67430PA0070008	Rating Area 1	No Preference	21	352.90
67430PA0070008	Rating Area 1	No Preference	22	352.90
67430PA0070008	Rating Area 1	No Preference	23	352.90
67430PA0070008	Rating Area 1	No Preference	24	352.90
67430PA0070008	Rating Area 1	No Preference	25	354.31
67430PA0070008	Rating Area 1	No Preference	26	361.37
67430PA0070008	Rating Area 1	No Preference	27	369.84
67430PA0070008	Rating Area 1	No Preference	28	383.60
67430PA0070008	Rating Area 1	No Preference	29	394.90
67430PA0070008	Rating Area 1	No Preference	30	400.54
67430PA0070008	Rating Area 1	No Preference	31	409.01
67430PA0070008	Rating Area 1	No Preference	32	417.48
67430PA0070008	Rating Area 1	No Preference	33	422.77
67430PA0070008	Rating Area 1	No Preference	34	428.42
67430PA0070008	Rating Area 1	No Preference	35	431.24
67430PA0070008	Rating Area 1	No Preference	36	434.07
67430PA0070008	Rating Area 1	No Preference	37	436.89
67430PA0070008	Rating Area 1	No Preference	38	439.71
67430PA0070008	Rating Area 1	No Preference	39	445.36
67430PA0070008	Rating Area 1	No Preference	40	451.01
67430PA0070008	Rating Area 1	No Preference	41	459.48
67430PA0070008	Rating Area 1	No Preference	42	467.59
67430PA0070008	Rating Area 1	No Preference	43	478.89
67430PA0070008	Rating Area 1	No Preference	44	493.00
67430PA0070008	Rating Area 1	No Preference	45	509.59
67430PA0070008	Rating Area 1	No Preference	46	529.35
67430PA0070008	Rating Area 1	No Preference	47	551.58
67430PA0070008	Rating Area 1	No Preference	48	576.99
67430PA0070008	Rating Area 1	No Preference	49	602.05
67430PA0070008	Rating Area 1	No Preference	50	630.28
67430PA0070008	Rating Area 1	No Preference	51	658.16
67430PA0070008	Rating Area 1	No Preference	52	688.86
67430PA0070008	Rating Area 1	No Preference	53	719.92
67430PA0070008	Rating Area 1	No Preference	54	753.44
67430PA0070008	Rating Area 1	No Preference	55	786.97
67430PA0070008	Rating Area 1	No Preference	56	823.32
67430PA0070008	Rating Area 1	No Preference	57	860.02
67430PA0070008	Rating Area 1	No Preference	58	899.19
67430PA0070008	Rating Area 1	No Preference	59	918.60
67430PA0070008	Rating Area 1	No Preference	60	957.77
67430PA0070008	Rating Area 1	No Preference	61	991.65
67430PA0070008	Rating Area 1	No Preference	62	1013.88
67430PA0070008	Rating Area 1	No Preference	63	1041.76
67430PA0070008	Rating Area 1	No Preference	64 and over	1058.70
67430PA0070008	Rating Area 3	No Preference	0-14	321.80
67430PA0070008	Rating Area 3	No Preference	15	350.40
67430PA0070008	Rating Area 3	No Preference	16	361.34
67430PA0070008	Rating Area 3	No Preference	17	372.28
67430PA0070008	Rating Area 3	No Preference	18	384.05
67430PA0070008	Rating Area 3	No Preference	19	395.83
67430PA0070008	Rating Area 3	No Preference	20	408.03
67430PA0070008	Rating Area 3	No Preference	21	420.65
67430PA0070008	Rating Area 3	No Preference	22	420.65
67430PA0070008	Rating Area 3	No Preference	23	420.65
67430PA0070008	Rating Area 3	No Preference	24	420.65
67430PA0070008	Rating Area 3	No Preference	25	422.33
67430PA0070008	Rating Area 3	No Preference	26	430.75
67430PA0070008	Rating Area 3	No Preference	27	440.84
67430PA0070008	Rating Area 3	No Preference	28	457.25
67430PA0070008	Rating Area 3	No Preference	29	470.71
67430PA0070008	Rating Area 3	No Preference	30	477.44
67430PA0070008	Rating Area 3	No Preference	31	487.53
67430PA0070008	Rating Area 3	No Preference	32	497.63
67430PA0070008	Rating Area 3	No Preference	33	503.94
67430PA0070008	Rating Area 3	No Preference	34	510.67
67430PA0070008	Rating Area 3	No Preference	35	514.03
67430PA0070008	Rating Area 3	No Preference	36	517.40
67430PA0070008	Rating Area 3	No Preference	37	520.76
67430PA0070008	Rating Area 3	No Preference	38	524.13
67430PA0070008	Rating Area 3	No Preference	39	530.86
67430PA0070008	Rating Area 3	No Preference	40	537.59
67430PA0070008	Rating Area 3	No Preference	41	547.69
67430PA0070008	Rating Area 3	No Preference	42	557.36
67430PA0070008	Rating Area 3	No Preference	43	570.82
67430PA0070008	Rating Area 3	No Preference	44	587.65
67430PA0070008	Rating Area 3	No Preference	45	607.42
67430PA0070008	Rating Area 3	No Preference	46	630.98
67430PA0070008	Rating Area 3	No Preference	47	657.48
67430PA0070008	Rating Area 3	No Preference	48	687.76
67430PA0070008	Rating Area 3	No Preference	49	717.63
67430PA0070008	Rating Area 3	No Preference	50	751.28
67430PA0070008	Rating Area 3	No Preference	51	784.51
67430PA0070008	Rating Area 3	No Preference	52	821.11
67430PA0070008	Rating Area 3	No Preference	53	858.13

67430PA0070008	Rating Area 3	No Preference	54	898.09
67430PA0070008	Rating Area 3	No Preference	55	938.05
67430PA0070008	Rating Area 3	No Preference	56	981.38
67430PA0070008	Rating Area 3	No Preference	57	1025.12
67430PA0070008	Rating Area 3	No Preference	58	1071.82
67430PA0070008	Rating Area 3	No Preference	59	1094.95
67430PA0070008	Rating Area 3	No Preference	60	1141.64
67430PA0070008	Rating Area 3	No Preference	61	1182.03
67430PA0070008	Rating Area 3	No Preference	62	1208.53
67430PA0070008	Rating Area 3	No Preference	63	1241.76
67430PA0070008	Rating Area 3	No Preference	64 and over	1261.95
67430PA0070008	Rating Area 4	No Preference	0-14	286.59
67430PA0070008	Rating Area 4	No Preference	15	312.07
67430PA0070008	Rating Area 4	No Preference	16	321.81
67430PA0070008	Rating Area 4	No Preference	17	331.55
67430PA0070008	Rating Area 4	No Preference	18	342.04
67430PA0070008	Rating Area 4	No Preference	19	352.53
67430PA0070008	Rating Area 4	No Preference	20	363.39
67430PA0070008	Rating Area 4	No Preference	21	374.63
67430PA0070008	Rating Area 4	No Preference	22	374.63
67430PA0070008	Rating Area 4	No Preference	23	374.63
67430PA0070008	Rating Area 4	No Preference	24	374.63
67430PA0070008	Rating Area 4	No Preference	25	376.13
67430PA0070008	Rating Area 4	No Preference	26	383.62
67430PA0070008	Rating Area 4	No Preference	27	392.61
67430PA0070008	Rating Area 4	No Preference	28	407.22
67430PA0070008	Rating Area 4	No Preference	29	419.21
67430PA0070008	Rating Area 4	No Preference	30	425.21
67430PA0070008	Rating Area 4	No Preference	31	434.20
67430PA0070008	Rating Area 4	No Preference	32	443.19
67430PA0070008	Rating Area 4	No Preference	33	448.81
67430PA0070008	Rating Area 4	No Preference	34	454.80
67430PA0070008	Rating Area 4	No Preference	35	457.80
67430PA0070008	Rating Area 4	No Preference	36	460.79
67430PA0070008	Rating Area 4	No Preference	37	463.79
67430PA0070008	Rating Area 4	No Preference	38	466.79
67430PA0070008	Rating Area 4	No Preference	39	472.78
67430PA0070008	Rating Area 4	No Preference	40	478.78
67430PA0070008	Rating Area 4	No Preference	41	487.77
67430PA0070008	Rating Area 4	No Preference	42	496.38
67430PA0070008	Rating Area 4	No Preference	43	508.37
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67430PA0070013	Rating Area 1	No Preference	39	293.16
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67430PA0070013	Rating Area 1	No Preference	62	667.40
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67430PA0070013	Rating Area 1	No Preference	64 and over	696.90
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67430PA0070014	Rating Area 4	No Preference	62	619.25
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67430PA0070020	Rating Area 7	No Preference	34	349.49
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67430PA0070020	Rating Area 7	No Preference	36	354.09
67430PA0070020	Rating Area 7	No Preference	37	356.40
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67430PA0070020	Rating Area 7	No Preference	39	363.30
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67430PA0070023	Rating Area 7	No Preference	62	827.08
67430PA0070023	Rating Area 7	No Preference	63	849.82
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67430PA0080001	Rating Area 1	No Preference	36	405.78
67430PA0080001	Rating Area 1	No Preference	37	408.42
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67430PA0080001	Rating Area 1	No Preference	46	494.85
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67430PA0080001	Rating Area 1	No Preference	62	947.80
67430PA0080001	Rating Area 1	No Preference	63	973.86
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67430PA0080001	Rating Area 3	No Preference	25	394.80
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67430PA0080015	Rating Area 9	No Preference	64 and over	848.58
67430PA0080016	Rating Area 7	No Preference	0-14	219.19
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67430PA0080016	Rating Area 7	No Preference	16	246.12
67430PA0080016	Rating Area 7	No Preference	17	253.57
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67430PA0080016	Rating Area 7	No Preference	19	269.62
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67430PA0080016	Rating Area 7	No Preference	21	286.52
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67430PA0080016	Rating Area 7	No Preference	30	325.20
67430PA0080016	Rating Area 7	No Preference	31	332.08
67430PA0080016	Rating Area 7	No Preference	32	338.95
67430PA0080016	Rating Area 7	No Preference	33	343.25
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67430PA0080018	Rating Area 7	No Preference	22	229.60
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67430PA0080018	Rating Area 7	No Preference	58	585.02
67430PA0080018	Rating Area 7	No Preference	59	597.65
67430PA0080018	Rating Area 7	No Preference	60	623.13
67430PA0080018	Rating Area 7	No Preference	61	645.18
67430PA0080018	Rating Area 7	No Preference	62	659.64
67430PA0080018	Rating Area 7	No Preference	63	677.78
67430PA0080018	Rating Area 7	No Preference	64 and over	688.80

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*	67430			
Federal TIN*	25-1844144			
Rate Effective Date*	4/1/2020			
Rate Expiration Date*	6/30/2020			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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67430PA0070008	Rating Area 1	No Preference	15	296.57
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67430PA0070008	Rating Area 1	No Preference	21	356.03
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67430PA0070011	Rating Area 1	No Preference	29	216.58
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67430PA0070024	Rating Area 9	No Preference	63	740.54
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67430PA0080015	Rating Area 4	No Preference	28	269.15
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67430PA0080015	Rating Area 4	No Preference	33	296.64
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67430PA0080015	Rating Area 4	No Preference	35	302.58
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67430PA0080015	Rating Area 4	No Preference	39	312.48
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67430PA0080015	Rating Area 4	No Preference	63	730.94
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67430PA0080015	Rating Area 9	No Preference	16	245.13
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67430PA0080015	Rating Area 9	No Preference	18	260.54
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67430PA0080015	Rating Area 9	No Preference	35	348.72
67430PA0080015	Rating Area 9	No Preference	36	351.01
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67430PA0080015	Rating Area 9	No Preference	39	360.14
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67430PA0080015	Rating Area 9	No Preference	43	387.25
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67430PA0080015	Rating Area 9	No Preference	49	486.84
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67430PA0080015	Rating Area 9	No Preference	51	532.22
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67430PA0080015	Rating Area 9	No Preference	53	582.15
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67430PA0080015	Rating Area 9	No Preference	62	819.87
67430PA0080015	Rating Area 9	No Preference	63	842.41
67430PA0080015	Rating Area 9	No Preference	64 and over	856.11
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67430PA0080016	Rating Area 7	No Preference	15	240.80
67430PA0080016	Rating Area 7	No Preference	16	248.31
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67430PA0080016	Rating Area 7	No Preference	55	644.63
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67430PA0080016	Rating Area 7	No Preference	57	704.46
67430PA0080016	Rating Area 7	No Preference	58	736.55
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67430PA0080016	Rating Area 7	No Preference	61	812.29
67430PA0080016	Rating Area 7	No Preference	62	830.50
67430PA0080016	Rating Area 7	No Preference	63	853.33
67430PA0080016	Rating Area 7	No Preference	64 and over	867.21
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67430PA0080017	Rating Area 1	No Preference	16	160.56
67430PA0080017	Rating Area 1	No Preference	17	165.42
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67430PA0080017	Rating Area 1	No Preference	19	175.89
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67430PA0080017	Rating Area 1	No Preference	21	186.92
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67430PA0080017	Rating Area 1	No Preference	24	186.92
67430PA0080017	Rating Area 1	No Preference	25	187.67
67430PA0080017	Rating Area 1	No Preference	26	191.41
67430PA0080017	Rating Area 1	No Preference	27	195.89
67430PA0080017	Rating Area 1	No Preference	28	203.18
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67430PA0080017	Rating Area 1	No Preference	30	212.15
67430PA0080017	Rating Area 1	No Preference	31	216.64
67430PA0080017	Rating Area 1	No Preference	32	221.13
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67430PA0080017	Rating Area 1	No Preference	34	226.92
67430PA0080017	Rating Area 1	No Preference	35	228.42
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67430PA0080017	Rating Area 1	No Preference	37	231.41
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67430PA0080017	Rating Area 1	No Preference	39	235.89
67430PA0080017	Rating Area 1	No Preference	40	238.88
67430PA0080017	Rating Area 1	No Preference	41	243.37
67430PA0080017	Rating Area 1	No Preference	42	247.67
67430PA0080017	Rating Area 1	No Preference	43	253.65
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67430PA0080017	Rating Area 1	No Preference	45	269.91
67430PA0080017	Rating Area 1	No Preference	46	280.38
67430PA0080017	Rating Area 1	No Preference	47	292.16
67430PA0080017	Rating Area 1	No Preference	48	305.61
67430PA0080017	Rating Area 1	No Preference	49	318.89
67430PA0080017	Rating Area 1	No Preference	50	333.84
67430PA0080017	Rating Area 1	No Preference	51	348.61
67430PA0080017	Rating Area 1	No Preference	52	364.87
67430PA0080017	Rating Area 1	No Preference	53	381.32
67430PA0080017	Rating Area 1	No Preference	54	399.07

67430PA0080017	Rating Area 1	No Preference	55	416.83
67430PA0080017	Rating Area 1	No Preference	56	436.08
67430PA0080017	Rating Area 1	No Preference	57	455.52
67430PA0080017	Rating Area 1	No Preference	58	476.27
67430PA0080017	Rating Area 1	No Preference	59	486.55
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67430PA0080017	Rating Area 1	No Preference	61	525.25
67430PA0080017	Rating Area 1	No Preference	62	537.02
67430PA0080017	Rating Area 1	No Preference	63	551.79
67430PA0080017	Rating Area 1	No Preference	64 and over	560.76
67430PA0080017	Rating Area 3	No Preference	0-14	170.44
67430PA0080017	Rating Area 3	No Preference	15	185.59
67430PA0080017	Rating Area 3	No Preference	16	191.39
67430PA0080017	Rating Area 3	No Preference	17	197.18
67430PA0080017	Rating Area 3	No Preference	18	203.42
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67430PA0080017	Rating Area 3	No Preference	23	222.80
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67430PA0080017	Rating Area 3	No Preference	25	223.69
67430PA0080017	Rating Area 3	No Preference	26	228.15
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67430PA0080017	Rating Area 3	No Preference	28	242.18
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67430PA0080017	Rating Area 3	No Preference	30	252.88
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67430PA0080017	Rating Area 3	No Preference	33	266.91
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67430PA0080017	Rating Area 3	No Preference	35	272.26
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67430PA0080017	Rating Area 3	No Preference	43	302.34
67430PA0080017	Rating Area 3	No Preference	44	311.25
67430PA0080017	Rating Area 3	No Preference	45	321.72
67430PA0080017	Rating Area 3	No Preference	46	334.20
67430PA0080017	Rating Area 3	No Preference	47	348.24
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67430PA0080017	Rating Area 3	No Preference	49	380.10
67430PA0080017	Rating Area 3	No Preference	50	397.92
67430PA0080017	Rating Area 3	No Preference	51	415.52
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67430PA0080017	Rating Area 3	No Preference	53	454.51
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67430PA0080017	Rating Area 3	No Preference	55	496.84
67430PA0080017	Rating Area 3	No Preference	56	519.79
67430PA0080017	Rating Area 3	No Preference	57	542.96
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67430PA0080017	Rating Area 3	No Preference	60	604.68
67430PA0080017	Rating Area 3	No Preference	61	626.07
67430PA0080017	Rating Area 3	No Preference	62	640.10
67430PA0080017	Rating Area 3	No Preference	63	657.71
67430PA0080017	Rating Area 3	No Preference	64 and over	668.40
67430PA0080017	Rating Area 4	No Preference	0-14	151.80
67430PA0080017	Rating Area 4	No Preference	15	165.29
67430PA0080017	Rating Area 4	No Preference	16	170.45
67430PA0080017	Rating Area 4	No Preference	17	175.61
67430PA0080017	Rating Area 4	No Preference	18	181.17
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67430PA0080017	Rating Area 4	No Preference	34	240.89
67430PA0080017	Rating Area 4	No Preference	35	242.48
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67430PA0080017	Rating Area 4	No Preference	41	258.36
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67430PA0080017	Rating Area 4	No Preference	47	310.15
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67430PA0080017	Rating Area 4	No Preference	56	462.94
67430PA0080017	Rating Area 4	No Preference	57	483.57
67430PA0080017	Rating Area 4	No Preference	58	505.60
67430PA0080017	Rating Area 4	No Preference	59	516.51
67430PA0080017	Rating Area 4	No Preference	60	538.54
67430PA0080017	Rating Area 4	No Preference	61	557.59
67430PA0080017	Rating Area 4	No Preference	62	570.09
67430PA0080017	Rating Area 4	No Preference	63	585.77
67430PA0080017	Rating Area 4	No Preference	64 and over	595.29

67430PA0080017	Rating Area 5	No Preference	0-14	151.80
67430PA0080017	Rating Area 5	No Preference	15	165.29
67430PA0080017	Rating Area 5	No Preference	16	170.45
67430PA0080017	Rating Area 5	No Preference	17	175.61
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67430PA0080017	Rating Area 5	No Preference	19	186.72
67430PA0080017	Rating Area 5	No Preference	20	192.48
67430PA0080017	Rating Area 5	No Preference	21	198.43
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67430PA0080017	Rating Area 5	No Preference	23	198.43
67430PA0080017	Rating Area 5	No Preference	24	198.43
67430PA0080017	Rating Area 5	No Preference	25	199.22
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67430PA0080017	Rating Area 5	No Preference	34	240.89
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67430PA0080017	Rating Area 5	No Preference	40	253.59
67430PA0080017	Rating Area 5	No Preference	41	258.36
67430PA0080017	Rating Area 5	No Preference	42	262.92
67430PA0080017	Rating Area 5	No Preference	43	269.27
67430PA0080017	Rating Area 5	No Preference	44	277.21
67430PA0080017	Rating Area 5	No Preference	45	286.53
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67430PA0080017	Rating Area 5	No Preference	47	310.15
67430PA0080017	Rating Area 5	No Preference	48	324.43
67430PA0080017	Rating Area 5	No Preference	49	338.52
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67430PA0080017	Rating Area 5	No Preference	51	370.07
67430PA0080017	Rating Area 5	No Preference	52	387.34
67430PA0080017	Rating Area 5	No Preference	53	404.80
67430PA0080017	Rating Area 5	No Preference	54	423.65
67430PA0080017	Rating Area 5	No Preference	55	442.50
67430PA0080017	Rating Area 5	No Preference	56	462.94
67430PA0080017	Rating Area 5	No Preference	57	483.57
67430PA0080017	Rating Area 5	No Preference	58	505.60
67430PA0080017	Rating Area 5	No Preference	59	516.51
67430PA0080017	Rating Area 5	No Preference	60	538.54
67430PA0080017	Rating Area 5	No Preference	61	557.59
67430PA0080017	Rating Area 5	No Preference	62	570.09
67430PA0080017	Rating Area 5	No Preference	63	585.77
67430PA0080017	Rating Area 5	No Preference	64 and over	595.29
67430PA0080017	Rating Area 9	No Preference	0-14	174.95
67430PA0080017	Rating Area 9	No Preference	15	190.50
67430PA0080017	Rating Area 9	No Preference	16	196.44
67430PA0080017	Rating Area 9	No Preference	17	202.39
67430PA0080017	Rating Area 9	No Preference	18	208.79
67430PA0080017	Rating Area 9	No Preference	19	215.20
67430PA0080017	Rating Area 9	No Preference	20	221.83
67430PA0080017	Rating Area 9	No Preference	21	228.69
67430PA0080017	Rating Area 9	No Preference	22	228.69
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67430PA0080017	Rating Area 9	No Preference	25	229.60
67430PA0080017	Rating Area 9	No Preference	26	234.18
67430PA0080017	Rating Area 9	No Preference	27	239.67
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67430PA0080017	Rating Area 9	No Preference	30	259.56
67430PA0080017	Rating Area 9	No Preference	31	265.05
67430PA0080017	Rating Area 9	No Preference	32	270.54
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67430PA0080017	Rating Area 9	No Preference	34	277.63
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67430PA0080017	Rating Area 9	No Preference	36	281.29
67430PA0080017	Rating Area 9	No Preference	37	283.12
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67430PA0080017	Rating Area 9	No Preference	45	330.23
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67430PA0080017	Rating Area 9	No Preference	47	357.44
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67430PA0080017	Rating Area 9	No Preference	49	390.15
67430PA0080017	Rating Area 9	No Preference	50	408.44
67430PA0080017	Rating Area 9	No Preference	51	426.51
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67430PA0080017	Rating Area 9	No Preference	55	509.98
67430PA0080017	Rating Area 9	No Preference	56	533.53
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67430PA0080017	Rating Area 9	No Preference	58	582.70
67430PA0080017	Rating Area 9	No Preference	59	595.28
67430PA0080017	Rating Area 9	No Preference	60	620.66
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67430PA0080017	Rating Area 9	No Preference	63	675.09
67430PA0080017	Rating Area 9	No Preference	64 and over	686.07
67430PA0080018	Rating Area 7	No Preference	0-14	177.21
67430PA0080018	Rating Area 7	No Preference	15	192.96
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67430PA0080018	Rating Area 7	No Preference	19	217.98
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67430PA0080018	Rating Area 7	No Preference	21	231.65
67430PA0080018	Rating Area 7	No Preference	22	231.65
67430PA0080018	Rating Area 7	No Preference	23	231.65

67430PA0080018	Rating Area 7	No Preference	24	231.65
67430PA0080018	Rating Area 7	No Preference	25	232.58
67430PA0080018	Rating Area 7	No Preference	26	237.21
67430PA0080018	Rating Area 7	No Preference	27	242.77
67430PA0080018	Rating Area 7	No Preference	28	251.80
67430PA0080018	Rating Area 7	No Preference	29	259.22
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67430PA0080018	Rating Area 7	No Preference	31	268.48
67430PA0080018	Rating Area 7	No Preference	32	274.04
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67430PA0080018	Rating Area 7	No Preference	39	292.34
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67430PA0080018	Rating Area 7	No Preference	41	301.61
67430PA0080018	Rating Area 7	No Preference	42	306.94
67430PA0080018	Rating Area 7	No Preference	43	314.35
67430PA0080018	Rating Area 7	No Preference	44	323.62
67430PA0080018	Rating Area 7	No Preference	45	334.50
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67430PA0080018	Rating Area 7	No Preference	47	362.07
67430PA0080018	Rating Area 7	No Preference	48	378.75
67430PA0080018	Rating Area 7	No Preference	49	395.19
67430PA0080018	Rating Area 7	No Preference	50	413.73
67430PA0080018	Rating Area 7	No Preference	51	432.03
67430PA0080018	Rating Area 7	No Preference	52	452.18
67430PA0080018	Rating Area 7	No Preference	53	472.57
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67430PA0080018	Rating Area 7	No Preference	55	516.58
67430PA0080018	Rating Area 7	No Preference	56	540.44
67430PA0080018	Rating Area 7	No Preference	57	564.53
67430PA0080018	Rating Area 7	No Preference	58	590.24
67430PA0080018	Rating Area 7	No Preference	59	602.98
67430PA0080018	Rating Area 7	No Preference	60	628.70
67430PA0080018	Rating Area 7	No Preference	61	650.94
67430PA0080018	Rating Area 7	No Preference	62	665.53
67430PA0080018	Rating Area 7	No Preference	63	683.83
67430PA0080018	Rating Area 7	No Preference	64 and over	694.95

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*	67430			
Federal TIN*	25-1844144			
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
67430PA0070008	Rating Area 1	No Preference	0-14	274.79
67430PA0070008	Rating Area 1	No Preference	15	299.21
67430PA0070008	Rating Area 1	No Preference	16	308.55
67430PA0070008	Rating Area 1	No Preference	17	317.89
67430PA0070008	Rating Area 1	No Preference	18	327.95
67430PA0070008	Rating Area 1	No Preference	19	338.01
67430PA0070008	Rating Area 1	No Preference	20	348.42
67430PA0070008	Rating Area 1	No Preference	21	359.20
67430PA0070008	Rating Area 1	No Preference	22	359.20
67430PA0070008	Rating Area 1	No Preference	23	359.20
67430PA0070008	Rating Area 1	No Preference	24	359.20
67430PA0070008	Rating Area 1	No Preference	25	360.64
67430PA0070008	Rating Area 1	No Preference	26	367.82
67430PA0070008	Rating Area 1	No Preference	27	376.44
67430PA0070008	Rating Area 1	No Preference	28	390.45
67430PA0070008	Rating Area 1	No Preference	29	401.94
67430PA0070008	Rating Area 1	No Preference	30	407.69
67430PA0070008	Rating Area 1	No Preference	31	416.31
67430PA0070008	Rating Area 1	No Preference	32	424.93
67430PA0070008	Rating Area 1	No Preference	33	430.32
67430PA0070008	Rating Area 1	No Preference	34	436.07
67430PA0070008	Rating Area 1	No Preference	35	438.94
67430PA0070008	Rating Area 1	No Preference	36	441.82
67430PA0070008	Rating Area 1	No Preference	37	444.69
67430PA0070008	Rating Area 1	No Preference	38	447.56
67430PA0070008	Rating Area 1	No Preference	39	453.31
67430PA0070008	Rating Area 1	No Preference	40	459.06
67430PA0070008	Rating Area 1	No Preference	41	467.68
67430PA0070008	Rating Area 1	No Preference	42	475.94
67430PA0070008	Rating Area 1	No Preference	43	487.43
67430PA0070008	Rating Area 1	No Preference	44	501.80
67430PA0070008	Rating Area 1	No Preference	45	518.68
67430PA0070008	Rating Area 1	No Preference	46	538.80
67430PA0070008	Rating Area 1	No Preference	47	561.43
67430PA0070008	Rating Area 1	No Preference	48	587.29
67430PA0070008	Rating Area 1	No Preference	49	612.80
67430PA0070008	Rating Area 1	No Preference	50	641.53
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67430PA0070008	Rating Area 1	No Preference	52	701.16
67430PA0070008	Rating Area 1	No Preference	53	732.77
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67430PA0070008	Rating Area 1	No Preference	55	801.02
67430PA0070008	Rating Area 1	No Preference	56	838.01
67430PA0070008	Rating Area 1	No Preference	57	875.37
67430PA0070008	Rating Area 1	No Preference	58	915.24
67430PA0070008	Rating Area 1	No Preference	59	935.00
67430PA0070008	Rating Area 1	No Preference	60	974.87
67430PA0070008	Rating Area 1	No Preference	61	1009.35
67430PA0070008	Rating Area 1	No Preference	62	1031.98
67430PA0070008	Rating Area 1	No Preference	63	1060.36
67430PA0070008	Rating Area 1	No Preference	64 and over	1077.60
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67430PA0070008	Rating Area 3	No Preference	15	356.66
67430PA0070008	Rating Area 3	No Preference	16	367.79
67430PA0070008	Rating Area 3	No Preference	17	378.92
67430PA0070008	Rating Area 3	No Preference	18	390.91
67430PA0070008	Rating Area 3	No Preference	19	402.90
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67430PA0070008	Rating Area 3	No Preference	22	428.16
67430PA0070008	Rating Area 3	No Preference	23	428.16
67430PA0070008	Rating Area 3	No Preference	24	428.16
67430PA0070008	Rating Area 3	No Preference	25	429.87
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67430PA0070008	Rating Area 3	No Preference	28	465.41
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67430PA0070008	Rating Area 3	No Preference	30	485.96
67430PA0070008	Rating Area 3	No Preference	31	496.24
67430PA0070008	Rating Area 3	No Preference	32	506.51
67430PA0070008	Rating Area 3	No Preference	33	512.94
67430PA0070008	Rating Area 3	No Preference	34	519.79
67430PA0070008	Rating Area 3	No Preference	35	523.21
67430PA0070008	Rating Area 3	No Preference	36	526.64
67430PA0070008	Rating Area 3	No Preference	37	530.06
67430PA0070008	Rating Area 3	No Preference	38	533.49
67430PA0070008	Rating Area 3	No Preference	39	540.34
67430PA0070008	Rating Area 3	No Preference	40	547.19
67430PA0070008	Rating Area 3	No Preference	41	557.46
67430PA0070008	Rating Area 3	No Preference	42	567.31
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67430PA0070008	Rating Area 3	No Preference	44	598.14
67430PA0070008	Rating Area 3	No Preference	45	618.26
67430PA0070008	Rating Area 3	No Preference	46	642.24
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67430PA0070008	Rating Area 3	No Preference	54	914.12
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67430PA0070008	Rating Area 3	No Preference	56	998.90
67430PA0070008	Rating Area 3	No Preference	57	1043.43
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67430PA0070008	Rating Area 3	No Preference	59	1114.50
67430PA0070008	Rating Area 3	No Preference	60	1162.03
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67430PA0070008	Rating Area 3	No Preference	63	1263.93
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67430PA0070008	Rating Area 4	No Preference	0-14	291.71
67430PA0070008	Rating Area 4	No Preference	15	317.64
67430PA0070008	Rating Area 4	No Preference	16	327.55
67430PA0070008	Rating Area 4	No Preference	17	337.47
67430PA0070008	Rating Area 4	No Preference	18	348.15
67430PA0070008	Rating Area 4	No Preference	19	358.82
67430PA0070008	Rating Area 4	No Preference	20	369.88
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67430PA0070008	Rating Area 4	No Preference	37	472.07
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67430PA0070008	Rating Area 4	No Preference	39	481.23
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67430PA0070008	Rating Area 4	No Preference	42	505.25
67430PA0070008	Rating Area 4	No Preference	43	517.45
67430PA0070008	Rating Area 4	No Preference	44	532.70
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67430PA0070008	Rating Area 4	No Preference	47	596.00
67430PA0070008	Rating Area 4	No Preference	48	623.46
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67430PA0070008	Rating Area 4	No Preference	51	711.16
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67430PA0070008	Rating Area 4	No Preference	63	1125.66
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67430PA0070008	Rating Area 5	No Preference	19	358.82
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67430PA0070008	Rating Area 5	No Preference	61	1071.51
67430PA0070008	Rating Area 5	No Preference	62	1095.53
67430PA0070008	Rating Area 5	No Preference	63	1125.66

67430PA0070008	Rating Area 5	No Preference	64 and over	1143.96
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67430PA0070008	Rating Area 9	No Preference	16	377.50
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67430PA0070008	Rating Area 9	No Preference	18	401.24
67430PA0070008	Rating Area 9	No Preference	19	413.54
67430PA0070008	Rating Area 9	No Preference	20	426.29
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67430PA0070008	Rating Area 9	No Preference	23	439.47
67430PA0070008	Rating Area 9	No Preference	24	439.47
67430PA0070008	Rating Area 9	No Preference	25	441.23
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67430PA0070008	Rating Area 9	No Preference	46	659.21
67430PA0070008	Rating Area 9	No Preference	47	686.89
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67430PA0070008	Rating Area 9	No Preference	58	1119.77
67430PA0070008	Rating Area 9	No Preference	59	1143.94
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67430PA0070008	Rating Area 9	No Preference	61	1234.91
67430PA0070008	Rating Area 9	No Preference	62	1262.60
67430PA0070008	Rating Area 9	No Preference	63	1297.32
67430PA0070008	Rating Area 9	No Preference	64 and over	1318.41
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67430PA0070014	Rating Area 9	No Preference	62	726.44
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67430PA0070022	Rating Area 1	No Preference	63	697.97
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67430PA0080017	Rating Area 3	No Preference	24	224.78
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67430PA0080017	Rating Area 3	No Preference	26	230.17
67430PA0080017	Rating Area 3	No Preference	27	235.57
67430PA0080017	Rating Area 3	No Preference	28	244.34
67430PA0080017	Rating Area 3	No Preference	29	251.53
67430PA0080017	Rating Area 3	No Preference	30	255.13
67430PA0080017	Rating Area 3	No Preference	31	260.52
67430PA0080017	Rating Area 3	No Preference	32	265.91
67430PA0080017	Rating Area 3	No Preference	33	269.29
67430PA0080017	Rating Area 3	No Preference	34	272.88
67430PA0080017	Rating Area 3	No Preference	35	274.68
67430PA0080017	Rating Area 3	No Preference	36	276.48
67430PA0080017	Rating Area 3	No Preference	37	278.28
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67430PA0080017	Rating Area 3	No Preference	39	283.67
67430PA0080017	Rating Area 3	No Preference	40	287.27
67430PA0080017	Rating Area 3	No Preference	41	292.66
67430PA0080017	Rating Area 3	No Preference	42	297.83
67430PA0080017	Rating Area 3	No Preference	43	305.03
67430PA0080017	Rating Area 3	No Preference	44	314.02
67430PA0080017	Rating Area 3	No Preference	45	324.58
67430PA0080017	Rating Area 3	No Preference	46	337.17
67430PA0080017	Rating Area 3	No Preference	47	351.33
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67430PA0080017	Rating Area 3	No Preference	49	383.47
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67430PA0080017	Rating Area 3	No Preference	51	419.21
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67430PA0080017	Rating Area 3	No Preference	55	501.26
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67430PA0080017	Rating Area 3	No Preference	59	585.10
67430PA0080017	Rating Area 3	No Preference	60	610.05
67430PA0080017	Rating Area 3	No Preference	61	631.63
67430PA0080017	Rating Area 3	No Preference	62	645.79
67430PA0080017	Rating Area 3	No Preference	63	663.55
67430PA0080017	Rating Area 3	No Preference	64 and over	674.34
67430PA0080017	Rating Area 4	No Preference	0-14	153.15
67430PA0080017	Rating Area 4	No Preference	15	166.76
67430PA0080017	Rating Area 4	No Preference	16	171.96
67430PA0080017	Rating Area 4	No Preference	17	177.17
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67430PA0080017	Rating Area 4	No Preference	19	188.38
67430PA0080017	Rating Area 4	No Preference	20	194.18
67430PA0080017	Rating Area 4	No Preference	21	200.19
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67430PA0080017	Rating Area 4	No Preference	26	204.99
67430PA0080017	Rating Area 4	No Preference	27	209.80
67430PA0080017	Rating Area 4	No Preference	28	217.61
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67430PA0080017	Rating Area 4	No Preference	45	289.07
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67430PA0080017	Rating Area 4	No Preference	50	357.54
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67430PA0080017	Rating Area 4	No Preference	58	510.08
67430PA0080017	Rating Area 4	No Preference	59	521.09
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67430PA0080017	Rating Area 4	No Preference	61	562.53
67430PA0080017	Rating Area 4	No Preference	62	575.15
67430PA0080017	Rating Area 4	No Preference	63	590.96
67430PA0080017	Rating Area 4	No Preference	64 and over	600.57

67430PA0080017	Rating Area 5	No Preference	0-14	153.15
67430PA0080017	Rating Area 5	No Preference	15	166.76
67430PA0080017	Rating Area 5	No Preference	16	171.96
67430PA0080017	Rating Area 5	No Preference	17	177.17
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67430PA0080017	Rating Area 5	No Preference	30	227.22
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67430PA0080017	Rating Area 5	No Preference	61	562.53
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67430PA0080017	Rating Area 5	No Preference	63	590.96
67430PA0080017	Rating Area 5	No Preference	64 and over	600.57
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67430PA0080017	Rating Area 9	No Preference	15	192.19
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67430PA0080017	Rating Area 9	No Preference	18	210.65
67430PA0080017	Rating Area 9	No Preference	19	217.11
67430PA0080017	Rating Area 9	No Preference	20	223.80
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67430PA0080017	Rating Area 9	No Preference	22	230.72
67430PA0080017	Rating Area 9	No Preference	23	230.72
67430PA0080017	Rating Area 9	No Preference	24	230.72
67430PA0080017	Rating Area 9	No Preference	25	231.64
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67430PA0080017	Rating Area 9	No Preference	30	261.87
67430PA0080017	Rating Area 9	No Preference	31	267.40
67430PA0080017	Rating Area 9	No Preference	32	272.94
67430PA0080017	Rating Area 9	No Preference	33	276.40
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67430PA0080017	Rating Area 9	No Preference	35	281.94
67430PA0080017	Rating Area 9	No Preference	36	283.79
67430PA0080017	Rating Area 9	No Preference	37	285.63
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67430PA0080017	Rating Area 9	No Preference	44	322.32
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67430PA0080017	Rating Area 9	No Preference	46	346.08
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67430PA0080017	Rating Area 9	No Preference	51	430.29
67430PA0080017	Rating Area 9	No Preference	52	450.37
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67430PA0080017	Rating Area 9	No Preference	55	514.51
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67430PA0080017	Rating Area 9	No Preference	58	587.87
67430PA0080017	Rating Area 9	No Preference	59	600.56
67430PA0080017	Rating Area 9	No Preference	60	626.17
67430PA0080017	Rating Area 9	No Preference	61	648.32
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67430PA0080017	Rating Area 9	No Preference	63	681.09
67430PA0080017	Rating Area 9	No Preference	64 and over	692.16
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67430PA0080018	Rating Area 7	No Preference	16	200.75
67430PA0080018	Rating Area 7	No Preference	17	206.82
67430PA0080018	Rating Area 7	No Preference	18	213.37
67430PA0080018	Rating Area 7	No Preference	19	219.91
67430PA0080018	Rating Area 7	No Preference	20	226.69
67430PA0080018	Rating Area 7	No Preference	21	233.70
67430PA0080018	Rating Area 7	No Preference	22	233.70
67430PA0080018	Rating Area 7	No Preference	23	233.70

67430PA0080018	Rating Area 7	No Preference	24	233.70
67430PA0080018	Rating Area 7	No Preference	25	234.63
67430PA0080018	Rating Area 7	No Preference	26	239.31
67430PA0080018	Rating Area 7	No Preference	27	244.92
67430PA0080018	Rating Area 7	No Preference	28	254.03
67430PA0080018	Rating Area 7	No Preference	29	261.51
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67430PA0080018	Rating Area 7	No Preference	32	276.47
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67430PA0080018	Rating Area 7	No Preference	35	285.58
67430PA0080018	Rating Area 7	No Preference	36	287.45
67430PA0080018	Rating Area 7	No Preference	37	289.32
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67430PA0080018	Rating Area 7	No Preference	41	304.28
67430PA0080018	Rating Area 7	No Preference	42	309.65
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67430PA0080018	Rating Area 7	No Preference	44	326.48
67430PA0080018	Rating Area 7	No Preference	45	337.46
67430PA0080018	Rating Area 7	No Preference	46	350.55
67430PA0080018	Rating Area 7	No Preference	47	365.27
67430PA0080018	Rating Area 7	No Preference	48	382.10
67430PA0080018	Rating Area 7	No Preference	49	398.69
67430PA0080018	Rating Area 7	No Preference	50	417.39
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67430PA0080018	Rating Area 7	No Preference	52	456.18
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67430PA0080018	Rating Area 7	No Preference	54	498.95
67430PA0080018	Rating Area 7	No Preference	55	521.15
67430PA0080018	Rating Area 7	No Preference	56	545.22
67430PA0080018	Rating Area 7	No Preference	57	569.53
67430PA0080018	Rating Area 7	No Preference	58	595.47
67430PA0080018	Rating Area 7	No Preference	59	608.32
67430PA0080018	Rating Area 7	No Preference	60	634.26
67430PA0080018	Rating Area 7	No Preference	61	656.70
67430PA0080018	Rating Area 7	No Preference	62	671.42
67430PA0080018	Rating Area 7	No Preference	63	689.88
67430PA0080018	Rating Area 7	No Preference	64 and over	701.10

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*	67430			
Federal TIN*	25-1844144			
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
67430PA0070008	Rating Area 1	No Preference	0-14	277.23
67430PA0070008	Rating Area 1	No Preference	15	301.87
67430PA0070008	Rating Area 1	No Preference	16	311.29
67430PA0070008	Rating Area 1	No Preference	17	320.72
67430PA0070008	Rating Area 1	No Preference	18	330.86
67430PA0070008	Rating Area 1	No Preference	19	341.01
67430PA0070008	Rating Area 1	No Preference	20	351.52
67430PA0070008	Rating Area 1	No Preference	21	362.39
67430PA0070008	Rating Area 1	No Preference	22	362.39
67430PA0070008	Rating Area 1	No Preference	23	362.39
67430PA0070008	Rating Area 1	No Preference	24	362.39
67430PA0070008	Rating Area 1	No Preference	25	363.84
67430PA0070008	Rating Area 1	No Preference	26	371.09
67430PA0070008	Rating Area 1	No Preference	27	379.78
67430PA0070008	Rating Area 1	No Preference	28	393.92
67430PA0070008	Rating Area 1	No Preference	29	405.51
67430PA0070008	Rating Area 1	No Preference	30	411.31
67430PA0070008	Rating Area 1	No Preference	31	420.01
67430PA0070008	Rating Area 1	No Preference	32	428.71
67430PA0070008	Rating Area 1	No Preference	33	434.14
67430PA0070008	Rating Area 1	No Preference	34	439.94
67430PA0070008	Rating Area 1	No Preference	35	442.84
67430PA0070008	Rating Area 1	No Preference	36	445.74
67430PA0070008	Rating Area 1	No Preference	37	448.64
67430PA0070008	Rating Area 1	No Preference	38	451.54
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67430PA0070008	Rating Area 1	No Preference	40	463.13
67430PA0070008	Rating Area 1	No Preference	41	471.83
67430PA0070008	Rating Area 1	No Preference	42	480.17
67430PA0070008	Rating Area 1	No Preference	43	491.76
67430PA0070008	Rating Area 1	No Preference	44	506.26
67430PA0070008	Rating Area 1	No Preference	45	523.29
67430PA0070008	Rating Area 1	No Preference	46	543.59
67430PA0070008	Rating Area 1	No Preference	47	566.42
67430PA0070008	Rating Area 1	No Preference	48	592.51
67430PA0070008	Rating Area 1	No Preference	49	618.24
67430PA0070008	Rating Area 1	No Preference	50	647.23
67430PA0070008	Rating Area 1	No Preference	51	675.86
67430PA0070008	Rating Area 1	No Preference	52	707.39
67430PA0070008	Rating Area 1	No Preference	53	739.28
67430PA0070008	Rating Area 1	No Preference	54	773.70
67430PA0070008	Rating Area 1	No Preference	55	808.13
67430PA0070008	Rating Area 1	No Preference	56	845.46
67430PA0070008	Rating Area 1	No Preference	57	883.14
67430PA0070008	Rating Area 1	No Preference	58	923.37
67430PA0070008	Rating Area 1	No Preference	59	943.30
67430PA0070008	Rating Area 1	No Preference	60	983.53
67430PA0070008	Rating Area 1	No Preference	61	1018.32
67430PA0070008	Rating Area 1	No Preference	62	1041.15
67430PA0070008	Rating Area 1	No Preference	63	1069.78
67430PA0070008	Rating Area 1	No Preference	64 and over	1087.17
67430PA0070008	Rating Area 3	No Preference	0-14	330.46
67430PA0070008	Rating Area 3	No Preference	15	359.83
67430PA0070008	Rating Area 3	No Preference	16	371.06
67430PA0070008	Rating Area 3	No Preference	17	382.29
67430PA0070008	Rating Area 3	No Preference	18	394.39
67430PA0070008	Rating Area 3	No Preference	19	406.48
67430PA0070008	Rating Area 3	No Preference	20	419.01
67430PA0070008	Rating Area 3	No Preference	21	431.97
67430PA0070008	Rating Area 3	No Preference	22	431.97
67430PA0070008	Rating Area 3	No Preference	23	431.97
67430PA0070008	Rating Area 3	No Preference	24	431.97
67430PA0070008	Rating Area 3	No Preference	25	433.70
67430PA0070008	Rating Area 3	No Preference	26	442.34
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67430PA0070008	Rating Area 3	No Preference	28	469.55
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67430PA0070008	Rating Area 3	No Preference	30	490.29
67430PA0070008	Rating Area 3	No Preference	31	500.65
67430PA0070008	Rating Area 3	No Preference	32	511.02
67430PA0070008	Rating Area 3	No Preference	33	517.50
67430PA0070008	Rating Area 3	No Preference	34	524.41
67430PA0070008	Rating Area 3	No Preference	35	527.87
67430PA0070008	Rating Area 3	No Preference	36	531.32
67430PA0070008	Rating Area 3	No Preference	37	534.78
67430PA0070008	Rating Area 3	No Preference	38	538.23
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67430PA0070008	Rating Area 3	No Preference	40	552.06
67430PA0070008	Rating Area 3	No Preference	41	562.42
67430PA0070008	Rating Area 3	No Preference	42	572.36
67430PA0070008	Rating Area 3	No Preference	43	586.18
67430PA0070008	Rating Area 3	No Preference	44	603.46
67430PA0070008	Rating Area 3	No Preference	45	623.76
67430PA0070008	Rating Area 3	No Preference	46	647.96
67430PA0070008	Rating Area 3	No Preference	47	675.17
67430PA0070008	Rating Area 3	No Preference	48	706.27
67430PA0070008	Rating Area 3	No Preference	49	736.94
67430PA0070008	Rating Area 3	No Preference	50	771.50
67430PA0070008	Rating Area 3	No Preference	51	805.62
67430PA0070008	Rating Area 3	No Preference	52	843.21
67430PA0070008	Rating Area 3	No Preference	53	881.22

67430PA0070008	Rating Area 3	No Preference	54	922.26
67430PA0070008	Rating Area 3	No Preference	55	963.29
67430PA0070008	Rating Area 3	No Preference	56	1007.79
67430PA0070008	Rating Area 3	No Preference	57	1052.71
67430PA0070008	Rating Area 3	No Preference	58	1100.66
67430PA0070008	Rating Area 3	No Preference	59	1124.42
67430PA0070008	Rating Area 3	No Preference	60	1172.37
67430PA0070008	Rating Area 3	No Preference	61	1213.84
67430PA0070008	Rating Area 3	No Preference	62	1241.05
67430PA0070008	Rating Area 3	No Preference	63	1275.18
67430PA0070008	Rating Area 3	No Preference	64 and over	1295.91
67430PA0070008	Rating Area 4	No Preference	0-14	294.30
67430PA0070008	Rating Area 4	No Preference	15	320.46
67430PA0070008	Rating Area 4	No Preference	16	330.47
67430PA0070008	Rating Area 4	No Preference	17	340.47
67430PA0070008	Rating Area 4	No Preference	18	351.24
67430PA0070008	Rating Area 4	No Preference	19	362.01
67430PA0070008	Rating Area 4	No Preference	20	373.17
67430PA0070008	Rating Area 4	No Preference	21	384.71
67430PA0070008	Rating Area 4	No Preference	22	384.71
67430PA0070008	Rating Area 4	No Preference	23	384.71
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67430PA0070008	Rating Area 4	No Preference	25	386.25
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67430PA0070008	Rating Area 4	No Preference	27	403.18
67430PA0070008	Rating Area 4	No Preference	28	418.18
67430PA0070008	Rating Area 4	No Preference	29	430.49
67430PA0070008	Rating Area 4	No Preference	30	436.65
67430PA0070008	Rating Area 4	No Preference	31	445.88
67430PA0070008	Rating Area 4	No Preference	32	455.11
67430PA0070008	Rating Area 4	No Preference	33	460.88
67430PA0070008	Rating Area 4	No Preference	34	467.04
67430PA0070008	Rating Area 4	No Preference	35	470.12
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67430PA0070010	Rating Area 1	No Preference	64 and over	718.05
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67430PA0070010	Rating Area 5	No Preference	64 and over	762.27
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67430PA0070014	Rating Area 4	No Preference	63	653.40
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67430PA0080012	Rating Area 7	No Preference	20	231.07
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67430PA0080015	Rating Area 9	No Preference	44	405.79

67430PA0080015	Rating Area 9	No Preference	45	419.44
67430PA0080015	Rating Area 9	No Preference	46	435.71
67430PA0080015	Rating Area 9	No Preference	47	454.00
67430PA0080015	Rating Area 9	No Preference	48	474.92
67430PA0080015	Rating Area 9	No Preference	49	495.54
67430PA0080015	Rating Area 9	No Preference	50	518.78
67430PA0080015	Rating Area 9	No Preference	51	541.73
67430PA0080015	Rating Area 9	No Preference	52	567.00
67430PA0080015	Rating Area 9	No Preference	53	592.56
67430PA0080015	Rating Area 9	No Preference	54	620.15
67430PA0080015	Rating Area 9	No Preference	55	647.75
67430PA0080015	Rating Area 9	No Preference	56	677.67
67430PA0080015	Rating Area 9	No Preference	57	707.88
67430PA0080015	Rating Area 9	No Preference	58	740.12
67430PA0080015	Rating Area 9	No Preference	59	756.09
67430PA0080015	Rating Area 9	No Preference	60	788.34
67430PA0080015	Rating Area 9	No Preference	61	816.22
67430PA0080015	Rating Area 9	No Preference	62	834.52
67430PA0080015	Rating Area 9	No Preference	63	857.47
67430PA0080015	Rating Area 9	No Preference	64 and over	871.41
67430PA0080016	Rating Area 7	No Preference	0-14	225.09
67430PA0080016	Rating Area 7	No Preference	15	245.09
67430PA0080016	Rating Area 7	No Preference	16	252.74
67430PA0080016	Rating Area 7	No Preference	17	260.39
67430PA0080016	Rating Area 7	No Preference	18	268.63
67430PA0080016	Rating Area 7	No Preference	19	276.87
67430PA0080016	Rating Area 7	No Preference	20	285.40
67430PA0080016	Rating Area 7	No Preference	21	294.23
67430PA0080016	Rating Area 7	No Preference	22	294.23
67430PA0080016	Rating Area 7	No Preference	23	294.23
67430PA0080016	Rating Area 7	No Preference	24	294.23
67430PA0080016	Rating Area 7	No Preference	25	295.41
67430PA0080016	Rating Area 7	No Preference	26	301.29
67430PA0080016	Rating Area 7	No Preference	27	308.35
67430PA0080016	Rating Area 7	No Preference	28	319.83
67430PA0080016	Rating Area 7	No Preference	29	329.24
67430PA0080016	Rating Area 7	No Preference	30	333.95
67430PA0080016	Rating Area 7	No Preference	31	341.01
67430PA0080016	Rating Area 7	No Preference	32	348.07
67430PA0080016	Rating Area 7	No Preference	33	352.49
67430PA0080016	Rating Area 7	No Preference	34	357.20
67430PA0080016	Rating Area 7	No Preference	35	359.55
67430PA0080016	Rating Area 7	No Preference	36	361.90
67430PA0080016	Rating Area 7	No Preference	37	364.26
67430PA0080016	Rating Area 7	No Preference	38	366.61
67430PA0080016	Rating Area 7	No Preference	39	371.32
67430PA0080016	Rating Area 7	No Preference	40	376.03
67430PA0080016	Rating Area 7	No Preference	41	383.09
67430PA0080016	Rating Area 7	No Preference	42	389.85
67430PA0080016	Rating Area 7	No Preference	43	399.27
67430PA0080016	Rating Area 7	No Preference	44	411.04
67430PA0080016	Rating Area 7	No Preference	45	424.87
67430PA0080016	Rating Area 7	No Preference	46	441.35
67430PA0080016	Rating Area 7	No Preference	47	459.88
67430PA0080016	Rating Area 7	No Preference	48	481.07
67430PA0080016	Rating Area 7	No Preference	49	501.96
67430PA0080016	Rating Area 7	No Preference	50	525.49
67430PA0080016	Rating Area 7	No Preference	51	548.74
67430PA0080016	Rating Area 7	No Preference	52	574.34
67430PA0080016	Rating Area 7	No Preference	53	600.23
67430PA0080016	Rating Area 7	No Preference	54	628.18
67430PA0080016	Rating Area 7	No Preference	55	656.13
67430PA0080016	Rating Area 7	No Preference	56	686.44
67430PA0080016	Rating Area 7	No Preference	57	717.04
67430PA0080016	Rating Area 7	No Preference	58	749.70
67430PA0080016	Rating Area 7	No Preference	59	765.88
67430PA0080016	Rating Area 7	No Preference	60	798.54
67430PA0080016	Rating Area 7	No Preference	61	826.79
67430PA0080016	Rating Area 7	No Preference	62	845.32
67430PA0080016	Rating Area 7	No Preference	63	868.57
67430PA0080016	Rating Area 7	No Preference	64 and over	882.69
67430PA0080017	Rating Area 1	No Preference	0-14	145.55
67430PA0080017	Rating Area 1	No Preference	15	158.49
67430PA0080017	Rating Area 1	No Preference	16	163.43
67430PA0080017	Rating Area 1	No Preference	17	168.38
67430PA0080017	Rating Area 1	No Preference	18	173.71
67430PA0080017	Rating Area 1	No Preference	19	179.03
67430PA0080017	Rating Area 1	No Preference	20	184.55
67430PA0080017	Rating Area 1	No Preference	21	190.26
67430PA0080017	Rating Area 1	No Preference	22	190.26
67430PA0080017	Rating Area 1	No Preference	23	190.26
67430PA0080017	Rating Area 1	No Preference	24	190.26
67430PA0080017	Rating Area 1	No Preference	25	191.02
67430PA0080017	Rating Area 1	No Preference	26	194.83
67430PA0080017	Rating Area 1	No Preference	27	199.39
67430PA0080017	Rating Area 1	No Preference	28	206.81
67430PA0080017	Rating Area 1	No Preference	29	212.90
67430PA0080017	Rating Area 1	No Preference	30	215.95
67430PA0080017	Rating Area 1	No Preference	31	220.51
67430PA0080017	Rating Area 1	No Preference	32	225.08
67430PA0080017	Rating Area 1	No Preference	33	227.93
67430PA0080017	Rating Area 1	No Preference	34	230.98
67430PA0080017	Rating Area 1	No Preference	35	232.50
67430PA0080017	Rating Area 1	No Preference	36	234.02
67430PA0080017	Rating Area 1	No Preference	37	235.54
67430PA0080017	Rating Area 1	No Preference	38	237.06
67430PA0080017	Rating Area 1	No Preference	39	240.11
67430PA0080017	Rating Area 1	No Preference	40	243.15
67430PA0080017	Rating Area 1	No Preference	41	247.72
67430PA0080017	Rating Area 1	No Preference	42	252.09
67430PA0080017	Rating Area 1	No Preference	43	258.18
67430PA0080017	Rating Area 1	No Preference	44	265.79
67430PA0080017	Rating Area 1	No Preference	45	274.74
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67430PA0080017	Rating Area 1	No Preference	47	297.38
67430PA0080017	Rating Area 1	No Preference	48	311.08
67430PA0080017	Rating Area 1	No Preference	49	324.58
67430PA0080017	Rating Area 1	No Preference	50	339.80
67430PA0080017	Rating Area 1	No Preference	51	354.83
67430PA0080017	Rating Area 1	No Preference	52	371.39
67430PA0080017	Rating Area 1	No Preference	53	388.13
67430PA0080017	Rating Area 1	No Preference	54	406.21

67430PA0080017	Rating Area 1	No Preference	55	424.28
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67430PA0080017	Rating Area 1	No Preference	57	463.66
67430PA0080017	Rating Area 1	No Preference	58	484.78
67430PA0080017	Rating Area 1	No Preference	59	495.25
67430PA0080017	Rating Area 1	No Preference	60	516.37
67430PA0080017	Rating Area 1	No Preference	61	534.63
67430PA0080017	Rating Area 1	No Preference	62	546.62
67430PA0080017	Rating Area 1	No Preference	63	561.65
67430PA0080017	Rating Area 1	No Preference	64 and over	570.78
67430PA0080017	Rating Area 3	No Preference	0-14	173.49
67430PA0080017	Rating Area 3	No Preference	15	188.91
67430PA0080017	Rating Area 3	No Preference	16	194.80
67430PA0080017	Rating Area 3	No Preference	17	200.70
67430PA0080017	Rating Area 3	No Preference	18	207.05
67430PA0080017	Rating Area 3	No Preference	19	213.40
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67430PA0080017	Rating Area 3	No Preference	21	226.78
67430PA0080017	Rating Area 3	No Preference	22	226.78
67430PA0080017	Rating Area 3	No Preference	23	226.78
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67430PA0080017	Rating Area 3	No Preference	26	232.22
67430PA0080017	Rating Area 3	No Preference	27	237.67
67430PA0080017	Rating Area 3	No Preference	28	246.51
67430PA0080017	Rating Area 3	No Preference	29	253.77
67430PA0080017	Rating Area 3	No Preference	30	257.40
67430PA0080017	Rating Area 3	No Preference	31	262.84
67430PA0080017	Rating Area 3	No Preference	32	268.28
67430PA0080017	Rating Area 3	No Preference	33	271.68
67430PA0080017	Rating Area 3	No Preference	34	275.31
67430PA0080017	Rating Area 3	No Preference	35	277.13
67430PA0080017	Rating Area 3	No Preference	36	278.94
67430PA0080017	Rating Area 3	No Preference	37	280.75
67430PA0080017	Rating Area 3	No Preference	38	282.57
67430PA0080017	Rating Area 3	No Preference	39	286.20
67430PA0080017	Rating Area 3	No Preference	40	289.82
67430PA0080017	Rating Area 3	No Preference	41	295.27
67430PA0080017	Rating Area 3	No Preference	42	300.48
67430PA0080017	Rating Area 3	No Preference	43	307.74
67430PA0080017	Rating Area 3	No Preference	44	316.81
67430PA0080017	Rating Area 3	No Preference	45	327.47
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67430PA0080017	Rating Area 3	No Preference	47	354.46
67430PA0080017	Rating Area 3	No Preference	48	370.79
67430PA0080017	Rating Area 3	No Preference	49	386.89
67430PA0080017	Rating Area 3	No Preference	50	405.03
67430PA0080017	Rating Area 3	No Preference	51	422.94
67430PA0080017	Rating Area 3	No Preference	52	442.67
67430PA0080017	Rating Area 3	No Preference	53	462.63
67430PA0080017	Rating Area 3	No Preference	54	484.18
67430PA0080017	Rating Area 3	No Preference	55	505.72
67430PA0080017	Rating Area 3	No Preference	56	529.08
67430PA0080017	Rating Area 3	No Preference	57	552.66
67430PA0080017	Rating Area 3	No Preference	58	577.84
67430PA0080017	Rating Area 3	No Preference	59	590.31
67430PA0080017	Rating Area 3	No Preference	60	615.48
67430PA0080017	Rating Area 3	No Preference	61	637.25
67430PA0080017	Rating Area 3	No Preference	62	651.54
67430PA0080017	Rating Area 3	No Preference	63	669.45
67430PA0080017	Rating Area 3	No Preference	64 and over	680.34
67430PA0080017	Rating Area 4	No Preference	0-14	154.51
67430PA0080017	Rating Area 4	No Preference	15	168.24
67430PA0080017	Rating Area 4	No Preference	16	173.49
67430PA0080017	Rating Area 4	No Preference	17	178.74
67430PA0080017	Rating Area 4	No Preference	18	184.40
67430PA0080017	Rating Area 4	No Preference	19	190.05
67430PA0080017	Rating Area 4	No Preference	20	195.91
67430PA0080017	Rating Area 4	No Preference	21	201.97
67430PA0080017	Rating Area 4	No Preference	22	201.97
67430PA0080017	Rating Area 4	No Preference	23	201.97
67430PA0080017	Rating Area 4	No Preference	24	201.97
67430PA0080017	Rating Area 4	No Preference	25	202.78
67430PA0080017	Rating Area 4	No Preference	26	206.82
67430PA0080017	Rating Area 4	No Preference	27	211.66
67430PA0080017	Rating Area 4	No Preference	28	219.54
67430PA0080017	Rating Area 4	No Preference	29	226.00
67430PA0080017	Rating Area 4	No Preference	30	229.24
67430PA0080017	Rating Area 4	No Preference	31	234.08
67430PA0080017	Rating Area 4	No Preference	32	238.93
67430PA0080017	Rating Area 4	No Preference	33	241.96
67430PA0080017	Rating Area 4	No Preference	34	245.19
67430PA0080017	Rating Area 4	No Preference	35	246.81
67430PA0080017	Rating Area 4	No Preference	36	248.42
67430PA0080017	Rating Area 4	No Preference	37	250.04
67430PA0080017	Rating Area 4	No Preference	38	251.65
67430PA0080017	Rating Area 4	No Preference	39	254.89
67430PA0080017	Rating Area 4	No Preference	40	258.12
67430PA0080017	Rating Area 4	No Preference	41	262.96
67430PA0080017	Rating Area 4	No Preference	42	267.61
67430PA0080017	Rating Area 4	No Preference	43	274.07
67430PA0080017	Rating Area 4	No Preference	44	282.15
67430PA0080017	Rating Area 4	No Preference	45	291.64
67430PA0080017	Rating Area 4	No Preference	46	302.96
67430PA0080017	Rating Area 4	No Preference	47	315.68
67430PA0080017	Rating Area 4	No Preference	48	330.22
67430PA0080017	Rating Area 4	No Preference	49	344.56
67430PA0080017	Rating Area 4	No Preference	50	360.72
67430PA0080017	Rating Area 4	No Preference	51	376.67
67430PA0080017	Rating Area 4	No Preference	52	394.25
67430PA0080017	Rating Area 4	No Preference	53	412.02
67430PA0080017	Rating Area 4	No Preference	54	431.21
67430PA0080017	Rating Area 4	No Preference	55	450.39
67430PA0080017	Rating Area 4	No Preference	56	471.20
67430PA0080017	Rating Area 4	No Preference	57	492.20
67430PA0080017	Rating Area 4	No Preference	58	514.62
67430PA0080017	Rating Area 4	No Preference	59	525.73
67430PA0080017	Rating Area 4	No Preference	60	548.15
67430PA0080017	Rating Area 4	No Preference	61	567.54
67430PA0080017	Rating Area 4	No Preference	62	580.26
67430PA0080017	Rating Area 4	No Preference	63	596.22
67430PA0080017	Rating Area 4	No Preference	64 and over	605.91

67430PA0080017	Rating Area 5	No Preference	0-14	154.51
67430PA0080017	Rating Area 5	No Preference	15	168.24
67430PA0080017	Rating Area 5	No Preference	16	173.49
67430PA0080017	Rating Area 5	No Preference	17	178.74
67430PA0080017	Rating Area 5	No Preference	18	184.40
67430PA0080017	Rating Area 5	No Preference	19	190.05
67430PA0080017	Rating Area 5	No Preference	20	195.91
67430PA0080017	Rating Area 5	No Preference	21	201.97
67430PA0080017	Rating Area 5	No Preference	22	201.97
67430PA0080017	Rating Area 5	No Preference	23	201.97
67430PA0080017	Rating Area 5	No Preference	24	201.97
67430PA0080017	Rating Area 5	No Preference	25	202.78
67430PA0080017	Rating Area 5	No Preference	26	206.82
67430PA0080017	Rating Area 5	No Preference	27	211.66
67430PA0080017	Rating Area 5	No Preference	28	219.54
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67430PA0080017	Rating Area 5	No Preference	30	229.24
67430PA0080017	Rating Area 5	No Preference	31	234.08
67430PA0080017	Rating Area 5	No Preference	32	238.93
67430PA0080017	Rating Area 5	No Preference	33	241.96
67430PA0080017	Rating Area 5	No Preference	34	245.19
67430PA0080017	Rating Area 5	No Preference	35	246.81
67430PA0080017	Rating Area 5	No Preference	36	248.42
67430PA0080017	Rating Area 5	No Preference	37	250.04
67430PA0080017	Rating Area 5	No Preference	38	251.65
67430PA0080017	Rating Area 5	No Preference	39	254.89
67430PA0080017	Rating Area 5	No Preference	40	258.12
67430PA0080017	Rating Area 5	No Preference	41	262.96
67430PA0080017	Rating Area 5	No Preference	42	267.61
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67430PA0080017	Rating Area 5	No Preference	44	282.15
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67430PA0080017	Rating Area 5	No Preference	46	302.96
67430PA0080017	Rating Area 5	No Preference	47	315.68
67430PA0080017	Rating Area 5	No Preference	48	330.22
67430PA0080017	Rating Area 5	No Preference	49	344.56
67430PA0080017	Rating Area 5	No Preference	50	360.72
67430PA0080017	Rating Area 5	No Preference	51	376.67
67430PA0080017	Rating Area 5	No Preference	52	394.25
67430PA0080017	Rating Area 5	No Preference	53	412.02
67430PA0080017	Rating Area 5	No Preference	54	431.21
67430PA0080017	Rating Area 5	No Preference	55	450.39
67430PA0080017	Rating Area 5	No Preference	56	471.20
67430PA0080017	Rating Area 5	No Preference	57	492.20
67430PA0080017	Rating Area 5	No Preference	58	514.62
67430PA0080017	Rating Area 5	No Preference	59	525.73
67430PA0080017	Rating Area 5	No Preference	60	548.15
67430PA0080017	Rating Area 5	No Preference	61	567.54
67430PA0080017	Rating Area 5	No Preference	62	580.26
67430PA0080017	Rating Area 5	No Preference	63	596.22
67430PA0080017	Rating Area 5	No Preference	64 and over	605.91
67430PA0080017	Rating Area 9	No Preference	0-14	178.07
67430PA0080017	Rating Area 9	No Preference	15	193.90
67430PA0080017	Rating Area 9	No Preference	16	199.95
67430PA0080017	Rating Area 9	No Preference	17	206.00
67430PA0080017	Rating Area 9	No Preference	18	212.52
67430PA0080017	Rating Area 9	No Preference	19	219.04
67430PA0080017	Rating Area 9	No Preference	20	225.79
67430PA0080017	Rating Area 9	No Preference	21	232.77
67430PA0080017	Rating Area 9	No Preference	22	232.77
67430PA0080017	Rating Area 9	No Preference	23	232.77
67430PA0080017	Rating Area 9	No Preference	24	232.77
67430PA0080017	Rating Area 9	No Preference	25	233.70
67430PA0080017	Rating Area 9	No Preference	26	238.36
67430PA0080017	Rating Area 9	No Preference	27	243.94
67430PA0080017	Rating Area 9	No Preference	28	253.02
67430PA0080017	Rating Area 9	No Preference	29	260.47
67430PA0080017	Rating Area 9	No Preference	30	264.19
67430PA0080017	Rating Area 9	No Preference	31	269.78
67430PA0080017	Rating Area 9	No Preference	32	275.37
67430PA0080017	Rating Area 9	No Preference	33	278.86
67430PA0080017	Rating Area 9	No Preference	34	282.58
67430PA0080017	Rating Area 9	No Preference	35	284.44
67430PA0080017	Rating Area 9	No Preference	36	286.31
67430PA0080017	Rating Area 9	No Preference	37	288.17
67430PA0080017	Rating Area 9	No Preference	38	290.03
67430PA0080017	Rating Area 9	No Preference	39	293.76
67430PA0080017	Rating Area 9	No Preference	40	297.48
67430PA0080017	Rating Area 9	No Preference	41	303.07
67430PA0080017	Rating Area 9	No Preference	42	308.42
67430PA0080017	Rating Area 9	No Preference	43	315.87
67430PA0080017	Rating Area 9	No Preference	44	325.18
67430PA0080017	Rating Area 9	No Preference	45	336.12
67430PA0080017	Rating Area 9	No Preference	46	349.16
67430PA0080017	Rating Area 9	No Preference	47	363.82
67430PA0080017	Rating Area 9	No Preference	48	380.58
67430PA0080017	Rating Area 9	No Preference	49	397.11
67430PA0080017	Rating Area 9	No Preference	50	415.73
67430PA0080017	Rating Area 9	No Preference	51	434.12
67430PA0080017	Rating Area 9	No Preference	52	454.37
67430PA0080017	Rating Area 9	No Preference	53	474.85
67430PA0080017	Rating Area 9	No Preference	54	496.96
67430PA0080017	Rating Area 9	No Preference	55	519.08
67430PA0080017	Rating Area 9	No Preference	56	543.05
67430PA0080017	Rating Area 9	No Preference	57	567.26
67430PA0080017	Rating Area 9	No Preference	58	593.10
67430PA0080017	Rating Area 9	No Preference	59	605.90
67430PA0080017	Rating Area 9	No Preference	60	631.74
67430PA0080017	Rating Area 9	No Preference	61	654.08
67430PA0080017	Rating Area 9	No Preference	62	668.75
67430PA0080017	Rating Area 9	No Preference	63	687.14
67430PA0080017	Rating Area 9	No Preference	64 and over	698.31
67430PA0080018	Rating Area 7	No Preference	0-14	180.37
67430PA0080018	Rating Area 7	No Preference	15	196.40
67430PA0080018	Rating Area 7	No Preference	16	202.54
67430PA0080018	Rating Area 7	No Preference	17	208.67
67430PA0080018	Rating Area 7	No Preference	18	215.27
67430PA0080018	Rating Area 7	No Preference	19	221.87
67430PA0080018	Rating Area 7	No Preference	20	228.71
67430PA0080018	Rating Area 7	No Preference	21	235.78
67430PA0080018	Rating Area 7	No Preference	22	235.78
67430PA0080018	Rating Area 7	No Preference	23	235.78

67430PA0080018	Rating Area 7	No Preference	24	235.78
67430PA0080018	Rating Area 7	No Preference	25	236.72
67430PA0080018	Rating Area 7	No Preference	26	241.44
67430PA0080018	Rating Area 7	No Preference	27	247.10
67430PA0080018	Rating Area 7	No Preference	28	256.29
67430PA0080018	Rating Area 7	No Preference	29	263.84
67430PA0080018	Rating Area 7	No Preference	30	267.61
67430PA0080018	Rating Area 7	No Preference	31	273.27
67430PA0080018	Rating Area 7	No Preference	32	278.93
67430PA0080018	Rating Area 7	No Preference	33	282.46
67430PA0080018	Rating Area 7	No Preference	34	286.24
67430PA0080018	Rating Area 7	No Preference	35	288.12
67430PA0080018	Rating Area 7	No Preference	36	290.01
67430PA0080018	Rating Area 7	No Preference	37	291.90
67430PA0080018	Rating Area 7	No Preference	38	293.78
67430PA0080018	Rating Area 7	No Preference	39	297.55
67430PA0080018	Rating Area 7	No Preference	40	301.33
67430PA0080018	Rating Area 7	No Preference	41	306.99
67430PA0080018	Rating Area 7	No Preference	42	312.41
67430PA0080018	Rating Area 7	No Preference	43	319.95
67430PA0080018	Rating Area 7	No Preference	44	329.38
67430PA0080018	Rating Area 7	No Preference	45	340.47
67430PA0080018	Rating Area 7	No Preference	46	353.67
67430PA0080018	Rating Area 7	No Preference	47	368.52
67430PA0080018	Rating Area 7	No Preference	48	385.50
67430PA0080018	Rating Area 7	No Preference	49	402.24
67430PA0080018	Rating Area 7	No Preference	50	421.10
67430PA0080018	Rating Area 7	No Preference	51	439.73
67430PA0080018	Rating Area 7	No Preference	52	460.24
67430PA0080018	Rating Area 7	No Preference	53	480.99
67430PA0080018	Rating Area 7	No Preference	54	503.39
67430PA0080018	Rating Area 7	No Preference	55	525.79
67430PA0080018	Rating Area 7	No Preference	56	550.07
67430PA0080018	Rating Area 7	No Preference	57	574.60
67430PA0080018	Rating Area 7	No Preference	58	600.77
67430PA0080018	Rating Area 7	No Preference	59	613.74
67430PA0080018	Rating Area 7	No Preference	60	639.91
67430PA0080018	Rating Area 7	No Preference	61	662.54
67430PA0080018	Rating Area 7	No Preference	62	677.40
67430PA0080018	Rating Area 7	No Preference	63	696.02
67430PA0080018	Rating Area 7	No Preference	64 and over	707.34

Exhibit 1: Development of Risk Adjustment PMPM for Experience and Projection Periods

2018 Total Received Risk Adjustment Estimate	2018 Member Months	Estimated 2018/2020 Received Risk Adjustment PMPM for Table 10	Projected Paid to Allowed Ratio	2020 Projected Received Risk Adjustment PMPM for URRT
$ 7,076,288.00	1,098,350	**$ 6.44**	0.775	**$ 8.31**

Exhibit 2: Historical Changes in Consumer Adjusted Premium Rate for Age 21, Non-tobacco User

Geographic Area 1					2019	2020	2020
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change
67430PA0070001	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA $350 $25/$50 - Premium Network	N	$ 271.29	$ -	N/A
67430PA0070002	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,000/10% $25/$50 - Premium Network	N	$ 201.93	$ -	N/A
67430PA0070003	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,250 $30/$50 - Premium Network	N	$ 202.17	$ -	N/A
67430PA0070004	Silver	PPO	UPMC Inside Advantage Silver PPO IA $3,500 $35/$60 - Premium Network	N	$ 171.55	$ -	N/A
67430PA0070005	Silver	PPO	UPMC Inside Advantage Silver PPO IA $5,000 $30/$60 - Premium Network	N	$ 168.74	$ -	N/A
67430PA0070006	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA HIA $15/$30 - Premium Network	N	$ 278.08	$ -	N/A
67430PA0070007	Platinum	PPO	UPMC Inside Advantage Gold PPO IA HIA $35/$50 - Premium Network	N	$ 211.92	$ -	N/A
67430PA0070008	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ 285.78	$ 352.90	23.5%
67430PA0070009	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ 217.04	$ 238.39	9.8%
67430PA0070010	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ 214.85	$ 233.08	8.5%
67430PA0070011	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ 169.56	$ 191.84	13.1%
67430PA0070012	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,00/10% $25/$50 - Premium Network	N	$ 184.66	$ 195.59	5.9%
67430PA0070013	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ 206.37	$ 232.30	12.6%
67430PA0070014	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ 180.04	$ 203.04	12.8%
67430PA0070015	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0070016	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070017	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070018	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0070019	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070020	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070021	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0070022	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50 - Premium Network	N	$ -	$ 232.30	N/A
67430PA0070023	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50- Premium Network	N	$ -	$ -	N/A
67430PA0070024	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ 203.23	N/A
67430PA0070025	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0080001	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ 274.94	$ 329.90	20.0%
67430PA0080002	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ 208.46	$ 228.28	9.5%
67430PA0080003	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ 206.41	$ 223.61	8.3%
67430PA0080004	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ 161.94	$ 167.59	3.5%
67430PA0080005	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ 177.00	$ 187.18	5.8%
67430PA0080006	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ 172.52	$ 177.67	3.0%
67430PA0080007	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ 201.50	$ 219.29	8.8%
67430PA0080008	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0080009	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080010	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080011	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0080012	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080013	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0080014	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080015	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ 231.20	N/A
67430PA0080016	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080017	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ 185.27	N/A
67430PA0080018	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A

Geographic Area 2					2019	2020	2020
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change
67430PA0070001	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA $350 $25/$50 - Premium Network	N	$ 282.60	$ -	N/A
67430PA0070002	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,000/10% $25/$50 - Premium Network	N	$ 210.35	$ -	N/A
67430PA0070003	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,250 $30/$50 - Premium Network	N	$ 210.60	$ -	N/A
67430PA0070004	Silver	PPO	UPMC Inside Advantage Silver PPO IA $3,500 $35/$60 - Premium Network	N	$ 178.70	$ -	N/A
67430PA0070005	Silver	PPO	UPMC Inside Advantage Silver PPO IA $5,000 $30/$60 - Premium Network	N	$ 175.77	$ -	N/A
67430PA0070006	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA HIA $15/$30 - Premium Network	N	$ 289.67	$ -	N/A
67430PA0070007	Platinum	PPO	UPMC Inside Advantage Gold PPO IA HIA $35/$50 - Premium Network	N	$ 220.75	$ -	N/A
67430PA0070008	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0070009	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070010	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070011	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0070012	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,00/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070013	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070014	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0070015	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0070016	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070017	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070018	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0070019	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070020	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070021	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0070022	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50 - Premium Network	N	$ -	$ -	N/A
67430PA0070023	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50- Premium Network	N	$ -	$ -	N/A
67430PA0070024	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0070025	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0080001	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0080002	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080003	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080004	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0080005	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080006	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0080007	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080008	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0080009	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080010	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080011	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0080012	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080013	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0080014	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080015	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080016	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080017	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0080018	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A

Geographic Area 3					2019	2020	2020
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change
67430PA0070001	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA $350 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070002	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070003	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070004	Silver	PPO	UPMC Inside Advantage Silver PPO IA $3,500 $35/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0070005	Silver	PPO	UPMC Inside Advantage Silver PPO IA $5,000 $30/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0070006	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA HIA $15/$30 - Premium Network	N	$ -	$ -	N/A
67430PA0070007	Platinum	PPO	UPMC Inside Advantage Gold PPO IA HIA $35/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070008	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ 334.26	$ 420.65	25.8%
67430PA0070009	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ 253.86	$ 284.16	11.9%
67430PA0070010	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ 251.30	$ 277.83	10.6%
67430PA0070011	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ 198.32	$ 228.67	15.3%
67430PA0070012	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,00/10% $25/$50 - Premium Network	N	$ 215.99	$ 233.14	7.9%
67430PA0070013	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ 241.38	$ 276.89	14.7%
67430PA0070014	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ 210.58	$ 242.02	14.9%
67430PA0070015	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0070016	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070017	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070018	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0070019	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070020	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070021	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0070022	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50 - Premium Network	N	$ -	$ 276.89	N/A
67430PA0070023	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50- Premium Network	N	$ -	$ -	N/A
67430PA0070024	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ 242.25	N/A
67430PA0070025	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0080001	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ 321.58	$ 393.23	22.3%
67430PA0080002	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ 243.82	$ 272.11	11.6%
67430PA0080003	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ 241.42	$ 266.54	10.4%
67430PA0080004	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ 189.41	$ 199.76	5.5%
67430PA0080005	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ 207.03	$ 223.12	7.8%
67430PA0080006	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ 201.79	$ 211.78	5.0%
67430PA0080007	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ 235.68	$ 261.39	10.9%
67430PA0080008	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0080009	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080010	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080011	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0080012	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080013	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0080014	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080015	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ 275.58	N/A
67430PA0080016	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080017	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ 220.84	N/A
67430PA0080018	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A

Geographic Area 4					2019	2020	2020
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change
67430PA0070001	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA $350 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070002	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070003	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070004	Silver	PPO	UPMC Inside Advantage Silver PPO IA $3,500 $35/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0070005	Silver	PPO	UPMC Inside Advantage Silver PPO IA $5,000 $30/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0070006	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA HIA $15/$30 - Premium Network	N	$ -	$ -	N/A
67430PA0070007	Platinum	PPO	UPMC Inside Advantage Gold PPO IA HIA $35/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070008	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ 297.69	$ 374.63	25.8%
67430PA0070009	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ 226.09	$ 253.07	11.9%
67430PA0070010	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ 223.81	$ 247.44	10.6%
67430PA0070011	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ 176.62	$ 203.65	15.3%
67430PA0070012	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,00/10% $25/$50 - Premium Network	N	$ 192.36	$ 207.63	7.9%
67430PA0070013	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ 214.97	$ 246.60	14.7%
67430PA0070014	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ 187.54	$ 215.54	14.9%
67430PA0070015	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0070016	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070017	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070018	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0070019	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070020	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070021	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0070022	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50 - Premium Network	N	$ -	$ 246.60	N/A
67430PA0070023	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50- Premium Network	N	$ -	$ -	N/A
67430PA0070024	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ 215.75	N/A
67430PA0070025	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0080001	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ 286.40	$ 350.21	22.3%
67430PA0080002	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ 217.14	$ 242.34	11.6%
67430PA0080003	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ 215.01	$ 237.38	10.4%
67430PA0080004	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ 168.68	$ 177.91	5.5%
67430PA0080005	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ 184.38	$ 198.71	7.8%
67430PA0080006	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ 179.71	$ 188.61	5.0%
67430PA0080007	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ 209.90	$ 232.79	10.9%
67430PA0080008	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0080009	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080010	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080011	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0080012	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080013	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0080014	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080015	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ 245.43	N/A
67430PA0080016	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080017	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ 196.68	N/A
67430PA0080018	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A

Geographic Area 5					2019	2020	2020
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change
67430PA0070001	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA $350 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070002	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070003	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070004	Silver	PPO	UPMC Inside Advantage Silver PPO IA $3,500 $35/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0070005	Silver	PPO	UPMC Inside Advantage Silver PPO IA $5,000 $30/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0070006	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA HIA $15/$30 - Premium Network	N	$ -	$ -	N/A
67430PA0070007	Platinum	PPO	UPMC Inside Advantage Gold PPO IA HIA $35/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070008	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ 297.69	$ 374.63	25.8%
67430PA0070009	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ 226.09	$ 253.07	11.9%
67430PA0070010	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ 223.81	$ 247.44	10.6%
67430PA0070011	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ 176.62	$ 203.65	15.3%
67430PA0070012	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,00/10% $25/$50 - Premium Network	N	$ 192.36	$ 207.63	7.9%
67430PA0070013	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ 214.97	$ 246.60	14.7%
67430PA0070014	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ 187.54	$ 215.54	14.9%
67430PA0070015	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0070016	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070017	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070018	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0070019	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070020	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070021	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0070022	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50 - Premium Network	N	$ -	$ 246.60	N/A
67430PA0070023	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50- Premium Network	N	$ -	$ -	N/A
67430PA0070024	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ 215.75	N/A
67430PA0070025	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0080001	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ 286.40	$ 350.21	22.3%
67430PA0080002	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ 217.14	$ 242.34	11.6%
67430PA0080003	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ 215.01	$ 237.38	10.4%
67430PA0080004	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ 168.68	$ 177.91	5.5%
67430PA0080005	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ 184.38	$ 198.71	7.8%
67430PA0080006	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ 179.71	$ 188.61	5.0%
67430PA0080007	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ 209.90	$ 232.79	10.9%
67430PA0080008	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0080009	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080010	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080011	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0080012	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080013	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0080014	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080015	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ 245.43	N/A
67430PA0080016	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080017	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ 196.68	N/A
67430PA0080018	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A

Geographic Area 7					2019	2020	2020
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change
67430PA0070001	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA $350 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070002	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070003	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070004	Silver	PPO	UPMC Inside Advantage Silver PPO IA $3,500 $35/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0070005	Silver	PPO	UPMC Inside Advantage Silver PPO IA $5,000 $30/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0070006	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA HIA $15/$30 - Premium Network	N	$ -	$ -	N/A
67430PA0070007	Platinum	PPO	UPMC Inside Advantage Gold PPO IA HIA $35/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070008	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0070009	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070010	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070011	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0070012	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,00/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070013	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070014	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0070015	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ 347.53	$ 437.34	25.8%
67430PA0070016	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ 263.94	$ 295.44	11.9%
67430PA0070017	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ 261.27	$ 288.86	10.6%
67430PA0070018	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ 206.19	$ 237.75	15.3%
67430PA0070019	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,000/10% $25/$50 - Premium Network	N	$ 224.56	$ 242.39	7.9%
67430PA0070020	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ 250.96	$ 287.88	14.7%
67430PA0070021	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ 218.94	$ 251.63	14.9%
67430PA0070022	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50 - Premium Network	N	$ -	$ -	N/A
67430PA0070023	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50- Premium Network	N	$ -	$ 287.88	N/A
67430PA0070024	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0070025	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ 251.86	N/A
67430PA0080001	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0080002	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080003	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080004	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0080005	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080006	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0080007	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080008	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ 334.34	$ 408.84	22.3%
67430PA0080009	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ 253.50	$ 282.91	11.6%
67430PA0080010	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ 251.00	$ 277.12	10.4%
67430PA0080011	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ 196.92	$ 207.69	5.5%
67430PA0080012	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ 215.24	$ 231.97	7.8%
67430PA0080013	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ 209.80	$ 220.18	4.9%
67430PA0080014	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ 245.04	$ 271.76	10.9%
67430PA0080015	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080016	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ 286.52	N/A
67430PA0080017	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0080018	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ 229.60	N/A

Geographic Area 9					2019	2020	2020
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change
67430PA0070001	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA $350 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070002	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070003	Gold	PPO	UPMC Inside Advantage Gold PPO IA $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070004	Silver	PPO	UPMC Inside Advantage Silver PPO IA $3,500 $35/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0070005	Silver	PPO	UPMC Inside Advantage Silver PPO IA $5,000 $30/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0070006	Platinum	PPO	UPMC Inside Advantage Platinum PPO IA HIA $15/$30 - Premium Network	N	$ -	$ -	N/A
67430PA0070007	Platinum	PPO	UPMC Inside Advantage Gold PPO IA HIA $35/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070008	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ 343.09	$ 431.76	25.8%
67430PA0070009	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ 260.57	$ 291.66	11.9%
67430PA0070010	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ 257.94	$ 285.17	10.6%
67430PA0070011	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ 203.56	$ 234.71	15.3%
67430PA0070012	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,00/10% $25/$50 - Premium Network	N	$ 221.69	$ 239.30	7.9%
67430PA0070013	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ 247.76	$ 284.20	14.7%
67430PA0070014	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ 216.14	$ 248.41	14.9%
67430PA0070015	Platinum	PPO	UPMC MyCare Advantage Platinum PPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0070016	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070017	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070018	Silver	PPO	UPMC MyCare Advantage Silver PPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0070019	Silver	PPO	UPMC MyCare Advantage Silver PPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070020	Gold	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0070021	Silver	PPO	UPMC MyCare Advantage Silver PPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0070022	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50 - Premium Network	N	$ -	$ 284.20	N/A
67430PA0070023	Gold	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $25/50- Premium Network	N	$ -	$ -	N/A
67430PA0070024	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ 248.65	N/A
67430PA0070025	Silver	PPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A
67430PA0080001	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ 330.07	$ 403.62	22.3%
67430PA0080002	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ 250.26	$ 279.29	11.6%
67430PA0080003	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ 247.80	$ 273.58	10.4%
67430PA0080004	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ 194.41	$ 205.04	5.5%
67430PA0080005	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ 212.49	$ 229.01	7.8%
67430PA0080006	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ 207.12	$ 217.37	4.9%
67430PA0080007	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ 241.91	$ 268.29	10.9%
67430PA0080008	Platinum	EPO	UPMC MyCare Advantage Platinum EPO $350 $20/$40 - Premium Network	N	$ -	$ -	N/A
67430PA0080009	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,250 $30/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080010	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,750 $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080011	Silver	EPO	UPMC MyCare Advantage Silver EPO $4,500/10% $40/$65 - Premium Network	N	$ -	$ -	N/A
67430PA0080012	Silver	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080013	Silver	EPO	UPMC MyCare Advantage Silver EPO HSA $3,000/10% - Premium Network	N	$ -	$ -	N/A
67430PA0080014	Gold	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080015	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ 282.86	N/A
67430PA0080016	Gold	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $25/$50 - Premium Network	N	$ -	$ -	N/A
67430PA0080017	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ 226.67	N/A
67430PA0080018	Silver	EPO	UPMC MyCare Advantage Silver EPO $3,750 $40/$60 - Premium Network	N	$ -	$ -	N/A

Exhibit 3: Induced Utilization Derivation

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	Average Tobacco Factor (7)	AV & Cost Sharing Factor (8)	(8)/(6*7)
67430PA0070008	Platinum	1,397	$ 788,518	$ 701,333	0.889	1.000	1.166	**1.311**
67430PA0070009	Gold	14,345	$ 6,103,831	$ 4,865,902	0.797	1.000	0.788	**0.988**
67430PA0070010	Gold	49,157	$ 20,916,763	$ 16,303,374	0.779	1.000	0.770	**0.988**
67430PA0070011	Silver	9,281	$ 3,725,123	$ 2,533,395	0.680	1.000	0.634	**0.932**
67430PA0070012	Silver	4,973	$ 1,995,955	$ 1,383,941	0.693	1.000	0.646	**0.932**
67430PA0070013	Gold	677	$ 287,930	$ 223,665	0.777	1.000	0.768	**0.988**
67430PA0070014	Silver	545	$ 218,621	$ 157,362	0.720	1.000	0.671	**0.932**
67430PA0070015	Platinum	341	$ 192,331	$ 171,065	0.889	1.000	1.166	**1.311**
67430PA0070016	Gold	365	$ 155,170	$ 123,700	0.797	1.000	0.788	**0.988**
67430PA0070017	Gold	341	$ 144,958	$ 112,986	0.779	1.000	0.770	**0.988**
67430PA0070018	Silver	341	$ 136,739	$ 92,994	0.680	1.000	0.634	**0.932**
67430PA0070019	Silver	341	$ 136,739	$ 94,811	0.693	1.000	0.646	**0.932**
67430PA0070020	Gold	341	$ 144,958	$ 112,604	0.777	1.000	0.768	**0.988**
67430PA0070021	Silver	341	$ 136,739	$ 98,424	0.720	1.000	0.671	**0.932**
67430PA0070022	Gold	341	$ 144,958	$ 112,604	0.777	1.000	0.768	**0.988**
67430PA0070023	Gold	341	$ 144,958	$ 112,604	0.777	1.000	0.768	**0.988**
67430PA0070024	Silver	341	$ 136,739	$ 98,516	0.720	1.000	0.672	**0.932**
67430PA0070025	Silver	341	$ 136,739	$ 98,516	0.720	1.000	0.672	**0.932**
67430PA0080001	Platinum	1,829	$ 1,009,722	$ 858,411	0.850	1.000	1.090	**1.282**
67430PA0080002	Gold	4,493	$ 1,869,670	$ 1,459,348	0.781	1.000	0.754	**0.966**
67430PA0080003	Gold	2,261	$ 940,800	$ 719,309	0.765	1.000	0.739	**0.966**
67430PA0080004	Silver	653	$ 256,213	$ 155,640	0.607	1.000	0.554	**0.912**
67430PA0080005	Silver	401	$ 157,287	$ 106,717	0.678	1.000	0.619	**0.912**
67430PA0080006	Silver	581	$ 227,949	$ 146,798	0.644	1.000	0.587	**0.912**
67430PA0080007	Gold	341	$ 141,772	$ 106,299	0.750	1.000	0.725	**0.966**
67430PA0080008	Platinum	341	$ 188,104	$ 159,916	0.850	1.000	1.090	**1.282**
67430PA0080009	Gold	341	$ 141,772	$ 110,658	0.781	1.000	0.754	**0.966**
67430PA0080010	Gold	341	$ 141,772	$ 108,395	0.765	1.000	0.739	**0.966**
67430PA0080011	Silver	341	$ 133,733	$ 81,238	0.607	1.000	0.554	**0.912**
67430PA0080012	Silver	341	$ 133,733	$ 90,736	0.678	1.000	0.619	**0.912**
67430PA0080013	Silver	377	$ 147,866	$ 95,225	0.644	1.000	0.587	**0.912**
67430PA0080014	Gold	341	$ 141,772	$ 106,299	0.750	1.000	0.725	**0.966**
67430PA0080015	Gold	341	$ 141,772	$ 112,070	0.790	1.000	0.764	**0.966**
67430PA0080016	Gold	341	$ 141,772	$ 112,070	0.790	1.000	0.764	**0.966**
67430PA0080017	Silver	341	$ 133,733	$ 89,809	0.672	1.000	0.612	**0.912**
67430PA0080018	Silver	341	$ 133,733	$ 89,809	0.672	1.000	0.612	**0.912**

Exhibit 4: Derivation of Age Calibration Factor

Age Band	Age Factor	Current/Projected Enrollment Distribution
0-14	0.765	13.91%
15	0.833	1.09%
16	0.859	1.05%
17	0.885	1.19%
18	0.913	1.19%
19	0.941	1.29%
20	0.970	1.40%
21	1.000	1.40%
22	1.000	1.41%
23	1.000	1.48%
24	1.000	1.48%
25	1.004	1.62%
26	1.024	1.63%
27	1.048	1.70%
28	1.087	1.69%
29	1.119	1.71%
30	1.135	1.71%
31	1.159	1.72%
32	1.183	1.65%
33	1.198	1.74%
34	1.214	1.74%
35	1.222	1.58%
36	1.23	1.67%
37	1.238	1.65%
38	1.246	1.64%
39	1.262	1.64%
40	1.278	1.55%
41	1.302	1.59%
42	1.325	1.49%
43	1.357	1.53%
44	1.397	1.57%
45	1.444	1.56%
46	1.5	1.71%
47	1.563	1.85%
48	1.635	1.87%
49	1.706	1.94%
50	1.786	1.90%
51	1.865	1.87%
52	1.952	1.97%
53	2.04	2.00%
54	2.135	2.11%
55	2.23	2.04%
56	2.333	2.06%
57	2.437	2.25%
58	2.548	2.17%
59	2.603	2.06%
60	2.714	2.07%
61	2.81	1.96%
62	2.873	1.85%
63	2.952	1.57%
64 and over	3	3.46%

Initial Age Factor:	1.529
3-child cap Adjustment:	0.993
Final Age Factor used:	**1.518**

Exhibit 5: Derivation of Geographical Calibration Factor

Rating Areas	Projected Enrollment	Proposed Factor
1	16,404	0.937
2	0	
3	600	1.117
4	77,016	0.995
5	3,024	0.995
6	0	
7	180	1.161
9	1,260	1.146

Calibration Factor
0.988

Exhibit 6: Derivation of Projection Period MLR

Projected Paid Claims	Projected Net Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
$ 32,106,540.34	$ 634,498.24	$ 21,837.47	$ 1,835,119.29	$ 36,666,764.42	**90.4%**

Exhibit 7: Derivation of Quarterly Trend

Original (Monthly) Method					Table 5A (Quarterly) Method		
Renewal Month	Mar 2019 ACA Enrollment Distribution	# Months Plan Year Will Run Into 2021	Additional Claims Trend Applied	Weighted Claims Trend Applied	Allowed Quarterly Trend	Weighted Claims Trend Applied	Annual Trend to use in Table 5A
Jan	22.9%	0	0.00%	1.54%	0.00%	1.54%	**3.60%**
Feb	3.2%	1	0.25%		0.00%		
Mar	4.1%	2	0.50%		0.00%		
Apr	4.7%	3	0.75%		**0.89%**	<--Quarterly Trend	
May	2.6%	4	1.00%		0.89%		
Jun	2.4%	5	1.25%		0.89%		
Jul	10.7%	6	1.50%		1.79%		
Aug	3.8%	7	1.75%		1.79%		
Sep	3.4%	8	2.00%		1.79%		
Oct	5.0%	9	2.25%		2.69%		
Nov	1.9%	10	2.50%		2.69%		
Dec	35.3%	11	2.75%		2.69%		

Annual Trend	3.00%

Exhibit 8: Derivation of Annual Trend

Entire ACA-compliant Small Group Block

Base Data

Inpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$66,942,000	4,731	921,112	$14,149.65	61.6
2018	$80,829,326	5,638	1,098,351	$14,336.52	61.6

Outpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$127,373,028	292,565	921,112	$435.37	3,811.5
2018	$147,321,533	343,099	1,098,351	$429.38	3,748.5

Professional

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$82,440,154	968,541	921,112	$85.12	12,617.9
2018	$98,387,348	1,139,954	1,098,351	$86.31	12,454.5

Other Medical

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$44,604,579	22,902	921,112	$1,947.63	298.4
2018	$59,712,623	25,762	1,098,351	$2,317.86	281.5

Prescription Drugs

YEAR	ALLOWED AMT	Prescriptions	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$90,317,017	825,934	921,112	$109.35	10,760.0
2018	$109,198,931	960,878	1,098,351	$113.64	10,498.0

Pediatric Dental

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$930,323	0	0	#DIV/0!	#DIV/0!
2018	$669,994	0	0	#DIV/0!	#DIV/0!

Pediatric Vision

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$716,658	0	0	#DIV/0!	#DIV/0!
2018	$795,811	0	0	#DIV/0!	#DIV/0!

Trend Output

Trend Adjustment Factor 1.02

Service Category	2018 Allowed Amt	Weight	Cost	Utilization	Overall	Adj Cost	Util	Overall
Inpatient Hospital	$80,829,326	16.3%	1.32%	-0.06%	1.26%	2.20%	0.81%	3.02%
Outpatient Hospital	$147,321,533	29.6%	-1.37%	-1.65%	-3.00%	-0.52%	-0.80%	-1.32%
Professional	$98,387,348	19.8%	1.40%	-1.29%	0.09%	2.28%	-0.44%	1.83%
Other Medical	$60,508,434	12.2%	19.01%	-5.66%	12.27%	20.04%	-4.85%	14.22%
Captiation	$669,994	0.1%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Prescription Drugs	$109,198,931	22.0%	3.93%	-2.43%	1.40%	4.83%	-1.59%	3.16%

Historical Annual Trend **1.23%**

Annual Trend Applied **2.99%**

Check **2.99%**

2020 Business Rules Template v9.0

All fields with an asterisk (*) are required. To validate the template, press Validate button or Ctrl + Shift + I. To finalize the template, press Finalize button or Ctrl + Shift + F.

Enter the Issuer Rule on the first row (no Product ID or Plan ID).

For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.

For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule

HIOS Issuer ID*	67430
TIN*	25-1844144

Product ID	Plan ID (Standard Component)	How are rates for contracts covering two or more enrollees calculated?	What are the maximum number of under age (under 21) dependents used to quote a two parent family?	What are the maximum number of under age (under 21) dependents used to quote a single parent family?	Is there a maximum age for a dependent?	What are the maximum number of children used to quote a children-only contract?	Are domestic partners treated the same as secondary subscribers?	Are same-sex partners treated the same as secondary subscribers?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		A different rate (specifically for parties of two or more)for each enrollee is added together	3 or more	3 or more	25	1	Yes	Yes	Age on effective date	Not Applicable	Spouse, No; Adopted Child, No; Foster Child, No; Ward, No; Stepson or Stepdaughter, No; Self, Yes; Child, No; Life Partner, No

Dear Mr. Lovely:

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 7 days of the date of this letter. If you have any questions or difficulties in providing the information within this time frame, please call me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

1. The updated URR instructions require the quantitative impacts of the rate increase drivers. Please provide an estimate of the amount of the average rate increase contributed by the rate increase factors, considering the drivers included in the Part III memo are different than the categories in Table 8 of the PAAM.

The quantitative impacts of the rate increase drivers listed in the Part III Memo are:

● Increasing cost and utilization trends: 3.0% (average across products)

● Return of the Health Insurer Provider's Fee in 2020: 3.4% (average across products)

● Decrease in anticipated Risk Adjustment receivable relative to prior year: 3.1% (average across products)

These aren't the only factors that exist, which is why they don't exactly line up with the total.

2. Please explain how variations in rate increases by plan were developed and how morbidity was removed per the URR instructions.

All pricing AVs were determined using the same pricing tool, which uses claims data and a base population from UPMC's fully insured commercial block of business. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

3. The federal actuarial memorandum indicates a current date as of February 2019, however, the current enrollment on the URRT of 8,212 does not match the PAAM amount of 8,207. Please explain the discrepancy.

These exhibits require different levels of data detail. Not all of this detail is available within our underlying data. We deemed this discrepancy immaterial.

4. Since the trends were not developed from Exhibit 8, please provide support for the trends used in the PA Exhibits.
a. Please explain why the trends provided in Exhibit 8 of the Supporting Exhibits file do not match the PAAM.
b. Please explain how the 3% trend was selected.
c. Please explain why the trends for the Other Medical category are significantly different than the other benefit categories and provide support for the 28.41% Other Medical cost trend.
d. Please explain the low trends for the other service categories.

a. There was an error with the calculations in exhibit 8, which has been corrected as part of this correspondence. Please note that the trends displayed in exhibit 8 now match those shown in the PA Exhibits and the URRT. Also, this correction has not affected the magnitude of the applied annual trend.

b. The raw historical data implies an annual trend of 1.3% as shown in exhibit 8. We do not believe that this value accurately represents future trends that will be observed in this market,

leading to the decision to increase the trend applied in rate development. This was done by introducing an adjustment factor that uniformly increases the historical trends for each benefit category so that an overall annual trend of 3.0% is applied in rate development.

c. Please note that the overall value for other medical annual trend has changed from 28.41% to 14.2% as a result of the correction mentioned in the response to part a. As shown in rows 27-31 of exhibit 8, historical data shows a large increase in unit cost for the other medical benefit category. It is worth noting that this large increase is somewhat offset by a notable decrease in utilization PTPM implied by historical data for this same category. Since the adjustment factor was uniformly applied to the trends for all benefit categories, the adjustment factor brings the overall other medical trend up from the value implied by historical data to the applied value of 14.2%.

d. The low trend observed for prescription drug can be attributed to utilization of brand drugs shifting over to generic drugs, leading to lower unit costs for pharmacy and ultimately a lower than expected unit cost trend. It can also be attributed to an increase in pharmacy rebates in recent years. For the remaining categories, lower than expected trends can be attributed to small increases in historical unit costs (or a decrease in the case of outpatient hospital) as well as relatively large decreases in historical utilization PTPM as shown in columns E and F of exhibit 8.

5. Please explain why the projected member months on WS2 of the URRT (98,496) do not match the 98,484 included in the PAAM.

These exhibits require different levels of data detail. Not all of this detail is available within our underlying data. We deemed this discrepancy immaterial.

6. What are the measurement units used for the "Other Medical" category?

Services are the measurement unit for the Other Medical category.

7. Did trend assumptions consider changes in provider contracting? If not, why? If so, what impact did they have on trend assumptions?

Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend.

8. Were trends adjustment for unexpected large claims? If so, what was the impact?

No unexpectedly large claims were observed in terms of frequency and severity. Therefore, no adjustment was made.

9. If adjustments are made for large claim pooling, was the federal risk adjustment program considered?

We considered the impact of UPMC's expected large claims versus the nation's large claims and assumed a neutral impact.

10. Please explain why the adjustment method for trend was changed from Plan Year 2019 to Plan Year 2020. Please recalculate and provide the adjustment factors needed to produce the original requested trends using a consistent method for both Plan Years so that a comparison may be made.

We feel that the adjustment method used in the current filing makes more sense than the approach used in the prior filing. The old approach adjusts the trends for each benefit category by applying a scalar multiplier. The new approach adjusts the trends in a more additive manner. Despite the fact that this change in adjustment methods results in different annual trends for each benefit category and noticeably different adjustment factors, the overall annual trend factor

applied in rate development remains the same. The goal of this adjustment process is bring the trend implied by historical data to a level more reflective of anticipated future trends in the market, regardless of the adjustment method implemented. Please see exhibit 10 of the response exhibits Excel file for the derivation of the prior filing's applied trend using the approach employed in the current filing.

11. Please explain why it is appropriate to assume the same relative risk between UPMC Health Benefits and UPMC Health Options for the purpose of risk adjustment considering the product offerings and the populations are much different.

Accounting for differences in risk between these legal entities would require an assumption to account for a less favorable projected risk adjustment transfer for this filing. If this assumption is made, it follows that an additional assumption accounting for lower induced utilization would also be required. These two adjustments would have an offsetting effect and were ultimately excluded from rate development.

12. The URR instructions indicate the URRT index rate should reflect 1Q2020 and not the average index rate indicated in the PAAM. Please correct.

This has been corrected as part of this correspondence.

13. We see Exhibit 3 calculates the induced demand factors, however, the AV and cost sharing is hard coded. Please provide substantial narrative and quantitative support for the platinum level induced demand factors. The relativity of platinum to silver is almost 41%, compared to the HHS risk adjustment induced demand factors which provide a relativity of 1.15/1.03 – 1 of 12%.

As our small group ACA membership grows, the percentage of groups in gold plans continues to increase while the percentage in platinum has decreased. When a small portion of the total block lies in the richest plans, it stands to reason that the amount of claims experienced due to induced demand would be higher than compared to a more evenly spread enrollment. The CMS numbers may work for some markets, though they have not changed since inception and are the same across small group and individual.

14. Please provide support for the multiple AV & cost sharing for each of the metal level plans.

AV and cost sharing factors reflect differences in company-determined pricing AV. This implies that differences in benefit designs lead to slight differences in AV and cost sharing factors for plans within a given metal level.

15. The updated URR instructions indicate that the risk adjustment on the URRT should no longer be net of the risk adjustment user fee and should instead be included with taxes and fee. Please update materials so the risk adjustment fee is not included with risk adjustment transfers as a market-wide adjustment.

This update has been made as part of this correspondence.

16. Considering unique plan designs were included, please provide or point us to the unique plan design certification.

This certification has been uploaded in the Supporting Documentation section in SERFF.

17. Please identify any rating factors for medical management along with any change in factors from Plan Year 2019.

No separate rating factors for medical management have been implemented.

18. <REDACTED>

19. Please provide an actuarial certification that includes the list and title of all applicable of ASOPs the actuary is certifying work conformity.

Many ASOPs apply to our work. Per URRT instructions, we place particular emphasis on the following ASOPS:

- **ASOP No. 5, Incurred Health and Disability Claims**
- **ASOP No. 8, Regulatory Filings for Health Plan Entities**
- **ASOP No. 12, Risk Classification**
- **ASOP No. 23, Data Quality**
- **ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages**
- **ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans**
- **ASOP No. 41, Actuarial Communications**
- **ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act**

20. If Pediatric Dental is administered and paid by Dominion Dental, like the other entities of the UPMC group, please identify the fees paid to Dominion Dental on a PMPM basis. Is this fee paid on a capitation basis or on a fee for service basis? By how much PMPM is this fee projected to increase from 2019 to 2020?

The fees paid to Dominion Dental are $14.01 PMPM for catastrophic pediatric PPO plans and $15.93 PMPM for all other deductible levels of pediatric PPO plans. These fees are paid on a capitation basis and are not projected to change from 2019 to 2020.

21. Did the certifying actuary rely on any information or assumptions provided by another individual? If so, please provide an actuarial certification that includes reliance statements.

We did not rely on any external consultants. Data and other information was sourced internally, and there were no circumstances which warranted specific mention of reliance.

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

The line referenced above was carryover from actuarial memoranda used in prior filings. This line has been removed from the memoranda as part of this update.

23. The Federal actuarial memorandum Plan Product Info section states, "Actuarial values were first obtained from the calculator for the tiered and non-tiered benefits separately and then combined as a weighted average using experience period allowed claims for the tiered/non-tiered benefits to calculate the final metal-level AVs for these tiered plans." The PA actuarial memorandum has a similar statement under Plan Rate Development section. We note that there is no experience period data available according to the actuarial memoranda. Please explain.

The calculator referenced in these sections is the HHS AV calculator provided by CMS.

24. Please provide the Rate Change from 4Q2019 to 1Q2020.

Please see exhibit 24 of the response exhibits Excel file for the calculation of this rate change.

25. The PA AM indicates that data representing UPMC's entire block of ACA-compliant individual business was the basis for the manual rate. Please identify each entity contributing to this aggregate data. Also, discuss what, if any, adjustments were made to the data to reflect product and regional differences for this entity and the manual data pool.

The manual rate for this filing was developed using experience period data for UPMC's entire block of groups enrolled in a ACA-compliant plan. This includes the legal entities UPMC Health Benefits, UPMC Health Coverage, and UPMC Health Options. Adjustments made to the manual rate to reflect regional differences for this entity relative to the manual data pool are discussed in the Index Rate section of the PA actuarial memorandum.

26. Regarding Trend:
a. Is the data in Table 4b raw unadjusted data or has it been normalized of otherwise adjusted? If the data has been adjusted, please provide an exhibit that quantitatively shows the unadjusted allowed monthly data for the 48 months. Also include the following monthly data:
i. The average age factor;
ii. The average geographic factor;
iii. The average tobacco factor;
iv. The average benefit factor; and
v. The normalized average pmpm (which should match the allowed pmpms in column L of table 4b.).
b. Exhibit 8 of the supporting exhibit applies a "Trend Adjustment Factor" of 1.02 to adjust the developed cost and utilization assumptions.
i. Please explain what this factor is adjusting for and how it was developed.
ii. Please explain why the sum of the allowed 2018 benefit category claims (496,915,566) is not consistent with the amount shown in Table 2b (498,028,969 net of rebates).
iii. For inpatient services, for calendar year 2017 and 2018, provide a list of facilities, the total inpatient days at each hospital, total paid to each facility and the average cost per day at each facility.
1. Discuss the negotiated contract changes effective in 2019 and the expected changes for 2020 at each facility.
iv. For outpatient services, for calendar year 2017 and 2018, provide a list of facilities, the total procedures at each facility, total paid to each facility and the average cost per outpatient procedure.
1. Discuss the negotiated contract changes effective in 2019 and the expected changes for 2020 at each facility.

a. The data in Table 4b is raw unadjusted data.

b. i. This factor is used to adjust the annual trend factor implied by the raw historical data (1.013) to the applied annual trend factor (1.03). As shown in exhibit 8, this factor is simply the ratio of the latter factor relative to the former factor.

ii. The discrepancy can be explained by the former value including EHB data only, while the latter contains both EHB and non-EHB data.

iii & iv. We look at trend at a more aggregate level rather than building it up at a facility level so that level of detail was not used in developing trend.

27. Regarding Table 5:
a. The PA AM indicates that an adjustment (0.882) accounting for changes in network costs is applied to the projected index rate. Provide narrative and a worksheet that quantitatively shows the adjustment and the development, including all assumptions.
b. Using experience period data, please show the development of the Premium Network factor, the Standard Network factor and the MyCare Advantage Network Factor.

c. Are the proposed network factors consistent with the experience factors? If not, please discuss why and show adjustments.
d. Please explain why the MyCare Advantage Network factors are anticipated to be lower than the Standard Network factors even though the Standard Network is narrower than the MyCare Advantage Network.

a. Please see exhibit 27 of the response exhibits Excel file for the calculation of this factor. Assumptions relevant to the development of this factor are discussed in the Index Rate section of the PA actuarial memorandum.

b. The MyCare Advantage network does not have experience data as this was a new product in 2018. We estimated the difference in cost differentials by network taking into account the product offerings in each network. The MyCare Advantage network consists solely of tiered network plans, the Standard network consists solely of HMOs, and Premium houses PPOs and EPOs.

c. The proposed factors used existing factors as a starting point with adjustments made to account for changes in plan offerings as well as normalization.

d. The term "narrow" in this case meant the smaller number of counties in which the networks were offered rather than the typical meaning of fewer providers. We understand the confusion this caused and thus have updated the memorandum accordingly.

28. Regarding Table 6:
a. Using the submitted commission schedules, quantitatively show the development of the percent and pmpm amounts in cells C51 and D51.
b. Using the 2018 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvement Initiatives percent and pmpm amount.
c. 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.
d. Please provide quantitative support for the health insurer fee assumption.
e. Provide the actual paid HIT fees on a pmpm and percent of premium for calendar years 2018 and 2016.

a. The commission amounts from the financial statements were adjusted in correspondence with Finance department to more accurately reflect the projection period operational environment

b. The QI amounts from the financial statements were adjusted in correspondence with Finance department to more accurately reflect the projection period operational environment.

c. This change has been made as part of this correspondence.

d & e. From our internal financial records, 2018 HIT Tax / Revenue eligible = 40.6M/2.06B = 2% (and so 2% was used for 2020 pricing).

2016 Tax Paid = $23.9M on $1.37B eligible = 1.68%

29. Regarding the projected Risk Transfer pmpm
a. Where is the RA User Fee of $0.18 pmpm included in the rate calculation? This amount should be included in cells C54 and D54 of Table 6 as indicated above.

The RA User Fee is accounted for in table 6 as part of this correspondence.

30. Regarding Table 10:
a. The supporting Exhibit 4 shows the projected age band distribution. Please revise this exhibit to also show the current member distribution as of 2/1/19 and show the resulting average factor.

b. The PA AM indicates that no adjustment was made to the demographics for the 3-child max. Please explain why. Please show the development of the 3-child max factor based on the current billable member distribution.

a. The current and projected age band distributions are assumed to be identical. The heading in column C of this exhibit was revised to better reflect this.

b. Per the guidance, an adjustment accounting for the 3-child max is permitted but not required. Such an adjustment was considered but ultimately determined to have negligible impact on the age calibration factor and enrollment distribution and was not included in rate development. This approach is consistent with our approach in prior rate filings. Approximately 0.25% of the population in this market consists of non-billable members.

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

a. We considered our position to be in line with other issuers and thus a neutral final impact.

b. Our internal estimates indicate that we will not receive a material adjustment as a result of RADV, and would not want to make adjustments to risk adjustment to account for this.

32. 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.

We can confirm that we have tested to ensure that the rates match.

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

2019 was the first year in which we offered ACA-compliant products in this market under this legal entity, so this information cannot be provided.

34. Please provide an exhibit showing the financial gains and losses for calendar years 2014 – 2018 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy. Regarding Table 13 - Geographic Rating Area Factor Support you have revised all of the geographic factors contained in this table but have not provided any supporting documentation or data. Consistent with Federal guidance, Pennsylvania requires the small group geographic rating factors and premiums be based on the primary location of the employer. Please submit factors that are developed on this basis.

2019 was the first year in which we offered ACA-compliant products in this market under this legal entity, so this information cannot be provided.

35. Please explain how updated geographic rating factors were determined and how the impact of morbidity was eliminated.

Geographic factors were updated to better reflect cost differences by area. Points of consideration included differences in fee schedules, anticipated shifts in utilization between providers, and less favorable contracting terms in areas with few facilities (including those without UPMC facilities).

36. Please provide your quantitative analysis of the development of the geographic area rating factors for this market. This data must minimally include county level claims data for calendar years 2016, 2017 and 2018, based on the primary location of the employer. For each period, this data should show the following county level data: total ultimate incurred claims, estimated cost sharing, allowed claims, total number of days/visits/procedures, as appropriate, the number of member months, average age, average tobacco factor, average benefit factor and capitations. Separate tabs should be provided to show the development of the average age factor, average tobacco factor and average benefit factor by county. Within each county, show the estimated impact of favorable provider contracting. Ensure that all data and your in-depth analysis is submitted to support the current and proposed factors.

Proposed geographic pricing was developed consistent with prior pricing. We looked at each rating area as a whole rather than specific county-level data in determining the factors.

37. For calendar years 2016, 2017 and 2018, please provide the actual unit cost experience data by county by benefit category (inpatient, outpatient, physician surgery, physician radiology, etc.) to support the proposed changes. UPMC must provide data and discussion at the level of detail necessary for the department or its consultant, to independently calculate and verify all proposed adjustments.

Proposed geographic pricing was developed consistent with prior pricing. We looked at each rating area as a whole rather than specific category-level data in determining the factors.

38. Please fully demonstrate how new data and recent provider contracting has developed the proposed factors. Please provide the full details of the providers that were renegotiated and their total percent of claims in each county.

Provider contract negotiations happen at all different timeframes and not all are finalized for 2020 at this point. The factors we used represent our best estimate for when they are finalized.

39. Please describe and quantitatively demonstrate how the actual experience utilized in the Area Factor Analysis was normalized for differences in morbidity between the counties shown.

Differences in contracted rates were the main basis for geographic factors rather than experience period claims. This method inherently excludes morbidity.

40. UPMC offers 1 MyCare Advantage Network for PPOs and EPOs.
a. Is there a network difference between these products? Typically, the EPO networks represent a subset of the broader network.
b. In exchange for lower premiums, consumers select narrower networks. Is there a pricing differential between these products?
i. If so, where is this differential in the pricing. Quantitatively demonstrate the consistency of the EPO pricing

a. PPO and EPO have same in-network, while PPO has an out of network benefit.

b. There is no pricing differential for in-network benefits because they are the same between relevant matched EPO and PPO plans.

i. n/a

41. Please revise Appendix 1 to 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. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.

The 2019 and 2020 Pricing AVs for each plan are displayed in Appendix II, which has been uploaded in the Supporting Documentation section in SERFF. The Pricing AVs are generated by calculations performed within a sophisticated pricing model that cannot be easily demonstrated

in an Excel exhibit. Please see the Plan Actuarial Value section of the PA actuarial memorandum for a discussion of this pricing model.

42. Please review the AV and Cost Sharing factors in column H of Exhibit 3 to ensure they are consistent with the AV and Cost Sharing Factors in Section II of Worksheet II of the URRT.

We can confirm that the AV & Cost Sharing factors in exhibit 3 and the URRT do match.

43. Please show the development of the FIT in Table 6.

The FIT was derived by taking the Health Insurer's Providers Fee of 2% plus the PA Premium Tax of 2% multiplied by the Federal Corporate Income Tax rate of 21%, which results in 0.84%.

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 787-5172.

Sincerely,

Cherri Sanders-Jones
Actuarial Review Division
Bureau of Accident & Health Insurance

Exhibit 10: Derivation of Trend from Prior Filing using New Method

Entire Fully Insured Block

Base Data

Inpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	$211,116,104	15,964	3,135,102	$13,224.51	61.1
2017	$246,588,655	17,384	3,407,249	$14,184.81	61.2

Outpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	$396,902,538	991,599	3,135,102	$400.27	3,795.5
2017	$442,552,668	1,082,739	3,407,249	$408.73	3,813.3

Professional

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	$277,217,890	3,324,528	3,135,102	$83.39	12,725.1
2017	$302,925,429	3,581,067	3,407,249	$84.59	12,612.2

Other Medical

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	$119,707,002	72,156	3,135,102	$1,659.00	276.2
2017	$148,997,528	83,603	3,407,249	$1,782.20	294.4

Prescription Drugs

YEAR	ALLOWED AMT	Prescriptions	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	$289,944,004	2,755,880	3,135,102	$105.21	10,548.5
2017	$341,169,952	2,989,831	3,407,249	$114.11	10,529.9

Trend Output

Trend Adjustment Factor 0.98

Service Category	2017 Allowed Amt	Weight	Cost	Utilization	Overall	Adj Cost	Util	Overall
Inpatient Hospital	$246,588,655	15.7%	7.26%	0.20%	7.47%	6.04%	-0.95%	5.03%
Outpatient Hospital	$442,552,668	30.6%	2.12%	0.47%	2.60%	0.95%	-0.68%	0.27%
Professional	$302,925,429	20.0%	1.45%	-0.89%	0.55%	0.29%	-2.02%	-1.74%
Other Medical	$148,997,528	10.8%	7.43%	6.61%	14.53%	6.20%	5.39%	11.93%
Prescription Drugs	$341,169,952	22.9%	8.46%	-0.18%	8.27%	7.22%	-1.32%	5.81%

Historical Annual Trend **5.63%**

Annual Trend Applied **3.23%**

Check **3.23%**

Exhibit 24: Calculation of 2019Q4 to 2020Q1 Rate Change

SCID	Table 10 Mapping	Mapped SCID	Feb 2019 Members	2019Q4 Calibrated PAIR	2020Q1 Calibrated PAIR	Rate Increase
67430PA0070008	E		88	$ 323.28	$ 373.90	**5.0%**
67430PA0070009	M		1168	$ 245.52	$ 252.58	
67430PA0070010	M		4072	$ 243.04	$ 246.96	
67430PA0070011	E		745	$ 191.81	$ 203.26	
67430PA0070012	M		386	$ 208.89	$ 207.23	
67430PA0070013	E		28	$ 233.45	$ 246.12	
67430PA0070014	E		17	$ 203.66	$ 215.13	
67430PA0070015	E		0	$ 323.28	$ 373.90	
67430PA0070016	M		2	$ 245.52	$ 252.58	
67430PA0070017	M		0	$ 243.04	$ 246.96	
67430PA0070018	E		0	$ 191.81	$ 203.26	
67430PA0070019	M		0	$ 208.89	$ 207.23	
67430PA0070020	E		0	$ 233.45	$ 246.12	
67430PA0070021	E		0	$ 203.66	$ 215.13	
67430PA0070022	N		0	$ -	$ 246.12	
67430PA0070023	N		0	$ -	$ 246.12	
67430PA0070024	N		0	$ -	$ 215.33	
67430PA0070025	N		0	$ -	$ 215.33	
67430PA0080001	E		124	$ 311.01	$ 349.53	
67430PA0080002	M		346	$ 235.81	$ 241.87	
67430PA0080003	M		160	$ 233.49	$ 236.92	
67430PA0080004	E		26	$ 183.18	$ 177.56	
67430PA0080005	M		5	$ 200.22	$ 198.32	
67430PA0080006	E		20	$ 195.16	$ 188.24	
67430PA0080007	E		0	$ 227.94	$ 232.34	
67430PA0080008	E		0	$ 311.01	$ 349.53	
67430PA0080009	M		0	$ 235.81	$ 241.87	
67430PA0080010	M		0	$ 233.49	$ 236.92	
67430PA0080011	E		0	$ 183.18	$ 177.56	
67430PA0080012	M		0	$ 200.22	$ 198.32	
67430PA0080013	E		3	$ 195.16	$ 188.24	
67430PA0080014	E		0	$ 227.94	$ 232.34	
67430PA0080015	N		0	$ -	$ 244.96	
67430PA0080016	N		0	$ -	$ 244.96	
67430PA0080017	N		0	$ -	$ 196.30	
67430PA0080018	N		0	$ -	$ 196.30	
67430PA0070001	DM	67430PA0070008	141	$ 306.89	$ 373.90	
67430PA0070002	DM	67430PA0070022	14	$ 228.43	$ 246.12	
67430PA0070003	DM	67430PA0070009	587	$ 228.70	$ 252.58	
67430PA0070004	DM	67430PA0070024	49	$ 194.06	$ 215.33	
67430PA0070005	DM	67430PA0070011	15	$ 190.88	$ 203.26	
67430PA0070006	DM	67430PA0070008	0	$ 314.57	$ 373.90	
67430PA0070007	DM	67430PA0070008	216	$ 239.73	$ 373.90	

Exhibit 27: Derivation of Change in Network Factor

Legal Entity	Product Type Factor	Projected Enrollment	Average Geographic Factor	Change in Network Factor
Health Coverage	0.95	26,448	0.988	0.941
Health Options	1.01	1,141,752	1.000	1.012
Health Benefits	0.89	98,484	0.988	**0.882**

Normalization check:	**1.00**	**1.00**

Dear Mr. Lovely:

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 7 days of the date of this letter. If you have any questions or difficulties in providing the information within this time frame, please call me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

1. From the June 25 Response to Question 4 regarding trend, you have not provided support for the 3.0% trend. Please provide quantitative justification for the 3.0% trend.

When choosing the appropriate trends for projection, we considered experience for both ACA and non-ACA groups. Non-ACA groups had higher calendar year trends than the ACA groups. It is relevant to consider that experience because of the continually changing mix of the Small Group ACA block of business (where incoming groups are from this bigger pool). Weighing the filed ACA experience trends together with other internal groups, we arrived at 3% as appropriate for projections for the ACA group. Exhibit 1 of the response exhibits contains experience for our Fully Insured Group block of business trends.

2. From the June 25 Response to Question 11 regarding risk adjustment, you have only briefly explained your position and you seem to be suggesting that both risk adjustment and induced demand factors will need recalculated. Please speak to both of these items separately.
a. What is a more appropriate risk adjustment transfer assumption? Provide a quantified justification.
b. Explain why you believe a different risk adjustment transfer assumption would require a different induced demand. We question why induced demand would change since the benefit and cost sharing would not change. Induced demand is only for the impact of cost sharing on utilization. Provide data that supports your position with a quantified justification.

In thinking through this further, it would be most appropriate to update the morbidity of the expected population rather than induced demand. Across our small group filings, even though the product offerings are different, the richness of the plans is fairly similar. So we anticipate that the population would also be fairly similar across all of the small group filings. Therefore, no adjustments to morbidity and risk adjustment have been made for this filing.

3. From the June 25 Response to Question 13 regarding platinum level induced demand factors, you have not provided quantitative support. Please provide the requested item.

As the Department is aware, the ACA Grandmother or Transitional policy has created separate risk pools in the small group market. It is anticipated that, each year, a number of groups will move from the medically underwritten (MUW) Transitional market to the community rated ACA market. Importantly, it has been our observation that groups typically make such a move between markets only when they are unable to maintain a MUW premium that is lower than that in a comparable ACA plan. As such, a group moving from the MUW to ACA market is expected to come from the highest-utilization segment of the MUW pool, supporting a higher than average projection of induced demand. Moreover, because in our primary service geography employer group plans typically include rich benefits, we expect that many of these higher-utilization groups will trend toward higher-AV products and in particular the Platinum products. This expectation is also broadly supported by the fact that the MLR in our Platinum product is near 100% even with the prior year's Bronze-Platinum induced demand spread of 30%. Given the perceived relationship between market behavior in the Platinum product and the existence of the Transitional market, we do anticipate consideration for narrowing of the Bronze-Platinum spread when the Transitional and MUW markets are combined in 2021.

4. From the June 25 Responses to Question 13 regarding the silver plans having a lower induced demand factor than the bronze plans, your response indicates that this was allowed for Plan Year 2019. Please justify this relationship for Plan Year 2020. The prior year approval doesn't justify this.

The induced demand factors for Silver and Bronze as submitted have remained static through our prior year filings. In the absence of any basis by which to anticipate different market behavior in induced demand for 2020, we have elected to maintain these values as originally adopted a number of years ago.

5. From the June 25 Responses to Question 20 regarding Pediatric Dental, your response indicates that Pediatric Dental is provided via a capitation. Please correct rate filing materials and templates to reflect the capitation.

Rate filing materials and templates have been updated to reflect the capitation.

6. From the June 25 Responses to Questions 19, 21 and 28 regarding ASOP 41 and Reliance, your responses to these questions demonstrate that you may be relying upon material information from the Finance department and that you are aware of the ASOP 41 requirements regarding Reliance. Please provide the required disclosures for this rate filing per ASOP 41.

The reliance statement has been uploaded in the Supporting Documentation section in SERFF.

7. From the June 25 Responses to Question 23 regarding the blending of tiered and non-tiered benefits, we are merely asking what data was used to blend together the actuarial values calculated for the benefits since this carrier doesn't have experience period membership. If a "sister" carrier data was used please provide details.

An estimate for utilization by tier was taken from similar products sold under the UPMC Health Options, Inc. legal entity. An excel file named "Response to question 7" showing the calculation has been uploaded.

8. From the June 25 Responses to Question 28: "Regarding Table 6: a) Using the submitted commission schedules, quantitatively show the development of the percent and PMPM amounts in cells C51 and D51. b) Using the 2018 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvement Initiatives percent and pmpm amount." Provide quantitative justification for these amounts and fully explain the adjustments decided upon based upon Finance department correspondence.

The values for both the Quality Improvement Initiatives and Commissions are directly based on Finance Department estimates. A reliance statement to this effect has been submitted.

9. From the June 25 response to questions 36 and 37, you indicated that UPMC reviewed each rating area as a whole rather than specific county-level data in determining the geographic factors. Please provide the requested data by rating area. Please be aware that the proposed factors cannot be approved without detailed quantitative support.

The 2016-2018 data by rating area available in our data warehouse has been uploaded.

10. From the June 25 Responses to Questions 36, 37, 38, and 39: Please provide a comprehensive explanation of how changes in provider contracting impacted (or why it did not impact) trend, network factors, and geographic factors

While early estimates from our Reimbursement team have included a guarded estimate of stability, we note that a number of our 2020 provider contracts are not final. As such, while we do not currently anticipate a material deviation from the trend in prior year contract rates, we

cannot yet rule this out. In the absence of evidence to the contrary, we have initially incorporated provider contracting as a stable element of factor development.

11. From the June 25 Response to Question 41: "Please revise Appendix 1 to 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. Also provide a supporting worksheet that shows the quantitative development of the proposed factor." You indicate that the calculations are performed within a sophisticated model that cannot be easily demonstrated in an Excel exhibit. Start by providing the requested demonstration for the plans with the largest projected membership in 2020 for each metal level. Provide all requested information for these most popular plans.

We have prepared the Excel file "Confidential AV Exhibit - HB SG" with the requested information, in our redacted/confidential section. Further explanation and details are in those attached files.

12. As requested, you have added the RA User Fees in Table 6. Please confirm that there was no offsetting adjustments made elsewhere, as this fee was not included in the initial submission.

The RA User Fee was included in the original submission, in the Risk Adjustment row, Table 5, "Projected Risk Adjustment PMPM" (so the PMPM was a net value, consistent with our interpretation at the time). Now: the $0.18 user fee PMPM is reflected in Table 6 as requested, and the table 5 PMPM is $0.18 higher because it no longer subtracts that fee. So, the revised submission includes the fee, accounted for as requested; but the original submission also included the fee, so there is no rate impact.

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

No adjustments were made for RADV as part of this filing.

14. In that the Department's review authority requires rates to be adequate, not excessive or unfairly discriminatory, please explain why you believe the rates to be adequate without an adjustment for the 3-child maximum.

As part of this update, an adjustment accounting for the 3-child maximum has been incorporated into the derivation of the age calibration factor as shown in exhibit 4 of the supporting exhibits.

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

No modifications were made to risk adjustment due to the projections being different than final results.

16. Concerning your network and geographic factors, please provide in Excel your base period member months, current membership, and projected member months for each network and geographic area. Also please provide your non-normalized network and geographic factors for 2018, 2019 and 2020.

Please see exhibit 16 of the response exhibits for the requested data. Please note that provider network factors are not applied for this legal entity in the Small Group market.

<Redacted>

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 787-5172.
Sincerely,

Cherri Sanders-Jones
Actuarial Review Division
Bureau of Accident & Health Insurance

Exhibit 1: Fully-insured Group Data for Trend Justification

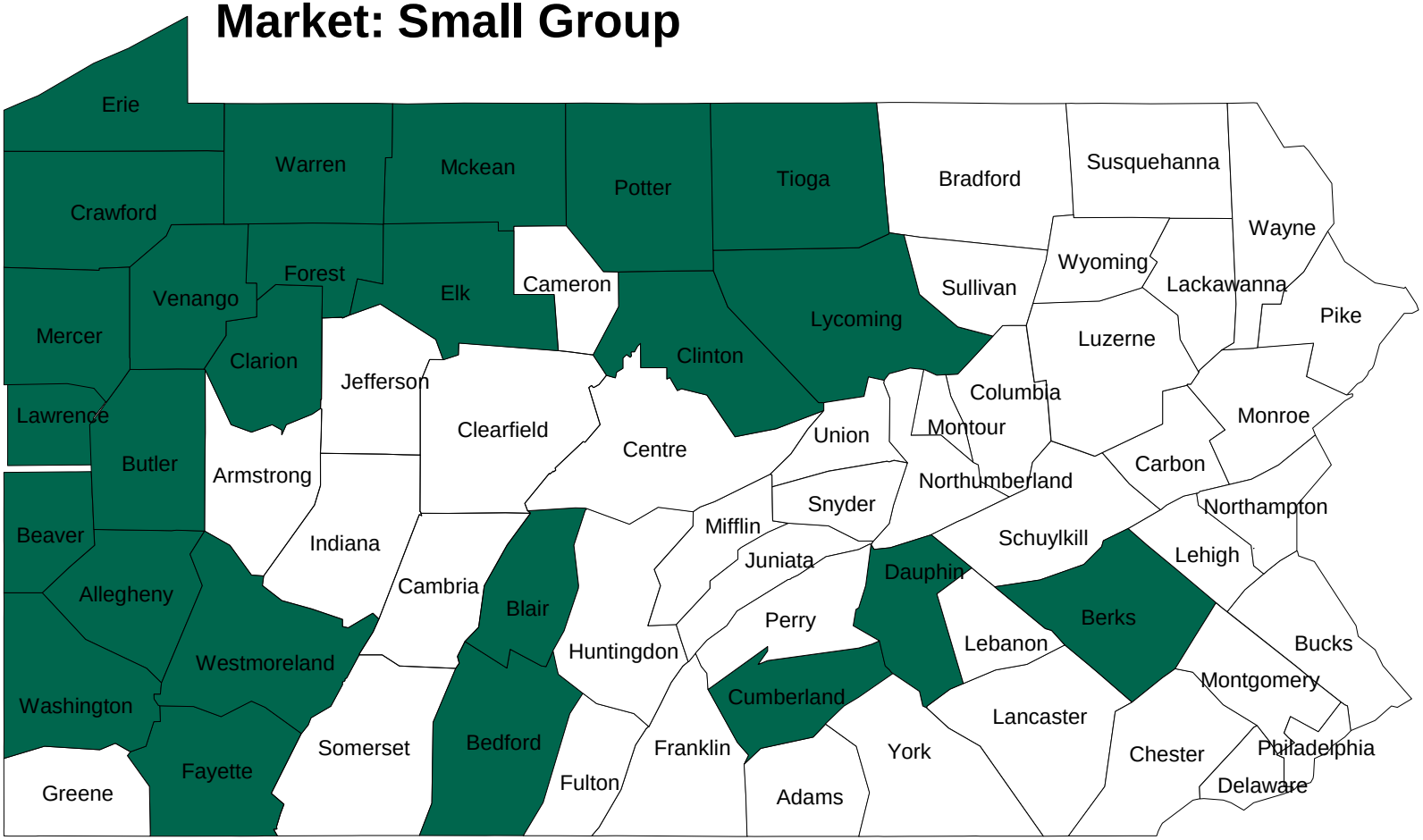
Year	Category	Member Months	Allowed Amt	Paid Amt	Allowed PMPM	Combined Trend
2015	All Categories	3,144,583	$1,255,346,847	$1,087,586,943	$399.21	n/a
2016	All Categories	3,135,057	$1,294,959,540	$1,111,605,485	$413.06	3.47%
2017	All Categories	3,407,383	$1,482,490,426	$1,276,154,278	$435.08	5.33%
2018	All Categories	3,559,319	$1,625,270,049	$1,389,131,786	$456.62	4.95%

Exhibit 16: Data by Geographical Area and Network

Rating Area	2018 Member Months	Feb 2019 Members	2020 Projected Member Months	2018 Non-calibrated Factor	2019 Non-calibrated Factor	2020 Non-calibrated Factor
Rating Area 1	145,658	14,703	176,424	1.0000	0.9600	0.9420
Rating Area 2	24,733	2,206	26,472	1.0000	1.0000	1.0956
Rating Area 3	365	558	6,696	1.2633	1.1229	1.1229
Rating Area 4	777,469	71,206	854,220	1.0000	1.0000	1.0000
Rating Area 5	135,192	12,325	147,900	1.0000	1.0000	1.0000
Rating Area 6	13,855	1,348	16,176	1.0000	1.3244	1.3878
Rating Area 7	1,632	1,804	21,648	1.3659	1.1674	1.1674
Rating Area 8	-	-	-	N/A	N/A	N/A
Rating Area 9	-	1,429	17,148	N/A	1.1525	1.1525

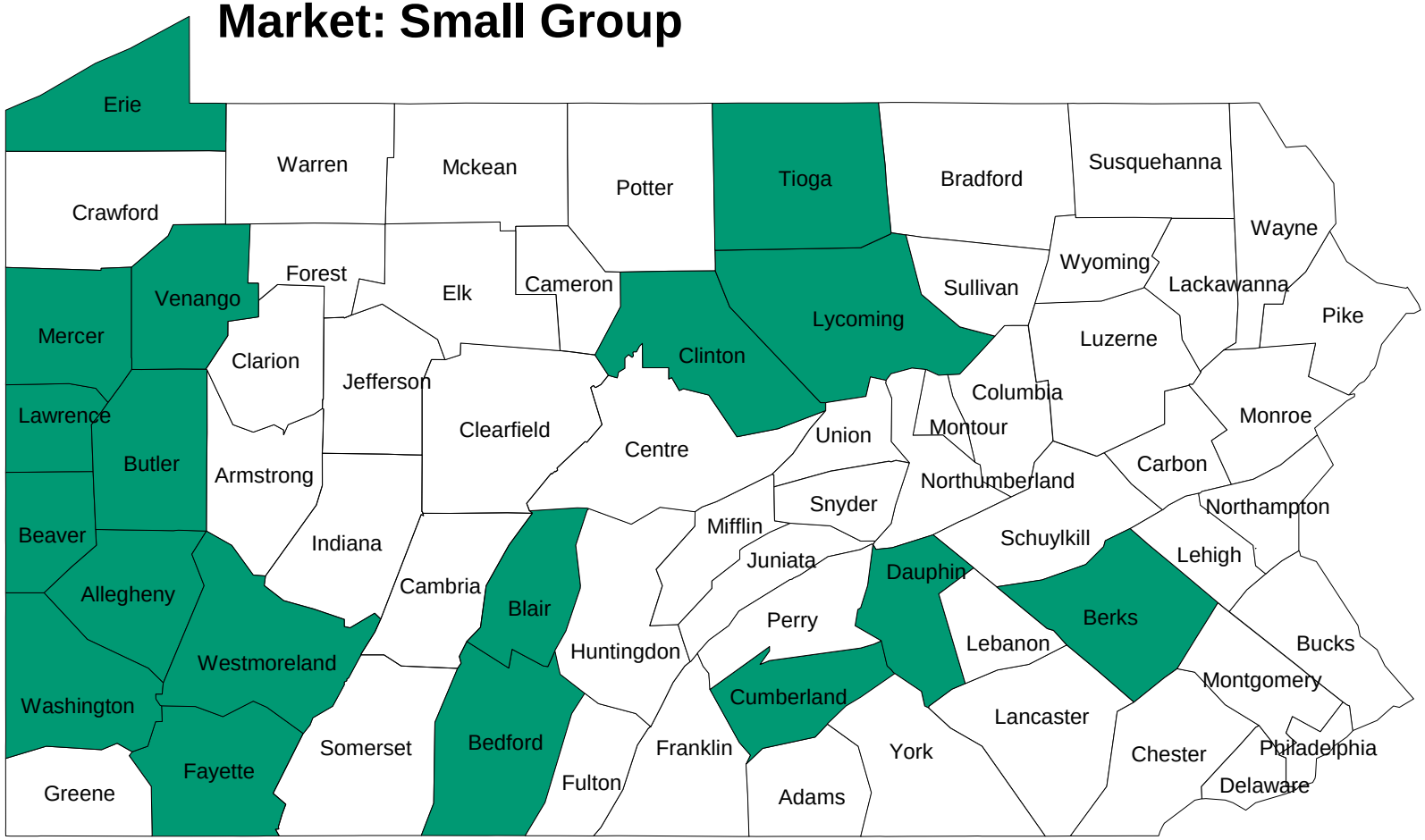
Network	2018 Member Months	Feb 2019 Members	2020 Projected Member Months
MyCare Network	N/A	8,212	98,484

2019 Service Area
Issuer: UPMC Health Benefits
Market: Small Group



Key (modify as needed)
On-exchange service area
Off-exchange service area

2020 Service Area
Issuer: UPMC Health Benefits
Market: Small Group



Key (modify as needed)
On-exchange service area
Off-exchange service area