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

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	SG_20-39_Revised_CAAC_PPO_PublicFiling01_Supporting_20200723.pdf SG_20-39_Revised_CAAC_PPO_PublicFiling02_Supporting_20200723.pdf SG_20-39_Revised_CAAC_PPO_PublicFiling03_Supporting_20200723.pdf SG_20-39_Revised_CAAC_PPO_PublicFiling04_Supporting_20200723.pdf SG_20-39_Revised_CAAC_PPO_PublicFiling05_Supporting_20200723.pdf
Item Status:	
Status Date:	

Capital BLUE

May 19, 2020

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

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 20-39
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear [redacted]:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective January 1, 2021.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2021
- Average Rate Change: -2.5%
- Range of Requested Rate Change: -12.1% to 0.7%
- Total additional annual revenue generated from the proposed rate change: $(6,744,275)
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 34,067/20,722
- 2021 Number of Plans: 40
- 2020 Number of Plans and Change: 34/No Plan Changes
- Contract Form #: C21-CAAC-SPG
- Form Filing SERFF #: CABC-132352702
- Binder SERFF #: CABC-PA21-125097619
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1735063902116677638

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

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

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

Sincerely,

[redacted]

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

Enclosures

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

Attachment I

Rate Change Summary

Capital Advantage Assurance Company (CAAC) – Small Group Plans

Rate request filing ID # CABC-132352718 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at http://www.insurance.pa.gov/Consumers/ACARelatedFilings/

Overview

Initial requested average rate change:	-6.9%[1]
Revised requested average rate change:	N/A[1]
Range of requested rate change:	-17.6% to -3.9%
Effective date:	1/1/2021
Mapped Members:	34,067
Available in:	Rating Areas 6, Rating Area 7, and Rating Area 9

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	$330,630,487
Claims	$254,809,606
Administrative expenses	$31,447,494
Taxes & fees	$14,817,570
Company made (after taxes)	**$29,555,818**

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

Claims:	86.10%
Administrative:	11.41%
Taxes & fees:	0.49%
Profit:	2.00%

The company expects its annual medical costs to increase **6.65%**.

Explanation of requested rate change

Favorable Experience Net Risk Adjustment: -9%
Less migration of groups from ACA to ASO arrangements: -3%
Suspension of the Health Insurer Fee: -2%
Future Cost and Utilization: 7%

[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.

Capital BLUE

July 23, 2020

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

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 20-39
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear [redacted]:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective January 1, 2021.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2021
- Average Rate Change: -6.9%
- Range of Requested Rate Change: -17.6% to -3.9%
- Total additional annual revenue generated from the proposed rate change: $(18,378,075)
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 34,067/20,722
- 2021 Number of Plans/Change from 2020: 34/-6
- Contract Form #: C21-CAAC-SPG
- Form Filing SERFF #: CABC-132352702
- Binder SERFF #: CABC-PA21-125097619
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1735063902116677638

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

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

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

Sincerely,

[redacted]

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

Enclosures

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

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective January 1, 2021

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2021

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2021
- Average Rate Change: -6.9%
- Range of Requested Rate Change: -17.6% to -3.9%
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- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1735063902116677638

Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to all small groups effective January 1, 2021.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2017	CABC-130539601	3.4%
Small Group	CAAC	7/1/2017	CABC-130954662	6.2%
Small Group	CAAC	1/1/2018	CABC-131022141	7.9%
Small Group	CAAC	1/1/2019	CABC-131455101	0.7%
Small Group	CAAC	1/1/2020	CABC-131921797	11.3%
Small Group	CAAC	7/1/2020	CABC-132294731	7.0%

Average Rate Change

CAAC is proposing an aggregate annual -6.9% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

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

Favorable Experience Net Risk Adjustment: -9%
Less migration of groups from ACA to ASO arrangements: -3%
Suspension of the Health Insurer Fee: -2%
Future Cost and Utilization: 7%

Please note the filing includes a COVID-19 adjustment of 1.0.

Rate Change Disclosure

As discussed with the Department on 4/3/2020, CBC inadvertently released Q2 2020 Small Group renewals and sold new groups using Q1 2020 rates. This administrative error does not impact the rate change calculation, as the 2021 calculation is Q1 2021 over Q1 2020. But please note that Q2 2021 groups would receive a -2.5% aggregate rate change without the administrative error, but instead will see -1.1% on average. The average is calculated across all CBC subsidiaries – CAAC, CAIC and KHPC.

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 39.

Benefit Changes 2020-2021

A summary of proposed 2021 benefits is included in Exhibit A.

There are several benefit changes being implemented in 2021. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

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

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2019 and December 31, 2019.

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

Paid Through Date: Claims in the BEP are paid through February 29, 2020

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

Allowed and Incurred Claims in BEP:

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

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

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

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

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

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to corporate 2019 budgeted amounts and will be updated once finalized transfer payments are available.

Loss Ratio in BEP: Loss ratio is 77.07%

<u>Credibility of Data</u>

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

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

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2019 and December 31, 2019. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 6.65%

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

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

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

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

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs

d. Favorable impacts of value based benefits designs
e. Medical utilization estimates reviewed by CBC's Chief Medical Officer

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

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

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

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

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

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

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. CBC projects 1.6% change in morbidity due to the presumed statewide movement of small group PPACA business to ASO. The morbidity factor is based on the following analysis:

1. Gather BEP medical and Rx claims, membership and premium for all PPACA groups active during the period.
2. Develop Loss Ratio A using data from (1)
3. Gather BEP medical and Rx claims, membership and premium for only PPACA groups still active in a PPACA product as of 3/31/2020
4. Develop Loss Ratio B using data from (2)
5. Loss Ratio B/Loss Ratio A – 1 = 1.6%
6. 1.6% is applied in rating

Because CBC is competing against statewide carriers in the SG ASO market, we assume this transition is occurring statewide and will continue 2020-2021. Further, the statewide transition translates to a worsening PPACA risk pool, not unique to CBC. Therefore, we project no explicit change to CBC risk adjustment transfer amounts from this migration.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2019 to 2021. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

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

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

$$\begin{aligned} &Network\ Factor \\ &\qquad = ([Projected\ MM\ by\ Plan] \times [Network\ Factor\ by\ Plan]) \\ &\qquad \div [Total\ Projected\ MM] \end{aligned}$$

Other Adjustments: An additional adjustment is applied to reflect pharmacy contracting savings in the projection period. Capital BlueCross (CBC) has contracted a new Pharmacy Benefit Manager (PBM) effective 1/1/2020, with calculated savings (combined price and Rx rebate savings) of 5% over CBC's current contract. The other adjustment factor is calculated as:

$$\begin{aligned} &Other\ Adjustment \\ &\qquad = ([Rx\ Savings\ Factor] - 1) \times [BEP\ Allowed\ Prescription\ Drug\ PMPM] \\ &\qquad \div [BEP\ Allowed\ Total\ PMPM] + 1 \end{aligned}$$

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

Index Rate

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

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted,

is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

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

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

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

Projected Paid and Incurred Claims are calculated as follows:

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

2. Develop BEP *Paid and Incurred Claims*:

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

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

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

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

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

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

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

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

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

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

   a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
   b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

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

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

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

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

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

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

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

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

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

$$\begin{aligned} &Projected\ Claims\ PMPM\ Benefit\ A \\ &\qquad = Projected\ Claims\ PMPM\ Base\ Plan \\ &\qquad \times Pricing\ Relativity\ A \end{aligned}$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2021. The *Total Projected Claims PMPM* :

$$\begin{aligned} = Projected\ Claims\ PMPM\ Benefit\ A\ &\times Expected\ Member\ Dist\ of\ Benefit\ A \\ &+ Projected\ Claims\ PMPM\ Benefit\ B \\ &\times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots \end{aligned}$$

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

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

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

<u>Market Adjusted Index Rate</u>

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

$$\begin{aligned} &[Market\ Adjusted\ Index\ Rate] \\ &\qquad = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio] \\ &\qquad - [Projected\ Incurred\ Reinsurace\ Recoveries] \\ &\qquad - [Projected\ Incurred\ Risk\ Adjustment\ PMPM] \\ &\qquad + [Exchange\ Fees\ PMPM]) \div [Paid\ to\ Allowed\ Ratio] \end{aligned}$$

Projected Incurred Risk Adjustments PMPM:

Relevant to 2021 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2021. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2018-2019 risk adjustment results
5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

Please note that corporate budgeted amounts are used in the BEP. While CBC has done additional work to project 2020/2021 CRA expectations, those calculations will be finalized once 2019 CRA results are released, and a detailed calculation will be provided at that time. At the time of the initial filing, a placeholder is being used, reflecting best estimates to date.

Projected Incurred Reinsurance Recoveries:

Reinsurance does not apply to the small group market.

Exchange Fee PMPM:

CAAC only offers off-exchange plans in the small group market, so the exchange fee is $0.

The exchange fee PMPM is calculated as:

$$Exchange\ Fee\ PMPM = [Avg\ 2021\ On - Exchange\ Premium\ PMPM] \times [\%\ Members\ On - Exchange]$$

Where

$$[Avg\ 2021\ On - Exchange\ Premium\ PMPM = [Avg\ 2020\ On - Exchange\ Premium\ PMPM\ \times (1 + [Avg\ Proposed\ Rate\ Change])$$

See Exhibit K for the development of the Market Adjusted Index Rate.

<u>Retention Items</u>

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.19 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from CBC's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
    a. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
        i. Complete biometric screening and receive a gift card.
        ii. Meeting biometric measure or finish online coaching program and receive a gift card reward.
        iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
        iv. Fees are included in overall administrative expense fee discussed above.
        v. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
3. Broker Expense: Calculated based on CBC's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. The 2020 broker commission schedule is yet to be finalized. Attached please find the 1/1/2019 copy of the broker agreement – redacted version. Files are as follows:
    a. Redacted Standard Producer Master Agreement: "SG_20-39_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20200519.pdf"
    b. Redacted Preferred Producer Master Agreement: "SG_20-39_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20200519.pdf"

4. Additional Quality Improvement: The Final Notice of Benefit and Payment Parameters (NBPP) for 2020 finalized the rule to allow issuers to apply a standard 0.8% of premium for quality improvement (QI) measures in the MLR calculation. Additional QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

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

Taxes and Fees:

1. Exchange Fee: N/A
2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

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

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

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Induced Demand: Please see Table 8. Induced Demand is calculated as:

$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$

Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.

3. Provider Network: CAAC is offering 3 networks: PPO, Valley Advantage EPO, and PPO Choice (2-tiered PPO). The network factors are the same across each plan in the network.
    a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
        i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
        ii. We assume that 75% of claims are attributable to a St. Luke's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. The rating factor of 0.92 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
        iv. See Exhibit O1 for the development of the EPO network factor.
    b. The PPO Choice tiered design allows members to choose lower cost providers within their region.
        i. The product is offered in Region 7.
        ii. We assume that 75% of claims will be attributable to tier 1 providers (PPO Choice plans are offered as multi-options within the counties/groups, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. To establish the network factor, a risk-adjusted claim analysis was performed comparing tier 1 provider claim levels to other region 7 providers. The analysis showed roughly 25% savings across IP, OP and Professional services.
        iv. The rating factor of 0.92 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
        v. See Exhibit O2 for the development of the PPO Choice network factor.
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Retention Items section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

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

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in CBC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_20-39_Initial_CAAC_PPO_List-Billed_Supporting_20200519.xlsb for the calculation.

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

Geographic factors are unchanged from 2020.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

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

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

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

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

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

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

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

AV Metal Values

Plans: 45127PA0010057, 45127PA0010089, 45127PA0010161, 45127PA0010199, 45127PA0010135, and 45127PA0130001 use alternative method 156.135(b)(2) to establish AV. SG_20-39_Initial_CAAC_PPO_UniquePlanDesign_Suppporting_20200519 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

AV Pricing Values

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

Projected Loss Ratio

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

Membership Projection

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

Attachments and Examples

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

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 - EPO Network
Exhibit O2 - PPO Choice Network
Exhibit P – Quarterly Base Rates
Exhibit Q – Morbidity Factor

Broker Contracts
Actuarial Value Screenshots

List-Billed Data
Extended OEP and Covid-19 Estimates

Actuarial Statement

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

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

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

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    b. Developed in compliance with the applicable Actuarial Standards of Practice.
    c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
    d. Neither excessive nor deficient.
    e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

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

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

    a. The analysis was
        i. conducted by a member of the American Academy of Actuaries, and

ii. performed in accordance with generally accepted actuarial principles and methods.

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

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

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

8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification.

[redacted]

[redacted], ASA, MAAA
Actuarial Associate
Capital BlueCross

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifivne Information

Carrier Name:	Capital Advantage Assurance Company		
Product(s):	PPO and EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2021	to	12/31/2021
Base Period Start Date:	1/1/2019	to	12/31/2019
Date of Most Recent Membership:	1/1/2020		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2020)	Projected Rating Period
Average Age	38.5	38.1	38.1
Total	504,577	34,067	396,615
<18	78,735	5,427	63,182
18-24	43,988	2,965	34,519
25-29	39,782	2,768	32,226
30-34	42,215	2,823	32,866
35-39	41,415	2,859	33,285
40-44	40,598	2,810	32,715
45-49	44,738	3,073	35,776
50-54	52,007	3,517	40,946
55-59	55,307	3,771	43,903
60-63	43,494	2,928	34,088
64+	22,298	1,126	13,109

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	Estimated Reinsurance Recoveries
$314,279,877.45	$263,573,017.34	$268,935,467.88	504,577	$46,906,622.90	$315,842,090.78	$0.00	($14,125,862.03)	$0.00	$0.00	$16,330,610.00	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ 597.96
Loss Ratio											77.07%

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.55%	0.00%	0.00%	5.55%	18.92%
Outpatient Hospital	5.80%	0.00%	0.00%	5.80%	37.54%
Professional	5.25%	0.00%	0.00%	5.25%	22.56%
Other Medical	5.80%	0.00%	0.00%	5.80%	2.69%
Capitation				3.00%	0.00%
Prescription Drugs	11.27%	0.00%	0.00%	11.27%	18.29%
Total Annual Trend				6.65%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.337	

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

*** Should equal 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-16		$14,555,244.70	0.9382	$ 15,514,217.49	38,948	$ 398.33		($600,697.01)	$18,930,413.70	$ 486.04
Feb-16		$16,116,772.57	1.0000	$ 16,117,188.79	39,518	$ 407.84		($684,445.42)	$19,086,169.25	$ 482.97
Mar-16		$20,357,440.90	1.0000	$ 20,357,871.53	40,410	$ 503.79		($762,555.42)	$23,419,582.07	$ 579.55
Apr-16		$17,543,197.85	1.0000	$ 17,543,664.03	41,560	$ 422.13		($737,068.73)	$20,238,270.24	$ 486.97
May-16		$18,619,318.85	1.0000	$ 18,619,785.58	43,084	$ 432.17		($712,052.55)	$21,286,778.03	$ 494.08
Jun-16		$20,321,329.41	1.0000	$ 20,321,896.07	45,296	$ 448.65		($815,764.45)	$23,057,242.12	$ 509.03
Jul-16		$20,083,945.57	1.0000	$ 20,084,479.93	47,578	$ 422.14		($852,406.60)	$22,565,281.52	$ 474.28
Aug-16		$24,281,108.11	1.0000	$ 24,281,710.06	49,483	$ 490.71		($943,678.23)	$27,192,468.23	$ 549.53
Sep-16		$22,828,040.17	1.0000	$ 22,828,646.81	52,662	$ 433.49		($863,434.15)	$25,729,011.21	$ 488.57
Oct-16		$23,527,395.68	0.9563	$ 24,598,659.53	55,445	$ 443.66		($870,390.57)	$28,075,140.13	$ 506.36
Nov-16		$24,284,822.25	1.0000	$ 24,285,506.94	56,912	$ 426.72		($909,655.91)	$27,596,984.47	$ 484.91
Dec-16	$287,390,026.06	$26,805,399.22	1.0000	$ 26,806,189.56	68,693	$ 390.20	$47,401,740.85	($907,372.25)	$31,904,784.99	$ 464.44
Jan-17		$29,083,941.10	1.0000	$ 29,084,697.92	75,118	$ 387.08		($1,041,131.29)	$35,676,209.27	$ 474.83
Feb-17		$29,266,236.02	1.0000	$ 29,267,039.33	76,076	$ 384.71		($1,013,354.11)	$34,990,317.40	$ 460.02
Mar-17		$34,791,748.72	1.0000	$ 34,792,700.16	76,648	$ 453.93		($1,182,388.61)	$40,836,669.34	$ 532.78
Apr-17		$31,129,873.73	1.0000	$ 31,130,635.96	76,940	$ 404.61		($1,124,539.67)	$36,225,318.40	$ 470.83
May-17		$35,853,998.10	1.0000	$ 35,855,140.16	77,156	$ 464.71		($1,295,103.42)	$41,115,445.19	$ 532.89
Jun-17		$32,585,017.61	1.0000	$ 32,586,172.36	77,115	$ 422.70		($1,334,864.67)	$37,707,101.68	$ 488.97
Jul-17		$32,015,669.27	0.9979	$ 32,083,168.74	77,201	$ 415.58		($1,257,687.34)	$36,283,163.12	$ 470.28
Aug-17		$37,119,199.35	0.9999	$ 37,121,101.37	77,304	$ 480.20		($1,280,805.21)	$42,064,782.91	$ 544.15
Sep-17		$33,047,049.57	0.9999	$ 33,049,093.80	77,662	$ 425.55		($1,198,685.16)	$37,568,041.63	$ 483.74
Oct-17		$36,220,636.88	0.9998	$ 36,228,075.05	77,127	$ 469.72		($1,391,229.17)	$41,137,571.81	$ 533.37
Nov-17		$37,266,218.68	0.9997	$ 37,269,569.89	76,447	$ 487.91		($1,378,483.14)	$41,646,850.97	$ 544.78
Dec-17	$466,349,011.94	$31,884,626.58	0.9998	$ 31,906,179.36	73,507	$ 434.06	$76,762,868.03	($1,342,969.03)	$36,977,526.39	$ 503.09
Jan-18		$33,187,100.99	0.9996	$ 33,200,368.93	71,520	$ 464.21		($1,401,585.36)	$39,401,215.45	$ 550.94
Feb-18		$31,587,033.86	0.9998	$ 31,600,844.15	70,947	$ 445.41		($1,480,198.47)	$36,538,355.70	$ 515.01
Mar-18		$34,055,600.97	0.9995	$ 34,071,182.74	69,930	$ 487.22		($1,613,586.32)	$39,037,980.01	$ 558.24
Apr-18		$32,701,745.50	0.9994	$ 32,720,320.95	69,178	$ 472.99		($1,538,385.91)	$37,293,355.80	$ 539.06
May-18		$33,650,930.07	0.9994	$ 33,670,788.62	68,029	$ 494.95		($1,505,920.22)	$38,183,848.31	$ 561.29
Jun-18		$31,358,637.09	0.9993	$ 31,381,092.98	67,001	$ 468.37		($1,464,053.58)	$35,219,778.67	$ 525.65
Jul-18		$31,672,999.22	0.9990	$ 31,704,134.00	65,351	$ 485.14		($1,447,551.48)	$35,173,274.26	$ 541.88
Aug-18		$33,044,050.61	0.9990	$ 33,075,962.92	64,293	$ 514.46		($1,498,601.01)	$36,873,126.92	$ 573.52
Sep-18		$28,283,869.08	0.9988	$ 28,316,452.91	62,817	$ 450.78		($1,330,094.31)	$31,631,272.56	$ 503.55
Oct-18		$32,514,891.42	0.9985	$ 32,562,218.56	60,531	$ 537.84		($1,450,054.59)	$36,260,819.83	$ 599.05
Nov-18		$28,876,150.61	0.9941	$ 29,048,513.13	59,051	$ 491.92		($1,368,930.78)	$32,094,087.80	$ 543.50
Dec-18	$438,371,386.61	$23,895,205.51	0.9872	$ 24,205,406.61	48,197	$ 502.22	$66,980,088.86	($1,085,515.64)	$27,435,272.43	$ 569.23
Jan-19		$24,184,311.20	0.9884	$ 24,467,865.39	44,886	$ 545.11		($1,103,087.33)	$28,543,547.34	$ 635.91
Feb-19		$22,584,780.33	0.9975	$ 22,642,452.50	44,278	$ 511.37		($1,118,831.22)	$25,746,830.42	$ 581.48
Mar-19		$23,016,953.07	0.9785	$ 23,522,103.68	43,559	$ 540.01		($1,095,898.61)	$26,640,356.19	$ 616.18
Apr-19		$21,670,055.67	0.9954	$ 21,970,758.01	42,945	$ 511.60		($1,305,954.47)	$24,837,912.59	$ 578.37
May-19		$23,134,827.38	0.9948	$ 23,254,827.37	42,677	$ 544.90		($1,323,510.99)	$25,786,997.85	$ 604.24
Jun-19		$19,764,816.53	0.9937	$ 19,889,968.63	42,185	$ 471.49		($1,202,335.00)	$22,141,255.62	$ 524.86
Jul-19		$24,121,795.78	0.9929	$ 24,293,455.84	41,794	$ 581.27		($1,127,470.25)	$26,889,310.50	$ 643.38
Aug-19		$22,362,816.58	0.9909	$ 22,567,837.05	41,300	$ 546.44		($1,097,172.61)	$24,944,628.72	$ 603.99
Sep-19		$20,622,200.43	0.9852	$ 20,930,996.32	40,850	$ 512.39		($1,001,873.56)	$23,173,154.05	$ 567.27
Oct-19		$22,741,436.28	0.9794	$ 23,219,115.01	40,556	$ 572.52		($1,231,007.62)	$25,693,716.74	$ 633.54
Nov-19		$19,436,261.71	0.9363	$ 21,212,167.25	40,192	$ 527.90		($1,194,053.58)	$23,401,983.96	$ 582.35
Dec-19	$314,279,877.45	$19,737,797.38	0.9419	$ 20,958,920.83	39,355	$ 532.56	$46,906,622.90	($1,172,051.83)	$23,716,534.75	$ 602.83

** Express Completion Factor as a percentage*

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

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date :	1/1/2021

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	Estimated Reinsurance Recoveries
$315,438,722.74	$264,323,533.49	$269,696,701.86	906,640	$47,063,460.25	$316,760,162.11		($14,153,272.73)	$11,448.50	$0.00	$16,258,847.00	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ 597.30
Loss Ratio											77.04%

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.55%	0.00%	0.00%	5.55%	18.92%
Outpatient Hospital	5.80%	0.00%	0.00%	5.80%	37.54%
Professional	5.25%	0.00%	0.00%	5.25%	22.56%
Other Medical	5.80%	0.00%	0.00%	5.80%	2.69%
Capitation				3.00%	0.00%
Prescription Drugs	10.39%	1.15%	-0.28%	11.27%	18.29%
Total Annual Trend				6.95%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.137	

** 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-16		$14,622,125.17	0.9382	$ 15,585,789.41	39,399	$ 395.59		($601,957.65)	$19,037,802.77	$ 483.21
Feb-16		$16,176,962.65	1.0000	$ 16,177,380.28	39,899	$ 405.46		($686,371.42)	$19,168,120.96	$ 480.42
Mar-16		$20,539,991.57	1.0000	$ 20,540,527.89	40,814	$ 503.27		($767,846.02)	$23,636,050.56	$ 579.14
Apr-16		$17,668,196.13	1.0000	$ 17,668,665.92	41,999	$ 420.69		($743,037.49)	$20,389,161.93	$ 485.47
May-16		$18,730,203.72	1.0000	$ 18,730,673.03	43,544	$ 430.14		($713,788.13)	$21,432,993.49	$ 492.19
Jun-16		$20,415,946.81	1.0000	$ 20,416,515.84	45,785	$ 445.92		($837,589.95)	$23,178,620.41	$ 506.25
Jul-16		$20,224,581.16	1.0000	$ 20,225,119.42	48,171	$ 419.86		($854,693.59)	$22,740,811.23	$ 472.09
Aug-16		$24,412,466.48	1.0000	$ 24,413,071.09	50,104	$ 487.25		($946,083.04)	$27,359,277.45	$ 546.05
Sep-16		$22,979,585.11	1.0000	$ 22,980,195.59	53,350	$ 430.74		($867,914.92)	$25,912,883.72	$ 485.71
Oct-16		$23,763,633.97	0.9564	$ 24,846,337.14	56,174	$ 442.31		($872,479.64)	$28,372,512.20	$ 505.08
Nov-16		$24,473,728.33	1.0000	$ 24,474,418.35	57,671	$ 424.38		($912,631.80)	$27,832,855.75	$ 482.61
Dec-16	$290,377,413.63	$27,151,819.56	1.0000	$ 27,152,621.37	59,697	$ 389.58	$47,894,994.39	($915,072.76)	$32,324,752.78	$ 463.79
Jan-17		$29,496,468.18	1.0000	$ 29,497,235.69	76,231	$ 386.95		($1,053,886.05)	$36,178,049.83	$ 474.58
Feb-17		$29,709,048.82	1.0000	$ 29,709,863.32	77,113	$ 385.28		($1,033,412.31)	$35,552,266.03	$ 460.92
Mar-17		$35,171,249.58	1.0000	$ 35,172,210.11	77,687	$ 452.74		($1,207,090.09)	$41,270,207.33	$ 531.24
Apr-17		$31,464,921.76	1.0000	$ 31,465,692.01	77,961	$ 403.61		($1,136,849.05)	$36,609,045.50	$ 469.58
May-17		$36,126,357.35	1.0000	$ 36,127,505.89	78,153	$ 462.27		($1,305,729.41)	$41,445,771.45	$ 530.32
Jun-17		$33,029,510.22	1.0000	$ 33,030,682.94	78,146	$ 422.68		($1,344,733.22)	$38,188,906.00	$ 488.69
Jul-17		$33,235,715.14	0.9978	$ 33,306,207.50	78,206	$ 425.88		($1,269,392.61)	$37,670,592.52	$ 481.68
Aug-17		$37,499,915.18	0.9999	$ 37,501,837.01	78,292	$ 479.00		($1,290,120.41)	$42,526,391.95	$ 543.18
Sep-17		$33,316,625.75	0.9999	$ 33,318,682.59	78,586	$ 423.98		($1,211,021.93)	$37,869,137.83	$ 481.88
Oct-17		$36,541,735.58	0.9998	$ 36,549,225.73	77,996	$ 468.60		($1,421,830.98)	$41,480,988.22	$ 531.83
Nov-17		$37,659,425.48	0.9997	$ 37,672,197.64	77,266	$ 487.57		($1,406,138.07)	$42,041,388.26	$ 544.11
Dec-17	$471,664,013.71	$32,162,934.67	0.9996	$ 32,174,779.25	74,210	$ 433.56	$27,576,361.20	($1,349,760.54)	$37,277,731.20	$ 502.33
Jan-18		$33,356,303.50	0.9998	$ 33,369,637.99	72,080	$ 462.95		($1,411,832.89)	$39,619,327.90	$ 549.66
Feb-18		$31,668,832.58	0.9996	$ 31,682,673.66	71,502	$ 443.10		($1,484,226.94)	$36,658,018.01	$ 512.69
Mar-18		$34,171,722.77	0.9995	$ 34,187,348.48	70,476	$ 485.09		($1,620,528.17)	$39,200,918.87	$ 556.23
Apr-18		$32,771,838.14	0.9994	$ 32,790,440.76	69,690	$ 470.52		($1,544,446.96)	$37,382,083.88	$ 536.41
May-18		$33,793,985.92	0.9994	$ 33,813,924.98	68,547	$ 493.30		($1,512,135.94)	$38,369,090.34	$ 559.75
Jun-18		$31,472,784.03	0.9993	$ 31,495,325.76	67,479	$ 466.74		($1,466,738.48)	$35,364,205.81	$ 524.08
Jul-18		$31,763,295.06	0.9990	$ 31,794,511.87	65,755	$ 483.53		($1,449,752.88)	$35,493,193.83	$ 539.78
Aug-18		$33,120,683.57	0.9990	$ 33,152,659.04	64,682	$ 512.55		($1,501,132.56)	$36,967,395.47	$ 571.52
Sep-18		$28,343,979.32	0.9988	$ 28,376,623.94	63,194	$ 449.04		($1,312,876.37)	$31,706,445.61	$ 501.73
Oct-18		$32,638,657.69	0.9983	$ 32,686,177.71	60,886	$ 536.84		($1,461,375.23)	$36,404,454.84	$ 597.91
Nov-18		$29,073,114.80	0.9941	$ 29,246,834.84	59,403	$ 492.35		($1,372,071.52)	$32,309,490.48	$ 543.90
Dec-18	$440,904,177.16	$23,965,500.10	0.9872	$ 24,307,198.06	48,404	$ 502.17	$67,361,316.44	($1,087,703.36)	$27,545,257.35	$ 569.07
Jan-19		$24,303,648.97	0.9884	$ 24,588,738.47	45,061	$ 545.68		($1,106,459.71)	$28,667,965.85	$ 636.20
Feb-19		$22,674,612.95	0.9915	$ 22,732,533.09	44,453	$ 511.41		($1,121,239.54)	$25,850,123.50	$ 581.54
Mar-19		$23,075,015.82	0.9785	$ 23,581,493.86	43,731	$ 539.23		($1,098,847.05)	$26,910,922.32	$ 615.36
Apr-19		$21,909,785.83	0.9954	$ 22,010,652.84	43,120	$ 510.45		($1,309,031.04)	$24,885,546.99	$ 577.12
May-19		$23,189,610.72	0.9948	$ 23,309,913.82	42,839	$ 544.13		($1,326,189.38)	$25,849,061.25	$ 603.40
Jun-19		$19,795,930.30	0.9937	$ 19,921,284.76	42,342	$ 470.49		($1,204,500.59)	$22,190,594.96	$ 524.08
Jul-19		$24,174,641.28	0.9929	$ 24,346,681.21	41,956	$ 580.29		($1,129,988.67)	$26,957,313.49	$ 642.51
Aug-19		$22,400,332.17	0.9909	$ 22,605,659.41	41,460	$ 545.24		($1,180,010.71)	$24,989,622.16	$ 602.74
Sep-19		$20,654,603.93	0.9852	$ 20,963,899.29	41,013	$ 511.15		($1,004,150.63)	$23,216,063.25	$ 566.07
Oct-19		$22,771,834.02	0.9794	$ 23,250,147.28	40,716	$ 571.03		($1,232,172.22)	$25,732,498.80	$ 632.00
Nov-19		$19,496,161.84	0.9160	$ 21,283,097.88	40,356	$ 527.38		($1,196,280.29)	$23,480,927.40	$ 581.84
Dec-19	$315,438,722.74	$19,877,355.61	0.9414	$ 21,114,048.45	39,594	$ 533.26	$47,063,460.25	($1,324,202.90)	$23,887,697.95	$ 603.32

** 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:	Capital Advantage Assurance Company
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2021

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 Cost-sharing PMPM (net of prescription drug rebates) PMPM	$ 597.96	$ 597.30	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.137	1.137	
Unadjusted Projected Allowed EHB Claims PMPM	$ 680.14	$ 679.42	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.016	1.016	<- See URRT Instructions
Total Non-Morbidity Changes	0.989	0.989	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	0.989	0.989	
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	$ 683.71	$ 682.96	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM	-	$ 682.96	<- **Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 682.96		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.854		
Projected Incurred EHB Claims PMPM	$ 583.19		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$(32.14)		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 551.05		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 645.32		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	$0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 551.05		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 645.32		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 597.30	<- Index Rate of Experience Period on URRT
Blended Earned Premium	$ 315,438,722.74	
Blended Loss Ratio	77.04%	

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

Effective Date	1/1/2021	4/1/2021	7/1/2021	10/1/2021	Total Single Risk Pool
# of Member Months Revenue in Quarter	101,373	64,387	58,478	172,274	396,513
Adjusted Projected Allowed EHB Claims PMPM	$ 682.96	$ 682.96	$ 682.96	$ 682.96	$ 682.96
Months of Trend	-	3	6	9	
Annual Trend	6.65%	6.65%	6.65%	6.65%	
Single Risk Pool Projected Allowed Claims	$ 682.96	$ 694.04	$ 705.30	$ 716.75	$ 702.77
Quarterly Trend Factor	1.000	1.016	1.033	1.050	1.029

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	11.41%	$73.01
General and Claims	7.86%	$50.32
Agent/Broker Fees and Commissions	3.14%	$20.09
Quality Improvement Initiatives	0.41%	$2.60
Taxes and Fees	0.49%	$3.14
Risk Adjustment User Fee	0.04%	$0.25
PCORI Fee	0.03%	$0.20
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.42%	$2.69
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$12.80
Total Retention	13.90%	$88.95
Projected Required Revenue PMPM	$ 640.00	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.539	1.554
Average Geographic Factor	1.037	1.035
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.001	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$712.08	$ 645.32
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 445.87	$ 401.52

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 433.58	$ 403.61	$ (29.97)	-6.9%
B. Base period allowed claims before normalization	$ 547.79	$ 597.30	$ 49.54	11.4%
C. Normalization factor component of change	$ (204.79)	$ (225.66)	$ (20.88)	-4.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 342.98	$ 371.64	$ 28.66	6.6%
D2. URRT Trend	$ 55.37	$ 51.08	$ (4.29)	-1.0%
D3. URRT Morbidity	$ 77.88	$ 6.70	$ (71.19)	-16.5%
D4. URRT Other	$ (0.03)	$ (4.51)	$ (4.52)	-1.0%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ 6.81	$ (21.42)	$ (30.22)	-7.0%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ -	$ -	$ -	0.0%
D8. Subtotal - Sum(D1:D7)	$ 433.03	$ 401.52	$ (31.49)	-7.3%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (0.08)	$ 0.54	$ 0.62	0.1%
E2. Pricing AV	$ (68.53)	$ (56.79)	$ 11.73	2.7%
E3. Benefit Richness	$ -	$ 0.97	$ 0.97	0.2%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (68.60)	$ (55.28)	$ 13.32	3.1%
F. Change in Retention Components				
F1. Administrative Expenses	$ 43.89	$ 46.04	$ 2.16	0.5%
F2. Taxes and Fees	$ 15.07	$ 1.98	$ (13.09)	-3.0%
F3. Profit and/or Contingency	$ 8.67	$ 8.07	$ (0.60)	-0.1%
F4. Subtotal - Sum(F1:F3)	$ 67.63	$ 56.10	$ (11.53)	-2.7%
G. Change in Miscellaneous Items	$0.00		$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 432.04	$ 402.34	$ (29.70)	-6.8%

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

	2020	2021	
Paid-to-Allowed	0.849	0.854	
URRT Trend (Total Applied Trend Factor)	1.161	1.137	<- URRT W1. 52
URRT Morbidity	1.070	1.016	<- URRT W1. 52
URRT "Other"	1.000	0.989	<- URRT W1. 53
Risk Adjustment	59.13	(32.14)	<- URRT W1. 53
Exchange User Fee	50.00	-	<- URRT W1. 53
Reinsurance Recoveries	65.00	-	<- URRT W1. 53
Capitation	50.30	50.30	<- URRT W1. 52
Network	1.000	1.001	
Pricing AV	0.843	0.859	<- For 2020 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	1.003	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.12%	11.41%	
Taxes and Fees	1.46%	0.49%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Coastal Advantage Assurance Company
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2021
Base Period Start Date	1/1/2019
Date of Most Recent Membership:	2/1/2020
Market Adjusted Index Rate:	$ 665.32

Calibration	
Age Calibration Factor	1.014
Geographic Calibration Factor	1.015
Inflation Calibration Factor	1.000
Aggregate Calibration Factor	1.029

Total Covered Lives @ 01-01-2020
54,067

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, IPO, Indemnity, Other)	1/1/2020 Plan Marketing Name	Doing, Modified, New, Discontinued & Mapped (D,M,N,DM, DMM for 2021	1/1/2021 HIOS Plan ID (if 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach D1, Approach D2	Exchange On/Off or Off	Pricing AV (company determined AV)	Benefit Richness (reduced Annual)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2021 Plans @ 01-01-2020	Total Projected Lives	2020 Calibrated Plan Adjusted Index Rate PMPM	2021 Calibrated Plan Adjusted Index Rate PMPM	Projected Rate Change Compared to Prior 12 months	% of Total Covered Lives	01-01-2020 Number of Covered Lives by Rating Area 1	2	3	4	5	6	7	8	9	Total	2021 Continued/ Discontinued Plans Indicator
Totals - Current Membership							0.744			0.859	1.003	1.000	1.001	1.000	1.000	$ 560.16	11.4%	0.5%	2.0%	54,067	53,051	$ 493.58	$ 493.61	-0.9%							21,003	13,050	4,313	16,697	
Total - Projected Membership							0.741			0.854	1.000	1.000	1.000	1.000	1.000	$ 556.89	11.3%	0.5%	2.0%																	
Name of Plan	HIOS Plan ID	Plan Type	Marketing Name	DMM	HIOS Plan ID	Metallic Tier	AV	Approach	Exchange	Pricing AV	Benefit Richness	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees	Profit or Contingency																	
Plan 1	41127PA0010001	PPO	Platinum PPO $15/$15 Rx $50	M		Platinum	0.8896916	Nested AV	Off	1.007	1.124	1.000	1.000	1.000	1.000	$ 712.27	9.4%	0.5%	2.0%	1,010	910	$ 538.39	$ 508.41	-5.6%	0.1%						104	226	20	560	910	1
Plan 2	41127PA0010002	PPO	Platinum PPO $0/$0 Rx $0	M		Platinum	0.8896916	Nested AV	Off	0.854	0.944	1.000	1.000	1.000	1.000	$ 598.41	9.4%	0.5%	2.0%	1,966	1,966	$ 538.39	$ 487.17	-9.5%	1.7%						384	1,016	206	360	1,966	1
Plan 3	41127PA0020001	EPO	Platinum EPO $0/$0 Rx $0	M		Platinum	0.8896916	Nested AV	Off	0.854	0.944	1.000	1.000	1.000	1.000	$ 598.41	9.4%	0.5%	2.0%	586	586	$ 538.39	$ 487.17	-9.5%	0.5%						203	172	20	191	586	1
Plan 4	41127PA0030001	PPO	Platinum 250 $0/$0 Rx $0	M		Platinum	0.8896916	Nested AV	Off	1.009	1.125	1.000	1.000	1.000	1.000	$ 713.14	9.4%	0.5%	2.0%	1,124	1,124	$ 538.39	$ 542.92	0.8%	0.1%						217	571	111	225	1,124	1
Plan 5	41127PA0010006	PPO	Gold Rx Blue PPO $0/$0 Rx	N		Gold	0.8216216	Nested AV	Off	0.878	0.997	1.000	1.000	1.000	1.000	$ 677.45	11.0%	0.5%	2.0%	30	30	$ 538.39	$ 538.39	0.0%	0.0%							30			30	1
Plan 6	41127PA0010010	PPO	Gold PPO $500/$25 Rx $50	M		Gold	0.7809041	Nested AV	Off	0.925	1.019	1.000	1.000	1.000	1.000	$ 628.45	10.1%	0.5%	2.0%	417	378	$ 538.39	$ 497.80	-7.7%	2.6%						219	132	33	132	417	1
Plan 7	41127PA0010011	PPO	Gold PPO $500/$25 Rx $0	M		Gold	0.7811667	Nested AV	Off	0.921	1.014	1.000	1.000	1.000	1.000	$ 627.41	10.1%	0.5%	2.0%	2,195	2,000	$ 538.39	$ 497.80	-7.5%	8.4%						554	492	111	1,038	2,195	1
Plan 8	41127PA0010003	PPO	Gold PPO $500/$25 Rx $50	M		Gold	0.7747214	Nested AV	Off	0.936	1.029	1.000	1.000	1.000	1.000	$ 636.45	10.7%	0.5%	2.0%	1,016	930	$ 538.39	$ 497.22	-7.7%	3.1%						193	293	111	419	1,016	1
Plan 9	41127PA0010008	PPO	Gold PPO $500/$25 Rx 0	M		Gold	0.7811667	Nested AV	Off	0.921	1.014	1.000	1.000	1.000	1.000	$ 626.45	10.1%	0.5%	2.0%	3,930	2,800	$ 538.39	$ 528.75	-1.7%	15.1%						814	1,277	222	1,122	3,930	1
Plan 10	41127PA0130001	EPO	Gold Valley Advantage EPO $500/$25 Rx $50	M		Gold	0.7615851	Nested 2	Off	0.935	1.030	1.000	0.921	1.000	1.000	$ 629.41	10.4%	0.5%	2.0%	8	10	$ 538.39	$ 443.67	-17.6%	0.0%						8				8	1
Plan 11	41127PA1130001	EPO	Gold Valley Advantage EPO $500/$25 Rx 0	M		Gold	0.7615851	Nested 2	Off	0.935	1.030	1.000	0.921	1.000	1.000	$ 629.41	10.4%	0.5%	2.0%	14	180	$ 538.39	$ 482.49	-10.4%	0.1%						8	72		98	18	1
Plan 12	41127PA0010014	PPO	Gold 1000P PPO $500/$25	M		Gold	0.7809041	Nested 1	Off	0.882	1.018	1.000	1.000	1.000	1.000	$ 575.41	10.1%	0.5%	2.0%	510	510	$ 538.39	$ 527.22	-2.1%	1.6%				201	201		96	510	1
Plan 13	41127PA0010006	PPO	Gold PPO $500/$25 Rx $50	M		Gold	0.7811667	Nested 1	Off	0.882	1.018	1.000	1.000	1.000	1.000	$ 575.41	10.1%	0.5%	2.0%	1,376	1,126	$ 538.39	$ 505.21	-6.3%	5.5%				1,015	111		249	1,376	1
Plan 14	41127PA0010008	PPO	Gold PPO $500/$25 Rx 0	M		Gold	0.7747214	Nested 1	Off	0.879	1.012	1.000	1.000	1.000	1.000	$ 566.41	10.1%	0.5%	2.0%	6,290	5,800	$ 538.39	$ 505.20	-6.2%	18.5%				2,527	2,560		1,203	6,290	1
Plan 15	41127PA0010009	PPO	Gold HMO $500/$25 Rx 50%	M		Gold	0.7811667	Nested 1	Off	0.921	1.014	1.000	1.000	1.000	1.000	$ 626.45	10.1%	0.5%	2.0%	47	30	$ 538.39	$ 527.22	-2.1%	0.1%				25	22			47	1
Plan 16	41127PA0010016	PPO	Gold PPO $500/$25 Rx $0	M		Gold	0.7811667	Nested 2	Off	0.882	1.018	1.000	1.000	1.000	1.000	$ 575.41	10.1%	0.5%	2.0%	31	30	$ 538.39	$ 493.65	-8.9%	0.1%				15	20			35	1
Plan 17	41127PA0010015	PPO	Gold PPO $500/$25 Rx $50	M		Gold	0.7615851	Nested 2	Off	0.935	1.030	1.000	1.000	1.000	1.000	$ 629.41	10.4%	0.5%	2.0%	98	70	$ 538.39	$ 475.13	-8.6%	0.3%				37		1	98		1
Plan 18	41127PA0010025	PPO	Gold PPO $500/$25 Rx 0	M		Gold	0.7811667	Nested 2	Off	0.935	1.030	1.000	1.000	1.000	1.000	$ 629.41	10.4%	0.5%	2.0%	205	205	$ 538.39	$ 501.50	-6.9%	0.7%				104	30	20	51	205	1
Plan 19	41127PA0010018	PPO	Gold Shared Deductible PPO $500/$25 Rx $50	M		Gold	0.7815057	Nested 2	Off	0.935	1.030	1.000	1.000	1.000	1.000	$ 629.41	10.4%	0.5%	2.0%		30	$ 538.39	$ 492.11	-8.6%	0.0%											1
Plan 20	41127PA0010019	PPO	Gold Shared Deductible PPO $500/$25 - $50 Rx 0	M		Gold	0.7815057	Nested 2	Off	0.935	1.030	1.000	1.000	1.000	1.000	$ 629.41	10.4%	0.5%	2.0%	72	110	$ 538.39	$ 506.49	-6.3%	0.1%				4	70		22		1
Plan 21	41127PA0010017	PPO	Gold PPO Choice $500/$25 Rx $50	N		Gold	0.7772864	Nested 2	Off	0.792	0.923	1.000	0.857	1.000	1.000	$ 537.73	10.2%	0.5%	2.0%	30	30	$ 538.39	$ 537.89	0.0%	0.0%											1
Plan 22	41127PA0010026	PPO	Gold PPO Choice $500/$25 Rx 0	N		Gold	0.7809041	Nested 2	Off	0.935	1.030	1.000	0.857	1.000	1.000	$ 581.41	10.7%	0.5%	2.0%	30	30	$ 538.39	$ 537.89	0.0%	0.0%											1
Plan 23	41127PA0130110	EPO	Gold 1000P EPO 2/500/25	M		Gold	0.7811667	Nested 2	Off	0.882	1.018	1.000	1.000	1.000	1.000	$ 575.41	10.1%	0.5%	2.0%	1,196	1,196	$ 538.39	$ 484.85	-9.8%	3.8%				417	779		1,196		1
Plan 24	41127PA1130001	EPO	Silver Valley Advantage EPO $1500/$70 Rx $50	M		Silver	0.6892292	Nested AV	Off	0.729	0.835	1.000	0.921	1.000	1.000	$ 585.09	11.2%	0.5%	2.0%	7	30	$ 537.23	$ 294.08	-12.8%	0.0%				7			7		1
Plan 25	41127PA0130001	EPO	Silver Valley Advantage EPO $1500/$70 Rx 0	M		Silver	0.6892292	Nested AV	Off	0.729	0.835	1.000	0.921	1.000	1.000	$ 585.09	11.2%	0.5%	2.0%																	
Plan 26	41127PA0010024	PPO	Silver 1000P PPO $1500/$70	M		Silver	0.7811667	Nested AV	Off	0.779	0.892	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	8	30	$ 538.39	$ 468.63	-10.4%	0.0%				8					1
Plan 27	41127PA0010021	PPO	Silver PPO $1500/$70 Rx $50	M		Silver	0.7811667	Nested AV	Off	0.779	0.892	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	1,005	880	$ 538.39	$ 528.18	-1.9%	5.1%				405	206	20	1,374	1	1
Plan 28	41127PA0010013	PPO	Silver PPO $1500/$70 Rx 0	M		Silver	0.7811667	Nested AV	Off	0.779	0.892	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	1,250	2,500	$ 538.39	$ 498.18	-10.0%	3.5%				414	66	111	1,259	1	1
Plan 29	41127PA0010023	PPO	Silver PPO $1500/$70 Rx 0	M		Silver	0.7809041	Nested 1	Off	0.786	0.900	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	2,000	3,000	$ 538.39	$ 497.07	-7.7%	8.1%				814	410	20	2,000	1	1
Plan 30	41127PA0130140	EPO	Silver 1000P EPO 2/500/25/70	M		Silver	0.7811667	Nested 2	Off	0.779	0.892	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	50	50	$ 538.39	$ 538.39	0.0%	0.0%											1
Plan 31	41127PA0130110	EPO	Silver EPO 2/500/25/70 Rx 50%	M		Silver	0.7811667	Nested 2	Off	0.779	0.892	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	250	250	$ 538.39	$ 538.39	0.0%	0.0%				107	43		100	250	1
Plan 32	41127PA0010030	PPO	Silver PPO $2000/$35 Rx $50	M		Silver	0.7809041	Nested 2	Off	0.786	0.901	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	1,016	1,016	$ 538.39	$ 498.18	-7.5%	0.7%				104	80		832		1
Plan 33	41127PA0010029	PPO	Silver PPO $2000/$35 Rx 0	M		Silver	0.7809041	Nested 2	Off	0.786	0.901	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	281	270	$ 538.39	$ 497.22	-8.1%	0.9%				181	110		189	1	1
Plan 34	41127PA0130135	EPO	Silver2/1000P EPO $500/$25	M		Silver	0.7811667	Nested 1	Off	0.717	0.814	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	850	850	$ 538.39	$ 527.22	-2.1%	2.6%				273	156		421	1	1
Plan 35	41127PA0130110	EPO	Silver EPO $500/$25 Rx 50%	DM	41127PA0010142	Silver	0.7811667	Nested 1	Off	0.717	0.814	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	1,012	1,012	$ 538.39	$ 538.39	0.0%	0.0%				104	170		738	1	1
Plan 36	41127PA0010031	PPO	Silver PPO $500/$25 Rx 50%	DM	41127PA0010142	Silver	0.7811667	Nested 1	Off	0.786	0.901	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	1,000	1,000	$ 538.39	$ 538.39	0.0%	0.0%				104	110		786	1	1
Plan 37	41127PA0010032	PPO	Silver PPO $500/$25 Rx 0	DM	41127PA0010142	Silver	0.7809041	Nested 1	Off	0.786	0.901	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	1,000	1,000	$ 538.39	$ 538.39	0.0%	0.0%				104	110		786	1	1
Plan 38	41127PA0130135	EPO	Silver PPO $500/$25 Rx 0	DM	41127PA0010142	Silver	0.7809041	Nested 1	Off	0.786	0.901	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	18	18	$ 538.39	$ 538.39	0.0%	0.0%				18			18	1	1
Plan 39	41127PA0130170	EPO	Silver PPO IRA $500/$25 - 70% / No HSA	DM	41127PA0010142	Silver	0.7809041	Nested 1	Off	0.786	0.901	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	86		$ 538.39	$ 538.39	0.0%	0.2%				37	4		86	1	1
Plan 40	41127PA0130070	EPO	Silver PPO IRA $500/$25 - 70% / No HSA	DM	41127PA0010142	Silver	0.7809041	Nested 1	Off	0.786	0.901	1.000	0.921	1.000	1.000	$ 516.41	10.1%	0.5%	2.0%	332		$ 538.39	$ 493.07	-7.7%	0.9%				83	100	110	110	1	1
Plan 41																$ -								0.0%	0.0%											0
Plan 42																$ -								0.0%	0.0%											0
Plan 43																$ -								0.0%	0.0%											0
Plan 44																$ -								0.0%	0.0%											0
Plan 45																$ -								0.0%	0.0%											0
Plan 46																$ -								0.0%	0.0%											0
Plan 47																$ -								0.0%	0.0%											0
Plan 48																$ -								0.0%	0.0%											0
Plan 49																$ -								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

Issuer Name:	Capital Blue Cross
Product:	Capital Blue Cross Small Group Company
Market:	Small Group
Market Segment:	Small Group
Rate Effective Date:	1/1/2021

Plan ID	HMO Plan A (Standard)	1/1/2021 Plan	1/1/2021 HMO Plan A Rate Increase Due to Medical Trend	1/1/2021 HMO Plan A Rate Increase Due to Other Factors	Rounded	Average Change in HMO Rate
	Medical Trend					
12345	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Plan ID	Medical Trend Factor	Medical Trend Factor	Medical Trend Factor	Medical Trend Factor	Medical Trend Factor	Medical Trend Factor	Medical Trend Factor	Medical Trend Factor	Average Change in HMO Rate
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
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PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2021**

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			44	1.397	1.000
19	0.941			45	1.444	1.000
20	0.970			46	1.500	1.000
21	1.000	1.000		47	1.563	1.000
22	1.000	1.000		48	1.635	1.000
23	1.000	1.000		49	1.706	1.000
24	1.000	1.000		50	1.786	1.000
25	1.004	1.000		51	1.865	1.000
26	1.024	1.000		52	1.952	1.000
27	1.048	1.000		53	2.040	1.000
28	1.087	1.000		54	2.135	1.000
29	1.119	1.000		55	2.230	1.000
30	1.135	1.000		56	2.333	1.000
31	1.159	1.000		57	2.437	1.000
32	1.183	1.000		58	2.548	1.000
33	1.198	1.000		59	2.603	1.000
34	1.214	1.000		60	2.714	1.000
35	1.222	1.000		61	2.810	1.000
36	1.230	1.000		62	2.873	1.000
37	1.238	1.000		63	2.952	1.000
38	1.246	1.000		64+	3.000	1.000
39	1.262	1.000				

*PA follows the federal default age curve.

Table 13. Geographic Factors

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

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Valley Advantage EPO	6	0.920	0.900	9/19/2016
PPO	All	1.000	1.000	
PPO Choice	7		0.860	5/1/2009

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Table B

Plan ID	Plan Name	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV and Cost Sharing Factor	(8)/(6*7) Induced Utilization	Induced Demand Table 10
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
45127PA0010055	Platinum PPO 0/0/15 Rx 0	Platinum	23,089	$14,921,547	$17,245,599	1.16	1.000	1.03	0.89	1.13
45127PA0010054	Platinum PPO 0/0/15 Rx 250	Platinum	11,800	$7,625,893	$8,508,594	1.12	1.000	1.01	0.90	1.11
45127PA0010058	Platinum PPO 250/0/15 Rx 0	Platinum	12,632	$8,163,584	$9,061,846	1.11	1.000	1.00	0.90	1.11
45127PA0010057	Platinum PPO 250/0/15 Rx 250	Platinum	6,616	$4,275,670	$4,575,690	1.07	1.000	0.98	0.92	1.09
45127PA0010117	Gold PPO 500/0/25 Rx 0	Gold	24,343	$15,731,960	$15,947,373	1.01	1.000	0.95	0.94	1.06
45127PA0010116	Gold PPO 500/0/25 Rx 250	Gold	9,235	$5,968,231	$5,811,971	0.97	1.000	0.93	0.96	1.05
45127PA0010085	Gold PPO 1000/0/25 Rx 0	Gold	34,444	$22,259,854	$21,235,904	0.95	1.000	0.92	0.96	1.04
45127PA0010084	Gold PPO 1000/0/25 Rx 250	Gold	11,600	$7,496,641	$6,853,387	0.91	1.000	0.90	0.98	1.02
45127PA0130002	Gold Valley Advantage EPO 2000/0/20 Rx 0	Gold	755	$439,135	$376,797	0.86	1.000	0.86	1.00	1.00
45127PA0130001	Gold Valley Advantage EPO 2000/0/20 Rx 250	Gold	644	$374,574	$306,693	0.82	1.000	0.84	1.02	0.98
45127PA0010161	Gold QHDHP PPO 1500/0/10	Gold	6,027	$3,895,022	$3,466,366	0.89	1.000	0.88	0.99	1.01
45127PA0010090	Gold PPO 2000/0/20 Rx 0	Gold	69,854	$45,143,997	$39,330,926	0.87	1.000	0.87	1.00	1.00
45127PA0010089	Gold PPO 2000/0/20 Rx 250	Gold	20,824	$13,457,763	$11,193,415	0.83	1.000	0.84	1.01	0.99
45127PA0010191	Gold PPO 2000/20/20 Rx 0	Gold	400	$258,505	$211,477	0.82	1.000	0.83	1.02	0.98
45127PA0010190	Gold PPO 2000/20/20 Rx 250	Gold	466	$301,158	$234,517	0.78	1.000	0.81	1.04	0.96
45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	Gold	1,365	$882,148	$770,744	0.87	1.000	0.87	1.00	1.00
45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	Gold	1,110	$717,351	$598,381	0.83	1.000	0.85	1.01	0.99
45127PA0010195	Gold PPO 3000/0/15 Rx 0	Gold	2,509	$1,621,472	$1,357,566	0.84	1.000	0.85	1.01	0.99
45127PA0010194	Gold PPO 3000/0/15 Rx 250	Gold	1,088	$703,133	$561,081	0.80	1.000	0.82	1.03	0.97
45127PA0010196	Gold Easy Blue PPO 0/0/25 Rx 0	Gold	1,110	$717,351	$634,313	0.88	1.000	0.88	0.99	1.01
45127PA0010197	Gold PPO Choice 3000/0/30 Rx $250	Gold	1,110	$616,922	$465,897	0.76	1.000	0.79	1.05	0.96
45127PA0010198	Gold PPO Choice 3000/0/30 Rx $0	Gold	1,110	$616,922	$489,731	0.79	1.000	0.82	1.03	0.97
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Silver	11,100	$7,173,510	$4,627,213	0.65	1.000	0.70	1.09	0.92
45127PA0010132	Silver PPO 4000/0/45 Rx 0	Silver	60,341	$38,996,105	$29,226,083	0.75	1.000	0.79	1.05	0.95
45127PA0010131	Silver PPO 4000/0/45 Rx 250	Silver	25,287	$16,342,031	$11,620,127	0.71	1.000	0.76	1.06	0.94
45127PA0010185	Silver PPO 5000/0/40 Rx 0	Silver	9,280	$5,997,313	$4,220,940	0.70	1.000	0.75	1.07	0.94
45127PA0010184	Silver PPO 5000/0/40 Rx 250	Silver	5,506	$3,558,319	$2,370,395	0.67	1.000	0.72	1.08	0.92
45127PA0130004	Silver Valley Advantage EPO 5000/0/35 Rx 0	Silver	644	$374,574	$264,609	0.71	1.000	0.75	1.07	0.94
45127PA0130003	Silver Valley Advantage EPO 5000/0/35 Rx 250	Silver	633	$368,176	$246,292	0.67	1.000	0.72	1.08	0.92
45127PA0010187	Silver PPO 6000/0/35 Rx 0	Silver	3,275	$2,116,509	$1,456,576	0.69	1.000	0.74	1.07	0.93
45127PA0010186	Silver PPO 6000/0/35 Rx 250	Silver	2,753	$1,779,160	$1,157,832	0.65	1.000	0.71	1.09	0.92
45127PA0010124	Silver QHDHP PPO 2750/0/25	Silver	14,264	$9,218,283	$6,995,301	0.76	1.000	0.79	1.05	0.96
45127PA0010170	Silver QHDHP PPO 3500/0/25	Silver	11,755	$7,596,812	$5,218,456	0.69	1.000	0.74	1.07	0.93
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Bronze	9,646	$6,233,845	$3,433,616	0.55	1.000	0.62	1.12	0.89
Total			396,615	255,943,467	220,075,708	0.85	1.00	0.85	1.00	1.00
PMPM				645.32	554.88					
Rate Dev II				645.32	551.05					

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$387.57	$387.57	$418.58	$418.58	$395.32	$395.32	$400.23	$400.23
15	$422.02	$422.02	$455.78	$455.78	$430.46	$430.46	$435.81	$435.81
16	$435.20	$435.20	$470.01	$470.01	$443.90	$443.90	$449.41	$449.41
17	$448.37	$448.37	$484.24	$484.24	$457.33	$457.33	$463.01	$463.01
18	$462.55	$462.55	$499.56	$499.56	$471.80	$471.80	$477.66	$477.66
19	$476.74	$476.74	$514.88	$514.88	$486.27	$486.27	$492.31	$492.31
20	$491.43	$491.43	$530.75	$530.75	$501.26	$501.26	$507.48	$507.48
21	$506.63	$506.63	$547.16	$547.16	$516.76	$516.76	$523.18	$523.18
22	$506.63	$506.63	$547.16	$547.16	$516.76	$516.76	$523.18	$523.18
23	$506.63	$506.63	$547.16	$547.16	$516.76	$516.76	$523.18	$523.18
24	$506.63	$506.63	$547.16	$547.16	$516.76	$516.76	$523.18	$523.18
25	$508.66	$508.66	$549.35	$549.35	$518.83	$518.83	$525.27	$525.27
26	$518.79	$518.79	$560.29	$560.29	$529.16	$529.16	$535.74	$535.74
27	$530.95	$530.95	$573.42	$573.42	$541.57	$541.57	$548.29	$548.29
28	$550.71	$550.71	$594.76	$594.76	$561.72	$561.72	$568.70	$568.70
29	$566.92	$566.92	$612.27	$612.27	$578.26	$578.26	$585.44	$585.44
30	$575.03	$575.03	$621.03	$621.03	$586.53	$586.53	$593.81	$593.81
31	$587.18	$587.18	$634.16	$634.16	$598.93	$598.93	$606.37	$606.37
32	$599.34	$599.34	$647.29	$647.29	$611.33	$611.33	$618.92	$618.92
33	$606.94	$606.94	$655.50	$655.50	$619.08	$619.08	$626.77	$626.77
34	$615.05	$615.05	$664.25	$664.25	$627.35	$627.35	$635.14	$635.14
35	$619.10	$619.10	$668.63	$668.63	$631.48	$631.48	$639.33	$639.33
36	$623.15	$623.15	$673.01	$673.01	$635.62	$635.62	$643.51	$643.51
37	$627.21	$627.21	$677.38	$677.38	$639.75	$639.75	$647.70	$647.70
38	$631.26	$631.26	$681.76	$681.76	$643.89	$643.89	$651.88	$651.88
39	$639.37	$639.37	$690.52	$690.52	$652.15	$652.15	$660.25	$660.25
40	$647.47	$647.47	$699.27	$699.27	$660.42	$660.42	$668.62	$668.62
41	$659.63	$659.63	$712.40	$712.40	$672.82	$672.82	$681.18	$681.18
42	$671.28	$671.28	$724.99	$724.99	$684.71	$684.71	$693.21	$693.21
43	$687.50	$687.50	$742.50	$742.50	$701.25	$701.25	$709.96	$709.96
44	$707.76	$707.76	$764.38	$764.38	$721.92	$721.92	$730.88	$730.88
45	$731.57	$731.57	$790.10	$790.10	$746.21	$746.21	$755.47	$755.47
46	$759.94	$759.94	$820.74	$820.74	$775.14	$775.14	$784.77	$784.77
47	$791.86	$791.86	$855.21	$855.21	$807.70	$807.70	$817.73	$817.73
48	$828.34	$828.34	$894.61	$894.61	$844.91	$844.91	$855.40	$855.40
49	$864.31	$864.31	$933.46	$933.46	$881.60	$881.60	$892.55	$892.55
50	$904.84	$904.84	$977.23	$977.23	$922.94	$922.94	$934.40	$934.40
51	$944.86	$944.86	$1,020.45	$1,020.45	$963.76	$963.76	$975.73	$975.73
52	$988.94	$988.94	$1,068.06	$1,068.06	$1,008.72	$1,008.72	$1,021.25	$1,021.25
53	$1,033.53	$1,033.53	$1,116.21	$1,116.21	$1,054.20	$1,054.20	$1,067.29	$1,067.29
54	$1,081.66	$1,081.66	$1,168.19	$1,168.19	$1,103.29	$1,103.29	$1,116.99	$1,116.99
55	$1,129.78	$1,129.78	$1,220.17	$1,220.17	$1,152.38	$1,152.38	$1,166.69	$1,166.69
56	$1,181.97	$1,181.97	$1,276.53	$1,276.53	$1,205.61	$1,205.61	$1,220.58	$1,220.58
57	$1,234.66	$1,234.66	$1,333.43	$1,333.43	$1,259.35	$1,259.35	$1,274.99	$1,274.99
58	$1,290.89	$1,290.89	$1,394.16	$1,394.16	$1,316.71	$1,316.71	$1,333.06	$1,333.06
59	$1,318.76	$1,318.76	$1,424.26	$1,424.26	$1,345.13	$1,345.13	$1,361.84	$1,361.84
60	$1,374.99	$1,374.99	$1,484.99	$1,484.99	$1,402.49	$1,402.49	$1,419.91	$1,419.91
61	$1,423.63	$1,423.63	$1,537.52	$1,537.52	$1,452.10	$1,452.10	$1,470.14	$1,470.14
62	$1,455.55	$1,455.55	$1,571.99	$1,571.99	$1,484.66	$1,484.66	$1,503.10	$1,503.10
63	$1,495.57	$1,495.57	$1,615.22	$1,615.22	$1,525.48	$1,525.48	$1,544.43	$1,544.43
64+	$1,519.88	$1,519.88	$1,641.47	$1,641.47	$1,550.28	$1,550.28	$1,569.53	$1,569.53

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$432.25	$432.25	$408.24	$408.24	$373.14	$373.14	$403.00	$403.00
15	$470.67	$470.67	$444.53	$444.53	$406.31	$406.31	$438.82	$438.82
16	$485.36	$485.36	$458.40	$458.40	$418.99	$418.99	$452.51	$452.51
17	$500.06	$500.06	$472.27	$472.27	$431.68	$431.68	$466.21	$466.21
18	$515.88	$515.88	$487.22	$487.22	$445.33	$445.33	$480.96	$480.96
19	$531.70	$531.70	$502.16	$502.16	$458.99	$458.99	$495.71	$495.71
20	$548.08	$548.08	$517.63	$517.63	$473.14	$473.14	$510.99	$510.99
21	$565.03	$565.03	$533.64	$533.64	$487.77	$487.77	$526.79	$526.79
22	$565.03	$565.03	$533.64	$533.64	$487.77	$487.77	$526.79	$526.79
23	$565.03	$565.03	$533.64	$533.64	$487.77	$487.77	$526.79	$526.79
24	$565.03	$565.03	$533.64	$533.64	$487.77	$487.77	$526.79	$526.79
25	$567.29	$567.29	$535.78	$535.78	$489.72	$489.72	$528.90	$528.90
26	$578.60	$578.60	$546.45	$546.45	$499.48	$499.48	$539.43	$539.43
27	$592.16	$592.16	$559.26	$559.26	$511.18	$511.18	$552.08	$552.08
28	$614.19	$614.19	$580.07	$580.07	$530.21	$530.21	$572.62	$572.62
29	$632.27	$632.27	$597.15	$597.15	$545.81	$545.81	$589.48	$589.48
30	$641.31	$641.31	$605.69	$605.69	$553.62	$553.62	$597.91	$597.91
31	$654.87	$654.87	$618.49	$618.49	$565.33	$565.33	$610.55	$610.55
32	$668.44	$668.44	$631.30	$631.30	$577.03	$577.03	$623.19	$623.19
33	$676.91	$676.91	$639.31	$639.31	$584.35	$584.35	$631.10	$631.10
34	$685.95	$685.95	$647.84	$647.84	$592.15	$592.15	$639.53	$639.53
35	$690.47	$690.47	$652.11	$652.11	$596.05	$596.05	$643.74	$643.74
36	$694.99	$694.99	$656.38	$656.38	$599.96	$599.96	$647.95	$647.95
37	$699.51	$699.51	$660.65	$660.65	$603.86	$603.86	$652.17	$652.17
38	$704.03	$704.03	$664.92	$664.92	$607.76	$607.76	$656.38	$656.38
39	$713.07	$713.07	$673.46	$673.46	$615.57	$615.57	$664.81	$664.81
40	$722.11	$722.11	$682.00	$682.00	$623.37	$623.37	$673.24	$673.24
41	$735.67	$735.67	$694.80	$694.80	$635.08	$635.08	$685.88	$685.88
42	$748.67	$748.67	$707.08	$707.08	$646.30	$646.30	$698.00	$698.00
43	$766.75	$766.75	$724.15	$724.15	$661.90	$661.90	$714.86	$714.86
44	$789.35	$789.35	$745.50	$745.50	$681.41	$681.41	$735.93	$735.93
45	$815.91	$815.91	$770.58	$770.58	$704.34	$704.34	$760.69	$760.69
46	$847.55	$847.55	$800.47	$800.47	$731.66	$731.66	$790.19	$790.19
47	$883.15	$883.15	$834.08	$834.08	$762.38	$762.38	$823.38	$823.38
48	$923.83	$923.83	$872.51	$872.51	$797.50	$797.50	$861.30	$861.30
49	$963.95	$963.95	$910.40	$910.40	$832.14	$832.14	$898.71	$898.71
50	$1,009.15	$1,009.15	$953.09	$953.09	$871.16	$871.16	$940.85	$940.85
51	$1,053.79	$1,053.79	$995.25	$995.25	$909.69	$909.69	$982.47	$982.47
52	$1,102.95	$1,102.95	$1,041.67	$1,041.67	$952.13	$952.13	$1,028.30	$1,028.30
53	$1,152.67	$1,152.67	$1,088.63	$1,088.63	$995.05	$995.05	$1,074.65	$1,074.65
54	$1,206.35	$1,206.35	$1,139.33	$1,139.33	$1,041.39	$1,041.39	$1,124.70	$1,124.70
55	$1,260.03	$1,260.03	$1,190.03	$1,190.03	$1,087.73	$1,087.73	$1,174.75	$1,174.75
56	$1,318.23	$1,318.23	$1,244.99	$1,244.99	$1,137.97	$1,137.97	$1,229.00	$1,229.00
57	$1,376.99	$1,376.99	$1,300.49	$1,300.49	$1,188.70	$1,188.70	$1,283.79	$1,283.79
58	$1,439.71	$1,439.71	$1,359.72	$1,359.72	$1,242.84	$1,242.84	$1,342.26	$1,342.26
59	$1,470.78	$1,470.78	$1,389.07	$1,389.07	$1,269.67	$1,269.67	$1,371.24	$1,371.24
60	$1,533.50	$1,533.50	$1,448.31	$1,448.31	$1,323.81	$1,323.81	$1,429.71	$1,429.71
61	$1,587.75	$1,587.75	$1,499.54	$1,499.54	$1,370.63	$1,370.63	$1,480.28	$1,480.28
62	$1,623.34	$1,623.34	$1,533.16	$1,533.16	$1,401.36	$1,401.36	$1,513.47	$1,513.47
63	$1,667.98	$1,667.98	$1,575.32	$1,575.32	$1,439.90	$1,439.90	$1,555.09	$1,555.09
64+	$1,695.09	$1,695.09	$1,600.92	$1,600.92	$1,463.30	$1,463.30	$1,580.36	$1,580.36

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$380.61	$380.61	$385.76	$385.76	$416.62	$416.62	$393.47	$393.47
15	$414.44	$414.44	$420.05	$420.05	$453.65	$453.65	$428.45	$428.45
16	$427.37	$427.37	$433.16	$433.16	$467.81	$467.81	$441.82	$441.82
17	$440.31	$440.31	$446.27	$446.27	$481.97	$481.97	$455.20	$455.20
18	$454.24	$454.24	$460.39	$460.39	$497.22	$497.22	$469.60	$469.60
19	$468.17	$468.17	$474.51	$474.51	$512.47	$512.47	$484.00	$484.00
20	$482.60	$482.60	$489.13	$489.13	$528.26	$528.26	$498.91	$498.91
21	$497.53	$497.53	$504.26	$504.26	$544.60	$544.60	$514.35	$514.35
22	$497.53	$497.53	$504.26	$504.26	$544.60	$544.60	$514.35	$514.35
23	$497.53	$497.53	$504.26	$504.26	$544.60	$544.60	$514.35	$514.35
24	$497.53	$497.53	$504.26	$504.26	$544.60	$544.60	$514.35	$514.35
25	$499.52	$499.52	$506.28	$506.28	$546.78	$546.78	$516.40	$516.40
26	$509.47	$509.47	$516.36	$516.36	$557.67	$557.67	$526.69	$526.69
27	$521.41	$521.41	$528.46	$528.46	$570.74	$570.74	$539.03	$539.03
28	$540.81	$540.81	$548.13	$548.13	$591.98	$591.98	$559.09	$559.09
29	$556.73	$556.73	$564.27	$564.27	$609.41	$609.41	$575.55	$575.55
30	$564.69	$564.69	$572.34	$572.34	$618.12	$618.12	$583.78	$583.78
31	$576.63	$576.63	$584.44	$584.44	$631.19	$631.19	$596.13	$596.13
32	$588.57	$588.57	$596.54	$596.54	$644.26	$644.26	$608.47	$608.47
33	$596.04	$596.04	$604.10	$604.10	$652.43	$652.43	$616.19	$616.19
34	$604.00	$604.00	$612.17	$612.17	$661.15	$661.15	$624.42	$624.42
35	$607.98	$607.98	$616.21	$616.21	$665.50	$665.50	$628.53	$628.53
36	$611.96	$611.96	$620.24	$620.24	$669.86	$669.86	$632.64	$632.64
37	$615.94	$615.94	$624.27	$624.27	$674.22	$674.22	$636.76	$636.76
38	$619.92	$619.92	$628.31	$628.31	$678.57	$678.57	$640.87	$640.87
39	$627.88	$627.88	$636.38	$636.38	$687.29	$687.29	$649.10	$649.10
40	$635.84	$635.84	$644.44	$644.44	$696.00	$696.00	$657.33	$657.33
41	$647.78	$647.78	$656.55	$656.55	$709.07	$709.07	$669.68	$669.68
42	$659.22	$659.22	$668.14	$668.14	$721.60	$721.60	$681.51	$681.51
43	$675.14	$675.14	$684.28	$684.28	$739.02	$739.02	$697.97	$697.97
44	$695.04	$695.04	$704.45	$704.45	$760.81	$760.81	$718.54	$718.54
45	$718.43	$718.43	$728.15	$728.15	$786.40	$786.40	$742.71	$742.71
46	$746.29	$746.29	$756.39	$756.39	$816.90	$816.90	$771.52	$771.52
47	$777.63	$777.63	$788.16	$788.16	$851.21	$851.21	$803.92	$803.92
48	$813.45	$813.45	$824.47	$824.47	$890.42	$890.42	$840.95	$840.95
49	$848.78	$848.78	$860.27	$860.27	$929.09	$929.09	$877.47	$877.47
50	$888.58	$888.58	$900.61	$900.61	$972.66	$972.66	$918.62	$918.62
51	$927.88	$927.88	$940.44	$940.44	$1,015.68	$1,015.68	$959.25	$959.25
52	$971.17	$971.17	$984.32	$984.32	$1,063.06	$1,063.06	$1,004.00	$1,004.00
53	$1,014.95	$1,014.95	$1,028.69	$1,028.69	$1,110.99	$1,110.99	$1,049.26	$1,049.26
54	$1,062.22	$1,062.22	$1,076.60	$1,076.60	$1,162.72	$1,162.72	$1,098.13	$1,098.13
55	$1,109.48	$1,109.48	$1,124.50	$1,124.50	$1,214.46	$1,214.46	$1,146.99	$1,146.99
56	$1,160.73	$1,160.73	$1,176.44	$1,176.44	$1,270.55	$1,270.55	$1,199.97	$1,199.97
57	$1,212.47	$1,212.47	$1,228.88	$1,228.88	$1,327.19	$1,327.19	$1,253.46	$1,253.46
58	$1,267.69	$1,267.69	$1,284.85	$1,284.85	$1,387.64	$1,387.64	$1,310.55	$1,310.55
59	$1,295.06	$1,295.06	$1,312.59	$1,312.59	$1,417.60	$1,417.60	$1,338.84	$1,338.84
60	$1,350.28	$1,350.28	$1,368.56	$1,368.56	$1,478.05	$1,478.05	$1,395.93	$1,395.93
61	$1,398.05	$1,398.05	$1,416.97	$1,416.97	$1,530.33	$1,530.33	$1,445.31	$1,445.31
62	$1,429.39	$1,429.39	$1,448.74	$1,448.74	$1,564.64	$1,564.64	$1,477.71	$1,477.71
63	$1,468.69	$1,468.69	$1,488.58	$1,488.58	$1,607.66	$1,607.66	$1,518.35	$1,518.35
64+	$1,492.58	$1,492.58	$1,512.77	$1,512.77	$1,633.79	$1,633.79	$1,543.04	$1,543.04

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$323.77	$323.77	$349.67	$349.67	$330.25	$330.25	$336.37	$336.37
15	$352.55	$352.55	$380.75	$380.75	$359.60	$359.60	$366.27	$366.27
16	$363.55	$363.55	$392.64	$392.64	$370.83	$370.83	$377.70	$377.70
17	$374.56	$374.56	$404.52	$404.52	$382.05	$382.05	$389.13	$389.13
18	$386.41	$386.41	$417.32	$417.32	$394.14	$394.14	$401.45	$401.45
19	$398.26	$398.26	$430.12	$430.12	$406.22	$406.22	$413.76	$413.76
20	$410.53	$410.53	$443.38	$443.38	$418.74	$418.74	$426.51	$426.51
21	$423.23	$423.23	$457.09	$457.09	$431.69	$431.69	$439.70	$439.70
22	$423.23	$423.23	$457.09	$457.09	$431.69	$431.69	$439.70	$439.70
23	$423.23	$423.23	$457.09	$457.09	$431.69	$431.69	$439.70	$439.70
24	$423.23	$423.23	$457.09	$457.09	$431.69	$431.69	$439.70	$439.70
25	$424.92	$424.92	$458.92	$458.92	$433.42	$433.42	$441.46	$441.46
26	$433.39	$433.39	$468.06	$468.06	$442.06	$442.06	$450.25	$450.25
27	$443.55	$443.55	$479.03	$479.03	$452.42	$452.42	$460.81	$460.81
28	$460.05	$460.05	$496.86	$496.86	$469.25	$469.25	$477.95	$477.95
29	$473.59	$473.59	$511.48	$511.48	$483.07	$483.07	$492.02	$492.02
30	$480.37	$480.37	$518.80	$518.80	$489.97	$489.97	$499.06	$499.06
31	$490.52	$490.52	$529.77	$529.77	$500.33	$500.33	$509.61	$509.61
32	$500.68	$500.68	$540.74	$540.74	$510.69	$510.69	$520.17	$520.17
33	$507.03	$507.03	$547.59	$547.59	$517.17	$517.17	$526.76	$526.76
34	$513.80	$513.80	$554.91	$554.91	$524.08	$524.08	$533.80	$533.80
35	$517.19	$517.19	$558.56	$558.56	$527.53	$527.53	$537.31	$537.31
36	$520.57	$520.57	$562.22	$562.22	$530.98	$530.98	$540.83	$540.83
37	$523.96	$523.96	$565.88	$565.88	$534.44	$534.44	$544.35	$544.35
38	$527.34	$527.34	$569.53	$569.53	$537.89	$537.89	$547.87	$547.87
39	$534.12	$534.12	$576.85	$576.85	$544.80	$544.80	$554.90	$554.90
40	$540.89	$540.89	$584.16	$584.16	$551.71	$551.71	$561.94	$561.94
41	$551.05	$551.05	$595.13	$595.13	$562.07	$562.07	$572.49	$572.49
42	$560.78	$560.78	$605.64	$605.64	$572.00	$572.00	$582.60	$582.60
43	$574.32	$574.32	$620.27	$620.27	$585.81	$585.81	$596.67	$596.67
44	$591.25	$591.25	$638.55	$638.55	$603.08	$603.08	$614.26	$614.26
45	$611.14	$611.14	$660.04	$660.04	$623.37	$623.37	$634.93	$634.93
46	$634.84	$634.84	$685.63	$685.63	$647.54	$647.54	$659.55	$659.55
47	$661.51	$661.51	$714.43	$714.43	$674.74	$674.74	$687.25	$687.25
48	$691.98	$691.98	$747.34	$747.34	$705.82	$705.82	$718.91	$718.91
49	$722.03	$722.03	$779.79	$779.79	$736.47	$736.47	$750.13	$750.13
50	$755.89	$755.89	$816.36	$816.36	$771.01	$771.01	$785.30	$785.30
51	$789.32	$789.32	$852.47	$852.47	$805.11	$805.11	$820.04	$820.04
52	$826.14	$826.14	$892.24	$892.24	$842.67	$842.67	$858.29	$858.29
53	$863.39	$863.39	$932.46	$932.46	$880.66	$880.66	$896.99	$896.99
54	$903.60	$903.60	$975.88	$975.88	$921.67	$921.67	$938.76	$938.76
55	$943.80	$943.80	$1,019.31	$1,019.31	$962.68	$962.68	$980.53	$980.53
56	$987.40	$987.40	$1,066.39	$1,066.39	$1,007.14	$1,007.14	$1,025.82	$1,025.82
57	$1,031.41	$1,031.41	$1,113.92	$1,113.92	$1,052.04	$1,052.04	$1,071.55	$1,071.55
58	$1,078.39	$1,078.39	$1,164.66	$1,164.66	$1,099.96	$1,099.96	$1,120.36	$1,120.36
59	$1,101.67	$1,101.67	$1,189.80	$1,189.80	$1,123.70	$1,123.70	$1,144.54	$1,144.54
60	$1,148.65	$1,148.65	$1,240.54	$1,240.54	$1,171.62	$1,171.62	$1,193.35	$1,193.35
61	$1,189.28	$1,189.28	$1,284.42	$1,284.42	$1,213.06	$1,213.06	$1,235.56	$1,235.56
62	$1,215.94	$1,215.94	$1,313.21	$1,313.21	$1,240.26	$1,240.26	$1,263.26	$1,263.26
63	$1,249.37	$1,249.37	$1,349.32	$1,349.32	$1,274.36	$1,274.36	$1,297.99	$1,297.99
64+	$1,269.68	$1,269.68	$1,371.26	$1,371.26	$1,295.07	$1,295.07	$1,319.09	$1,319.09

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$363.28	$363.28	$343.10	$343.10	$297.67	$297.67	$321.48	$321.48
15	$395.57	$395.57	$373.60	$373.60	$324.13	$324.13	$350.06	$350.06
16	$407.92	$407.92	$385.26	$385.26	$334.25	$334.25	$360.99	$360.99
17	$420.27	$420.27	$396.92	$396.92	$344.36	$344.36	$371.91	$371.91
18	$433.56	$433.56	$409.48	$409.48	$355.26	$355.26	$383.68	$383.68
19	$446.86	$446.86	$422.03	$422.03	$366.15	$366.15	$395.44	$395.44
20	$460.63	$460.63	$435.04	$435.04	$377.44	$377.44	$407.63	$407.63
21	$474.88	$474.88	$448.49	$448.49	$389.11	$389.11	$420.24	$420.24
22	$474.88	$474.88	$448.49	$448.49	$389.11	$389.11	$420.24	$420.24
23	$474.88	$474.88	$448.49	$448.49	$389.11	$389.11	$420.24	$420.24
24	$474.88	$474.88	$448.49	$448.49	$389.11	$389.11	$420.24	$420.24
25	$476.78	$476.78	$450.29	$450.29	$390.67	$390.67	$421.92	$421.92
26	$486.27	$486.27	$459.26	$459.26	$398.45	$398.45	$430.32	$430.32
27	$497.67	$497.67	$470.02	$470.02	$407.79	$407.79	$440.41	$440.41
28	$516.19	$516.19	$487.51	$487.51	$422.96	$422.96	$456.80	$456.80
29	$531.39	$531.39	$501.86	$501.86	$435.41	$435.41	$470.25	$470.25
30	$538.98	$538.98	$509.04	$509.04	$441.64	$441.64	$476.97	$476.97
31	$550.38	$550.38	$519.80	$519.80	$450.98	$450.98	$487.06	$487.06
32	$561.78	$561.78	$530.57	$530.57	$460.32	$460.32	$497.14	$497.14
33	$568.90	$568.90	$537.30	$537.30	$466.15	$466.15	$503.45	$503.45
34	$576.50	$576.50	$544.47	$544.47	$472.38	$472.38	$510.17	$510.17
35	$580.30	$580.30	$548.06	$548.06	$475.49	$475.49	$513.53	$513.53
36	$584.10	$584.10	$551.65	$551.65	$478.61	$478.61	$516.89	$516.89
37	$587.90	$587.90	$555.24	$555.24	$481.72	$481.72	$520.26	$520.26
38	$591.70	$591.70	$558.82	$558.82	$484.83	$484.83	$523.62	$523.62
39	$599.29	$599.29	$566.00	$566.00	$491.06	$491.06	$530.34	$530.34
40	$606.89	$606.89	$573.18	$573.18	$497.28	$497.28	$537.07	$537.07
41	$618.29	$618.29	$583.94	$583.94	$506.62	$506.62	$547.15	$547.15
42	$629.21	$629.21	$594.25	$594.25	$515.57	$515.57	$556.82	$556.82
43	$644.41	$644.41	$608.61	$608.61	$528.02	$528.02	$570.26	$570.26
44	$663.40	$663.40	$626.55	$626.55	$543.59	$543.59	$587.07	$587.07
45	$685.72	$685.72	$647.63	$647.63	$561.87	$561.87	$606.82	$606.82
46	$712.31	$712.31	$672.74	$672.74	$583.66	$583.66	$630.36	$630.36
47	$742.23	$742.23	$701.00	$701.00	$608.18	$608.18	$656.83	$656.83
48	$776.42	$776.42	$733.29	$733.29	$636.19	$636.19	$687.09	$687.09
49	$810.14	$810.14	$765.13	$765.13	$663.82	$663.82	$716.93	$716.93
50	$848.13	$848.13	$801.01	$801.01	$694.95	$694.95	$750.55	$750.55
51	$885.64	$885.64	$836.44	$836.44	$725.69	$725.69	$783.75	$783.75
52	$926.96	$926.96	$875.46	$875.46	$759.54	$759.54	$820.31	$820.31
53	$968.75	$968.75	$914.93	$914.93	$793.78	$793.78	$857.29	$857.29
54	$1,013.86	$1,013.86	$957.53	$957.53	$830.75	$830.75	$897.21	$897.21
55	$1,058.97	$1,058.97	$1,000.14	$1,000.14	$867.72	$867.72	$937.13	$937.13
56	$1,107.89	$1,107.89	$1,046.34	$1,046.34	$907.79	$907.79	$980.42	$980.42
57	$1,157.27	$1,157.27	$1,092.98	$1,092.98	$948.26	$948.26	$1,024.12	$1,024.12
58	$1,209.98	$1,209.98	$1,142.76	$1,142.76	$991.45	$991.45	$1,070.77	$1,070.77
59	$1,236.10	$1,236.10	$1,167.43	$1,167.43	$1,012.85	$1,012.85	$1,093.88	$1,093.88
60	$1,288.81	$1,288.81	$1,217.21	$1,217.21	$1,056.04	$1,056.04	$1,140.53	$1,140.53
61	$1,334.40	$1,334.40	$1,260.27	$1,260.27	$1,093.40	$1,093.40	$1,180.87	$1,180.87
62	$1,364.32	$1,364.32	$1,288.52	$1,288.52	$1,117.91	$1,117.91	$1,207.35	$1,207.35
63	$1,401.83	$1,401.83	$1,323.95	$1,323.95	$1,148.65	$1,148.65	$1,240.54	$1,240.54
64+	$1,424.63	$1,424.63	$1,345.47	$1,345.47	$1,167.32	$1,167.32	$1,260.71	$1,260.71

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$303.62	$303.62	$310.17	$310.17	$334.98	$334.98	$316.37	$316.37
15	$330.61	$330.61	$337.74	$337.74	$364.76	$364.76	$344.49	$344.49
16	$340.93	$340.93	$348.28	$348.28	$376.14	$376.14	$355.25	$355.25
17	$351.25	$351.25	$358.82	$358.82	$387.53	$387.53	$366.00	$366.00
18	$362.36	$362.36	$370.18	$370.18	$399.79	$399.79	$377.58	$377.58
19	$373.48	$373.48	$381.53	$381.53	$412.05	$412.05	$389.16	$389.16
20	$384.99	$384.99	$393.29	$393.29	$424.75	$424.75	$401.15	$401.15
21	$396.89	$396.89	$405.45	$405.45	$437.89	$437.89	$413.56	$413.56
22	$396.89	$396.89	$405.45	$405.45	$437.89	$437.89	$413.56	$413.56
23	$396.89	$396.89	$405.45	$405.45	$437.89	$437.89	$413.56	$413.56
24	$396.89	$396.89	$405.45	$405.45	$437.89	$437.89	$413.56	$413.56
25	$398.48	$398.48	$407.07	$407.07	$439.64	$439.64	$415.21	$415.21
26	$406.42	$406.42	$415.18	$415.18	$448.40	$448.40	$423.48	$423.48
27	$415.94	$415.94	$424.91	$424.91	$458.90	$458.90	$433.41	$433.41
28	$431.42	$431.42	$440.72	$440.72	$475.98	$475.98	$449.54	$449.54
29	$444.12	$444.12	$453.70	$453.70	$489.99	$489.99	$462.77	$462.77
30	$450.47	$450.47	$460.19	$460.19	$497.00	$497.00	$469.39	$469.39
31	$460.00	$460.00	$469.92	$469.92	$507.51	$507.51	$479.31	$479.31
32	$469.52	$469.52	$479.65	$479.65	$518.02	$518.02	$489.24	$489.24
33	$475.48	$475.48	$485.73	$485.73	$524.59	$524.59	$495.44	$495.44
34	$481.83	$481.83	$492.22	$492.22	$531.59	$531.59	$502.06	$502.06
35	$485.00	$485.00	$495.46	$495.46	$535.10	$535.10	$505.37	$505.37
36	$488.18	$488.18	$498.70	$498.70	$538.60	$538.60	$508.68	$508.68
37	$491.35	$491.35	$501.95	$501.95	$542.10	$542.10	$511.99	$511.99
38	$494.53	$494.53	$505.19	$505.19	$545.61	$545.61	$515.29	$515.29
39	$500.88	$500.88	$511.68	$511.68	$552.61	$552.61	$521.91	$521.91
40	$507.23	$507.23	$518.17	$518.17	$559.62	$559.62	$528.53	$528.53
41	$516.75	$516.75	$527.90	$527.90	$570.13	$570.13	$538.45	$538.45
42	$525.88	$525.88	$537.22	$537.22	$580.20	$580.20	$547.97	$547.97
43	$538.58	$538.58	$550.20	$550.20	$594.21	$594.21	$561.20	$561.20
44	$554.46	$554.46	$566.41	$566.41	$611.73	$611.73	$577.74	$577.74
45	$573.11	$573.11	$585.47	$585.47	$632.31	$632.31	$597.18	$597.18
46	$595.34	$595.34	$608.17	$608.17	$656.83	$656.83	$620.34	$620.34
47	$620.34	$620.34	$633.72	$633.72	$684.42	$684.42	$646.39	$646.39
48	$648.92	$648.92	$662.91	$662.91	$715.94	$715.94	$676.17	$676.17
49	$677.10	$677.10	$691.70	$691.70	$747.03	$747.03	$705.53	$705.53
50	$708.85	$708.85	$724.13	$724.13	$782.06	$782.06	$738.62	$738.62
51	$740.20	$740.20	$756.16	$756.16	$816.66	$816.66	$771.29	$771.29
52	$774.73	$774.73	$791.44	$791.44	$854.75	$854.75	$807.27	$807.27
53	$809.66	$809.66	$827.12	$827.12	$893.29	$893.29	$843.66	$843.66
54	$847.36	$847.36	$865.64	$865.64	$934.89	$934.89	$882.95	$882.95
55	$885.07	$885.07	$904.15	$904.15	$976.49	$976.49	$922.24	$922.24
56	$925.95	$925.95	$945.91	$945.91	$1,021.59	$1,021.59	$964.83	$964.83
57	$967.23	$967.23	$988.08	$988.08	$1,067.13	$1,067.13	$1,007.84	$1,007.84
58	$1,011.28	$1,011.28	$1,033.09	$1,033.09	$1,115.73	$1,115.73	$1,053.75	$1,053.75
59	$1,033.11	$1,033.11	$1,055.39	$1,055.39	$1,139.82	$1,139.82	$1,076.49	$1,076.49
60	$1,077.17	$1,077.17	$1,100.39	$1,100.39	$1,188.42	$1,188.42	$1,122.40	$1,122.40
61	$1,115.27	$1,115.27	$1,139.31	$1,139.31	$1,230.46	$1,230.46	$1,162.10	$1,162.10
62	$1,140.27	$1,140.27	$1,164.86	$1,164.86	$1,258.05	$1,258.05	$1,188.16	$1,188.16
63	$1,171.63	$1,171.63	$1,196.89	$1,196.89	$1,292.64	$1,292.64	$1,220.83	$1,220.83
64+	$1,190.67	$1,190.67	$1,216.34	$1,216.34	$1,313.66	$1,313.66	$1,240.67	$1,240.67

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010116**		**45127PA0010117**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$342.64	$342.64	$370.05	$370.05	$349.50	$349.50	$355.27	$355.27
15	$373.10	$373.10	$402.95	$402.95	$380.56	$380.56	$386.85	$386.85
16	$384.75	$384.75	$415.53	$415.53	$392.44	$392.44	$398.92	$398.92
17	$396.39	$396.39	$428.10	$428.10	$404.32	$404.32	$410.99	$410.99
18	$408.93	$408.93	$441.65	$441.65	$417.11	$417.11	$424.00	$424.00
19	$421.47	$421.47	$455.19	$455.19	$429.90	$429.90	$437.00	$437.00
20	$434.46	$434.46	$469.22	$469.22	$443.15	$443.15	$450.47	$450.47
21	$447.90	$447.90	$483.73	$483.73	$456.86	$456.86	$464.40	$464.40
22	$447.90	$447.90	$483.73	$483.73	$456.86	$456.86	$464.40	$464.40
23	$447.90	$447.90	$483.73	$483.73	$456.86	$456.86	$464.40	$464.40
24	$447.90	$447.90	$483.73	$483.73	$456.86	$456.86	$464.40	$464.40
25	$449.69	$449.69	$485.67	$485.67	$458.69	$458.69	$466.26	$466.26
26	$458.65	$458.65	$495.34	$495.34	$467.82	$467.82	$475.55	$475.55
27	$469.40	$469.40	$506.95	$506.95	$478.79	$478.79	$486.69	$486.69
28	$486.87	$486.87	$525.82	$525.82	$496.60	$496.60	$504.80	$504.80
29	$501.20	$501.20	$541.30	$541.30	$511.22	$511.22	$519.66	$519.66
30	$508.37	$508.37	$549.04	$549.04	$518.53	$518.53	$527.09	$527.09
31	$519.12	$519.12	$560.65	$560.65	$529.50	$529.50	$538.24	$538.24
32	$529.87	$529.87	$572.25	$572.25	$540.46	$540.46	$549.39	$549.39
33	$536.58	$536.58	$579.51	$579.51	$547.32	$547.32	$556.35	$556.35
34	$543.75	$543.75	$587.25	$587.25	$554.63	$554.63	$563.78	$563.78
35	$547.33	$547.33	$591.12	$591.12	$558.28	$558.28	$567.50	$567.50
36	$550.92	$550.92	$594.99	$594.99	$561.94	$561.94	$571.21	$571.21
37	$554.50	$554.50	$598.86	$598.86	$565.59	$565.59	$574.93	$574.93
38	$558.08	$558.08	$602.73	$602.73	$569.25	$569.25	$578.64	$578.64
39	$565.25	$565.25	$610.47	$610.47	$576.55	$576.55	$586.07	$586.07
40	$572.42	$572.42	$618.21	$618.21	$583.86	$583.86	$593.50	$593.50
41	$583.17	$583.17	$629.82	$629.82	$594.83	$594.83	$604.65	$604.65
42	$593.47	$593.47	$640.94	$640.94	$605.34	$605.34	$615.33	$615.33
43	$607.80	$607.80	$656.42	$656.42	$619.96	$619.96	$630.19	$630.19
44	$625.72	$625.72	$675.77	$675.77	$638.23	$638.23	$648.77	$648.77
45	$646.77	$646.77	$698.51	$698.51	$659.70	$659.70	$670.59	$670.59
46	$671.85	$671.85	$725.60	$725.60	$685.29	$685.29	$696.60	$696.60
47	$700.07	$700.07	$756.07	$756.07	$714.07	$714.07	$725.86	$725.86
48	$732.32	$732.32	$790.90	$790.90	$746.96	$746.96	$759.29	$759.29
49	$764.12	$764.12	$825.25	$825.25	$779.40	$779.40	$792.27	$792.27
50	$799.95	$799.95	$863.95	$863.95	$815.95	$815.95	$829.42	$829.42
51	$835.33	$835.33	$902.16	$902.16	$852.04	$852.04	$866.11	$866.11
52	$874.30	$874.30	$944.24	$944.24	$891.79	$891.79	$906.51	$906.51
53	$913.72	$913.72	$986.81	$986.81	$931.99	$931.99	$947.38	$947.38
54	$956.27	$956.27	$1,032.77	$1,032.77	$975.39	$975.39	$991.49	$991.49
55	$998.82	$998.82	$1,078.72	$1,078.72	$1,018.79	$1,018.79	$1,035.61	$1,035.61
56	$1,044.95	$1,044.95	$1,128.55	$1,128.55	$1,065.85	$1,065.85	$1,083.45	$1,083.45
57	$1,091.53	$1,091.53	$1,178.85	$1,178.85	$1,113.36	$1,113.36	$1,131.74	$1,131.74
58	$1,141.25	$1,141.25	$1,232.55	$1,232.55	$1,164.07	$1,164.07	$1,183.29	$1,183.29
59	$1,165.88	$1,165.88	$1,259.15	$1,259.15	$1,189.20	$1,189.20	$1,208.83	$1,208.83
60	$1,215.60	$1,215.60	$1,312.85	$1,312.85	$1,239.91	$1,239.91	$1,260.38	$1,260.38
61	$1,258.60	$1,258.60	$1,359.29	$1,359.29	$1,283.77	$1,283.77	$1,304.96	$1,304.96
62	$1,286.82	$1,286.82	$1,389.76	$1,389.76	$1,312.55	$1,312.55	$1,334.22	$1,334.22
63	$1,322.20	$1,322.20	$1,427.98	$1,427.98	$1,348.64	$1,348.64	$1,370.91	$1,370.91
64+	$1,343.69	$1,343.69	$1,451.19	$1,451.19	$1,370.57	$1,370.57	$1,393.19	$1,393.19

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$383.69	$383.69	$362.37	$362.37	$274.60	$274.60	$296.56	$296.56
15	$417.79	$417.79	$394.58	$394.58	$299.01	$299.01	$322.93	$322.93
16	$430.83	$430.83	$406.90	$406.90	$308.34	$308.34	$333.01	$333.01
17	$443.87	$443.87	$419.21	$419.21	$317.67	$317.67	$343.08	$343.08
18	$457.92	$457.92	$432.48	$432.48	$327.72	$327.72	$353.94	$353.94
19	$471.96	$471.96	$445.74	$445.74	$337.77	$337.77	$364.79	$364.79
20	$486.51	$486.51	$459.48	$459.48	$348.18	$348.18	$376.04	$376.04
21	$501.55	$501.55	$473.69	$473.69	$358.95	$358.95	$387.67	$387.67
22	$501.55	$501.55	$473.69	$473.69	$358.95	$358.95	$387.67	$387.67
23	$501.55	$501.55	$473.69	$473.69	$358.95	$358.95	$387.67	$387.67
24	$501.55	$501.55	$473.69	$473.69	$358.95	$358.95	$387.67	$387.67
25	$503.56	$503.56	$475.58	$475.58	$360.39	$360.39	$389.22	$389.22
26	$513.59	$513.59	$485.06	$485.06	$367.56	$367.56	$396.97	$396.97
27	$525.63	$525.63	$496.43	$496.43	$376.18	$376.18	$406.27	$406.27
28	$545.19	$545.19	$514.90	$514.90	$390.18	$390.18	$421.39	$421.39
29	$561.24	$561.24	$530.06	$530.06	$401.67	$401.67	$433.80	$433.80
30	$569.26	$569.26	$537.64	$537.64	$407.41	$407.41	$440.00	$440.00
31	$581.30	$581.30	$549.00	$549.00	$416.02	$416.02	$449.30	$449.30
32	$593.34	$593.34	$560.37	$560.37	$424.64	$424.64	$458.61	$458.61
33	$600.86	$600.86	$567.48	$567.48	$430.02	$430.02	$464.42	$464.42
34	$608.88	$608.88	$575.06	$575.06	$435.77	$435.77	$470.63	$470.63
35	$612.90	$612.90	$578.85	$578.85	$438.64	$438.64	$473.73	$473.73
36	$616.91	$616.91	$582.64	$582.64	$441.51	$441.51	$476.83	$476.83
37	$620.92	$620.92	$586.43	$586.43	$444.38	$444.38	$479.93	$479.93
38	$624.93	$624.93	$590.22	$590.22	$447.25	$447.25	$483.03	$483.03
39	$632.96	$632.96	$597.79	$597.79	$452.99	$452.99	$489.23	$489.23
40	$640.98	$640.98	$605.37	$605.37	$458.74	$458.74	$495.44	$495.44
41	$653.02	$653.02	$616.74	$616.74	$467.35	$467.35	$504.74	$504.74
42	$664.56	$664.56	$627.64	$627.64	$475.61	$475.61	$513.66	$513.66
43	$680.61	$680.61	$642.79	$642.79	$487.10	$487.10	$526.06	$526.06
44	$700.67	$700.67	$661.74	$661.74	$501.45	$501.45	$541.57	$541.57
45	$724.24	$724.24	$684.01	$684.01	$518.32	$518.32	$559.79	$559.79
46	$752.33	$752.33	$710.53	$710.53	$538.42	$538.42	$581.50	$581.50
47	$783.93	$783.93	$740.37	$740.37	$561.04	$561.04	$605.92	$605.92
48	$820.04	$820.04	$774.48	$774.48	$586.88	$586.88	$633.83	$633.83
49	$855.65	$855.65	$808.11	$808.11	$612.37	$612.37	$661.36	$661.36
50	$895.77	$895.77	$846.01	$846.01	$641.08	$641.08	$692.37	$692.37
51	$935.39	$935.39	$883.43	$883.43	$669.44	$669.44	$723.00	$723.00
52	$979.03	$979.03	$924.64	$924.64	$700.67	$700.67	$756.72	$756.72
53	$1,023.17	$1,023.17	$966.32	$966.32	$732.26	$732.26	$790.84	$790.84
54	$1,070.81	$1,070.81	$1,011.32	$1,011.32	$766.36	$766.36	$827.67	$827.67
55	$1,118.46	$1,118.46	$1,056.32	$1,056.32	$800.46	$800.46	$864.50	$864.50
56	$1,170.12	$1,170.12	$1,105.11	$1,105.11	$837.43	$837.43	$904.42	$904.42
57	$1,222.28	$1,222.28	$1,154.38	$1,154.38	$874.76	$874.76	$944.74	$944.74
58	$1,277.95	$1,277.95	$1,206.96	$1,206.96	$914.60	$914.60	$987.77	$987.77
59	$1,305.54	$1,305.54	$1,233.01	$1,233.01	$934.35	$934.35	$1,009.09	$1,009.09
60	$1,361.21	$1,361.21	$1,285.59	$1,285.59	$974.19	$974.19	$1,052.13	$1,052.13
61	$1,409.36	$1,409.36	$1,331.06	$1,331.06	$1,008.65	$1,008.65	$1,089.34	$1,089.34
62	$1,440.96	$1,440.96	$1,360.91	$1,360.91	$1,031.26	$1,031.26	$1,113.76	$1,113.76
63	$1,480.58	$1,480.58	$1,398.33	$1,398.33	$1,059.62	$1,059.62	$1,144.39	$1,144.39
64+	$1,504.65	$1,504.65	$1,421.06	$1,421.06	$1,076.84	$1,076.84	$1,163.00	$1,163.00

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/45 Rx 250**		**Silver PPO 4000/0/45 Rx 250**		**Silver PPO 4000/0/45 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$280.09	$280.09	$259.47	$259.47	$280.23	$280.23	$264.66	$264.66
15	$304.99	$304.99	$282.54	$282.54	$305.14	$305.14	$288.19	$288.19
16	$314.50	$314.50	$291.36	$291.36	$314.66	$314.66	$297.18	$297.18
17	$324.02	$324.02	$300.17	$300.17	$324.19	$324.19	$306.18	$306.18
18	$334.28	$334.28	$309.67	$309.67	$334.45	$334.45	$315.86	$315.86
19	$344.53	$344.53	$319.17	$319.17	$344.70	$344.70	$325.55	$325.55
20	$355.15	$355.15	$329.00	$329.00	$355.32	$355.32	$335.58	$335.58
21	$366.13	$366.13	$339.18	$339.18	$366.31	$366.31	$345.96	$345.96
22	$366.13	$366.13	$339.18	$339.18	$366.31	$366.31	$345.96	$345.96
23	$366.13	$366.13	$339.18	$339.18	$366.31	$366.31	$345.96	$345.96
24	$366.13	$366.13	$339.18	$339.18	$366.31	$366.31	$345.96	$345.96
25	$367.59	$367.59	$340.54	$340.54	$367.78	$367.78	$347.35	$347.35
26	$374.92	$374.92	$347.32	$347.32	$375.11	$375.11	$354.27	$354.27
27	$383.70	$383.70	$355.46	$355.46	$383.90	$383.90	$362.57	$362.57
28	$397.98	$397.98	$368.69	$368.69	$398.18	$398.18	$376.06	$376.06
29	$409.70	$409.70	$379.54	$379.54	$409.91	$409.91	$387.13	$387.13
30	$415.56	$415.56	$384.97	$384.97	$415.77	$415.77	$392.67	$392.67
31	$424.34	$424.34	$393.11	$393.11	$424.56	$424.56	$400.97	$400.97
32	$433.13	$433.13	$401.25	$401.25	$433.35	$433.35	$409.27	$409.27
33	$438.62	$438.62	$406.34	$406.34	$438.84	$438.84	$414.46	$414.46
34	$444.48	$444.48	$411.76	$411.76	$444.71	$444.71	$420.00	$420.00
35	$447.41	$447.41	$414.48	$414.48	$447.64	$447.64	$422.77	$422.77
36	$450.34	$450.34	$417.19	$417.19	$450.57	$450.57	$425.54	$425.54
37	$453.27	$453.27	$419.90	$419.90	$453.50	$453.50	$428.30	$428.30
38	$456.20	$456.20	$422.62	$422.62	$456.43	$456.43	$431.07	$431.07
39	$462.05	$462.05	$428.05	$428.05	$462.29	$462.29	$436.61	$436.61
40	$467.91	$467.91	$433.47	$433.47	$468.15	$468.15	$442.14	$442.14
41	$476.70	$476.70	$441.61	$441.61	$476.94	$476.94	$450.44	$450.44
42	$485.12	$485.12	$449.41	$449.41	$485.37	$485.37	$458.40	$458.40
43	$496.84	$496.84	$460.27	$460.27	$497.09	$497.09	$469.47	$469.47
44	$511.48	$511.48	$473.83	$473.83	$511.74	$511.74	$483.31	$483.31
45	$528.69	$528.69	$489.78	$489.78	$528.96	$528.96	$499.57	$499.57
46	$549.19	$549.19	$508.77	$508.77	$549.47	$549.47	$518.95	$518.95
47	$572.26	$572.26	$530.14	$530.14	$572.55	$572.55	$540.74	$540.74
48	$598.62	$598.62	$554.56	$554.56	$598.92	$598.92	$565.65	$565.65
49	$624.62	$624.62	$578.64	$578.64	$624.93	$624.93	$590.21	$590.21
50	$653.91	$653.91	$605.78	$605.78	$654.24	$654.24	$617.89	$617.89
51	$682.83	$682.83	$632.57	$632.57	$683.18	$683.18	$645.22	$645.22
52	$714.68	$714.68	$662.08	$662.08	$715.05	$715.05	$675.32	$675.32
53	$746.90	$746.90	$691.93	$691.93	$747.28	$747.28	$705.77	$705.77
54	$781.69	$781.69	$724.15	$724.15	$782.08	$782.08	$738.63	$738.63
55	$816.47	$816.47	$756.37	$756.37	$816.88	$816.88	$771.50	$771.50
56	$854.18	$854.18	$791.31	$791.31	$854.61	$854.61	$807.13	$807.13
57	$892.26	$892.26	$826.58	$826.58	$892.71	$892.71	$843.11	$843.11
58	$932.90	$932.90	$864.23	$864.23	$933.37	$933.37	$881.52	$881.52
59	$953.03	$953.03	$882.89	$882.89	$953.52	$953.52	$900.54	$900.54
60	$993.67	$993.67	$920.53	$920.53	$994.18	$994.18	$938.95	$938.95
61	$1,028.82	$1,028.82	$953.10	$953.10	$1,029.34	$1,029.34	$972.16	$972.16
62	$1,051.89	$1,051.89	$974.46	$974.46	$1,052.42	$1,052.42	$993.95	$993.95
63	$1,080.81	$1,080.81	$1,001.26	$1,001.26	$1,081.36	$1,081.36	$1,021.28	$1,021.28
64+	$1,098.38	$1,098.38	$1,017.53	$1,017.53	$1,098.93	$1,098.93	$1,037.88	$1,037.88

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010132**		**45127PA0010132**		**45127PA0010132**		**45127PA0010135**	
Plan Marketing Name =>	**Silver PPO 4000/0/45 Rx 0**		**Silver PPO 4000/0/45 Rx 0**		**Silver PPO 4000/0/45 Rx 0**		**ronze QHDHP-E PPO 6900/0/0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Bronze**	
Deductible =>	**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$6900 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$271.63	$271.63	$293.36	$293.36	$277.06	$277.06	$208.75	$208.75
15	$295.77	$295.77	$319.44	$319.44	$301.69	$301.69	$227.30	$227.30
16	$305.01	$305.01	$329.41	$329.41	$311.11	$311.11	$234.40	$234.40
17	$314.24	$314.24	$339.38	$339.38	$320.52	$320.52	$241.49	$241.49
18	$324.18	$324.18	$350.11	$350.11	$330.66	$330.66	$249.13	$249.13
19	$334.12	$334.12	$360.85	$360.85	$340.80	$340.80	$256.77	$256.77
20	$344.42	$344.42	$371.97	$371.97	$351.31	$351.31	$264.68	$264.68
21	$355.07	$355.07	$383.48	$383.48	$362.17	$362.17	$272.87	$272.87
22	$355.07	$355.07	$383.48	$383.48	$362.17	$362.17	$272.87	$272.87
23	$355.07	$355.07	$383.48	$383.48	$362.17	$362.17	$272.87	$272.87
24	$355.07	$355.07	$383.48	$383.48	$362.17	$362.17	$272.87	$272.87
25	$356.49	$356.49	$385.01	$385.01	$363.62	$363.62	$273.96	$273.96
26	$363.59	$363.59	$392.68	$392.68	$370.86	$370.86	$279.42	$279.42
27	$372.11	$372.11	$401.88	$401.88	$379.56	$379.56	$285.97	$285.97
28	$385.96	$385.96	$416.84	$416.84	$393.68	$393.68	$296.61	$296.61
29	$397.32	$397.32	$429.11	$429.11	$405.27	$405.27	$305.34	$305.34
30	$403.00	$403.00	$435.24	$435.24	$411.06	$411.06	$309.71	$309.71
31	$411.53	$411.53	$444.45	$444.45	$419.76	$419.76	$316.26	$316.26
32	$420.05	$420.05	$453.65	$453.65	$428.45	$428.45	$322.81	$322.81
33	$425.37	$425.37	$459.40	$459.40	$433.88	$433.88	$326.90	$326.90
34	$431.05	$431.05	$465.54	$465.54	$439.68	$439.68	$331.26	$331.26
35	$433.90	$433.90	$468.61	$468.61	$442.57	$442.57	$333.45	$333.45
36	$436.74	$436.74	$471.67	$471.67	$445.47	$445.47	$335.63	$335.63
37	$439.58	$439.58	$474.74	$474.74	$448.37	$448.37	$337.81	$337.81
38	$442.42	$442.42	$477.81	$477.81	$451.27	$451.27	$340.00	$340.00
39	$448.10	$448.10	$483.95	$483.95	$457.06	$457.06	$344.36	$344.36
40	$453.78	$453.78	$490.08	$490.08	$462.86	$462.86	$348.73	$348.73
41	$462.30	$462.30	$499.29	$499.29	$471.55	$471.55	$355.28	$355.28
42	$470.47	$470.47	$508.11	$508.11	$479.88	$479.88	$361.55	$361.55
43	$481.83	$481.83	$520.38	$520.38	$491.47	$491.47	$370.28	$370.28
44	$496.03	$496.03	$535.72	$535.72	$505.95	$505.95	$381.20	$381.20
45	$512.72	$512.72	$553.74	$553.74	$522.98	$522.98	$394.02	$394.02
46	$532.60	$532.60	$575.21	$575.21	$543.26	$543.26	$409.30	$409.30
47	$554.97	$554.97	$599.37	$599.37	$566.07	$566.07	$426.50	$426.50
48	$580.54	$580.54	$626.98	$626.98	$592.15	$592.15	$446.14	$446.14
49	$605.75	$605.75	$654.21	$654.21	$617.86	$617.86	$465.52	$465.52
50	$634.16	$634.16	$684.89	$684.89	$646.84	$646.84	$487.35	$487.35
51	$662.21	$662.21	$715.18	$715.18	$675.45	$675.45	$508.90	$508.90
52	$693.10	$693.10	$748.54	$748.54	$706.96	$706.96	$532.64	$532.64
53	$724.34	$724.34	$782.29	$782.29	$738.83	$738.83	$556.65	$556.65
54	$758.07	$758.07	$818.72	$818.72	$773.24	$773.24	$582.58	$582.58
55	$791.81	$791.81	$855.15	$855.15	$807.64	$807.64	$608.50	$608.50
56	$828.38	$828.38	$894.65	$894.65	$844.95	$844.95	$636.61	$636.61
57	$865.31	$865.31	$934.53	$934.53	$882.61	$882.61	$664.98	$664.98
58	$904.72	$904.72	$977.10	$977.10	$922.81	$922.81	$695.27	$695.27
59	$924.25	$924.25	$998.19	$998.19	$942.73	$942.73	$710.28	$710.28
60	$963.66	$963.66	$1,040.75	$1,040.75	$982.93	$982.93	$740.57	$740.57
61	$997.75	$997.75	$1,077.57	$1,077.57	$1,017.70	$1,017.70	$766.76	$766.76
62	$1,020.12	$1,020.12	$1,101.73	$1,101.73	$1,040.52	$1,040.52	$783.96	$783.96
63	$1,048.17	$1,048.17	$1,132.02	$1,132.02	$1,069.13	$1,069.13	$805.51	$805.51
64+	$1,065.20	$1,065.20	$1,150.43	$1,150.43	$1,086.50	$1,086.50	$818.60	$818.60

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010161**		**45127PA0010161**	
Plan Marketing Name =>	**ronze QHDHP-E PPO 6900/0/0**		**ronze QHDHP-E PPO 6900/0/0**		**Gold QHDHP PPO 1500/0/15**		**Gold QHDHP PPO 1500/0/15**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Gold**		**Gold**	
Deductible =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**		**$10/$30/$250 PCP/SPC/ER**		**$10/$30/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$225.45	$225.45	$212.92	$212.92	$316.10	$316.10	$341.39	$341.39
15	$245.48	$245.48	$231.85	$231.85	$344.20	$344.20	$371.73	$371.73
16	$253.15	$253.15	$239.08	$239.08	$354.94	$354.94	$383.33	$383.33
17	$260.81	$260.81	$246.32	$246.32	$365.68	$365.68	$394.94	$394.94
18	$269.06	$269.06	$254.11	$254.11	$377.25	$377.25	$407.43	$407.43
19	$277.31	$277.31	$261.91	$261.91	$388.82	$388.82	$419.93	$419.93
20	$285.86	$285.86	$269.98	$269.98	$400.80	$400.80	$432.87	$432.87
21	$294.70	$294.70	$278.33	$278.33	$413.20	$413.20	$446.26	$446.26
22	$294.70	$294.70	$278.33	$278.33	$413.20	$413.20	$446.26	$446.26
23	$294.70	$294.70	$278.33	$278.33	$413.20	$413.20	$446.26	$446.26
24	$294.70	$294.70	$278.33	$278.33	$413.20	$413.20	$446.26	$446.26
25	$295.88	$295.88	$279.44	$279.44	$414.85	$414.85	$448.04	$448.04
26	$301.77	$301.77	$285.01	$285.01	$423.12	$423.12	$456.97	$456.97
27	$308.85	$308.85	$291.69	$291.69	$433.03	$433.03	$467.68	$467.68
28	$320.34	$320.34	$302.54	$302.54	$449.15	$449.15	$485.08	$485.08
29	$329.77	$329.77	$311.45	$311.45	$462.37	$462.37	$499.36	$499.36
30	$334.48	$334.48	$315.90	$315.90	$468.98	$468.98	$506.50	$506.50
31	$341.56	$341.56	$322.58	$322.58	$478.90	$478.90	$517.21	$517.21
32	$348.63	$348.63	$329.26	$329.26	$488.82	$488.82	$527.92	$527.92
33	$353.05	$353.05	$333.44	$333.44	$495.01	$495.01	$534.61	$534.61
34	$357.77	$357.77	$337.89	$337.89	$501.62	$501.62	$541.75	$541.75
35	$360.12	$360.12	$340.12	$340.12	$504.93	$504.93	$545.32	$545.32
36	$362.48	$362.48	$342.34	$342.34	$508.24	$508.24	$548.89	$548.89
37	$364.84	$364.84	$344.57	$344.57	$511.54	$511.54	$552.46	$552.46
38	$367.20	$367.20	$346.80	$346.80	$514.85	$514.85	$556.03	$556.03
39	$371.91	$371.91	$351.25	$351.25	$521.46	$521.46	$563.18	$563.18
40	$376.63	$376.63	$355.70	$355.70	$528.07	$528.07	$570.32	$570.32
41	$383.70	$383.70	$362.38	$362.38	$537.99	$537.99	$581.03	$581.03
42	$390.48	$390.48	$368.78	$368.78	$547.49	$547.49	$591.29	$591.29
43	$399.91	$399.91	$377.69	$377.69	$560.71	$560.71	$605.57	$605.57
44	$411.70	$411.70	$388.82	$388.82	$577.24	$577.24	$623.42	$623.42
45	$425.55	$425.55	$401.90	$401.90	$596.66	$596.66	$644.39	$644.39
46	$442.05	$442.05	$417.49	$417.49	$619.80	$619.80	$669.38	$669.38
47	$460.62	$460.62	$435.03	$435.03	$645.83	$645.83	$697.50	$697.50
48	$481.83	$481.83	$455.07	$455.07	$675.58	$675.58	$729.63	$729.63
49	$502.76	$502.76	$474.83	$474.83	$704.92	$704.92	$761.31	$761.31
50	$526.33	$526.33	$497.09	$497.09	$737.98	$737.98	$797.01	$797.01
51	$549.61	$549.61	$519.08	$519.08	$770.62	$770.62	$832.27	$832.27
52	$575.25	$575.25	$543.30	$543.30	$806.57	$806.57	$871.09	$871.09
53	$601.19	$601.19	$567.79	$567.79	$842.93	$842.93	$910.36	$910.36
54	$629.18	$629.18	$594.23	$594.23	$882.18	$882.18	$952.76	$952.76
55	$657.18	$657.18	$620.67	$620.67	$921.44	$921.44	$995.15	$995.15
56	$687.53	$687.53	$649.34	$649.34	$964.00	$964.00	$1,041.12	$1,041.12
57	$718.18	$718.18	$678.28	$678.28	$1,006.97	$1,006.97	$1,087.53	$1,087.53
58	$750.89	$750.89	$709.18	$709.18	$1,052.83	$1,052.83	$1,137.06	$1,137.06
59	$767.10	$767.10	$724.49	$724.49	$1,075.56	$1,075.56	$1,161.60	$1,161.60
60	$799.81	$799.81	$755.38	$755.38	$1,121.42	$1,121.42	$1,211.14	$1,211.14
61	$828.11	$828.11	$782.10	$782.10	$1,161.09	$1,161.09	$1,253.98	$1,253.98
62	$846.67	$846.67	$799.63	$799.63	$1,187.12	$1,187.12	$1,282.09	$1,282.09
63	$869.95	$869.95	$821.62	$821.62	$1,219.77	$1,219.77	$1,317.35	$1,317.35
64+	$884.09	$884.09	$834.98	$834.98	$1,239.59	$1,239.59	$1,338.77	$1,338.77

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010170**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/15**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$30/$250 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$322.42	$322.42	$251.83	$251.83	$271.98	$271.98	$256.87	$256.87
15	$351.08	$351.08	$274.22	$274.22	$296.15	$296.15	$279.70	$279.70
16	$362.04	$362.04	$282.77	$282.77	$305.40	$305.40	$288.43	$288.43
17	$373.00	$373.00	$291.33	$291.33	$314.64	$314.64	$297.16	$297.16
18	$384.80	$384.80	$300.55	$300.55	$324.59	$324.59	$306.56	$306.56
19	$396.60	$396.60	$309.77	$309.77	$334.55	$334.55	$315.96	$315.96
20	$408.82	$408.82	$319.31	$319.31	$344.86	$344.86	$325.70	$325.70
21	$421.46	$421.46	$329.19	$329.19	$355.53	$355.53	$335.77	$335.77
22	$421.46	$421.46	$329.19	$329.19	$355.53	$355.53	$335.77	$335.77
23	$421.46	$421.46	$329.19	$329.19	$355.53	$355.53	$335.77	$335.77
24	$421.46	$421.46	$329.19	$329.19	$355.53	$355.53	$335.77	$335.77
25	$423.15	$423.15	$330.51	$330.51	$356.95	$356.95	$337.12	$337.12
26	$431.58	$431.58	$337.09	$337.09	$364.06	$364.06	$343.83	$343.83
27	$441.69	$441.69	$344.99	$344.99	$372.59	$372.59	$351.89	$351.89
28	$458.13	$458.13	$357.83	$357.83	$386.46	$386.46	$364.99	$364.99
29	$471.62	$471.62	$368.36	$368.36	$397.83	$397.83	$375.73	$375.73
30	$478.36	$478.36	$373.63	$373.63	$403.52	$403.52	$381.10	$381.10
31	$488.48	$488.48	$381.53	$381.53	$412.05	$412.05	$389.16	$389.16
32	$498.59	$498.59	$389.43	$389.43	$420.59	$420.59	$397.22	$397.22
33	$504.91	$504.91	$394.37	$394.37	$425.92	$425.92	$402.26	$402.26
34	$511.66	$511.66	$399.64	$399.64	$431.61	$431.61	$407.63	$407.63
35	$515.03	$515.03	$402.27	$402.27	$434.45	$434.45	$410.32	$410.32
36	$518.40	$518.40	$404.90	$404.90	$437.30	$437.30	$413.00	$413.00
37	$521.77	$521.77	$407.54	$407.54	$440.14	$440.14	$415.69	$415.69
38	$525.14	$525.14	$410.17	$410.17	$442.98	$442.98	$418.37	$418.37
39	$531.89	$531.89	$415.44	$415.44	$448.67	$448.67	$423.75	$423.75
40	$538.63	$538.63	$420.70	$420.70	$454.36	$454.36	$429.12	$429.12
41	$548.75	$548.75	$428.61	$428.61	$462.89	$462.89	$437.18	$437.18
42	$558.44	$558.44	$436.18	$436.18	$471.07	$471.07	$444.90	$444.90
43	$571.93	$571.93	$446.71	$446.71	$482.45	$482.45	$455.65	$455.65
44	$588.79	$588.79	$459.88	$459.88	$496.67	$496.67	$469.08	$469.08
45	$608.59	$608.59	$475.35	$475.35	$513.38	$513.38	$484.86	$484.86
46	$632.20	$632.20	$493.78	$493.78	$533.29	$533.29	$503.66	$503.66
47	$658.75	$658.75	$514.52	$514.52	$555.69	$555.69	$524.81	$524.81
48	$689.09	$689.09	$538.23	$538.23	$581.28	$581.28	$548.99	$548.99
49	$719.02	$719.02	$561.60	$561.60	$606.53	$606.53	$572.83	$572.83
50	$752.73	$752.73	$587.93	$587.93	$634.97	$634.97	$599.69	$599.69
51	$786.03	$786.03	$613.94	$613.94	$663.05	$663.05	$626.22	$626.22
52	$822.70	$822.70	$642.58	$642.58	$693.99	$693.99	$655.43	$655.43
53	$859.79	$859.79	$671.55	$671.55	$725.27	$725.27	$684.98	$684.98
54	$899.83	$899.83	$702.82	$702.82	$759.05	$759.05	$716.88	$716.88
55	$939.86	$939.86	$734.09	$734.09	$792.82	$792.82	$748.78	$748.78
56	$983.28	$983.28	$768.00	$768.00	$829.44	$829.44	$783.36	$783.36
57	$1,027.11	$1,027.11	$802.24	$802.24	$866.41	$866.41	$818.28	$818.28
58	$1,073.89	$1,073.89	$838.78	$838.78	$905.88	$905.88	$855.55	$855.55
59	$1,097.07	$1,097.07	$856.88	$856.88	$925.43	$925.43	$874.02	$874.02
60	$1,143.85	$1,143.85	$893.42	$893.42	$964.90	$964.90	$911.29	$911.29
61	$1,184.31	$1,184.31	$925.02	$925.02	$999.03	$999.03	$943.52	$943.52
62	$1,210.87	$1,210.87	$945.76	$945.76	$1,021.42	$1,021.42	$964.68	$964.68
63	$1,244.16	$1,244.16	$971.77	$971.77	$1,049.51	$1,049.51	$991.20	$991.20
64+	$1,264.38	$1,264.38	$987.56	$987.56	$1,066.58	$1,066.58	$1,007.31	$1,007.31

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010184**		**45127PA0010184**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/40 Rx 250**		**Silver PPO 5000/0/40 Rx 250**		**Silver PPO 5000/0/40 Rx 250**		**Silver PPO 5000/0/40 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$245.26	$245.26	$264.88	$264.88	$250.16	$250.16	$257.18	$257.18
15	$267.06	$267.06	$288.42	$288.42	$272.40	$272.40	$280.04	$280.04
16	$275.40	$275.40	$297.43	$297.43	$280.90	$280.90	$288.78	$288.78
17	$283.73	$283.73	$306.43	$306.43	$289.41	$289.41	$297.52	$297.52
18	$292.71	$292.71	$316.12	$316.12	$298.56	$298.56	$306.93	$306.93
19	$301.68	$301.68	$325.82	$325.82	$307.72	$307.72	$316.35	$316.35
20	$310.98	$310.98	$335.86	$335.86	$317.20	$317.20	$326.09	$326.09
21	$320.60	$320.60	$346.25	$346.25	$327.01	$327.01	$336.18	$336.18
22	$320.60	$320.60	$346.25	$346.25	$327.01	$327.01	$336.18	$336.18
23	$320.60	$320.60	$346.25	$346.25	$327.01	$327.01	$336.18	$336.18
24	$320.60	$320.60	$346.25	$346.25	$327.01	$327.01	$336.18	$336.18
25	$321.88	$321.88	$347.63	$347.63	$328.32	$328.32	$337.52	$337.52
26	$328.29	$328.29	$354.56	$354.56	$334.86	$334.86	$344.25	$344.25
27	$335.99	$335.99	$362.87	$362.87	$342.71	$342.71	$352.32	$352.32
28	$348.49	$348.49	$376.37	$376.37	$355.46	$355.46	$365.43	$365.43
29	$358.75	$358.75	$387.45	$387.45	$365.93	$365.93	$376.19	$376.19
30	$363.88	$363.88	$392.99	$392.99	$371.16	$371.16	$381.56	$381.56
31	$371.58	$371.58	$401.30	$401.30	$379.01	$379.01	$389.63	$389.63
32	$379.27	$379.27	$409.61	$409.61	$386.86	$386.86	$397.70	$397.70
33	$384.08	$384.08	$414.81	$414.81	$391.76	$391.76	$402.74	$402.74
34	$389.21	$389.21	$420.35	$420.35	$396.99	$396.99	$408.12	$408.12
35	$391.77	$391.77	$423.12	$423.12	$399.61	$399.61	$410.81	$410.81
36	$394.34	$394.34	$425.89	$425.89	$402.22	$402.22	$413.50	$413.50
37	$396.90	$396.90	$428.66	$428.66	$404.84	$404.84	$416.19	$416.19
38	$399.47	$399.47	$431.43	$431.43	$407.46	$407.46	$418.88	$418.88
39	$404.60	$404.60	$436.96	$436.96	$412.69	$412.69	$424.26	$424.26
40	$409.73	$409.73	$442.50	$442.50	$417.92	$417.92	$429.64	$429.64
41	$417.42	$417.42	$450.81	$450.81	$425.77	$425.77	$437.71	$437.71
42	$424.79	$424.79	$458.78	$458.78	$433.29	$433.29	$445.44	$445.44
43	$435.05	$435.05	$469.86	$469.86	$443.76	$443.76	$456.20	$456.20
44	$447.88	$447.88	$483.71	$483.71	$456.84	$456.84	$469.64	$469.64
45	$462.95	$462.95	$499.98	$499.98	$472.21	$472.21	$485.44	$485.44
46	$480.90	$480.90	$519.37	$519.37	$490.52	$490.52	$504.27	$504.27
47	$501.10	$501.10	$541.19	$541.19	$511.12	$511.12	$525.45	$525.45
48	$524.18	$524.18	$566.12	$566.12	$534.66	$534.66	$549.65	$549.65
49	$546.94	$546.94	$590.70	$590.70	$557.88	$557.88	$573.52	$573.52
50	$572.59	$572.59	$618.40	$618.40	$584.04	$584.04	$600.42	$600.42
51	$597.92	$597.92	$645.75	$645.75	$609.88	$609.88	$626.98	$626.98
52	$625.81	$625.81	$675.88	$675.88	$638.33	$638.33	$656.22	$656.22
53	$654.02	$654.02	$706.35	$706.35	$667.10	$667.10	$685.81	$685.81
54	$684.48	$684.48	$739.24	$739.24	$698.17	$698.17	$717.74	$717.74
55	$714.94	$714.94	$772.13	$772.13	$729.24	$729.24	$749.68	$749.68
56	$747.96	$747.96	$807.80	$807.80	$762.92	$762.92	$784.31	$784.31
57	$781.30	$781.30	$843.81	$843.81	$796.93	$796.93	$819.27	$819.27
58	$816.89	$816.89	$882.24	$882.24	$833.23	$833.23	$856.59	$856.59
59	$834.52	$834.52	$901.28	$901.28	$851.21	$851.21	$875.08	$875.08
60	$870.11	$870.11	$939.72	$939.72	$887.51	$887.51	$912.39	$912.39
61	$900.89	$900.89	$972.96	$972.96	$918.90	$918.90	$944.67	$944.67
62	$921.08	$921.08	$994.77	$994.77	$939.51	$939.51	$965.85	$965.85
63	$946.41	$946.41	$1,022.12	$1,022.12	$965.34	$965.34	$992.40	$992.40
64+	$961.79	$961.79	$1,038.74	$1,038.74	$981.03	$981.03	$1,008.53	$1,008.53

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010186**		**45127PA0010186**	
Plan Marketing Name =>	**Silver PPO 5000/0/40 Rx 0**		**Silver PPO 5000/0/40 Rx 0**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$277.75	$277.75	$262.32	$262.32	$240.39	$240.39	$259.62	$259.62
15	$302.44	$302.44	$285.64	$285.64	$261.75	$261.75	$282.69	$282.69
16	$311.88	$311.88	$294.55	$294.55	$269.92	$269.92	$291.52	$291.52
17	$321.32	$321.32	$303.47	$303.47	$278.09	$278.09	$300.34	$300.34
18	$331.49	$331.49	$313.07	$313.07	$286.89	$286.89	$309.84	$309.84
19	$341.65	$341.65	$322.67	$322.67	$295.69	$295.69	$319.35	$319.35
20	$352.18	$352.18	$332.62	$332.62	$304.80	$304.80	$329.19	$329.19
21	$363.07	$363.07	$342.90	$342.90	$314.23	$314.23	$339.37	$339.37
22	$363.07	$363.07	$342.90	$342.90	$314.23	$314.23	$339.37	$339.37
23	$363.07	$363.07	$342.90	$342.90	$314.23	$314.23	$339.37	$339.37
24	$363.07	$363.07	$342.90	$342.90	$314.23	$314.23	$339.37	$339.37
25	$364.53	$364.53	$344.28	$344.28	$315.49	$315.49	$340.73	$340.73
26	$371.79	$371.79	$351.13	$351.13	$321.77	$321.77	$347.51	$347.51
27	$380.50	$380.50	$359.36	$359.36	$329.31	$329.31	$355.66	$355.66
28	$394.66	$394.66	$372.74	$372.74	$341.57	$341.57	$368.89	$368.89
29	$406.28	$406.28	$383.71	$383.71	$351.62	$351.62	$379.75	$379.75
30	$412.09	$412.09	$389.20	$389.20	$356.65	$356.65	$385.18	$385.18
31	$420.80	$420.80	$397.43	$397.43	$364.19	$364.19	$393.33	$393.33
32	$429.52	$429.52	$405.65	$405.65	$371.73	$371.73	$401.47	$401.47
33	$434.96	$434.96	$410.80	$410.80	$376.45	$376.45	$406.56	$406.56
34	$440.77	$440.77	$416.28	$416.28	$381.48	$381.48	$411.99	$411.99
35	$443.68	$443.68	$419.03	$419.03	$383.99	$383.99	$414.71	$414.71
36	$446.58	$446.58	$421.77	$421.77	$386.50	$386.50	$417.42	$417.42
37	$449.49	$449.49	$424.51	$424.51	$389.02	$389.02	$420.14	$420.14
38	$452.39	$452.39	$427.26	$427.26	$391.53	$391.53	$422.85	$422.85
39	$458.20	$458.20	$432.74	$432.74	$396.56	$396.56	$428.28	$428.28
40	$464.01	$464.01	$438.23	$438.23	$401.59	$401.59	$433.71	$433.71
41	$472.72	$472.72	$446.46	$446.46	$409.13	$409.13	$441.86	$441.86
42	$481.07	$481.07	$454.35	$454.35	$416.35	$416.35	$449.66	$449.66
43	$492.69	$492.69	$465.32	$465.32	$426.41	$426.41	$460.52	$460.52
44	$507.21	$507.21	$479.04	$479.04	$438.98	$438.98	$474.10	$474.10
45	$524.28	$524.28	$495.15	$495.15	$453.75	$453.75	$490.05	$490.05
46	$544.61	$544.61	$514.36	$514.36	$471.34	$471.34	$509.05	$509.05
47	$567.49	$567.49	$535.96	$535.96	$491.14	$491.14	$530.43	$530.43
48	$593.63	$593.63	$560.65	$560.65	$513.77	$513.77	$554.87	$554.87
49	$619.40	$619.40	$584.99	$584.99	$536.08	$536.08	$578.96	$578.96
50	$648.45	$648.45	$612.43	$612.43	$561.21	$561.21	$606.11	$606.11
51	$677.13	$677.13	$639.52	$639.52	$586.04	$586.04	$632.92	$632.92
52	$708.72	$708.72	$669.35	$669.35	$613.38	$613.38	$662.45	$662.45
53	$740.67	$740.67	$699.52	$699.52	$641.03	$641.03	$692.31	$692.31
54	$775.16	$775.16	$732.10	$732.10	$670.88	$670.88	$724.55	$724.55
55	$809.66	$809.66	$764.68	$764.68	$700.73	$700.73	$756.79	$756.79
56	$847.05	$847.05	$799.99	$799.99	$733.10	$733.10	$791.75	$791.75
57	$884.81	$884.81	$835.66	$835.66	$765.78	$765.78	$827.04	$827.04
58	$925.11	$925.11	$873.72	$873.72	$800.66	$800.66	$864.71	$864.71
59	$945.08	$945.08	$892.58	$892.58	$817.94	$817.94	$883.38	$883.38
60	$985.38	$985.38	$930.64	$930.64	$852.82	$852.82	$921.05	$921.05
61	$1,020.24	$1,020.24	$963.56	$963.56	$882.99	$882.99	$953.63	$953.63
62	$1,043.11	$1,043.11	$985.16	$985.16	$902.78	$902.78	$975.01	$975.01
63	$1,071.80	$1,071.80	$1,012.25	$1,012.25	$927.61	$927.61	$1,001.82	$1,001.82
64+	$1,089.21	$1,089.21	$1,028.70	$1,028.70	$942.68	$942.68	$1,018.10	$1,018.10

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010187**		**45127PA0010187**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$245.19	$245.19	$252.24	$252.24	$272.41	$272.41	$257.28	$257.28
15	$266.99	$266.99	$274.66	$274.66	$296.63	$296.63	$280.15	$280.15
16	$275.32	$275.32	$283.23	$283.23	$305.89	$305.89	$288.89	$288.89
17	$283.66	$283.66	$291.80	$291.80	$315.15	$315.15	$297.64	$297.64
18	$292.63	$292.63	$301.03	$301.03	$325.12	$325.12	$307.06	$307.06
19	$301.60	$301.60	$310.27	$310.27	$335.09	$335.09	$316.47	$316.47
20	$310.90	$310.90	$319.83	$319.83	$345.41	$345.41	$326.22	$326.22
21	$320.51	$320.51	$329.72	$329.72	$356.10	$356.10	$336.31	$336.31
22	$320.51	$320.51	$329.72	$329.72	$356.10	$356.10	$336.31	$336.31
23	$320.51	$320.51	$329.72	$329.72	$356.10	$356.10	$336.31	$336.31
24	$320.51	$320.51	$329.72	$329.72	$356.10	$356.10	$336.31	$336.31
25	$321.80	$321.80	$331.04	$331.04	$357.52	$357.52	$337.66	$337.66
26	$328.21	$328.21	$337.63	$337.63	$364.64	$364.64	$344.39	$344.39
27	$335.90	$335.90	$345.55	$345.55	$373.19	$373.19	$352.46	$352.46
28	$348.40	$348.40	$358.41	$358.41	$387.08	$387.08	$365.57	$365.57
29	$358.66	$358.66	$368.96	$368.96	$398.47	$398.47	$376.34	$376.34
30	$363.78	$363.78	$374.23	$374.23	$404.17	$404.17	$381.72	$381.72
31	$371.48	$371.48	$382.15	$382.15	$412.72	$412.72	$389.79	$389.79
32	$379.17	$379.17	$390.06	$390.06	$421.26	$421.26	$397.86	$397.86
33	$383.98	$383.98	$395.00	$395.00	$426.60	$426.60	$402.90	$402.90
34	$389.10	$389.10	$400.28	$400.28	$432.30	$432.30	$408.29	$408.29
35	$391.67	$391.67	$402.92	$402.92	$435.15	$435.15	$410.98	$410.98
36	$394.23	$394.23	$405.56	$405.56	$438.00	$438.00	$413.67	$413.67
37	$396.80	$396.80	$408.19	$408.19	$440.85	$440.85	$416.36	$416.36
38	$399.36	$399.36	$410.83	$410.83	$443.70	$443.70	$419.05	$419.05
39	$404.49	$404.49	$416.11	$416.11	$449.40	$449.40	$424.43	$424.43
40	$409.62	$409.62	$421.38	$421.38	$455.09	$455.09	$429.81	$429.81
41	$417.31	$417.31	$429.30	$429.30	$463.64	$463.64	$437.88	$437.88
42	$424.68	$424.68	$436.88	$436.88	$471.83	$471.83	$445.62	$445.62
43	$434.94	$434.94	$447.43	$447.43	$483.22	$483.22	$456.38	$456.38
44	$447.76	$447.76	$460.62	$460.62	$497.47	$497.47	$469.83	$469.83
45	$462.82	$462.82	$476.12	$476.12	$514.20	$514.20	$485.64	$485.64
46	$480.77	$480.77	$494.58	$494.58	$534.15	$534.15	$504.47	$504.47
47	$500.96	$500.96	$515.35	$515.35	$556.58	$556.58	$525.66	$525.66
48	$524.04	$524.04	$539.09	$539.09	$582.22	$582.22	$549.87	$549.87
49	$546.80	$546.80	$562.50	$562.50	$607.50	$607.50	$573.75	$573.75
50	$572.44	$572.44	$588.88	$588.88	$635.99	$635.99	$600.66	$600.66
51	$597.76	$597.76	$614.93	$614.93	$664.12	$664.12	$627.23	$627.23
52	$625.64	$625.64	$643.61	$643.61	$695.10	$695.10	$656.49	$656.49
53	$653.85	$653.85	$672.63	$672.63	$726.44	$726.44	$686.08	$686.08
54	$684.30	$684.30	$703.95	$703.95	$760.27	$760.27	$718.03	$718.03
55	$714.75	$714.75	$735.28	$735.28	$794.10	$794.10	$749.98	$749.98
56	$747.76	$747.76	$769.24	$769.24	$830.78	$830.78	$784.62	$784.62
57	$781.09	$781.09	$803.53	$803.53	$867.81	$867.81	$819.60	$819.60
58	$816.67	$816.67	$840.13	$840.13	$907.34	$907.34	$856.93	$856.93
59	$834.30	$834.30	$858.26	$858.26	$926.92	$926.92	$875.43	$875.43
60	$869.88	$869.88	$894.86	$894.86	$966.45	$966.45	$912.76	$912.76
61	$900.65	$900.65	$926.51	$926.51	$1,000.63	$1,000.63	$945.04	$945.04
62	$920.84	$920.84	$947.29	$947.29	$1,023.07	$1,023.07	$966.23	$966.23
63	$946.16	$946.16	$973.33	$973.33	$1,051.20	$1,051.20	$992.80	$992.80
64+	$961.53	$961.53	$989.15	$989.15	$1,068.29	$1,068.29	$1,008.93	$1,008.93

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010188**		**45127PA0010188**		**45127PA0010188**		**45127PA0010189**	
Plan Marketing Name =>	**d Deductible PPO 3000/0/25 -**		**d Deductible PPO 3000/0/25 -**		**d Deductible PPO 3000/0/25 -**		**ed Deductible PPO 3000/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$298.43	$298.43	$322.31	$322.31	$304.40	$304.40	$310.96	$310.96
15	$324.96	$324.96	$350.96	$350.96	$331.46	$331.46	$338.60	$338.60
16	$335.10	$335.10	$361.91	$361.91	$341.81	$341.81	$349.17	$349.17
17	$345.25	$345.25	$372.87	$372.87	$352.15	$352.15	$359.73	$359.73
18	$356.17	$356.17	$384.66	$384.66	$363.29	$363.29	$371.12	$371.12
19	$367.09	$367.09	$396.46	$396.46	$374.44	$374.44	$382.50	$382.50
20	$378.41	$378.41	$408.68	$408.68	$385.97	$385.97	$394.29	$394.29
21	$390.11	$390.11	$421.32	$421.32	$397.91	$397.91	$406.48	$406.48
22	$390.11	$390.11	$421.32	$421.32	$397.91	$397.91	$406.48	$406.48
23	$390.11	$390.11	$421.32	$421.32	$397.91	$397.91	$406.48	$406.48
24	$390.11	$390.11	$421.32	$421.32	$397.91	$397.91	$406.48	$406.48
25	$391.67	$391.67	$423.00	$423.00	$399.50	$399.50	$408.11	$408.11
26	$399.47	$399.47	$431.43	$431.43	$407.46	$407.46	$416.24	$416.24
27	$408.84	$408.84	$441.54	$441.54	$417.01	$417.01	$425.99	$425.99
28	$424.05	$424.05	$457.97	$457.97	$432.53	$432.53	$441.84	$441.84
29	$436.53	$436.53	$471.46	$471.46	$445.26	$445.26	$454.85	$454.85
30	$442.77	$442.77	$478.20	$478.20	$451.63	$451.63	$461.35	$461.35
31	$452.14	$452.14	$488.31	$488.31	$461.18	$461.18	$471.11	$471.11
32	$461.50	$461.50	$498.42	$498.42	$470.73	$470.73	$480.87	$480.87
33	$467.35	$467.35	$504.74	$504.74	$476.70	$476.70	$486.96	$486.96
34	$473.59	$473.59	$511.48	$511.48	$483.07	$483.07	$493.47	$493.47
35	$476.71	$476.71	$514.85	$514.85	$486.25	$486.25	$496.72	$496.72
36	$479.84	$479.84	$518.22	$518.22	$489.43	$489.43	$499.97	$499.97
37	$482.96	$482.96	$521.59	$521.59	$492.62	$492.62	$503.22	$503.22
38	$486.08	$486.08	$524.96	$524.96	$495.80	$495.80	$506.47	$506.47
39	$492.32	$492.32	$531.70	$531.70	$502.17	$502.17	$512.98	$512.98
40	$498.56	$498.56	$538.45	$538.45	$508.53	$508.53	$519.48	$519.48
41	$507.92	$507.92	$548.56	$548.56	$518.08	$518.08	$529.24	$529.24
42	$516.90	$516.90	$558.25	$558.25	$527.23	$527.23	$538.59	$538.59
43	$529.38	$529.38	$571.73	$571.73	$539.97	$539.97	$551.59	$551.59
44	$544.98	$544.98	$588.58	$588.58	$555.88	$555.88	$567.85	$567.85
45	$563.32	$563.32	$608.38	$608.38	$574.59	$574.59	$586.96	$586.96
46	$585.16	$585.16	$631.98	$631.98	$596.87	$596.87	$609.72	$609.72
47	$609.74	$609.74	$658.52	$658.52	$621.94	$621.94	$635.33	$635.33
48	$637.83	$637.83	$688.86	$688.86	$650.59	$650.59	$664.59	$664.59
49	$665.53	$665.53	$718.77	$718.77	$678.84	$678.84	$693.45	$693.45
50	$696.74	$696.74	$752.48	$752.48	$710.67	$710.67	$725.97	$725.97
51	$727.56	$727.56	$785.76	$785.76	$742.11	$742.11	$758.09	$758.09
52	$761.49	$761.49	$822.41	$822.41	$776.72	$776.72	$793.45	$793.45
53	$795.82	$795.82	$859.49	$859.49	$811.74	$811.74	$829.22	$829.22
54	$832.88	$832.88	$899.52	$899.52	$849.54	$849.54	$867.83	$867.83
55	$869.95	$869.95	$939.54	$939.54	$887.34	$887.34	$906.45	$906.45
56	$910.13	$910.13	$982.94	$982.94	$928.33	$928.33	$948.32	$948.32
57	$950.70	$950.70	$1,026.75	$1,026.75	$969.71	$969.71	$990.59	$990.59
58	$994.00	$994.00	$1,073.52	$1,073.52	$1,013.88	$1,013.88	$1,035.71	$1,035.71
59	$1,015.46	$1,015.46	$1,096.69	$1,096.69	$1,035.77	$1,035.77	$1,058.07	$1,058.07
60	$1,058.76	$1,058.76	$1,143.46	$1,143.46	$1,079.93	$1,079.93	$1,103.19	$1,103.19
61	$1,096.21	$1,096.21	$1,183.91	$1,183.91	$1,118.13	$1,118.13	$1,142.21	$1,142.21
62	$1,120.79	$1,120.79	$1,210.45	$1,210.45	$1,143.20	$1,143.20	$1,167.82	$1,167.82
63	$1,151.60	$1,151.60	$1,243.73	$1,243.73	$1,174.64	$1,174.64	$1,199.93	$1,199.93
64+	$1,170.32	$1,170.32	$1,263.95	$1,263.95	$1,193.73	$1,193.73	$1,219.43	$1,219.43

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010189**		**45127PA0010189**		**45127PA0010190**		**45127PA0010190**	
Plan Marketing Name =>	**ed Deductible PPO 3000/0/25**		**ed Deductible PPO 3000/0/25**		**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**20%**		**20%**	
Copays =>	**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$335.83	$335.83	$317.18	$317.18	$280.89	$280.89	$303.36	$303.36
15	$365.69	$365.69	$345.37	$345.37	$305.85	$305.85	$330.32	$330.32
16	$377.10	$377.10	$356.15	$356.15	$315.40	$315.40	$340.63	$340.63
17	$388.51	$388.51	$366.93	$366.93	$324.95	$324.95	$350.94	$350.94
18	$400.81	$400.81	$378.54	$378.54	$335.23	$335.23	$362.04	$362.04
19	$413.10	$413.10	$390.15	$390.15	$345.51	$345.51	$373.15	$373.15
20	$425.83	$425.83	$402.17	$402.17	$356.15	$356.15	$384.65	$384.65
21	$439.00	$439.00	$414.61	$414.61	$367.17	$367.17	$396.54	$396.54
22	$439.00	$439.00	$414.61	$414.61	$367.17	$367.17	$396.54	$396.54
23	$439.00	$439.00	$414.61	$414.61	$367.17	$367.17	$396.54	$396.54
24	$439.00	$439.00	$414.61	$414.61	$367.17	$367.17	$396.54	$396.54
25	$440.75	$440.75	$416.27	$416.27	$368.64	$368.64	$398.13	$398.13
26	$449.53	$449.53	$424.56	$424.56	$375.98	$375.98	$406.06	$406.06
27	$460.07	$460.07	$434.51	$434.51	$384.79	$384.79	$415.58	$415.58
28	$477.19	$477.19	$450.68	$450.68	$399.11	$399.11	$431.04	$431.04
29	$491.24	$491.24	$463.95	$463.95	$410.86	$410.86	$443.73	$443.73
30	$498.26	$498.26	$470.58	$470.58	$416.74	$416.74	$450.08	$450.08
31	$508.80	$508.80	$480.53	$480.53	$425.55	$425.55	$459.59	$459.59
32	$519.34	$519.34	$490.48	$490.48	$434.36	$434.36	$469.11	$469.11
33	$525.92	$525.92	$496.70	$496.70	$439.87	$439.87	$475.06	$475.06
34	$532.94	$532.94	$503.34	$503.34	$445.74	$445.74	$481.40	$481.40
35	$536.46	$536.46	$506.65	$506.65	$448.68	$448.68	$484.58	$484.58
36	$539.97	$539.97	$509.97	$509.97	$451.62	$451.62	$487.75	$487.75
37	$543.48	$543.48	$513.29	$513.29	$454.56	$454.56	$490.92	$490.92
38	$546.99	$546.99	$516.60	$516.60	$457.49	$457.49	$494.09	$494.09
39	$554.02	$554.02	$523.24	$523.24	$463.37	$463.37	$500.44	$500.44
40	$561.04	$561.04	$529.87	$529.87	$469.24	$469.24	$506.78	$506.78
41	$571.58	$571.58	$539.82	$539.82	$478.06	$478.06	$516.30	$516.30
42	$581.67	$581.67	$549.36	$549.36	$486.50	$486.50	$525.42	$525.42
43	$595.72	$595.72	$562.63	$562.63	$498.25	$498.25	$538.11	$538.11
44	$613.28	$613.28	$579.21	$579.21	$512.94	$512.94	$553.97	$553.97
45	$633.91	$633.91	$598.70	$598.70	$530.19	$530.19	$572.61	$572.61
46	$658.50	$658.50	$621.91	$621.91	$550.76	$550.76	$594.82	$594.82
47	$686.15	$686.15	$648.03	$648.03	$573.89	$573.89	$619.80	$619.80
48	$717.76	$717.76	$677.89	$677.89	$600.32	$600.32	$648.35	$648.35
49	$748.93	$748.93	$707.32	$707.32	$626.39	$626.39	$676.50	$676.50
50	$784.05	$784.05	$740.49	$740.49	$655.77	$655.77	$708.23	$708.23
51	$818.73	$818.73	$773.25	$773.25	$684.77	$684.77	$739.55	$739.55
52	$856.92	$856.92	$809.32	$809.32	$716.72	$716.72	$774.05	$774.05
53	$895.56	$895.56	$845.80	$845.80	$749.03	$749.03	$808.95	$808.95
54	$937.26	$937.26	$885.19	$885.19	$783.91	$783.91	$846.62	$846.62
55	$978.97	$978.97	$924.58	$924.58	$818.79	$818.79	$884.29	$884.29
56	$1,024.18	$1,024.18	$967.28	$967.28	$856.61	$856.61	$925.14	$925.14
57	$1,069.84	$1,069.84	$1,010.40	$1,010.40	$894.79	$894.79	$966.38	$966.38
58	$1,118.57	$1,118.57	$1,056.43	$1,056.43	$935.55	$935.55	$1,010.39	$1,010.39
59	$1,142.71	$1,142.71	$1,079.23	$1,079.23	$955.74	$955.74	$1,032.20	$1,032.20
60	$1,191.44	$1,191.44	$1,125.25	$1,125.25	$996.50	$996.50	$1,076.22	$1,076.22
61	$1,233.59	$1,233.59	$1,165.05	$1,165.05	$1,031.75	$1,031.75	$1,114.29	$1,114.29
62	$1,261.24	$1,261.24	$1,191.17	$1,191.17	$1,054.88	$1,054.88	$1,139.27	$1,139.27
63	$1,295.92	$1,295.92	$1,223.93	$1,223.93	$1,083.89	$1,083.89	$1,170.60	$1,170.60
64+	$1,316.99	$1,316.99	$1,243.82	$1,243.82	$1,101.50	$1,101.50	$1,189.62	$1,189.62

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010190**		**45127PA0010191**		**45127PA0010191**		**45127PA0010191**	
Plan Marketing Name =>	**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 0**		**Gold PPO 2000/20/20 Rx 0**		**Gold PPO 2000/20/20 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$286.50	$286.50	$293.35	$293.35	$316.81	$316.81	$299.21	$299.21
15	$311.97	$311.97	$319.42	$319.42	$344.98	$344.98	$325.81	$325.81
16	$321.71	$321.71	$329.39	$329.39	$355.74	$355.74	$335.98	$335.98
17	$331.44	$331.44	$339.36	$339.36	$366.51	$366.51	$346.15	$346.15
18	$341.93	$341.93	$350.10	$350.10	$378.11	$378.11	$357.10	$357.10
19	$352.42	$352.42	$360.84	$360.84	$389.70	$389.70	$368.05	$368.05
20	$363.28	$363.28	$371.96	$371.96	$401.71	$401.71	$379.40	$379.40
21	$374.51	$374.51	$383.46	$383.46	$414.14	$414.14	$391.13	$391.13
22	$374.51	$374.51	$383.46	$383.46	$414.14	$414.14	$391.13	$391.13
23	$374.51	$374.51	$383.46	$383.46	$414.14	$414.14	$391.13	$391.13
24	$374.51	$374.51	$383.46	$383.46	$414.14	$414.14	$391.13	$391.13
25	$376.01	$376.01	$384.99	$384.99	$415.79	$415.79	$392.69	$392.69
26	$383.50	$383.50	$392.66	$392.66	$424.08	$424.08	$400.52	$400.52
27	$392.49	$392.49	$401.87	$401.87	$434.02	$434.02	$409.90	$409.90
28	$407.10	$407.10	$416.82	$416.82	$450.17	$450.17	$425.16	$425.16
29	$419.08	$419.08	$429.09	$429.09	$463.42	$463.42	$437.67	$437.67
30	$425.07	$425.07	$435.23	$435.23	$470.05	$470.05	$443.93	$443.93
31	$434.06	$434.06	$444.43	$444.43	$479.98	$479.98	$453.32	$453.32
32	$443.05	$443.05	$453.63	$453.63	$489.92	$489.92	$462.71	$462.71
33	$448.67	$448.67	$459.39	$459.39	$496.14	$496.14	$468.57	$468.57
34	$454.66	$454.66	$465.52	$465.52	$502.76	$502.76	$474.83	$474.83
35	$457.66	$457.66	$468.59	$468.59	$506.08	$506.08	$477.96	$477.96
36	$460.65	$460.65	$471.66	$471.66	$509.39	$509.39	$481.09	$481.09
37	$463.65	$463.65	$474.72	$474.72	$512.70	$512.70	$484.22	$484.22
38	$466.64	$466.64	$477.79	$477.79	$516.01	$516.01	$487.35	$487.35
39	$472.64	$472.64	$483.93	$483.93	$522.64	$522.64	$493.61	$493.61
40	$478.63	$478.63	$490.06	$490.06	$529.27	$529.27	$499.86	$499.86
41	$487.62	$487.62	$499.26	$499.26	$539.21	$539.21	$509.25	$509.25
42	$496.23	$496.23	$508.08	$508.08	$548.73	$548.73	$518.25	$518.25
43	$508.21	$508.21	$520.36	$520.36	$561.98	$561.98	$530.76	$530.76
44	$523.20	$523.20	$535.69	$535.69	$578.55	$578.55	$546.41	$546.41
45	$540.80	$540.80	$553.72	$553.72	$598.01	$598.01	$564.79	$564.79
46	$561.77	$561.77	$575.19	$575.19	$621.21	$621.21	$586.69	$586.69
47	$585.36	$585.36	$599.35	$599.35	$647.30	$647.30	$611.33	$611.33
48	$612.33	$612.33	$626.96	$626.96	$677.11	$677.11	$639.50	$639.50
49	$638.92	$638.92	$654.18	$654.18	$706.52	$706.52	$667.27	$667.27
50	$668.88	$668.88	$684.86	$684.86	$739.65	$739.65	$698.56	$698.56
51	$698.47	$698.47	$715.15	$715.15	$772.37	$772.37	$729.46	$729.46
52	$731.05	$731.05	$748.51	$748.51	$808.40	$808.40	$763.48	$763.48
53	$764.01	$764.01	$782.26	$782.26	$844.84	$844.84	$797.90	$797.90
54	$799.59	$799.59	$818.69	$818.69	$884.18	$884.18	$835.06	$835.06
55	$835.16	$835.16	$855.12	$855.12	$923.53	$923.53	$872.22	$872.22
56	$873.74	$873.74	$894.61	$894.61	$966.18	$966.18	$912.50	$912.50
57	$912.69	$912.69	$934.49	$934.49	$1,009.25	$1,009.25	$953.18	$953.18
58	$954.26	$954.26	$977.06	$977.06	$1,055.22	$1,055.22	$996.60	$996.60
59	$974.86	$974.86	$998.15	$998.15	$1,078.00	$1,078.00	$1,018.11	$1,018.11
60	$1,016.43	$1,016.43	$1,040.71	$1,040.71	$1,123.97	$1,123.97	$1,061.52	$1,061.52
61	$1,052.38	$1,052.38	$1,077.52	$1,077.52	$1,163.72	$1,163.72	$1,099.07	$1,099.07
62	$1,075.98	$1,075.98	$1,101.68	$1,101.68	$1,189.82	$1,189.82	$1,123.71	$1,123.71
63	$1,105.56	$1,105.56	$1,131.97	$1,131.97	$1,222.53	$1,222.53	$1,154.61	$1,154.61
64+	$1,123.53	$1,123.53	$1,150.37	$1,150.37	$1,242.41	$1,242.41	$1,173.38	$1,173.38

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010194**		**45127PA0010194**		**45127PA0010194**		**45127PA0010195**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$286.98	$286.98	$309.94	$309.94	$292.72	$292.72	$299.41	$299.41
15	$312.49	$312.49	$337.49	$337.49	$318.74	$318.74	$326.03	$326.03
16	$322.25	$322.25	$348.02	$348.02	$328.69	$328.69	$336.20	$336.20
17	$332.00	$332.00	$358.56	$358.56	$338.64	$338.64	$346.38	$346.38
18	$342.50	$342.50	$369.90	$369.90	$349.35	$349.35	$357.34	$357.34
19	$353.01	$353.01	$381.25	$381.25	$360.07	$360.07	$368.30	$368.30
20	$363.89	$363.89	$393.00	$393.00	$371.16	$371.16	$379.65	$379.65
21	$375.14	$375.14	$405.15	$405.15	$382.64	$382.64	$391.39	$391.39
22	$375.14	$375.14	$405.15	$405.15	$382.64	$382.64	$391.39	$391.39
23	$375.14	$375.14	$405.15	$405.15	$382.64	$382.64	$391.39	$391.39
24	$375.14	$375.14	$405.15	$405.15	$382.64	$382.64	$391.39	$391.39
25	$376.64	$376.64	$406.77	$406.77	$384.17	$384.17	$392.96	$392.96
26	$384.14	$384.14	$414.87	$414.87	$391.83	$391.83	$400.78	$400.78
27	$393.15	$393.15	$424.60	$424.60	$401.01	$401.01	$410.18	$410.18
28	$407.78	$407.78	$440.40	$440.40	$415.93	$415.93	$425.44	$425.44
29	$419.78	$419.78	$453.36	$453.36	$428.18	$428.18	$437.97	$437.97
30	$425.78	$425.78	$459.85	$459.85	$434.30	$434.30	$444.23	$444.23
31	$434.79	$434.79	$469.57	$469.57	$443.48	$443.48	$453.62	$453.62
32	$443.79	$443.79	$479.29	$479.29	$452.67	$452.67	$463.01	$463.01
33	$449.42	$449.42	$485.37	$485.37	$458.41	$458.41	$468.89	$468.89
34	$455.42	$455.42	$491.85	$491.85	$464.53	$464.53	$475.15	$475.15
35	$458.42	$458.42	$495.09	$495.09	$467.59	$467.59	$478.28	$478.28
36	$461.42	$461.42	$498.34	$498.34	$470.65	$470.65	$481.41	$481.41
37	$464.42	$464.42	$501.58	$501.58	$473.71	$473.71	$484.54	$484.54
38	$467.42	$467.42	$504.82	$504.82	$476.77	$476.77	$487.67	$487.67
39	$473.43	$473.43	$511.30	$511.30	$482.90	$482.90	$493.93	$493.93
40	$479.43	$479.43	$517.78	$517.78	$489.02	$489.02	$500.20	$500.20
41	$488.43	$488.43	$527.51	$527.51	$498.20	$498.20	$509.59	$509.59
42	$497.06	$497.06	$536.83	$536.83	$507.00	$507.00	$518.59	$518.59
43	$509.06	$509.06	$549.79	$549.79	$519.25	$519.25	$531.12	$531.12
44	$524.07	$524.07	$566.00	$566.00	$534.55	$534.55	$546.77	$546.77
45	$541.70	$541.70	$585.04	$585.04	$552.54	$552.54	$565.17	$565.17
46	$562.71	$562.71	$607.73	$607.73	$573.96	$573.96	$587.08	$587.08
47	$586.34	$586.34	$633.25	$633.25	$598.07	$598.07	$611.74	$611.74
48	$613.35	$613.35	$662.42	$662.42	$625.62	$625.62	$639.92	$639.92
49	$639.99	$639.99	$691.19	$691.19	$652.79	$652.79	$667.71	$667.71
50	$670.00	$670.00	$723.60	$723.60	$683.40	$683.40	$699.02	$699.02
51	$699.64	$699.64	$755.61	$755.61	$713.63	$713.63	$729.94	$729.94
52	$732.27	$732.27	$790.86	$790.86	$746.92	$746.92	$763.99	$763.99
53	$765.29	$765.29	$826.51	$826.51	$780.59	$780.59	$798.44	$798.44
54	$800.92	$800.92	$865.00	$865.00	$816.94	$816.94	$835.62	$835.62
55	$836.56	$836.56	$903.49	$903.49	$853.29	$853.29	$872.80	$872.80
56	$875.20	$875.20	$945.22	$945.22	$892.71	$892.71	$913.11	$913.11
57	$914.22	$914.22	$987.35	$987.35	$932.50	$932.50	$953.82	$953.82
58	$955.86	$955.86	$1,032.33	$1,032.33	$974.97	$974.97	$997.26	$997.26
59	$976.49	$976.49	$1,054.61	$1,054.61	$996.02	$996.02	$1,018.79	$1,018.79
60	$1,018.13	$1,018.13	$1,099.58	$1,099.58	$1,038.49	$1,038.49	$1,062.23	$1,062.23
61	$1,054.14	$1,054.14	$1,138.47	$1,138.47	$1,075.23	$1,075.23	$1,099.81	$1,099.81
62	$1,077.78	$1,077.78	$1,164.00	$1,164.00	$1,099.33	$1,099.33	$1,124.46	$1,124.46
63	$1,107.41	$1,107.41	$1,196.01	$1,196.01	$1,129.56	$1,129.56	$1,155.38	$1,155.38
64+	$1,125.41	$1,125.41	$1,215.44	$1,215.44	$1,147.92	$1,147.92	$1,174.16	$1,174.16

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010195**		**45127PA0010195**		**45127PA0010196**		**45127PA0010196**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 0**		**Gold Easy Blue PPO 0/0/25**		**Gold Easy Blue PPO 0/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$323.37	$323.37	$305.40	$305.40	$314.29	$314.29	$339.44	$339.44
15	$352.11	$352.11	$332.55	$332.55	$342.23	$342.23	$369.61	$369.61
16	$363.10	$363.10	$342.93	$342.93	$352.91	$352.91	$381.14	$381.14
17	$374.09	$374.09	$353.31	$353.31	$363.59	$363.59	$392.68	$392.68
18	$385.93	$385.93	$364.49	$364.49	$375.10	$375.10	$405.10	$405.10
19	$397.76	$397.76	$375.66	$375.66	$386.60	$386.60	$417.53	$417.53
20	$410.02	$410.02	$387.24	$387.24	$398.51	$398.51	$430.40	$430.40
21	$422.70	$422.70	$399.22	$399.22	$410.84	$410.84	$443.71	$443.71
22	$422.70	$422.70	$399.22	$399.22	$410.84	$410.84	$443.71	$443.71
23	$422.70	$422.70	$399.22	$399.22	$410.84	$410.84	$443.71	$443.71
24	$422.70	$422.70	$399.22	$399.22	$410.84	$410.84	$443.71	$443.71
25	$424.39	$424.39	$400.81	$400.81	$412.48	$412.48	$445.48	$445.48
26	$432.85	$432.85	$408.80	$408.80	$420.70	$420.70	$454.36	$454.36
27	$442.99	$442.99	$418.38	$418.38	$430.56	$430.56	$465.01	$465.01
28	$459.48	$459.48	$433.95	$433.95	$446.58	$446.58	$482.31	$482.31
29	$473.00	$473.00	$446.72	$446.72	$459.73	$459.73	$496.51	$496.51
30	$479.77	$479.77	$453.11	$453.11	$466.30	$466.30	$503.61	$503.61
31	$489.91	$489.91	$462.69	$462.69	$476.16	$476.16	$514.26	$514.26
32	$500.06	$500.06	$472.27	$472.27	$486.02	$486.02	$524.91	$524.91
33	$506.40	$506.40	$478.26	$478.26	$492.19	$492.19	$531.56	$531.56
34	$513.16	$513.16	$484.65	$484.65	$498.76	$498.76	$538.66	$538.66
35	$516.54	$516.54	$487.84	$487.84	$502.05	$502.05	$542.21	$542.21
36	$519.92	$519.92	$491.04	$491.04	$505.33	$505.33	$545.76	$545.76
37	$523.30	$523.30	$494.23	$494.23	$508.62	$508.62	$549.31	$549.31
38	$526.69	$526.69	$497.43	$497.43	$511.91	$511.91	$552.86	$552.86
39	$533.45	$533.45	$503.81	$503.81	$518.48	$518.48	$559.96	$559.96
40	$540.21	$540.21	$510.20	$510.20	$525.05	$525.05	$567.06	$567.06
41	$550.36	$550.36	$519.78	$519.78	$534.91	$534.91	$577.71	$577.71
42	$560.08	$560.08	$528.96	$528.96	$544.36	$544.36	$587.91	$587.91
43	$573.61	$573.61	$541.74	$541.74	$557.51	$557.51	$602.11	$602.11
44	$590.51	$590.51	$557.71	$557.71	$573.94	$573.94	$619.86	$619.86
45	$610.38	$610.38	$576.47	$576.47	$593.25	$593.25	$640.71	$640.71
46	$634.05	$634.05	$598.83	$598.83	$616.26	$616.26	$665.56	$665.56
47	$660.68	$660.68	$623.98	$623.98	$642.14	$642.14	$693.51	$693.51
48	$691.12	$691.12	$652.72	$652.72	$671.72	$671.72	$725.46	$725.46
49	$721.13	$721.13	$681.07	$681.07	$700.89	$700.89	$756.96	$756.96
50	$754.94	$754.94	$713.00	$713.00	$733.76	$733.76	$792.46	$792.46
51	$788.34	$788.34	$744.54	$744.54	$766.22	$766.22	$827.51	$827.51
52	$825.11	$825.11	$779.27	$779.27	$801.96	$801.96	$866.12	$866.12
53	$862.31	$862.31	$814.40	$814.40	$838.11	$838.11	$905.16	$905.16
54	$902.47	$902.47	$852.33	$852.33	$877.14	$877.14	$947.31	$947.31
55	$942.62	$942.62	$890.26	$890.26	$916.17	$916.17	$989.47	$989.47
56	$986.16	$986.16	$931.38	$931.38	$958.49	$958.49	$1,035.17	$1,035.17
57	$1,030.12	$1,030.12	$972.89	$972.89	$1,001.22	$1,001.22	$1,081.31	$1,081.31
58	$1,077.04	$1,077.04	$1,017.21	$1,017.21	$1,046.82	$1,046.82	$1,130.57	$1,130.57
59	$1,100.29	$1,100.29	$1,039.16	$1,039.16	$1,069.42	$1,069.42	$1,154.97	$1,154.97
60	$1,147.21	$1,147.21	$1,083.48	$1,083.48	$1,115.02	$1,115.02	$1,204.22	$1,204.22
61	$1,187.79	$1,187.79	$1,121.80	$1,121.80	$1,154.46	$1,154.46	$1,246.82	$1,246.82
62	$1,214.42	$1,214.42	$1,146.95	$1,146.95	$1,180.34	$1,180.34	$1,274.77	$1,274.77
63	$1,247.81	$1,247.81	$1,178.49	$1,178.49	$1,212.80	$1,212.80	$1,309.82	$1,309.82
64+	$1,268.09	$1,268.09	$1,197.65	$1,197.65	$1,232.51	$1,232.51	$1,331.12	$1,331.12

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010196**		**45127PA0010197**		**45127PA0010198**		**45127PA0010199**	
Plan Marketing Name =>	**Gold Easy Blue PPO 0/0/25**		**old PPO Choice 3000/0/30 Rx 2**		**Gold PPO Choice 3000/0/30 Rx**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**7**		**7**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$0 /$0 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$30/$50/$200 PCP/SPC/ER**		**$30/$50/$200 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$320.58	$320.58	$259.17	$259.17	$270.53	$270.53	$238.57	$238.57
15	$349.07	$349.07	$282.21	$282.21	$294.58	$294.58	$259.78	$259.78
16	$359.97	$359.97	$291.02	$291.02	$303.77	$303.77	$267.89	$267.89
17	$370.87	$370.87	$299.82	$299.82	$312.97	$312.97	$276.00	$276.00
18	$382.60	$382.60	$309.31	$309.31	$322.87	$322.87	$284.73	$284.73
19	$394.33	$394.33	$318.80	$318.80	$332.77	$332.77	$293.46	$293.46
20	$406.49	$406.49	$328.62	$328.62	$343.03	$343.03	$302.50	$302.50
21	$419.06	$419.06	$338.79	$338.79	$353.64	$353.64	$311.86	$311.86
22	$419.06	$419.06	$338.79	$338.79	$353.64	$353.64	$311.86	$311.86
23	$419.06	$419.06	$338.79	$338.79	$353.64	$353.64	$311.86	$311.86
24	$419.06	$419.06	$338.79	$338.79	$353.64	$353.64	$311.86	$311.86
25	$420.73	$420.73	$340.14	$340.14	$355.05	$355.05	$313.11	$313.11
26	$429.11	$429.11	$346.92	$346.92	$362.12	$362.12	$319.34	$319.34
27	$439.17	$439.17	$355.05	$355.05	$370.61	$370.61	$326.83	$326.83
28	$455.51	$455.51	$368.26	$368.26	$384.40	$384.40	$338.99	$338.99
29	$468.92	$468.92	$379.10	$379.10	$395.72	$395.72	$348.97	$348.97
30	$475.63	$475.63	$384.52	$384.52	$401.38	$401.38	$353.96	$353.96
31	$485.69	$485.69	$392.65	$392.65	$409.86	$409.86	$361.45	$361.45
32	$495.74	$495.74	$400.78	$400.78	$418.35	$418.35	$368.93	$368.93
33	$502.03	$502.03	$405.86	$405.86	$423.65	$423.65	$373.61	$373.61
34	$508.73	$508.73	$411.29	$411.29	$429.31	$429.31	$378.60	$378.60
35	$512.09	$512.09	$414.00	$414.00	$432.14	$432.14	$381.09	$381.09
36	$515.44	$515.44	$416.71	$416.71	$434.97	$434.97	$383.59	$383.59
37	$518.79	$518.79	$419.42	$419.42	$437.80	$437.80	$386.08	$386.08
38	$522.14	$522.14	$422.13	$422.13	$440.63	$440.63	$388.58	$388.58
39	$528.85	$528.85	$427.55	$427.55	$446.29	$446.29	$393.57	$393.57
40	$535.55	$535.55	$432.97	$432.97	$451.95	$451.95	$398.56	$398.56
41	$545.61	$545.61	$441.10	$441.10	$460.43	$460.43	$406.04	$406.04
42	$555.25	$555.25	$448.89	$448.89	$468.57	$468.57	$413.21	$413.21
43	$568.66	$568.66	$459.73	$459.73	$479.88	$479.88	$423.19	$423.19
44	$585.42	$585.42	$473.28	$473.28	$494.03	$494.03	$435.67	$435.67
45	$605.12	$605.12	$489.21	$489.21	$510.65	$510.65	$450.33	$450.33
46	$628.59	$628.59	$508.18	$508.18	$530.45	$530.45	$467.79	$467.79
47	$654.99	$654.99	$529.52	$529.52	$552.73	$552.73	$487.44	$487.44
48	$685.16	$685.16	$553.91	$553.91	$578.19	$578.19	$509.89	$509.89
49	$714.91	$714.91	$577.97	$577.97	$603.30	$603.30	$532.03	$532.03
50	$748.44	$748.44	$605.07	$605.07	$631.59	$631.59	$556.98	$556.98
51	$781.54	$781.54	$631.83	$631.83	$659.53	$659.53	$581.62	$581.62
52	$818.00	$818.00	$661.31	$661.31	$690.30	$690.30	$608.75	$608.75
53	$854.88	$854.88	$691.12	$691.12	$721.42	$721.42	$636.19	$636.19
54	$894.69	$894.69	$723.31	$723.31	$755.01	$755.01	$665.82	$665.82
55	$934.50	$934.50	$755.49	$755.49	$788.61	$788.61	$695.45	$695.45
56	$977.66	$977.66	$790.39	$790.39	$825.03	$825.03	$727.57	$727.57
57	$1,021.24	$1,021.24	$825.62	$825.62	$861.81	$861.81	$760.00	$760.00
58	$1,067.76	$1,067.76	$863.22	$863.22	$901.06	$901.06	$794.62	$794.62
59	$1,090.80	$1,090.80	$881.86	$881.86	$920.51	$920.51	$811.77	$811.77
60	$1,137.32	$1,137.32	$919.46	$919.46	$959.77	$959.77	$846.39	$846.39
61	$1,177.55	$1,177.55	$951.99	$951.99	$993.71	$993.71	$876.33	$876.33
62	$1,203.95	$1,203.95	$973.33	$973.33	$1,015.99	$1,015.99	$895.97	$895.97
63	$1,237.06	$1,237.06	$1,000.09	$1,000.09	$1,043.93	$1,043.93	$920.61	$920.61
64+	$1,257.17	$1,257.17	$1,016.36	$1,016.36	$1,060.91	$1,060.91	$935.57	$935.57

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010199**		**45127PA0010199**		**45127PA0130001**		**45127PA0130002**	
Plan Marketing Name =>	**ilver QHDHP-E PPO 4500/0/1C**		**ilver QHDHP-E PPO 4500/0/1C**		**lley Advantage EPO 2000/0/2C**		**alley Advantage EPO 2000/0/2**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**6**	
Network =>	**PPO**		**PPO**		**EPO**		**EPO**	
Metal =>	**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$257.66	$257.66	$243.34	$243.34	$267.65	$267.65	$278.83	$278.83
15	$280.56	$280.56	$264.97	$264.97	$291.44	$291.44	$303.62	$303.62
16	$289.32	$289.32	$273.25	$273.25	$300.54	$300.54	$313.10	$313.10
17	$298.08	$298.08	$281.52	$281.52	$309.63	$309.63	$322.57	$322.57
18	$307.51	$307.51	$290.42	$290.42	$319.43	$319.43	$332.78	$332.78
19	$316.94	$316.94	$299.33	$299.33	$329.23	$329.23	$342.99	$342.99
20	$326.70	$326.70	$308.55	$308.55	$339.37	$339.37	$353.56	$353.56
21	$336.81	$336.81	$318.10	$318.10	$349.87	$349.87	$364.49	$364.49
22	$336.81	$336.81	$318.10	$318.10	$349.87	$349.87	$364.49	$364.49
23	$336.81	$336.81	$318.10	$318.10	$349.87	$349.87	$364.49	$364.49
24	$336.81	$336.81	$318.10	$318.10	$349.87	$349.87	$364.49	$364.49
25	$338.16	$338.16	$319.37	$319.37	$351.27	$351.27	$365.95	$365.95
26	$344.89	$344.89	$325.73	$325.73	$358.27	$358.27	$373.24	$373.24
27	$352.98	$352.98	$333.37	$333.37	$366.66	$366.66	$381.99	$381.99
28	$366.11	$366.11	$345.77	$345.77	$380.31	$380.31	$396.20	$396.20
29	$376.89	$376.89	$355.95	$355.95	$391.50	$391.50	$407.86	$407.86
30	$382.28	$382.28	$361.04	$361.04	$397.10	$397.10	$413.70	$413.70
31	$390.36	$390.36	$368.67	$368.67	$405.50	$405.50	$422.44	$422.44
32	$398.44	$398.44	$376.31	$376.31	$413.90	$413.90	$431.19	$431.19
33	$403.50	$403.50	$381.08	$381.08	$419.14	$419.14	$436.66	$436.66
34	$408.89	$408.89	$386.17	$386.17	$424.74	$424.74	$442.49	$442.49
35	$411.58	$411.58	$388.71	$388.71	$427.54	$427.54	$445.41	$445.41
36	$414.27	$414.27	$391.26	$391.26	$430.34	$430.34	$448.32	$448.32
37	$416.97	$416.97	$393.80	$393.80	$433.14	$433.14	$451.24	$451.24
38	$419.66	$419.66	$396.35	$396.35	$435.94	$435.94	$454.15	$454.15
39	$425.05	$425.05	$401.44	$401.44	$441.54	$441.54	$459.99	$459.99
40	$430.44	$430.44	$406.53	$406.53	$447.13	$447.13	$465.82	$465.82
41	$438.53	$438.53	$414.16	$414.16	$455.53	$455.53	$474.57	$474.57
42	$446.27	$446.27	$421.48	$421.48	$463.58	$463.58	$482.95	$482.95
43	$457.05	$457.05	$431.66	$431.66	$474.77	$474.77	$494.61	$494.61
44	$470.52	$470.52	$444.38	$444.38	$488.77	$488.77	$509.19	$509.19
45	$486.35	$486.35	$459.33	$459.33	$505.21	$505.21	$526.32	$526.32
46	$505.21	$505.21	$477.15	$477.15	$524.80	$524.80	$546.74	$546.74
47	$526.43	$526.43	$497.19	$497.19	$546.85	$546.85	$569.70	$569.70
48	$550.68	$550.68	$520.09	$520.09	$572.04	$572.04	$595.94	$595.94
49	$574.60	$574.60	$542.67	$542.67	$596.88	$596.88	$621.82	$621.82
50	$601.54	$601.54	$568.12	$568.12	$624.87	$624.87	$650.98	$650.98
51	$628.15	$628.15	$593.25	$593.25	$652.51	$652.51	$679.77	$679.77
52	$657.45	$657.45	$620.93	$620.93	$682.95	$682.95	$711.48	$711.48
53	$687.09	$687.09	$648.92	$648.92	$713.73	$713.73	$743.56	$743.56
54	$719.09	$719.09	$679.14	$679.14	$746.97	$746.97	$778.19	$778.19
55	$751.08	$751.08	$709.36	$709.36	$780.21	$780.21	$812.81	$812.81
56	$785.77	$785.77	$742.12	$742.12	$816.25	$816.25	$850.36	$850.36
57	$820.80	$820.80	$775.20	$775.20	$852.63	$852.63	$888.26	$888.26
58	$858.19	$858.19	$810.51	$810.51	$891.47	$891.47	$928.72	$928.72
59	$876.71	$876.71	$828.01	$828.01	$910.71	$910.71	$948.77	$948.77
60	$914.10	$914.10	$863.32	$863.32	$949.55	$949.55	$989.23	$989.23
61	$946.43	$946.43	$893.85	$893.85	$983.13	$983.13	$1,024.22	$1,024.22
62	$967.65	$967.65	$913.89	$913.89	$1,005.18	$1,005.18	$1,047.18	$1,047.18
63	$994.26	$994.26	$939.02	$939.02	$1,032.82	$1,032.82	$1,075.97	$1,075.97
64+	$1,010.42	$1,010.42	$954.29	$954.29	$1,049.60	$1,049.60	$1,093.46	$1,093.46

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021

Ending date of Rates: March 31, 2021

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	**45127PA0130003**		**45127PA0130004**	
Plan Marketing Name =>	**alley Advantage EPO 5000/0/3**		**alley Advantage EPO 5000/0/**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**6**	
Network =>	**EPO**		**EPO**	
Metal =>	**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$224.97	$224.97	$235.64	$235.64
15	$244.97	$244.97	$256.59	$256.59
16	$252.61	$252.61	$264.60	$264.60
17	$260.26	$260.26	$272.61	$272.61
18	$268.50	$268.50	$281.23	$281.23
19	$276.73	$276.73	$289.86	$289.86
20	$285.26	$285.26	$298.79	$298.79
21	$294.08	$294.08	$308.03	$308.03
22	$294.08	$294.08	$308.03	$308.03
23	$294.08	$294.08	$308.03	$308.03
24	$294.08	$294.08	$308.03	$308.03
25	$295.26	$295.26	$309.26	$309.26
26	$301.14	$301.14	$315.42	$315.42
27	$308.20	$308.20	$322.82	$322.82
28	$319.66	$319.66	$334.83	$334.83
29	$329.08	$329.08	$344.69	$344.69
30	$333.78	$333.78	$349.61	$349.61
31	$340.84	$340.84	$357.01	$357.01
32	$347.90	$347.90	$364.40	$364.40
33	$352.31	$352.31	$369.02	$369.02
34	$357.01	$357.01	$373.95	$373.95
35	$359.37	$359.37	$376.41	$376.41
36	$361.72	$361.72	$378.88	$378.88
37	$364.07	$364.07	$381.34	$381.34
38	$366.42	$366.42	$383.81	$383.81
39	$371.13	$371.13	$388.73	$388.73
40	$375.83	$375.83	$393.66	$393.66
41	$382.89	$382.89	$401.06	$401.06
42	$389.66	$389.66	$408.14	$408.14
43	$399.07	$399.07	$418.00	$418.00
44	$410.83	$410.83	$430.32	$430.32
45	$424.65	$424.65	$444.80	$444.80
46	$441.12	$441.12	$462.04	$462.04
47	$459.65	$459.65	$481.45	$481.45
48	$480.82	$480.82	$503.63	$503.63
49	$501.70	$501.70	$525.50	$525.50
50	$525.23	$525.23	$550.14	$550.14
51	$548.46	$548.46	$574.48	$574.48
52	$574.04	$574.04	$601.27	$601.27
53	$599.92	$599.92	$628.38	$628.38
54	$627.86	$627.86	$657.64	$657.64
55	$655.80	$655.80	$686.91	$686.91
56	$686.09	$686.09	$718.63	$718.63
57	$716.67	$716.67	$750.67	$750.67
58	$749.32	$749.32	$784.86	$784.86
59	$765.49	$765.49	$801.80	$801.80
60	$798.13	$798.13	$835.99	$835.99
61	$826.36	$826.36	$865.56	$865.56
62	$844.89	$844.89	$884.97	$884.97
63	$868.12	$868.12	$909.30	$909.30
64+	$882.23	$882.23	$924.08	$924.08

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$393.86	$393.86	$425.37	$425.37	$401.74	$401.74	$406.73	$406.73
15	$428.87	$428.87	$463.18	$463.18	$437.45	$437.45	$442.88	$442.88
16	$442.26	$442.26	$477.64	$477.64	$451.10	$451.10	$456.70	$456.70
17	$455.64	$455.64	$492.09	$492.09	$464.76	$464.76	$470.53	$470.53
18	$470.06	$470.06	$507.66	$507.66	$479.46	$479.46	$485.41	$485.41
19	$484.47	$484.47	$523.23	$523.23	$494.16	$494.16	$500.30	$500.30
20	$499.40	$499.40	$539.36	$539.36	$509.39	$509.39	$515.72	$515.72
21	$514.85	$514.85	$556.04	$556.04	$525.15	$525.15	$531.67	$531.67
22	$514.85	$514.85	$556.04	$556.04	$525.15	$525.15	$531.67	$531.67
23	$514.85	$514.85	$556.04	$556.04	$525.15	$525.15	$531.67	$531.67
24	$514.85	$514.85	$556.04	$556.04	$525.15	$525.15	$531.67	$531.67
25	$516.91	$516.91	$558.26	$558.26	$527.25	$527.25	$533.80	$533.80
26	$527.21	$527.21	$569.38	$569.38	$537.75	$537.75	$544.43	$544.43
27	$539.56	$539.56	$582.73	$582.73	$550.35	$550.35	$557.19	$557.19
28	$559.64	$559.64	$604.41	$604.41	$570.83	$570.83	$577.93	$577.93
29	$576.12	$576.12	$622.21	$622.21	$587.64	$587.64	$594.94	$594.94
30	$584.35	$584.35	$631.10	$631.10	$596.04	$596.04	$603.45	$603.45
31	$596.71	$596.71	$644.45	$644.45	$608.65	$608.65	$616.21	$616.21
32	$609.07	$609.07	$657.79	$657.79	$621.25	$621.25	$628.97	$628.97
33	$616.79	$616.79	$666.13	$666.13	$629.13	$629.13	$636.94	$636.94
34	$625.03	$625.03	$675.03	$675.03	$637.53	$637.53	$645.45	$645.45
35	$629.15	$629.15	$679.48	$679.48	$641.73	$641.73	$649.70	$649.70
36	$633.27	$633.27	$683.93	$683.93	$645.93	$645.93	$653.95	$653.95
37	$637.38	$637.38	$688.38	$688.38	$650.13	$650.13	$658.21	$658.21
38	$641.50	$641.50	$692.82	$692.82	$654.33	$654.33	$662.46	$662.46
39	$649.74	$649.74	$701.72	$701.72	$662.74	$662.74	$670.97	$670.97
40	$657.98	$657.98	$710.62	$710.62	$671.14	$671.14	$679.47	$679.47
41	$670.33	$670.33	$723.96	$723.96	$683.74	$683.74	$692.23	$692.23
42	$682.18	$682.18	$736.75	$736.75	$695.82	$695.82	$704.46	$704.46
43	$698.65	$698.65	$754.54	$754.54	$712.62	$712.62	$721.48	$721.48
44	$719.25	$719.25	$776.79	$776.79	$733.63	$733.63	$742.74	$742.74
45	$743.44	$743.44	$802.92	$802.92	$758.31	$758.31	$767.73	$767.73
46	$772.28	$772.28	$834.06	$834.06	$787.72	$787.72	$797.50	$797.50
47	$804.71	$804.71	$869.09	$869.09	$820.80	$820.80	$831.00	$831.00
48	$841.78	$841.78	$909.12	$909.12	$858.62	$858.62	$869.28	$869.28
49	$878.33	$878.33	$948.60	$948.60	$895.90	$895.90	$907.03	$907.03
50	$919.52	$919.52	$993.08	$993.08	$937.91	$937.91	$949.56	$949.56
51	$960.20	$960.20	$1,037.01	$1,037.01	$979.40	$979.40	$991.56	$991.56
52	$1,004.99	$1,004.99	$1,085.39	$1,085.39	$1,025.09	$1,025.09	$1,037.82	$1,037.82
53	$1,050.29	$1,050.29	$1,134.32	$1,134.32	$1,071.30	$1,071.30	$1,084.61	$1,084.61
54	$1,099.20	$1,099.20	$1,187.14	$1,187.14	$1,121.19	$1,121.19	$1,135.12	$1,135.12
55	$1,148.12	$1,148.12	$1,239.96	$1,239.96	$1,171.08	$1,171.08	$1,185.62	$1,185.62
56	$1,201.15	$1,201.15	$1,297.24	$1,297.24	$1,225.17	$1,225.17	$1,240.39	$1,240.39
57	$1,254.69	$1,254.69	$1,355.06	$1,355.06	$1,279.78	$1,279.78	$1,295.68	$1,295.68
58	$1,311.84	$1,311.84	$1,416.78	$1,416.78	$1,338.07	$1,338.07	$1,354.70	$1,354.70
59	$1,340.15	$1,340.15	$1,447.37	$1,447.37	$1,366.96	$1,366.96	$1,383.94	$1,383.94
60	$1,397.30	$1,397.30	$1,509.09	$1,509.09	$1,425.25	$1,425.25	$1,442.95	$1,442.95
61	$1,446.73	$1,446.73	$1,562.47	$1,562.47	$1,475.66	$1,475.66	$1,493.99	$1,493.99
62	$1,479.16	$1,479.16	$1,597.50	$1,597.50	$1,508.75	$1,508.75	$1,527.49	$1,527.49
63	$1,519.84	$1,519.84	$1,641.42	$1,641.42	$1,550.23	$1,550.23	$1,569.49	$1,569.49
64+	$1,544.54	$1,544.54	$1,668.11	$1,668.11	$1,575.44	$1,575.44	$1,595.00	$1,595.00

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$439.27	$439.27	$414.86	$414.86	$379.20	$379.20	$409.53	$409.53
15	$478.31	$478.31	$451.74	$451.74	$412.90	$412.90	$445.93	$445.93
16	$493.24	$493.24	$465.84	$465.84	$425.79	$425.79	$459.85	$459.85
17	$508.17	$508.17	$479.94	$479.94	$438.68	$438.68	$473.77	$473.77
18	$524.25	$524.25	$495.12	$495.12	$452.56	$452.56	$488.76	$488.76
19	$540.33	$540.33	$510.31	$510.31	$466.43	$466.43	$503.75	$503.75
20	$556.98	$556.98	$526.03	$526.03	$480.81	$480.81	$519.27	$519.27
21	$574.20	$574.20	$542.30	$542.30	$495.68	$495.68	$535.33	$535.33
22	$574.20	$574.20	$542.30	$542.30	$495.68	$495.68	$535.33	$535.33
23	$574.20	$574.20	$542.30	$542.30	$495.68	$495.68	$535.33	$535.33
24	$574.20	$574.20	$542.30	$542.30	$495.68	$495.68	$535.33	$535.33
25	$576.50	$576.50	$544.47	$544.47	$497.66	$497.66	$537.48	$537.48
26	$587.98	$587.98	$555.32	$555.32	$507.58	$507.58	$548.18	$548.18
27	$601.77	$601.77	$568.33	$568.33	$519.47	$519.47	$561.03	$561.03
28	$624.16	$624.16	$589.48	$589.48	$538.80	$538.80	$581.91	$581.91
29	$642.53	$642.53	$606.84	$606.84	$554.67	$554.67	$599.04	$599.04
30	$651.72	$651.72	$615.51	$615.51	$562.60	$562.60	$607.60	$607.60
31	$665.50	$665.50	$628.53	$628.53	$574.49	$574.49	$620.45	$620.45
32	$679.28	$679.28	$641.54	$641.54	$586.39	$586.39	$633.30	$633.30
33	$687.90	$687.90	$649.68	$649.68	$593.82	$593.82	$641.33	$641.33
34	$697.08	$697.08	$658.36	$658.36	$601.76	$601.76	$649.90	$649.90
35	$701.68	$701.68	$662.69	$662.69	$605.72	$605.72	$654.18	$654.18
36	$706.27	$706.27	$667.03	$667.03	$609.69	$609.69	$658.46	$658.46
37	$710.86	$710.86	$671.37	$671.37	$613.65	$613.65	$662.74	$662.74
38	$715.46	$715.46	$675.71	$675.71	$617.62	$617.62	$667.03	$667.03
39	$724.64	$724.64	$684.39	$684.39	$625.55	$625.55	$675.59	$675.59
40	$733.83	$733.83	$693.06	$693.06	$633.48	$633.48	$684.16	$684.16
41	$747.61	$747.61	$706.08	$706.08	$645.38	$645.38	$697.01	$697.01
42	$760.82	$760.82	$718.55	$718.55	$656.78	$656.78	$709.32	$709.32
43	$779.19	$779.19	$735.91	$735.91	$672.64	$672.64	$726.45	$726.45
44	$802.16	$802.16	$757.60	$757.60	$692.46	$692.46	$747.86	$747.86
45	$829.15	$829.15	$783.09	$783.09	$715.76	$715.76	$773.02	$773.02
46	$861.31	$861.31	$813.46	$813.46	$743.52	$743.52	$803.00	$803.00
47	$897.48	$897.48	$847.62	$847.62	$774.75	$774.75	$836.73	$836.73
48	$938.82	$938.82	$886.67	$886.67	$810.44	$810.44	$875.27	$875.27
49	$979.59	$979.59	$925.17	$925.17	$845.63	$845.63	$913.28	$913.28
50	$1,025.53	$1,025.53	$968.55	$968.55	$885.28	$885.28	$956.11	$956.11
51	$1,070.89	$1,070.89	$1,011.40	$1,011.40	$924.44	$924.44	$998.40	$998.40
52	$1,120.85	$1,120.85	$1,058.58	$1,058.58	$967.57	$967.57	$1,044.97	$1,044.97
53	$1,171.38	$1,171.38	$1,106.30	$1,106.30	$1,011.19	$1,011.19	$1,092.08	$1,092.08
54	$1,225.92	$1,225.92	$1,157.82	$1,157.82	$1,058.28	$1,058.28	$1,142.94	$1,142.94
55	$1,280.47	$1,280.47	$1,209.34	$1,209.34	$1,105.37	$1,105.37	$1,193.80	$1,193.80
56	$1,339.62	$1,339.62	$1,265.19	$1,265.19	$1,156.42	$1,156.42	$1,248.94	$1,248.94
57	$1,399.33	$1,399.33	$1,321.59	$1,321.59	$1,207.97	$1,207.97	$1,304.61	$1,304.61
58	$1,463.07	$1,463.07	$1,381.79	$1,381.79	$1,262.99	$1,262.99	$1,364.03	$1,364.03
59	$1,494.65	$1,494.65	$1,411.62	$1,411.62	$1,290.26	$1,290.26	$1,393.48	$1,393.48
60	$1,558.39	$1,558.39	$1,471.81	$1,471.81	$1,345.28	$1,345.28	$1,452.90	$1,452.90
61	$1,613.51	$1,613.51	$1,523.87	$1,523.87	$1,392.86	$1,392.86	$1,504.29	$1,504.29
62	$1,649.69	$1,649.69	$1,558.04	$1,558.04	$1,424.09	$1,424.09	$1,538.02	$1,538.02
63	$1,695.05	$1,695.05	$1,600.88	$1,600.88	$1,463.25	$1,463.25	$1,580.31	$1,580.31
64+	$1,722.60	$1,722.60	$1,626.90	$1,626.90	$1,487.03	$1,487.03	$1,605.99	$1,605.99

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$386.78	$386.78	$392.02	$392.02	$423.39	$423.39	$399.86	$399.86
15	$421.16	$421.16	$426.87	$426.87	$461.02	$461.02	$435.41	$435.41
16	$434.30	$434.30	$440.19	$440.19	$475.41	$475.41	$449.00	$449.00
17	$447.45	$447.45	$453.52	$453.52	$489.80	$489.80	$462.59	$462.59
18	$461.61	$461.61	$467.87	$467.87	$505.30	$505.30	$477.22	$477.22
19	$475.76	$475.76	$482.22	$482.22	$520.79	$520.79	$491.86	$491.86
20	$490.43	$490.43	$497.08	$497.08	$536.84	$536.84	$507.02	$507.02
21	$505.59	$505.59	$512.45	$512.45	$553.45	$553.45	$522.70	$522.70
22	$505.59	$505.59	$512.45	$512.45	$553.45	$553.45	$522.70	$522.70
23	$505.59	$505.59	$512.45	$512.45	$553.45	$553.45	$522.70	$522.70
24	$505.59	$505.59	$512.45	$512.45	$553.45	$553.45	$522.70	$522.70
25	$507.62	$507.62	$514.50	$514.50	$555.66	$555.66	$524.79	$524.79
26	$517.73	$517.73	$524.75	$524.75	$566.73	$566.73	$535.24	$535.24
27	$529.86	$529.86	$537.05	$537.05	$580.01	$580.01	$547.79	$547.79
28	$549.58	$549.58	$557.03	$557.03	$601.60	$601.60	$568.17	$568.17
29	$565.76	$565.76	$573.43	$573.43	$619.31	$619.31	$584.90	$584.90
30	$573.85	$573.85	$581.63	$581.63	$628.16	$628.16	$593.26	$593.26
31	$585.98	$585.98	$593.93	$593.93	$641.44	$641.44	$605.81	$605.81
32	$598.12	$598.12	$606.23	$606.23	$654.73	$654.73	$618.35	$618.35
33	$605.70	$605.70	$613.92	$613.92	$663.03	$663.03	$626.19	$626.19
34	$613.79	$613.79	$622.11	$622.11	$671.88	$671.88	$634.56	$634.56
35	$617.84	$617.84	$626.21	$626.21	$676.31	$676.31	$638.74	$638.74
36	$621.88	$621.88	$630.31	$630.31	$680.74	$680.74	$642.92	$642.92
37	$625.92	$625.92	$634.41	$634.41	$685.17	$685.17	$647.10	$647.10
38	$629.97	$629.97	$638.51	$638.51	$689.59	$689.59	$651.28	$651.28
39	$638.06	$638.06	$646.71	$646.71	$698.45	$698.45	$659.65	$659.65
40	$646.15	$646.15	$654.91	$654.91	$707.30	$707.30	$668.01	$668.01
41	$658.28	$658.28	$667.21	$667.21	$720.59	$720.59	$680.55	$680.55
42	$669.91	$669.91	$679.00	$679.00	$733.32	$733.32	$692.58	$692.58
43	$686.09	$686.09	$695.39	$695.39	$751.03	$751.03	$709.30	$709.30
44	$706.31	$706.31	$715.89	$715.89	$773.16	$773.16	$730.21	$730.21
45	$730.08	$730.08	$739.98	$739.98	$799.18	$799.18	$754.78	$754.78
46	$758.39	$758.39	$768.68	$768.68	$830.17	$830.17	$784.05	$784.05
47	$790.24	$790.24	$800.96	$800.96	$865.04	$865.04	$816.98	$816.98
48	$826.65	$826.65	$837.86	$837.86	$904.88	$904.88	$854.61	$854.61
49	$862.54	$862.54	$874.24	$874.24	$944.18	$944.18	$891.72	$891.72
50	$902.99	$902.99	$915.24	$915.24	$988.45	$988.45	$933.54	$933.54
51	$942.93	$942.93	$955.72	$955.72	$1,032.18	$1,032.18	$974.83	$974.83
52	$986.92	$986.92	$1,000.30	$1,000.30	$1,080.33	$1,080.33	$1,020.31	$1,020.31
53	$1,031.41	$1,031.41	$1,045.40	$1,045.40	$1,129.03	$1,129.03	$1,066.31	$1,066.31
54	$1,079.44	$1,079.44	$1,094.08	$1,094.08	$1,181.61	$1,181.61	$1,115.96	$1,115.96
55	$1,127.47	$1,127.47	$1,142.76	$1,142.76	$1,234.18	$1,234.18	$1,165.62	$1,165.62
56	$1,179.55	$1,179.55	$1,195.55	$1,195.55	$1,291.19	$1,291.19	$1,219.46	$1,219.46
57	$1,232.13	$1,232.13	$1,248.84	$1,248.84	$1,348.75	$1,348.75	$1,273.82	$1,273.82
58	$1,288.25	$1,288.25	$1,305.72	$1,305.72	$1,410.18	$1,410.18	$1,331.84	$1,331.84
59	$1,316.06	$1,316.06	$1,333.91	$1,333.91	$1,440.62	$1,440.62	$1,360.59	$1,360.59
60	$1,372.18	$1,372.18	$1,390.79	$1,390.79	$1,502.05	$1,502.05	$1,418.61	$1,418.61
61	$1,420.72	$1,420.72	$1,439.98	$1,439.98	$1,555.18	$1,555.18	$1,468.78	$1,468.78
62	$1,452.57	$1,452.57	$1,472.27	$1,472.27	$1,590.05	$1,590.05	$1,501.71	$1,501.71
63	$1,492.51	$1,492.51	$1,512.75	$1,512.75	$1,633.77	$1,633.77	$1,543.01	$1,543.01
64+	$1,516.77	$1,516.77	$1,537.34	$1,537.34	$1,660.34	$1,660.34	$1,568.09	$1,568.09

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$329.03	$329.03	$355.35	$355.35	$335.61	$335.61	$341.83	$341.83
15	$358.27	$358.27	$386.94	$386.94	$365.44	$365.44	$372.22	$372.22
16	$369.46	$369.46	$399.01	$399.01	$376.85	$376.85	$383.84	$383.84
17	$380.64	$380.64	$411.09	$411.09	$388.25	$388.25	$395.45	$395.45
18	$392.68	$392.68	$424.10	$424.10	$400.53	$400.53	$407.96	$407.96
19	$404.72	$404.72	$437.10	$437.10	$412.82	$412.82	$420.48	$420.48
20	$417.20	$417.20	$450.57	$450.57	$425.54	$425.54	$433.43	$433.43
21	$430.10	$430.10	$464.51	$464.51	$438.70	$438.70	$446.84	$446.84
22	$430.10	$430.10	$464.51	$464.51	$438.70	$438.70	$446.84	$446.84
23	$430.10	$430.10	$464.51	$464.51	$438.70	$438.70	$446.84	$446.84
24	$430.10	$430.10	$464.51	$464.51	$438.70	$438.70	$446.84	$446.84
25	$431.82	$431.82	$466.37	$466.37	$440.46	$440.46	$448.63	$448.63
26	$440.42	$440.42	$475.66	$475.66	$449.23	$449.23	$457.56	$457.56
27	$450.74	$450.74	$486.80	$486.80	$459.76	$459.76	$468.29	$468.29
28	$467.52	$467.52	$504.92	$504.92	$476.87	$476.87	$485.72	$485.72
29	$481.28	$481.28	$519.78	$519.78	$490.91	$490.91	$500.01	$500.01
30	$488.16	$488.16	$527.22	$527.22	$497.93	$497.93	$507.16	$507.16
31	$498.49	$498.49	$538.36	$538.36	$508.46	$508.46	$517.89	$517.89
32	$508.81	$508.81	$549.51	$549.51	$518.98	$518.98	$528.61	$528.61
33	$515.26	$515.26	$556.48	$556.48	$525.56	$525.56	$535.31	$535.31
34	$522.14	$522.14	$563.91	$563.91	$532.58	$532.58	$542.46	$542.46
35	$525.58	$525.58	$567.63	$567.63	$536.09	$536.09	$546.04	$546.04
36	$529.02	$529.02	$571.34	$571.34	$539.60	$539.60	$549.61	$549.61
37	$532.46	$532.46	$575.06	$575.06	$543.11	$543.11	$553.19	$553.19
38	$535.90	$535.90	$578.78	$578.78	$546.62	$546.62	$556.76	$556.76
39	$542.79	$542.79	$586.21	$586.21	$553.64	$553.64	$563.91	$563.91
40	$549.67	$549.67	$593.64	$593.64	$560.66	$560.66	$571.06	$571.06
41	$559.99	$559.99	$604.79	$604.79	$571.19	$571.19	$581.79	$581.79
42	$569.88	$569.88	$615.47	$615.47	$581.28	$581.28	$592.06	$592.06
43	$583.65	$583.65	$630.34	$630.34	$595.32	$595.32	$606.36	$606.36
44	$600.85	$600.85	$648.92	$648.92	$612.87	$612.87	$624.24	$624.24
45	$621.06	$621.06	$670.75	$670.75	$633.49	$633.49	$645.24	$645.24
46	$645.15	$645.15	$696.76	$696.76	$658.05	$658.05	$670.26	$670.26
47	$672.25	$672.25	$726.03	$726.03	$685.69	$685.69	$698.41	$698.41
48	$703.21	$703.21	$759.47	$759.47	$717.28	$717.28	$730.58	$730.58
49	$733.75	$733.75	$792.45	$792.45	$748.43	$748.43	$762.31	$762.31
50	$768.16	$768.16	$829.61	$829.61	$783.52	$783.52	$798.06	$798.06
51	$802.14	$802.14	$866.31	$866.31	$818.18	$818.18	$833.36	$833.36
52	$839.56	$839.56	$906.72	$906.72	$856.35	$856.35	$872.23	$872.23
53	$877.40	$877.40	$947.60	$947.60	$894.95	$894.95	$911.55	$911.55
54	$918.26	$918.26	$991.72	$991.72	$936.63	$936.63	$954.00	$954.00
55	$959.12	$959.12	$1,035.85	$1,035.85	$978.31	$978.31	$996.45	$996.45
56	$1,003.42	$1,003.42	$1,083.70	$1,083.70	$1,023.49	$1,023.49	$1,042.48	$1,042.48
57	$1,048.15	$1,048.15	$1,132.01	$1,132.01	$1,069.12	$1,069.12	$1,088.95	$1,088.95
58	$1,095.89	$1,095.89	$1,183.57	$1,183.57	$1,117.81	$1,117.81	$1,138.55	$1,138.55
59	$1,119.55	$1,119.55	$1,209.11	$1,209.11	$1,141.94	$1,141.94	$1,163.12	$1,163.12
60	$1,167.29	$1,167.29	$1,260.67	$1,260.67	$1,190.64	$1,190.64	$1,212.72	$1,212.72
61	$1,208.58	$1,208.58	$1,305.27	$1,305.27	$1,232.75	$1,232.75	$1,255.62	$1,255.62
62	$1,235.68	$1,235.68	$1,334.53	$1,334.53	$1,260.39	$1,260.39	$1,283.77	$1,283.77
63	$1,269.66	$1,269.66	$1,371.23	$1,371.23	$1,295.05	$1,295.05	$1,319.07	$1,319.07
64+	$1,290.29	$1,290.29	$1,393.52	$1,393.52	$1,316.10	$1,316.10	$1,340.51	$1,340.51

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$369.18	$369.18	$348.67	$348.67	$302.50	$302.50	$326.70	$326.70
15	$402.00	$402.00	$379.66	$379.66	$329.39	$329.39	$355.74	$355.74
16	$414.54	$414.54	$391.51	$391.51	$339.67	$339.67	$366.85	$366.85
17	$427.09	$427.09	$403.36	$403.36	$349.96	$349.96	$377.95	$377.95
18	$440.60	$440.60	$416.12	$416.12	$361.03	$361.03	$389.91	$389.91
19	$454.11	$454.11	$428.89	$428.89	$372.10	$372.10	$401.87	$401.87
20	$468.11	$468.11	$442.10	$442.10	$383.57	$383.57	$414.25	$414.25
21	$482.59	$482.59	$455.78	$455.78	$395.43	$395.43	$427.06	$427.06
22	$482.59	$482.59	$455.78	$455.78	$395.43	$395.43	$427.06	$427.06
23	$482.59	$482.59	$455.78	$455.78	$395.43	$395.43	$427.06	$427.06
24	$482.59	$482.59	$455.78	$455.78	$395.43	$395.43	$427.06	$427.06
25	$484.52	$484.52	$457.60	$457.60	$397.01	$397.01	$428.77	$428.77
26	$494.17	$494.17	$466.72	$466.72	$404.92	$404.92	$437.31	$437.31
27	$505.75	$505.75	$477.65	$477.65	$414.41	$414.41	$447.56	$447.56
28	$524.57	$524.57	$495.43	$495.43	$429.83	$429.83	$464.22	$464.22
29	$540.02	$540.02	$510.01	$510.01	$442.49	$442.49	$477.89	$477.89
30	$547.74	$547.74	$517.31	$517.31	$448.81	$448.81	$484.72	$484.72
31	$559.32	$559.32	$528.25	$528.25	$458.30	$458.30	$494.97	$494.97
32	$570.90	$570.90	$539.18	$539.18	$467.79	$467.79	$505.22	$505.22
33	$578.14	$578.14	$546.02	$546.02	$473.73	$473.73	$511.62	$511.62
34	$585.86	$585.86	$553.31	$553.31	$480.05	$480.05	$518.46	$518.46
35	$589.72	$589.72	$556.96	$556.96	$483.22	$483.22	$521.87	$521.87
36	$593.58	$593.58	$560.61	$560.61	$486.38	$486.38	$525.29	$525.29
37	$597.44	$597.44	$564.25	$564.25	$489.54	$489.54	$528.71	$528.71
38	$601.30	$601.30	$567.90	$567.90	$492.71	$492.71	$532.12	$532.12
39	$609.03	$609.03	$575.19	$575.19	$499.03	$499.03	$538.96	$538.96
40	$616.75	$616.75	$582.48	$582.48	$505.36	$505.36	$545.79	$545.79
41	$628.33	$628.33	$593.42	$593.42	$514.85	$514.85	$556.04	$556.04
42	$639.43	$639.43	$603.90	$603.90	$523.94	$523.94	$565.86	$565.86
43	$654.87	$654.87	$618.49	$618.49	$536.60	$536.60	$579.53	$579.53
44	$674.17	$674.17	$636.72	$636.72	$552.42	$552.42	$596.61	$596.61
45	$696.86	$696.86	$658.14	$658.14	$571.00	$571.00	$616.68	$616.68
46	$723.88	$723.88	$683.67	$683.67	$593.14	$593.14	$640.60	$640.60
47	$754.28	$754.28	$712.38	$712.38	$618.06	$618.06	$667.50	$667.50
48	$789.03	$789.03	$745.20	$745.20	$646.53	$646.53	$698.25	$698.25
49	$823.29	$823.29	$777.56	$777.56	$674.60	$674.60	$728.57	$728.57
50	$861.90	$861.90	$814.02	$814.02	$706.24	$706.24	$762.74	$762.74
51	$900.03	$900.03	$850.02	$850.02	$737.48	$737.48	$796.48	$796.48
52	$942.01	$942.01	$889.68	$889.68	$771.88	$771.88	$833.63	$833.63
53	$984.48	$984.48	$929.78	$929.78	$806.68	$806.68	$871.21	$871.21
54	$1,030.32	$1,030.32	$973.08	$973.08	$844.24	$844.24	$911.78	$911.78
55	$1,076.17	$1,076.17	$1,016.38	$1,016.38	$881.81	$881.81	$952.35	$952.35
56	$1,125.88	$1,125.88	$1,063.33	$1,063.33	$922.54	$922.54	$996.34	$996.34
57	$1,176.07	$1,176.07	$1,110.73	$1,110.73	$963.66	$963.66	$1,040.76	$1,040.76
58	$1,229.63	$1,229.63	$1,161.32	$1,161.32	$1,007.56	$1,007.56	$1,088.16	$1,088.16
59	$1,256.17	$1,256.17	$1,186.39	$1,186.39	$1,029.30	$1,029.30	$1,111.65	$1,111.65
60	$1,309.74	$1,309.74	$1,236.98	$1,236.98	$1,073.20	$1,073.20	$1,159.05	$1,159.05
61	$1,356.07	$1,356.07	$1,280.73	$1,280.73	$1,111.16	$1,111.16	$1,200.05	$1,200.05
62	$1,386.47	$1,386.47	$1,309.45	$1,309.45	$1,136.07	$1,136.07	$1,226.96	$1,226.96
63	$1,424.60	$1,424.60	$1,345.45	$1,345.45	$1,167.31	$1,167.31	$1,260.69	$1,260.69
64+	$1,447.76	$1,447.76	$1,367.33	$1,367.33	$1,186.28	$1,186.28	$1,281.18	$1,281.18

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$308.55	$308.55	$315.20	$315.20	$340.42	$340.42	$321.51	$321.51
15	$335.98	$335.98	$343.22	$343.22	$370.68	$370.68	$350.09	$350.09
16	$346.47	$346.47	$353.93	$353.93	$382.25	$382.25	$361.01	$361.01
17	$356.95	$356.95	$364.65	$364.65	$393.82	$393.82	$371.94	$371.94
18	$368.25	$368.25	$376.18	$376.18	$406.28	$406.28	$383.71	$383.71
19	$379.54	$379.54	$387.72	$387.72	$418.74	$418.74	$395.47	$395.47
20	$391.24	$391.24	$399.67	$399.67	$431.64	$431.64	$407.66	$407.66
21	$403.34	$403.34	$412.03	$412.03	$444.99	$444.99	$420.27	$420.27
22	$403.34	$403.34	$412.03	$412.03	$444.99	$444.99	$420.27	$420.27
23	$403.34	$403.34	$412.03	$412.03	$444.99	$444.99	$420.27	$420.27
24	$403.34	$403.34	$412.03	$412.03	$444.99	$444.99	$420.27	$420.27
25	$404.95	$404.95	$413.68	$413.68	$446.77	$446.77	$421.95	$421.95
26	$413.02	$413.02	$421.92	$421.92	$455.67	$455.67	$430.36	$430.36
27	$422.70	$422.70	$431.81	$431.81	$466.35	$466.35	$440.44	$440.44
28	$438.43	$438.43	$447.88	$447.88	$483.71	$483.71	$456.83	$456.83
29	$451.34	$451.34	$461.06	$461.06	$497.95	$497.95	$470.28	$470.28
30	$457.79	$457.79	$467.65	$467.65	$505.07	$505.07	$477.01	$477.01
31	$467.47	$467.47	$477.54	$477.54	$515.75	$515.75	$487.09	$487.09
32	$477.15	$477.15	$487.43	$487.43	$526.43	$526.43	$497.18	$497.18
33	$483.20	$483.20	$493.61	$493.61	$533.10	$533.10	$503.48	$503.48
34	$489.65	$489.65	$500.20	$500.20	$540.22	$540.22	$510.21	$510.21
35	$492.88	$492.88	$503.50	$503.50	$543.78	$543.78	$513.57	$513.57
36	$496.11	$496.11	$506.80	$506.80	$547.34	$547.34	$516.93	$516.93
37	$499.33	$499.33	$510.09	$510.09	$550.90	$550.90	$520.30	$520.30
38	$502.56	$502.56	$513.39	$513.39	$554.46	$554.46	$523.66	$523.66
39	$509.01	$509.01	$519.98	$519.98	$561.58	$561.58	$530.38	$530.38
40	$515.47	$515.47	$526.57	$526.57	$568.70	$568.70	$537.11	$537.11
41	$525.15	$525.15	$536.46	$536.46	$579.38	$579.38	$547.19	$547.19
42	$534.42	$534.42	$545.94	$545.94	$589.61	$589.61	$556.86	$556.86
43	$547.33	$547.33	$559.12	$559.12	$603.85	$603.85	$570.31	$570.31
44	$563.46	$563.46	$575.61	$575.61	$621.65	$621.65	$587.12	$587.12
45	$582.42	$582.42	$594.97	$594.97	$642.57	$642.57	$606.87	$606.87
46	$605.01	$605.01	$618.04	$618.04	$667.49	$667.49	$630.41	$630.41
47	$630.42	$630.42	$644.00	$644.00	$695.52	$695.52	$656.88	$656.88
48	$659.46	$659.46	$673.67	$673.67	$727.56	$727.56	$687.14	$687.14
49	$688.10	$688.10	$702.92	$702.92	$759.16	$759.16	$716.98	$716.98
50	$720.36	$720.36	$735.89	$735.89	$794.76	$794.76	$750.60	$750.60
51	$752.23	$752.23	$768.44	$768.44	$829.91	$829.91	$783.80	$783.80
52	$787.32	$787.32	$804.28	$804.28	$868.63	$868.63	$820.37	$820.37
53	$822.81	$822.81	$840.54	$840.54	$907.78	$907.78	$857.35	$857.35
54	$861.13	$861.13	$879.68	$879.68	$950.06	$950.06	$897.28	$897.28
55	$899.45	$899.45	$918.83	$918.83	$992.33	$992.33	$937.20	$937.20
56	$940.99	$940.99	$961.27	$961.27	$1,038.17	$1,038.17	$980.49	$980.49
57	$982.94	$982.94	$1,004.12	$1,004.12	$1,084.45	$1,084.45	$1,024.20	$1,024.20
58	$1,027.71	$1,027.71	$1,049.85	$1,049.85	$1,133.84	$1,133.84	$1,070.85	$1,070.85
59	$1,049.89	$1,049.89	$1,072.51	$1,072.51	$1,158.32	$1,158.32	$1,093.96	$1,093.96
60	$1,094.66	$1,094.66	$1,118.25	$1,118.25	$1,207.71	$1,207.71	$1,140.61	$1,140.61
61	$1,133.38	$1,133.38	$1,157.80	$1,157.80	$1,250.43	$1,250.43	$1,180.96	$1,180.96
62	$1,158.79	$1,158.79	$1,183.76	$1,183.76	$1,278.46	$1,278.46	$1,207.44	$1,207.44
63	$1,190.66	$1,190.66	$1,216.31	$1,216.31	$1,313.62	$1,313.62	$1,240.64	$1,240.64
64+	$1,210.01	$1,210.01	$1,236.08	$1,236.08	$1,334.97	$1,334.97	$1,260.80	$1,260.80

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010116**		**45127PA0010117**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$348.21	$348.21	$376.06	$376.06	$355.17	$355.17	$361.03	$361.03
15	$379.16	$379.16	$409.49	$409.49	$386.74	$386.74	$393.13	$393.13
16	$390.99	$390.99	$422.27	$422.27	$398.81	$398.81	$405.40	$405.40
17	$402.83	$402.83	$435.05	$435.05	$410.88	$410.88	$417.67	$417.67
18	$415.57	$415.57	$448.82	$448.82	$423.88	$423.88	$430.88	$430.88
19	$428.31	$428.31	$462.58	$462.58	$436.88	$436.88	$444.10	$444.10
20	$441.51	$441.51	$476.84	$476.84	$450.35	$450.35	$457.78	$457.78
21	$455.17	$455.17	$491.58	$491.58	$464.27	$464.27	$471.94	$471.94
22	$455.17	$455.17	$491.58	$491.58	$464.27	$464.27	$471.94	$471.94
23	$455.17	$455.17	$491.58	$491.58	$464.27	$464.27	$471.94	$471.94
24	$455.17	$455.17	$491.58	$491.58	$464.27	$464.27	$471.94	$471.94
25	$456.99	$456.99	$493.55	$493.55	$466.13	$466.13	$473.83	$473.83
26	$466.09	$466.09	$503.38	$503.38	$475.42	$475.42	$483.27	$483.27
27	$477.02	$477.02	$515.18	$515.18	$486.56	$486.56	$494.59	$494.59
28	$494.77	$494.77	$534.35	$534.35	$504.67	$504.67	$513.00	$513.00
29	$509.34	$509.34	$550.08	$550.08	$519.52	$519.52	$528.10	$528.10
30	$516.62	$516.62	$557.95	$557.95	$526.95	$526.95	$535.65	$535.65
31	$527.54	$527.54	$569.75	$569.75	$538.09	$538.09	$546.98	$546.98
32	$538.47	$538.47	$581.54	$581.54	$549.24	$549.24	$558.31	$558.31
33	$545.29	$545.29	$588.92	$588.92	$556.20	$556.20	$565.38	$565.38
34	$552.58	$552.58	$596.78	$596.78	$563.63	$563.63	$572.94	$572.94
35	$556.22	$556.22	$600.72	$600.72	$567.34	$567.34	$576.71	$576.71
36	$559.86	$559.86	$604.65	$604.65	$571.06	$571.06	$580.49	$580.49
37	$563.50	$563.50	$608.58	$608.58	$574.77	$574.77	$584.26	$584.26
38	$567.14	$567.14	$612.51	$612.51	$578.48	$578.48	$588.04	$588.04
39	$574.42	$574.42	$620.38	$620.38	$585.91	$585.91	$595.59	$595.59
40	$581.71	$581.71	$628.24	$628.24	$593.34	$593.34	$603.14	$603.14
41	$592.63	$592.63	$640.04	$640.04	$604.48	$604.48	$614.47	$614.47
42	$603.10	$603.10	$651.35	$651.35	$615.16	$615.16	$625.32	$625.32
43	$617.67	$617.67	$667.08	$667.08	$630.02	$630.02	$640.42	$640.42
44	$635.87	$635.87	$686.74	$686.74	$648.59	$648.59	$659.30	$659.30
45	$657.27	$657.27	$709.85	$709.85	$670.41	$670.41	$681.48	$681.48
46	$682.76	$682.76	$737.38	$737.38	$696.41	$696.41	$707.91	$707.91
47	$711.43	$711.43	$768.35	$768.35	$725.66	$725.66	$737.64	$737.64
48	$744.20	$744.20	$803.74	$803.74	$759.09	$759.09	$771.62	$771.62
49	$776.52	$776.52	$838.64	$838.64	$792.05	$792.05	$805.13	$805.13
50	$812.93	$812.93	$877.97	$877.97	$829.19	$829.19	$842.88	$842.88
51	$848.89	$848.89	$916.80	$916.80	$865.87	$865.87	$880.17	$880.17
52	$888.49	$888.49	$959.57	$959.57	$906.26	$906.26	$921.23	$921.23
53	$928.55	$928.55	$1,002.83	$1,002.83	$947.12	$947.12	$962.76	$962.76
54	$971.79	$971.79	$1,049.53	$1,049.53	$991.22	$991.22	$1,007.59	$1,007.59
55	$1,015.03	$1,015.03	$1,096.23	$1,096.23	$1,035.33	$1,035.33	$1,052.43	$1,052.43
56	$1,061.91	$1,061.91	$1,146.86	$1,146.86	$1,083.15	$1,083.15	$1,101.04	$1,101.04
57	$1,109.25	$1,109.25	$1,197.99	$1,197.99	$1,131.43	$1,131.43	$1,150.12	$1,150.12
58	$1,159.77	$1,159.77	$1,252.56	$1,252.56	$1,182.97	$1,182.97	$1,202.50	$1,202.50
59	$1,184.81	$1,184.81	$1,279.59	$1,279.59	$1,208.50	$1,208.50	$1,228.46	$1,228.46
60	$1,235.33	$1,235.33	$1,334.16	$1,334.16	$1,260.04	$1,260.04	$1,280.85	$1,280.85
61	$1,279.03	$1,279.03	$1,381.35	$1,381.35	$1,304.61	$1,304.61	$1,326.15	$1,326.15
62	$1,307.70	$1,307.70	$1,412.32	$1,412.32	$1,333.86	$1,333.86	$1,355.88	$1,355.88
63	$1,343.66	$1,343.66	$1,451.15	$1,451.15	$1,370.54	$1,370.54	$1,393.17	$1,393.17
64+	$1,365.50	$1,365.50	$1,474.74	$1,474.74	$1,392.81	$1,392.81	$1,415.81	$1,415.81

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$389.92	$389.92	$368.25	$368.25	$279.06	$279.06	$301.38	$301.38
15	$424.58	$424.58	$400.99	$400.99	$303.86	$303.86	$328.17	$328.17
16	$437.83	$437.83	$413.50	$413.50	$313.35	$313.35	$338.41	$338.41
17	$451.08	$451.08	$426.02	$426.02	$322.83	$322.83	$348.66	$348.66
18	$465.35	$465.35	$439.50	$439.50	$333.04	$333.04	$359.69	$359.69
19	$479.62	$479.62	$452.98	$452.98	$343.26	$343.26	$370.72	$370.72
20	$494.40	$494.40	$466.94	$466.94	$353.84	$353.84	$382.14	$382.14
21	$509.70	$509.70	$481.38	$481.38	$364.78	$364.78	$393.96	$393.96
22	$509.70	$509.70	$481.38	$481.38	$364.78	$364.78	$393.96	$393.96
23	$509.70	$509.70	$481.38	$481.38	$364.78	$364.78	$393.96	$393.96
24	$509.70	$509.70	$481.38	$481.38	$364.78	$364.78	$393.96	$393.96
25	$511.73	$511.73	$483.30	$483.30	$366.24	$366.24	$395.54	$395.54
26	$521.93	$521.93	$492.93	$492.93	$373.53	$373.53	$403.42	$403.42
27	$534.16	$534.16	$504.48	$504.48	$382.29	$382.29	$412.87	$412.87
28	$554.04	$554.04	$523.26	$523.26	$396.52	$396.52	$428.24	$428.24
29	$570.35	$570.35	$538.66	$538.66	$408.19	$408.19	$440.84	$440.84
30	$578.50	$578.50	$546.36	$546.36	$414.03	$414.03	$447.15	$447.15
31	$590.74	$590.74	$557.92	$557.92	$422.78	$422.78	$456.60	$456.60
32	$602.97	$602.97	$569.47	$569.47	$431.53	$431.53	$466.06	$466.06
33	$610.61	$610.61	$576.69	$576.69	$437.01	$437.01	$471.97	$471.97
34	$618.77	$618.77	$584.39	$584.39	$442.84	$442.84	$478.27	$478.27
35	$622.85	$622.85	$588.24	$588.24	$445.76	$445.76	$481.42	$481.42
36	$626.93	$626.93	$592.10	$592.10	$448.68	$448.68	$484.57	$484.57
37	$631.00	$631.00	$595.95	$595.95	$451.60	$451.60	$487.73	$487.73
38	$635.08	$635.08	$599.80	$599.80	$454.52	$454.52	$490.88	$490.88
39	$643.24	$643.24	$607.50	$607.50	$460.35	$460.35	$497.18	$497.18
40	$651.39	$651.39	$615.20	$615.20	$466.19	$466.19	$503.48	$503.48
41	$663.62	$663.62	$626.76	$626.76	$474.94	$474.94	$512.94	$512.94
42	$675.35	$675.35	$637.83	$637.83	$483.33	$483.33	$522.00	$522.00
43	$691.66	$691.66	$653.23	$653.23	$495.01	$495.01	$534.61	$534.61
44	$712.04	$712.04	$672.49	$672.49	$509.60	$509.60	$550.37	$550.37
45	$736.00	$736.00	$695.11	$695.11	$526.74	$526.74	$568.88	$568.88
46	$764.54	$764.54	$722.07	$722.07	$547.17	$547.17	$590.94	$590.94
47	$796.65	$796.65	$752.40	$752.40	$570.15	$570.15	$615.76	$615.76
48	$833.35	$833.35	$787.05	$787.05	$596.42	$596.42	$644.13	$644.13
49	$869.54	$869.54	$821.23	$821.23	$622.31	$622.31	$672.10	$672.10
50	$910.32	$910.32	$859.74	$859.74	$651.50	$651.50	$703.62	$703.62
51	$950.58	$950.58	$897.77	$897.77	$680.31	$680.31	$734.74	$734.74
52	$994.93	$994.93	$939.65	$939.65	$712.05	$712.05	$769.01	$769.01
53	$1,039.78	$1,039.78	$982.01	$982.01	$744.15	$744.15	$803.68	$803.68
54	$1,088.20	$1,088.20	$1,027.74	$1,027.74	$778.81	$778.81	$841.11	$841.11
55	$1,136.62	$1,136.62	$1,073.47	$1,073.47	$813.46	$813.46	$878.54	$878.54
56	$1,189.12	$1,189.12	$1,123.06	$1,123.06	$851.03	$851.03	$919.11	$919.11
57	$1,242.13	$1,242.13	$1,173.12	$1,173.12	$888.97	$888.97	$960.09	$960.09
58	$1,298.70	$1,298.70	$1,226.55	$1,226.55	$929.46	$929.46	$1,003.82	$1,003.82
59	$1,326.74	$1,326.74	$1,253.03	$1,253.03	$949.52	$949.52	$1,025.48	$1,025.48
60	$1,383.31	$1,383.31	$1,306.46	$1,306.46	$990.01	$990.01	$1,069.21	$1,069.21
61	$1,432.24	$1,432.24	$1,352.67	$1,352.67	$1,025.03	$1,025.03	$1,107.03	$1,107.03
62	$1,464.35	$1,464.35	$1,383.00	$1,383.00	$1,048.01	$1,048.01	$1,131.85	$1,131.85
63	$1,504.62	$1,504.62	$1,421.03	$1,421.03	$1,076.83	$1,076.83	$1,162.98	$1,162.98
64+	$1,529.09	$1,529.09	$1,444.13	$1,444.13	$1,094.33	$1,094.33	$1,181.88	$1,181.88

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/45 Rx 250**		**Silver PPO 4000/0/45 Rx 250**		**Silver PPO 4000/0/45 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$284.64	$284.64	$263.68	$263.68	$284.77	$284.77	$268.95	$268.95
15	$309.94	$309.94	$287.12	$287.12	$310.09	$310.09	$292.86	$292.86
16	$319.61	$319.61	$296.08	$296.08	$319.77	$319.77	$302.00	$302.00
17	$329.29	$329.29	$305.04	$305.04	$329.45	$329.45	$311.14	$311.14
18	$339.71	$339.71	$314.69	$314.69	$339.87	$339.87	$320.99	$320.99
19	$350.12	$350.12	$324.34	$324.34	$350.29	$350.29	$330.83	$330.83
20	$360.91	$360.91	$334.34	$334.34	$361.09	$361.09	$341.03	$341.03
21	$372.08	$372.08	$344.68	$344.68	$372.25	$372.25	$351.57	$351.57
22	$372.08	$372.08	$344.68	$344.68	$372.25	$372.25	$351.57	$351.57
23	$372.08	$372.08	$344.68	$344.68	$372.25	$372.25	$351.57	$351.57
24	$372.08	$372.08	$344.68	$344.68	$372.25	$372.25	$351.57	$351.57
25	$373.56	$373.56	$346.06	$346.06	$373.74	$373.74	$352.98	$352.98
26	$381.01	$381.01	$352.95	$352.95	$381.19	$381.19	$360.01	$360.01
27	$389.94	$389.94	$361.22	$361.22	$390.12	$390.12	$368.45	$368.45
28	$404.45	$404.45	$374.67	$374.67	$404.64	$404.64	$382.16	$382.16
29	$416.35	$416.35	$385.70	$385.70	$416.55	$416.55	$393.41	$393.41
30	$422.31	$422.31	$391.21	$391.21	$422.51	$422.51	$399.04	$399.04
31	$431.24	$431.24	$399.48	$399.48	$431.44	$431.44	$407.47	$407.47
32	$440.17	$440.17	$407.76	$407.76	$440.38	$440.38	$415.91	$415.91
33	$445.75	$445.75	$412.93	$412.93	$445.96	$445.96	$421.19	$421.19
34	$451.70	$451.70	$418.44	$418.44	$451.92	$451.92	$426.81	$426.81
35	$454.68	$454.68	$421.20	$421.20	$454.89	$454.89	$429.62	$429.62
36	$457.65	$457.65	$423.96	$423.96	$457.87	$457.87	$432.44	$432.44
37	$460.63	$460.63	$426.71	$426.71	$460.85	$460.85	$435.25	$435.25
38	$463.61	$463.61	$429.47	$429.47	$463.83	$463.83	$438.06	$438.06
39	$469.56	$469.56	$434.99	$434.99	$469.79	$469.79	$443.69	$443.69
40	$475.51	$475.51	$440.50	$440.50	$475.74	$475.74	$449.31	$449.31
41	$484.44	$484.44	$448.77	$448.77	$484.68	$484.68	$457.75	$457.75
42	$493.00	$493.00	$456.70	$456.70	$493.24	$493.24	$465.84	$465.84
43	$504.91	$504.91	$467.73	$467.73	$505.15	$505.15	$477.09	$477.09
44	$519.79	$519.79	$481.52	$481.52	$520.04	$520.04	$491.15	$491.15
45	$537.28	$537.28	$497.72	$497.72	$537.54	$537.54	$507.67	$507.67
46	$558.11	$558.11	$517.02	$517.02	$558.38	$558.38	$527.36	$527.36
47	$581.55	$581.55	$538.73	$538.73	$581.83	$581.83	$549.51	$549.51
48	$608.34	$608.34	$563.55	$563.55	$608.64	$608.64	$574.82	$574.82
49	$634.76	$634.76	$588.02	$588.02	$635.07	$635.07	$599.78	$599.78
50	$664.53	$664.53	$615.60	$615.60	$664.85	$664.85	$627.91	$627.91
51	$693.92	$693.92	$642.83	$642.83	$694.25	$694.25	$655.68	$655.68
52	$726.29	$726.29	$672.82	$672.82	$726.64	$726.64	$686.27	$686.27
53	$759.03	$759.03	$703.15	$703.15	$759.40	$759.40	$717.21	$717.21
54	$794.38	$794.38	$735.89	$735.89	$794.76	$794.76	$750.61	$750.61
55	$829.73	$829.73	$768.64	$768.64	$830.13	$830.13	$784.01	$784.01
56	$868.05	$868.05	$804.14	$804.14	$868.47	$868.47	$820.22	$820.22
57	$906.75	$906.75	$839.99	$839.99	$907.18	$907.18	$856.78	$856.78
58	$948.05	$948.05	$878.24	$878.24	$948.50	$948.50	$895.81	$895.81
59	$968.51	$968.51	$897.20	$897.20	$968.98	$968.98	$915.15	$915.15
60	$1,009.81	$1,009.81	$935.46	$935.46	$1,010.30	$1,010.30	$954.17	$954.17
61	$1,045.53	$1,045.53	$968.55	$968.55	$1,046.03	$1,046.03	$987.92	$987.92
62	$1,068.97	$1,068.97	$990.27	$990.27	$1,069.49	$1,069.49	$1,010.07	$1,010.07
63	$1,098.37	$1,098.37	$1,017.50	$1,017.50	$1,098.89	$1,098.89	$1,037.85	$1,037.85
64+	$1,116.23	$1,116.23	$1,034.03	$1,034.03	$1,116.75	$1,116.75	$1,054.71	$1,054.71

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010132**		**45127PA0010132**		**45127PA0010132**		**45127PA0010135**	
Plan Marketing Name =>	**Silver PPO 4000/0/45 Rx 0**		**Silver PPO 4000/0/45 Rx 0**		**Silver PPO 4000/0/45 Rx 0**		**ronze QHDHP-E PPO 6900/0/0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Bronze**	
Deductible =>	**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$6900 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$276.03	$276.03	$298.12	$298.12	$281.56	$281.56	$212.13	$212.13
15	$300.57	$300.57	$324.62	$324.62	$306.58	$306.58	$230.99	$230.99
16	$309.95	$309.95	$334.75	$334.75	$316.15	$316.15	$238.20	$238.20
17	$319.33	$319.33	$344.88	$344.88	$325.72	$325.72	$245.41	$245.41
18	$329.44	$329.44	$355.79	$355.79	$336.03	$336.03	$253.17	$253.17
19	$339.54	$339.54	$366.70	$366.70	$346.33	$346.33	$260.94	$260.94
20	$350.01	$350.01	$378.01	$378.01	$357.01	$357.01	$268.98	$268.98
21	$360.83	$360.83	$389.70	$389.70	$368.05	$368.05	$277.30	$277.30
22	$360.83	$360.83	$389.70	$389.70	$368.05	$368.05	$277.30	$277.30
23	$360.83	$360.83	$389.70	$389.70	$368.05	$368.05	$277.30	$277.30
24	$360.83	$360.83	$389.70	$389.70	$368.05	$368.05	$277.30	$277.30
25	$362.27	$362.27	$391.26	$391.26	$369.52	$369.52	$278.41	$278.41
26	$369.49	$369.49	$399.05	$399.05	$376.88	$376.88	$283.96	$283.96
27	$378.15	$378.15	$408.40	$408.40	$385.71	$385.71	$290.61	$290.61
28	$392.22	$392.22	$423.60	$423.60	$400.07	$400.07	$301.43	$301.43
29	$403.77	$403.77	$436.07	$436.07	$411.84	$411.84	$310.30	$310.30
30	$409.54	$409.54	$442.31	$442.31	$417.73	$417.73	$314.74	$314.74
31	$418.20	$418.20	$451.66	$451.66	$426.57	$426.57	$321.39	$321.39
32	$426.86	$426.86	$461.01	$461.01	$435.40	$435.40	$328.05	$328.05
33	$432.27	$432.27	$466.86	$466.86	$440.92	$440.92	$332.21	$332.21
34	$438.05	$438.05	$473.09	$473.09	$446.81	$446.81	$336.64	$336.64
35	$440.93	$440.93	$476.21	$476.21	$449.75	$449.75	$338.86	$338.86
36	$443.82	$443.82	$479.33	$479.33	$452.70	$452.70	$341.08	$341.08
37	$446.71	$446.71	$482.44	$482.44	$455.64	$455.64	$343.30	$343.30
38	$449.59	$449.59	$485.56	$485.56	$458.59	$458.59	$345.52	$345.52
39	$455.37	$455.37	$491.80	$491.80	$464.47	$464.47	$349.95	$349.95
40	$461.14	$461.14	$498.03	$498.03	$470.36	$470.36	$354.39	$354.39
41	$469.80	$469.80	$507.38	$507.38	$479.20	$479.20	$361.04	$361.04
42	$478.10	$478.10	$516.35	$516.35	$487.66	$487.66	$367.42	$367.42
43	$489.65	$489.65	$528.82	$528.82	$499.44	$499.44	$376.30	$376.30
44	$504.08	$504.08	$544.41	$544.41	$514.16	$514.16	$387.39	$387.39
45	$521.04	$521.04	$562.72	$562.72	$531.46	$531.46	$400.42	$400.42
46	$541.24	$541.24	$584.54	$584.54	$552.07	$552.07	$415.95	$415.95
47	$563.98	$563.98	$609.10	$609.10	$575.26	$575.26	$433.42	$433.42
48	$589.96	$589.96	$637.15	$637.15	$601.76	$601.76	$453.39	$453.39
49	$615.58	$615.58	$664.82	$664.82	$627.89	$627.89	$473.07	$473.07
50	$644.44	$644.44	$696.00	$696.00	$657.33	$657.33	$495.26	$495.26
51	$672.95	$672.95	$726.78	$726.78	$686.41	$686.41	$517.16	$517.16
52	$704.34	$704.34	$760.69	$760.69	$718.43	$718.43	$541.29	$541.29
53	$736.09	$736.09	$794.98	$794.98	$750.82	$750.82	$565.69	$565.69
54	$770.37	$770.37	$832.00	$832.00	$785.78	$785.78	$592.04	$592.04
55	$804.65	$804.65	$869.02	$869.02	$820.74	$820.74	$618.38	$618.38
56	$841.82	$841.82	$909.16	$909.16	$858.65	$858.65	$646.94	$646.94
57	$879.34	$879.34	$949.69	$949.69	$896.93	$896.93	$675.78	$675.78
58	$919.39	$919.39	$992.95	$992.95	$937.78	$937.78	$706.56	$706.56
59	$939.24	$939.24	$1,014.38	$1,014.38	$958.03	$958.03	$721.81	$721.81
60	$979.29	$979.29	$1,057.64	$1,057.64	$998.88	$998.88	$752.59	$752.59
61	$1,013.93	$1,013.93	$1,095.05	$1,095.05	$1,034.21	$1,034.21	$779.21	$779.21
62	$1,036.66	$1,036.66	$1,119.60	$1,119.60	$1,057.40	$1,057.40	$796.68	$796.68
63	$1,065.17	$1,065.17	$1,150.38	$1,150.38	$1,086.47	$1,086.47	$818.59	$818.59
64+	$1,082.48	$1,082.48	$1,169.09	$1,169.09	$1,104.14	$1,104.14	$831.89	$831.89

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010161**		**45127PA0010161**	
Plan Marketing Name =>	**ronze QHDHP-E PPO 6900/0/0**		**ronze QHDHP-E PPO 6900/0/0**		**Gold QHDHP PPO 1500/0/15**		**Gold QHDHP PPO 1500/0/15**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Gold**		**Gold**	
Deductible =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**		**$10/$30/$250 PCP/SPC/ER**		**$10/$30/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$229.11	$229.11	$216.38	$216.38	$321.22	$321.22	$346.92	$346.92
15	$249.47	$249.47	$235.61	$235.61	$349.78	$349.78	$377.76	$377.76
16	$257.26	$257.26	$242.96	$242.96	$360.69	$360.69	$389.55	$389.55
17	$265.04	$265.04	$250.32	$250.32	$371.61	$371.61	$401.34	$401.34
18	$273.43	$273.43	$258.24	$258.24	$383.37	$383.37	$414.04	$414.04
19	$281.81	$281.81	$266.16	$266.16	$395.13	$395.13	$426.74	$426.74
20	$290.50	$290.50	$274.36	$274.36	$407.30	$407.30	$439.89	$439.89
21	$299.48	$299.48	$282.85	$282.85	$419.90	$419.90	$453.49	$453.49
22	$299.48	$299.48	$282.85	$282.85	$419.90	$419.90	$453.49	$453.49
23	$299.48	$299.48	$282.85	$282.85	$419.90	$419.90	$453.49	$453.49
24	$299.48	$299.48	$282.85	$282.85	$419.90	$419.90	$453.49	$453.49
25	$300.68	$300.68	$283.98	$283.98	$421.58	$421.58	$455.31	$455.31
26	$306.67	$306.67	$289.63	$289.63	$429.98	$429.98	$464.38	$464.38
27	$313.86	$313.86	$296.42	$296.42	$440.06	$440.06	$475.26	$475.26
28	$325.54	$325.54	$307.45	$307.45	$456.43	$456.43	$492.95	$492.95
29	$335.12	$335.12	$316.50	$316.50	$469.87	$469.87	$507.46	$507.46
30	$339.91	$339.91	$321.03	$321.03	$476.59	$476.59	$514.71	$514.71
31	$347.10	$347.10	$327.82	$327.82	$486.66	$486.66	$525.60	$525.60
32	$354.29	$354.29	$334.61	$334.61	$496.74	$496.74	$536.48	$536.48
33	$358.78	$358.78	$338.85	$338.85	$503.04	$503.04	$543.28	$543.28
34	$363.57	$363.57	$343.38	$343.38	$509.76	$509.76	$550.54	$550.54
35	$365.97	$365.97	$345.64	$345.64	$513.12	$513.12	$554.17	$554.17
36	$368.37	$368.37	$347.90	$347.90	$516.48	$516.48	$557.80	$557.80
37	$370.76	$370.76	$350.16	$350.16	$519.84	$519.84	$561.42	$561.42
38	$373.16	$373.16	$352.43	$352.43	$523.20	$523.20	$565.05	$565.05
39	$377.95	$377.95	$356.95	$356.95	$529.91	$529.91	$572.31	$572.31
40	$382.74	$382.74	$361.48	$361.48	$536.63	$536.63	$579.56	$579.56
41	$389.93	$389.93	$368.27	$368.27	$546.71	$546.71	$590.45	$590.45
42	$396.82	$396.82	$374.77	$374.77	$556.37	$556.37	$600.88	$600.88
43	$406.40	$406.40	$383.82	$383.82	$569.80	$569.80	$615.39	$615.39
44	$418.38	$418.38	$395.14	$395.14	$586.60	$586.60	$633.53	$633.53
45	$432.45	$432.45	$408.43	$408.43	$606.34	$606.34	$654.84	$654.84
46	$449.23	$449.23	$424.27	$424.27	$629.85	$629.85	$680.24	$680.24
47	$468.09	$468.09	$442.09	$442.09	$656.30	$656.30	$708.81	$708.81
48	$489.66	$489.66	$462.45	$462.45	$686.54	$686.54	$741.46	$741.46
49	$510.92	$510.92	$482.54	$482.54	$716.35	$716.35	$773.66	$773.66
50	$534.88	$534.88	$505.16	$505.16	$749.94	$749.94	$809.94	$809.94
51	$558.54	$558.54	$527.51	$527.51	$783.11	$783.11	$845.76	$845.76
52	$584.59	$584.59	$552.12	$552.12	$819.64	$819.64	$885.22	$885.22
53	$610.95	$610.95	$577.01	$577.01	$856.60	$856.60	$925.12	$925.12
54	$639.40	$639.40	$603.88	$603.88	$896.49	$896.49	$968.21	$968.21
55	$667.85	$667.85	$630.75	$630.75	$936.38	$936.38	$1,011.29	$1,011.29
56	$698.70	$698.70	$659.88	$659.88	$979.63	$979.63	$1,058.00	$1,058.00
57	$729.84	$729.84	$689.30	$689.30	$1,023.30	$1,023.30	$1,105.16	$1,105.16
58	$763.09	$763.09	$720.69	$720.69	$1,069.91	$1,069.91	$1,155.50	$1,155.50
59	$779.56	$779.56	$736.25	$736.25	$1,093.00	$1,093.00	$1,180.44	$1,180.44
60	$812.80	$812.80	$767.64	$767.64	$1,139.61	$1,139.61	$1,230.78	$1,230.78
61	$841.55	$841.55	$794.80	$794.80	$1,179.92	$1,179.92	$1,274.31	$1,274.31
62	$860.42	$860.42	$812.62	$812.62	$1,206.37	$1,206.37	$1,302.88	$1,302.88
63	$884.08	$884.08	$834.96	$834.96	$1,239.54	$1,239.54	$1,338.71	$1,338.71
64+	$898.44	$898.44	$848.54	$848.54	$1,259.69	$1,259.69	$1,360.47	$1,360.47

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010170**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/15**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$30/$250 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$327.65	$327.65	$255.92	$255.92	$276.40	$276.40	$261.04	$261.04
15	$356.77	$356.77	$278.67	$278.67	$300.97	$300.97	$284.25	$284.25
16	$367.91	$367.91	$287.37	$287.37	$310.36	$310.36	$293.12	$293.12
17	$379.04	$379.04	$296.07	$296.07	$319.75	$319.75	$301.99	$301.99
18	$391.04	$391.04	$305.44	$305.44	$329.87	$329.87	$311.54	$311.54
19	$403.03	$403.03	$314.80	$314.80	$339.99	$339.99	$321.10	$321.10
20	$415.45	$415.45	$324.50	$324.50	$350.46	$350.46	$330.99	$330.99
21	$428.30	$428.30	$334.54	$334.54	$361.30	$361.30	$341.23	$341.23
22	$428.30	$428.30	$334.54	$334.54	$361.30	$361.30	$341.23	$341.23
23	$428.30	$428.30	$334.54	$334.54	$361.30	$361.30	$341.23	$341.23
24	$428.30	$428.30	$334.54	$334.54	$361.30	$361.30	$341.23	$341.23
25	$430.01	$430.01	$335.88	$335.88	$362.75	$362.75	$342.60	$342.60
26	$438.58	$438.58	$342.57	$342.57	$369.97	$369.97	$349.42	$349.42
27	$448.86	$448.86	$350.60	$350.60	$378.65	$378.65	$357.61	$357.61
28	$465.56	$465.56	$363.64	$363.64	$392.74	$392.74	$370.92	$370.92
29	$479.27	$479.27	$374.35	$374.35	$404.30	$404.30	$381.84	$381.84
30	$486.12	$486.12	$379.70	$379.70	$410.08	$410.08	$387.30	$387.30
31	$496.40	$496.40	$387.73	$387.73	$418.75	$418.75	$395.49	$395.49
32	$506.68	$506.68	$395.76	$395.76	$427.42	$427.42	$403.68	$403.68
33	$513.10	$513.10	$400.78	$400.78	$432.84	$432.84	$408.79	$408.79
34	$519.95	$519.95	$406.13	$406.13	$438.62	$438.62	$414.25	$414.25
35	$523.38	$523.38	$408.81	$408.81	$441.51	$441.51	$416.98	$416.98
36	$526.81	$526.81	$411.48	$411.48	$444.40	$444.40	$419.71	$419.71
37	$530.23	$530.23	$414.16	$414.16	$447.29	$447.29	$422.44	$422.44
38	$533.66	$533.66	$416.84	$416.84	$450.18	$450.18	$425.17	$425.17
39	$540.51	$540.51	$422.19	$422.19	$455.96	$455.96	$430.63	$430.63
40	$547.36	$547.36	$427.54	$427.54	$461.75	$461.75	$436.09	$436.09
41	$557.64	$557.64	$435.57	$435.57	$470.42	$470.42	$444.28	$444.28
42	$567.49	$567.49	$443.27	$443.27	$478.73	$478.73	$452.13	$452.13
43	$581.20	$581.20	$453.97	$453.97	$490.29	$490.29	$463.05	$463.05
44	$598.33	$598.33	$467.35	$467.35	$504.74	$504.74	$476.70	$476.70
45	$618.46	$618.46	$483.08	$483.08	$521.72	$521.72	$492.74	$492.74
46	$642.45	$642.45	$501.81	$501.81	$541.95	$541.95	$511.85	$511.85
47	$669.43	$669.43	$522.89	$522.89	$564.72	$564.72	$533.34	$533.34
48	$700.27	$700.27	$546.97	$546.97	$590.73	$590.73	$557.91	$557.91
49	$730.68	$730.68	$570.73	$570.73	$616.38	$616.38	$582.14	$582.14
50	$764.94	$764.94	$597.49	$597.49	$645.29	$645.29	$609.44	$609.44
51	$798.78	$798.78	$623.92	$623.92	$673.83	$673.83	$636.40	$636.40
52	$836.04	$836.04	$653.02	$653.02	$705.26	$705.26	$666.08	$666.08
53	$873.73	$873.73	$682.46	$682.46	$737.06	$737.06	$696.11	$696.11
54	$914.42	$914.42	$714.24	$714.24	$771.38	$771.38	$728.53	$728.53
55	$955.10	$955.10	$746.02	$746.02	$805.71	$805.71	$760.94	$760.94
56	$999.22	$999.22	$780.48	$780.48	$842.92	$842.92	$796.09	$796.09
57	$1,043.76	$1,043.76	$815.27	$815.27	$880.50	$880.50	$831.58	$831.58
58	$1,091.30	$1,091.30	$852.41	$852.41	$920.60	$920.60	$869.46	$869.46
59	$1,114.86	$1,114.86	$870.81	$870.81	$940.47	$940.47	$888.22	$888.22
60	$1,162.40	$1,162.40	$907.94	$907.94	$980.58	$980.58	$926.10	$926.10
61	$1,203.52	$1,203.52	$940.06	$940.06	$1,015.26	$1,015.26	$958.86	$958.86
62	$1,230.50	$1,230.50	$961.13	$961.13	$1,038.02	$1,038.02	$980.36	$980.36
63	$1,264.34	$1,264.34	$987.56	$987.56	$1,066.57	$1,066.57	$1,007.31	$1,007.31
64+	$1,284.89	$1,284.89	$1,003.61	$1,003.61	$1,083.90	$1,083.90	$1,023.68	$1,023.68

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010184**		**45127PA0010184**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/40 Rx 250**		**Silver PPO 5000/0/40 Rx 250**		**Silver PPO 5000/0/40 Rx 250**		**Silver PPO 5000/0/40 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$249.24	$249.24	$269.18	$269.18	$254.22	$254.22	$261.35	$261.35
15	$271.39	$271.39	$293.10	$293.10	$276.82	$276.82	$284.58	$284.58
16	$279.86	$279.86	$302.25	$302.25	$285.46	$285.46	$293.46	$293.46
17	$288.33	$288.33	$311.40	$311.40	$294.10	$294.10	$302.34	$302.34
18	$297.46	$297.46	$321.25	$321.25	$303.40	$303.40	$311.91	$311.91
19	$306.58	$306.58	$331.10	$331.10	$312.71	$312.71	$321.47	$321.47
20	$316.03	$316.03	$341.31	$341.31	$322.35	$322.35	$331.38	$331.38
21	$325.80	$325.80	$351.86	$351.86	$332.32	$332.32	$341.63	$341.63
22	$325.80	$325.80	$351.86	$351.86	$332.32	$332.32	$341.63	$341.63
23	$325.80	$325.80	$351.86	$351.86	$332.32	$332.32	$341.63	$341.63
24	$325.80	$325.80	$351.86	$351.86	$332.32	$332.32	$341.63	$341.63
25	$327.10	$327.10	$353.27	$353.27	$333.65	$333.65	$343.00	$343.00
26	$333.62	$333.62	$360.31	$360.31	$340.29	$340.29	$349.83	$349.83
27	$341.44	$341.44	$368.75	$368.75	$348.27	$348.27	$358.03	$358.03
28	$354.14	$354.14	$382.48	$382.48	$361.23	$361.23	$371.35	$371.35
29	$364.57	$364.57	$393.74	$393.74	$371.86	$371.86	$382.28	$382.28
30	$369.78	$369.78	$399.37	$399.37	$377.18	$377.18	$387.75	$387.75
31	$377.60	$377.60	$407.81	$407.81	$385.15	$385.15	$395.95	$395.95
32	$385.42	$385.42	$416.26	$416.26	$393.13	$393.13	$404.15	$404.15
33	$390.31	$390.31	$421.53	$421.53	$398.11	$398.11	$409.27	$409.27
34	$395.52	$395.52	$427.16	$427.16	$403.43	$403.43	$414.74	$414.74
35	$398.13	$398.13	$429.98	$429.98	$406.09	$406.09	$417.47	$417.47
36	$400.73	$400.73	$432.79	$432.79	$408.75	$408.75	$420.20	$420.20
37	$403.34	$403.34	$435.61	$435.61	$411.41	$411.41	$422.94	$422.94
38	$405.95	$405.95	$438.42	$438.42	$414.07	$414.07	$425.67	$425.67
39	$411.16	$411.16	$444.05	$444.05	$419.38	$419.38	$431.14	$431.14
40	$416.37	$416.37	$449.68	$449.68	$424.70	$424.70	$436.60	$436.60
41	$424.19	$424.19	$458.13	$458.13	$432.68	$432.68	$444.80	$444.80
42	$431.68	$431.68	$466.22	$466.22	$440.32	$440.32	$452.66	$452.66
43	$442.11	$442.11	$477.48	$477.48	$450.95	$450.95	$463.59	$463.59
44	$455.14	$455.14	$491.55	$491.55	$464.25	$464.25	$477.26	$477.26
45	$470.46	$470.46	$508.09	$508.09	$479.86	$479.86	$493.31	$493.31
46	$488.70	$488.70	$527.80	$527.80	$498.47	$498.47	$512.45	$512.45
47	$509.23	$509.23	$549.96	$549.96	$519.41	$519.41	$533.97	$533.97
48	$532.68	$532.68	$575.30	$575.30	$543.34	$543.34	$558.57	$558.57
49	$555.81	$555.81	$600.28	$600.28	$566.93	$566.93	$582.82	$582.82
50	$581.88	$581.88	$628.43	$628.43	$593.52	$593.52	$610.15	$610.15
51	$607.62	$607.62	$656.23	$656.23	$619.77	$619.77	$637.14	$637.14
52	$635.96	$635.96	$686.84	$686.84	$648.68	$648.68	$666.86	$666.86
53	$664.63	$664.63	$717.80	$717.80	$677.92	$677.92	$696.93	$696.93
54	$695.58	$695.58	$751.23	$751.23	$709.49	$709.49	$729.38	$729.38
55	$726.53	$726.53	$784.66	$784.66	$741.06	$741.06	$761.83	$761.83
56	$760.09	$760.09	$820.90	$820.90	$775.29	$775.29	$797.02	$797.02
57	$793.97	$793.97	$857.49	$857.49	$809.85	$809.85	$832.55	$832.55
58	$830.14	$830.14	$896.55	$896.55	$846.74	$846.74	$870.47	$870.47
59	$848.06	$848.06	$915.90	$915.90	$865.02	$865.02	$889.26	$889.26
60	$884.22	$884.22	$954.96	$954.96	$901.91	$901.91	$927.18	$927.18
61	$915.50	$915.50	$988.74	$988.74	$933.81	$933.81	$959.98	$959.98
62	$936.02	$936.02	$1,010.91	$1,010.91	$954.74	$954.74	$981.50	$981.50
63	$961.76	$961.76	$1,038.70	$1,038.70	$981.00	$981.00	$1,008.49	$1,008.49
64+	$977.39	$977.39	$1,055.58	$1,055.58	$996.95	$996.95	$1,024.88	$1,024.88

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010186**		**45127PA0010186**	
Plan Marketing Name =>	**Silver PPO 5000/0/40 Rx 0**		**Silver PPO 5000/0/40 Rx 0**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$282.25	$282.25	$266.57	$266.57	$244.29	$244.29	$263.83	$263.83
15	$307.34	$307.34	$290.27	$290.27	$266.00	$266.00	$287.28	$287.28
16	$316.94	$316.94	$299.33	$299.33	$274.30	$274.30	$296.25	$296.25
17	$326.53	$326.53	$308.39	$308.39	$282.61	$282.61	$305.22	$305.22
18	$336.86	$336.86	$318.15	$318.15	$291.55	$291.55	$314.87	$314.87
19	$347.19	$347.19	$327.90	$327.90	$300.49	$300.49	$324.53	$324.53
20	$357.89	$357.89	$338.01	$338.01	$309.75	$309.75	$334.53	$334.53
21	$368.96	$368.96	$348.46	$348.46	$319.33	$319.33	$344.88	$344.88
22	$368.96	$368.96	$348.46	$348.46	$319.33	$319.33	$344.88	$344.88
23	$368.96	$368.96	$348.46	$348.46	$319.33	$319.33	$344.88	$344.88
24	$368.96	$368.96	$348.46	$348.46	$319.33	$319.33	$344.88	$344.88
25	$370.44	$370.44	$349.86	$349.86	$320.61	$320.61	$346.26	$346.26
26	$377.82	$377.82	$356.83	$356.83	$326.99	$326.99	$353.15	$353.15
27	$386.67	$386.67	$365.19	$365.19	$334.66	$334.66	$361.43	$361.43
28	$401.06	$401.06	$378.78	$378.78	$347.11	$347.11	$374.88	$374.88
29	$412.87	$412.87	$389.93	$389.93	$357.33	$357.33	$385.92	$385.92
30	$418.77	$418.77	$395.51	$395.51	$362.44	$362.44	$391.43	$391.43
31	$427.63	$427.63	$403.87	$403.87	$370.10	$370.10	$399.71	$399.71
32	$436.48	$436.48	$412.23	$412.23	$377.77	$377.77	$407.99	$407.99
33	$442.01	$442.01	$417.46	$417.46	$382.56	$382.56	$413.16	$413.16
34	$447.92	$447.92	$423.03	$423.03	$387.67	$387.67	$418.68	$418.68
35	$450.87	$450.87	$425.82	$425.82	$390.22	$390.22	$421.44	$421.44
36	$453.82	$453.82	$428.61	$428.61	$392.78	$392.78	$424.20	$424.20
37	$456.77	$456.77	$431.40	$431.40	$395.33	$395.33	$426.96	$426.96
38	$459.72	$459.72	$434.18	$434.18	$397.89	$397.89	$429.72	$429.72
39	$465.63	$465.63	$439.76	$439.76	$402.99	$402.99	$435.23	$435.23
40	$471.53	$471.53	$445.34	$445.34	$408.10	$408.10	$440.75	$440.75
41	$480.39	$480.39	$453.70	$453.70	$415.77	$415.77	$449.03	$449.03
42	$488.87	$488.87	$461.71	$461.71	$423.11	$423.11	$456.96	$456.96
43	$500.68	$500.68	$472.86	$472.86	$433.33	$433.33	$468.00	$468.00
44	$515.44	$515.44	$486.80	$486.80	$446.10	$446.10	$481.79	$481.79
45	$532.78	$532.78	$503.18	$503.18	$461.11	$461.11	$498.00	$498.00
46	$553.44	$553.44	$522.69	$522.69	$479.00	$479.00	$517.31	$517.31
47	$576.69	$576.69	$544.65	$544.65	$499.11	$499.11	$539.04	$539.04
48	$603.25	$603.25	$569.74	$569.74	$522.10	$522.10	$563.87	$563.87
49	$629.45	$629.45	$594.48	$594.48	$544.78	$544.78	$588.36	$588.36
50	$658.96	$658.96	$622.35	$622.35	$570.32	$570.32	$615.95	$615.95
51	$688.11	$688.11	$649.88	$649.88	$595.55	$595.55	$643.19	$643.19
52	$720.21	$720.21	$680.20	$680.20	$623.33	$623.33	$673.20	$673.20
53	$752.68	$752.68	$710.86	$710.86	$651.43	$651.43	$703.55	$703.55
54	$787.73	$787.73	$743.97	$743.97	$681.77	$681.77	$736.31	$736.31
55	$822.78	$822.78	$777.07	$777.07	$712.11	$712.11	$769.07	$769.07
56	$860.78	$860.78	$812.96	$812.96	$745.00	$745.00	$804.60	$804.60
57	$899.16	$899.16	$849.20	$849.20	$778.21	$778.21	$840.46	$840.46
58	$940.11	$940.11	$887.88	$887.88	$813.65	$813.65	$878.75	$878.75
59	$960.40	$960.40	$907.05	$907.05	$831.22	$831.22	$897.71	$897.71
60	$1,001.36	$1,001.36	$945.73	$945.73	$866.66	$866.66	$935.99	$935.99
61	$1,036.78	$1,036.78	$979.18	$979.18	$897.32	$897.32	$969.10	$969.10
62	$1,060.02	$1,060.02	$1,001.13	$1,001.13	$917.44	$917.44	$990.83	$990.83
63	$1,089.17	$1,089.17	$1,028.66	$1,028.66	$942.66	$942.66	$1,018.08	$1,018.08
64+	$1,106.87	$1,106.87	$1,045.38	$1,045.38	$957.98	$957.98	$1,034.63	$1,034.63

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010187**		**45127PA0010187**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$249.17	$249.17	$256.33	$256.33	$276.83	$276.83	$261.46	$261.46
15	$271.32	$271.32	$279.11	$279.11	$301.44	$301.44	$284.70	$284.70
16	$279.79	$279.79	$287.83	$287.83	$310.85	$310.85	$293.58	$293.58
17	$288.26	$288.26	$296.54	$296.54	$320.26	$320.26	$302.47	$302.47
18	$297.38	$297.38	$305.92	$305.92	$330.39	$330.39	$312.04	$312.04
19	$306.50	$306.50	$315.30	$315.30	$340.52	$340.52	$321.61	$321.61
20	$315.95	$315.95	$325.02	$325.02	$351.02	$351.02	$331.52	$331.52
21	$325.72	$325.72	$335.07	$335.07	$361.88	$361.88	$341.77	$341.77
22	$325.72	$325.72	$335.07	$335.07	$361.88	$361.88	$341.77	$341.77
23	$325.72	$325.72	$335.07	$335.07	$361.88	$361.88	$341.77	$341.77
24	$325.72	$325.72	$335.07	$335.07	$361.88	$361.88	$341.77	$341.77
25	$327.02	$327.02	$336.41	$336.41	$363.32	$363.32	$343.14	$343.14
26	$333.53	$333.53	$343.11	$343.11	$370.56	$370.56	$349.97	$349.97
27	$341.35	$341.35	$351.15	$351.15	$379.25	$379.25	$358.18	$358.18
28	$354.05	$354.05	$364.22	$364.22	$393.36	$393.36	$371.51	$371.51
29	$364.48	$364.48	$374.94	$374.94	$404.94	$404.94	$382.44	$382.44
30	$369.69	$369.69	$380.30	$380.30	$410.73	$410.73	$387.91	$387.91
31	$377.51	$377.51	$388.35	$388.35	$419.41	$419.41	$396.11	$396.11
32	$385.32	$385.32	$396.39	$396.39	$428.10	$428.10	$404.32	$404.32
33	$390.21	$390.21	$401.41	$401.41	$433.53	$433.53	$409.44	$409.44
34	$395.42	$395.42	$406.77	$406.77	$439.32	$439.32	$414.91	$414.91
35	$398.03	$398.03	$409.46	$409.46	$442.21	$442.21	$417.64	$417.64
36	$400.63	$400.63	$412.14	$412.14	$445.11	$445.11	$420.38	$420.38
37	$403.24	$403.24	$414.82	$414.82	$448.00	$448.00	$423.11	$423.11
38	$405.84	$405.84	$417.50	$417.50	$450.90	$450.90	$425.85	$425.85
39	$411.05	$411.05	$422.86	$422.86	$456.69	$456.69	$431.32	$431.32
40	$416.27	$416.27	$428.22	$428.22	$462.48	$462.48	$436.78	$436.78
41	$424.08	$424.08	$436.26	$436.26	$471.16	$471.16	$444.99	$444.99
42	$431.57	$431.57	$443.97	$443.97	$479.49	$479.49	$452.85	$452.85
43	$442.00	$442.00	$454.69	$454.69	$491.07	$491.07	$463.78	$463.78
44	$455.03	$455.03	$468.09	$468.09	$505.54	$505.54	$477.45	$477.45
45	$470.33	$470.33	$483.84	$483.84	$522.55	$522.55	$493.52	$493.52
46	$488.57	$488.57	$502.60	$502.60	$542.81	$542.81	$512.66	$512.66
47	$509.10	$509.10	$523.71	$523.71	$565.61	$565.61	$534.19	$534.19
48	$532.55	$532.55	$547.84	$547.84	$591.67	$591.67	$558.80	$558.80
49	$555.67	$555.67	$571.63	$571.63	$617.36	$617.36	$583.06	$583.06
50	$581.73	$581.73	$598.44	$598.44	$646.31	$646.31	$610.40	$610.40
51	$607.46	$607.46	$624.91	$624.91	$674.90	$674.90	$637.40	$637.40
52	$635.80	$635.80	$654.06	$654.06	$706.38	$706.38	$667.14	$667.14
53	$664.46	$664.46	$683.54	$683.54	$738.23	$738.23	$697.21	$697.21
54	$695.40	$695.40	$715.37	$715.37	$772.60	$772.60	$729.68	$729.68
55	$726.35	$726.35	$747.21	$747.21	$806.98	$806.98	$762.15	$762.15
56	$759.90	$759.90	$781.72	$781.72	$844.26	$844.26	$797.35	$797.35
57	$793.77	$793.77	$816.57	$816.57	$881.89	$881.89	$832.90	$832.90
58	$829.93	$829.93	$853.76	$853.76	$922.06	$922.06	$870.83	$870.83
59	$847.84	$847.84	$872.19	$872.19	$941.96	$941.96	$889.63	$889.63
60	$883.99	$883.99	$909.38	$909.38	$982.13	$982.13	$927.57	$927.57
61	$915.26	$915.26	$941.55	$941.55	$1,016.87	$1,016.87	$960.38	$960.38
62	$935.78	$935.78	$962.66	$962.66	$1,039.67	$1,039.67	$981.91	$981.91
63	$961.52	$961.52	$989.13	$989.13	$1,068.26	$1,068.26	$1,008.91	$1,008.91
64+	$977.15	$977.15	$1,005.20	$1,005.20	$1,085.63	$1,085.63	$1,025.30	$1,025.30

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010188**		**45127PA0010188**		**45127PA0010188**		**45127PA0010189**	
Plan Marketing Name =>	**d Deductible PPO 3000/0/25 -**		**d Deductible PPO 3000/0/25 -**		**d Deductible PPO 3000/0/25 -**		**ed Deductible PPO 3000/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$303.28	$303.28	$327.54	$327.54	$309.34	$309.34	$316.01	$316.01
15	$330.23	$330.23	$356.65	$356.65	$336.84	$336.84	$344.10	$344.10
16	$340.54	$340.54	$367.79	$367.79	$347.35	$347.35	$354.84	$354.84
17	$350.85	$350.85	$378.92	$378.92	$357.87	$357.87	$365.58	$365.58
18	$361.95	$361.95	$390.91	$390.91	$369.19	$369.19	$377.14	$377.14
19	$373.05	$373.05	$402.89	$402.89	$380.51	$380.51	$388.71	$388.71
20	$384.55	$384.55	$415.31	$415.31	$392.24	$392.24	$400.69	$400.69
21	$396.44	$396.44	$428.16	$428.16	$404.37	$404.37	$413.08	$413.08
22	$396.44	$396.44	$428.16	$428.16	$404.37	$404.37	$413.08	$413.08
23	$396.44	$396.44	$428.16	$428.16	$404.37	$404.37	$413.08	$413.08
24	$396.44	$396.44	$428.16	$428.16	$404.37	$404.37	$413.08	$413.08
25	$398.03	$398.03	$429.87	$429.87	$405.99	$405.99	$414.73	$414.73
26	$405.95	$405.95	$438.43	$438.43	$414.07	$414.07	$422.99	$422.99
27	$415.47	$415.47	$448.71	$448.71	$423.78	$423.78	$432.91	$432.91
28	$430.93	$430.93	$465.40	$465.40	$439.55	$439.55	$449.02	$449.02
29	$443.62	$443.62	$479.11	$479.11	$452.49	$452.49	$462.24	$462.24
30	$449.96	$449.96	$485.96	$485.96	$458.96	$458.96	$468.85	$468.85
31	$459.47	$459.47	$496.23	$496.23	$468.66	$468.66	$478.76	$478.76
32	$468.99	$468.99	$506.51	$506.51	$478.37	$478.37	$488.67	$488.67
33	$474.94	$474.94	$512.93	$512.93	$484.43	$484.43	$494.87	$494.87
34	$481.28	$481.28	$519.78	$519.78	$490.90	$490.90	$501.48	$501.48
35	$484.45	$484.45	$523.21	$523.21	$494.14	$494.14	$504.78	$504.78
36	$487.62	$487.62	$526.63	$526.63	$497.37	$497.37	$508.09	$508.09
37	$490.79	$490.79	$530.06	$530.06	$500.61	$500.61	$511.39	$511.39
38	$493.96	$493.96	$533.48	$533.48	$503.84	$503.84	$514.70	$514.70
39	$500.31	$500.31	$540.33	$540.33	$510.31	$510.31	$521.31	$521.31
40	$506.65	$506.65	$547.18	$547.18	$516.78	$516.78	$527.92	$527.92
41	$516.16	$516.16	$557.46	$557.46	$526.49	$526.49	$537.83	$537.83
42	$525.28	$525.28	$567.31	$567.31	$535.79	$535.79	$547.33	$547.33
43	$537.97	$537.97	$581.01	$581.01	$548.73	$548.73	$560.55	$560.55
44	$553.83	$553.83	$598.13	$598.13	$564.90	$564.90	$577.07	$577.07
45	$572.46	$572.46	$618.26	$618.26	$583.91	$583.91	$596.49	$596.49
46	$594.66	$594.66	$642.23	$642.23	$606.55	$606.55	$619.62	$619.62
47	$619.64	$619.64	$669.21	$669.21	$632.03	$632.03	$645.64	$645.64
48	$648.18	$648.18	$700.03	$700.03	$661.14	$661.14	$675.39	$675.39
49	$676.33	$676.33	$730.43	$730.43	$689.85	$689.85	$704.71	$704.71
50	$708.04	$708.04	$764.69	$764.69	$722.20	$722.20	$737.76	$737.76
51	$739.36	$739.36	$798.51	$798.51	$754.15	$754.15	$770.39	$770.39
52	$773.85	$773.85	$835.76	$835.76	$789.33	$789.33	$806.33	$806.33
53	$808.74	$808.74	$873.44	$873.44	$824.91	$824.91	$842.68	$842.68
54	$846.40	$846.40	$914.11	$914.11	$863.33	$863.33	$881.93	$881.93
55	$884.06	$884.06	$954.79	$954.79	$901.74	$901.74	$921.17	$921.17
56	$924.89	$924.89	$998.89	$998.89	$943.39	$943.39	$963.72	$963.72
57	$966.12	$966.12	$1,043.41	$1,043.41	$985.45	$985.45	$1,006.68	$1,006.68
58	$1,010.13	$1,010.13	$1,090.94	$1,090.94	$1,030.33	$1,030.33	$1,052.53	$1,052.53
59	$1,031.93	$1,031.93	$1,114.49	$1,114.49	$1,052.57	$1,052.57	$1,075.25	$1,075.25
60	$1,075.94	$1,075.94	$1,162.01	$1,162.01	$1,097.46	$1,097.46	$1,121.10	$1,121.10
61	$1,114.00	$1,114.00	$1,203.12	$1,203.12	$1,136.28	$1,136.28	$1,160.75	$1,160.75
62	$1,138.97	$1,138.97	$1,230.09	$1,230.09	$1,161.75	$1,161.75	$1,186.78	$1,186.78
63	$1,170.29	$1,170.29	$1,263.91	$1,263.91	$1,193.70	$1,193.70	$1,219.41	$1,219.41
64+	$1,189.31	$1,189.31	$1,284.47	$1,284.47	$1,213.10	$1,213.10	$1,239.23	$1,239.23

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010189**		**45127PA0010189**		**45127PA0010190**		**45127PA0010190**	
Plan Marketing Name =>	**ed Deductible PPO 3000/0/25**		**ed Deductible PPO 3000/0/25**		**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**20%**		**20%**	
Copays =>	**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$341.29	$341.29	$322.33	$322.33	$285.44	$285.44	$308.28	$308.28
15	$371.62	$371.62	$350.98	$350.98	$310.82	$310.82	$335.68	$335.68
16	$383.22	$383.22	$361.93	$361.93	$320.52	$320.52	$346.16	$346.16
17	$394.82	$394.82	$372.89	$372.89	$330.22	$330.22	$356.64	$356.64
18	$407.31	$407.31	$384.68	$384.68	$340.67	$340.67	$367.92	$367.92
19	$419.80	$419.80	$396.48	$396.48	$351.12	$351.12	$379.20	$379.20
20	$432.74	$432.74	$408.70	$408.70	$361.94	$361.94	$390.89	$390.89
21	$446.13	$446.13	$421.34	$421.34	$373.13	$373.13	$402.98	$402.98
22	$446.13	$446.13	$421.34	$421.34	$373.13	$373.13	$402.98	$402.98
23	$446.13	$446.13	$421.34	$421.34	$373.13	$373.13	$402.98	$402.98
24	$446.13	$446.13	$421.34	$421.34	$373.13	$373.13	$402.98	$402.98
25	$447.91	$447.91	$423.03	$423.03	$374.62	$374.62	$404.59	$404.59
26	$456.83	$456.83	$431.45	$431.45	$382.09	$382.09	$412.65	$412.65
27	$467.54	$467.54	$441.57	$441.57	$391.04	$391.04	$422.32	$422.32
28	$484.94	$484.94	$458.00	$458.00	$405.59	$405.59	$438.04	$438.04
29	$499.22	$499.22	$471.48	$471.48	$417.53	$417.53	$450.94	$450.94
30	$506.35	$506.35	$478.22	$478.22	$423.50	$423.50	$457.38	$457.38
31	$517.06	$517.06	$488.33	$488.33	$432.46	$432.46	$467.05	$467.05
32	$527.77	$527.77	$498.45	$498.45	$441.41	$441.41	$476.73	$476.73
33	$534.46	$534.46	$504.77	$504.77	$447.01	$447.01	$482.77	$482.77
34	$541.60	$541.60	$511.51	$511.51	$452.98	$452.98	$489.22	$489.22
35	$545.17	$545.17	$514.88	$514.88	$455.96	$455.96	$492.44	$492.44
36	$548.74	$548.74	$518.25	$518.25	$458.95	$458.95	$495.67	$495.67
37	$552.30	$552.30	$521.62	$521.62	$461.93	$461.93	$498.89	$498.89
38	$555.87	$555.87	$524.99	$524.99	$464.92	$464.92	$502.11	$502.11
39	$563.01	$563.01	$531.73	$531.73	$470.89	$470.89	$508.56	$508.56
40	$570.15	$570.15	$538.47	$538.47	$476.86	$476.86	$515.01	$515.01
41	$580.86	$580.86	$548.59	$548.59	$485.82	$485.82	$524.68	$524.68
42	$591.12	$591.12	$558.28	$558.28	$494.40	$494.40	$533.95	$533.95
43	$605.39	$605.39	$571.76	$571.76	$506.34	$506.34	$546.84	$546.84
44	$623.24	$623.24	$588.61	$588.61	$521.26	$521.26	$562.96	$562.96
45	$644.21	$644.21	$608.42	$608.42	$538.80	$538.80	$581.90	$581.90
46	$669.19	$669.19	$632.01	$632.01	$559.70	$559.70	$604.47	$604.47
47	$697.30	$697.30	$658.56	$658.56	$583.20	$583.20	$629.86	$629.86
48	$729.42	$729.42	$688.89	$688.89	$610.07	$610.07	$658.87	$658.87
49	$761.09	$761.09	$718.81	$718.81	$636.56	$636.56	$687.48	$687.48
50	$796.78	$796.78	$752.52	$752.52	$666.41	$666.41	$719.72	$719.72
51	$832.03	$832.03	$785.80	$785.80	$695.89	$695.89	$751.56	$751.56
52	$870.84	$870.84	$822.46	$822.46	$728.35	$728.35	$786.62	$786.62
53	$910.10	$910.10	$859.54	$859.54	$761.19	$761.19	$822.08	$822.08
54	$952.48	$952.48	$899.56	$899.56	$796.63	$796.63	$860.36	$860.36
55	$994.86	$994.86	$939.59	$939.59	$832.08	$832.08	$898.65	$898.65
56	$1,040.81	$1,040.81	$982.99	$982.99	$870.51	$870.51	$940.15	$940.15
57	$1,087.21	$1,087.21	$1,026.81	$1,026.81	$909.32	$909.32	$982.06	$982.06
58	$1,136.73	$1,136.73	$1,073.58	$1,073.58	$950.74	$950.74	$1,026.79	$1,026.79
59	$1,161.27	$1,161.27	$1,096.75	$1,096.75	$971.26	$971.26	$1,048.96	$1,048.96
60	$1,210.79	$1,210.79	$1,143.52	$1,143.52	$1,012.67	$1,012.67	$1,093.69	$1,093.69
61	$1,253.62	$1,253.62	$1,183.97	$1,183.97	$1,048.50	$1,048.50	$1,132.37	$1,132.37
62	$1,281.72	$1,281.72	$1,210.51	$1,210.51	$1,072.00	$1,072.00	$1,157.76	$1,157.76
63	$1,316.97	$1,316.97	$1,243.80	$1,243.80	$1,101.48	$1,101.48	$1,189.60	$1,189.60
64+	$1,338.38	$1,338.38	$1,264.01	$1,264.01	$1,119.38	$1,119.38	$1,208.93	$1,208.93

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010190**		**45127PA0010191**		**45127PA0010191**		**45127PA0010191**	
Plan Marketing Name =>	**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 0**		**Gold PPO 2000/20/20 Rx 0**		**Gold PPO 2000/20/20 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$291.15	$291.15	$298.11	$298.11	$321.95	$321.95	$304.07	$304.07
15	$317.03	$317.03	$324.60	$324.60	$350.57	$350.57	$331.10	$331.10
16	$326.93	$326.93	$334.74	$334.74	$361.51	$361.51	$341.43	$341.43
17	$336.82	$336.82	$344.87	$344.87	$372.46	$372.46	$351.76	$351.76
18	$347.48	$347.48	$355.78	$355.78	$384.24	$384.24	$362.89	$362.89
19	$358.14	$358.14	$366.69	$366.69	$396.02	$396.02	$374.02	$374.02
20	$369.17	$369.17	$377.99	$377.99	$408.23	$408.23	$385.55	$385.55
21	$380.59	$380.59	$389.68	$389.68	$420.85	$420.85	$397.47	$397.47
22	$380.59	$380.59	$389.68	$389.68	$420.85	$420.85	$397.47	$397.47
23	$380.59	$380.59	$389.68	$389.68	$420.85	$420.85	$397.47	$397.47
24	$380.59	$380.59	$389.68	$389.68	$420.85	$420.85	$397.47	$397.47
25	$382.11	$382.11	$391.24	$391.24	$422.54	$422.54	$399.06	$399.06
26	$389.73	$389.73	$399.03	$399.03	$430.95	$430.95	$407.01	$407.01
27	$398.86	$398.86	$408.38	$408.38	$441.06	$441.06	$416.55	$416.55
28	$413.70	$413.70	$423.58	$423.58	$457.47	$457.47	$432.05	$432.05
29	$425.88	$425.88	$436.05	$436.05	$470.94	$470.94	$444.77	$444.77
30	$431.97	$431.97	$442.29	$442.29	$477.67	$477.67	$451.13	$451.13
31	$441.11	$441.11	$451.64	$451.64	$487.77	$487.77	$460.67	$460.67
32	$450.24	$450.24	$460.99	$460.99	$497.87	$497.87	$470.21	$470.21
33	$455.95	$455.95	$466.84	$466.84	$504.18	$504.18	$476.17	$476.17
34	$462.04	$462.04	$473.07	$473.07	$510.92	$510.92	$482.53	$482.53
35	$465.08	$465.08	$476.19	$476.19	$514.28	$514.28	$485.71	$485.71
36	$468.13	$468.13	$479.31	$479.31	$517.65	$517.65	$488.89	$488.89
37	$471.17	$471.17	$482.42	$482.42	$521.02	$521.02	$492.07	$492.07
38	$474.22	$474.22	$485.54	$485.54	$524.38	$524.38	$495.25	$495.25
39	$480.31	$480.31	$491.78	$491.78	$531.12	$531.12	$501.61	$501.61
40	$486.40	$486.40	$498.01	$498.01	$537.85	$537.85	$507.97	$507.97
41	$495.53	$495.53	$507.36	$507.36	$547.95	$547.95	$517.51	$517.51
42	$504.29	$504.29	$516.33	$516.33	$557.63	$557.63	$526.65	$526.65
43	$516.46	$516.46	$528.80	$528.80	$571.10	$571.10	$539.37	$539.37
44	$531.69	$531.69	$544.38	$544.38	$587.93	$587.93	$555.27	$555.27
45	$549.58	$549.58	$562.70	$562.70	$607.71	$607.71	$573.95	$573.95
46	$570.89	$570.89	$584.52	$584.52	$631.28	$631.28	$596.21	$596.21
47	$594.87	$594.87	$609.07	$609.07	$657.80	$657.80	$621.25	$621.25
48	$622.27	$622.27	$637.13	$637.13	$688.10	$688.10	$649.87	$649.87
49	$649.29	$649.29	$664.79	$664.79	$717.98	$717.98	$678.09	$678.09
50	$679.74	$679.74	$695.97	$695.97	$751.65	$751.65	$709.89	$709.89
51	$709.81	$709.81	$726.75	$726.75	$784.89	$784.89	$741.29	$741.29
52	$742.92	$742.92	$760.66	$760.66	$821.51	$821.51	$775.87	$775.87
53	$776.41	$776.41	$794.95	$794.95	$858.54	$858.54	$810.85	$810.85
54	$812.57	$812.57	$831.97	$831.97	$898.52	$898.52	$848.61	$848.61
55	$848.72	$848.72	$868.99	$868.99	$938.51	$938.51	$886.37	$886.37
56	$887.92	$887.92	$909.12	$909.12	$981.85	$981.85	$927.31	$927.31
57	$927.50	$927.50	$949.65	$949.65	$1,025.62	$1,025.62	$968.64	$968.64
58	$969.75	$969.75	$992.90	$992.90	$1,072.34	$1,072.34	$1,012.76	$1,012.76
59	$990.68	$990.68	$1,014.34	$1,014.34	$1,095.48	$1,095.48	$1,034.62	$1,034.62
60	$1,032.93	$1,032.93	$1,057.59	$1,057.59	$1,142.20	$1,142.20	$1,078.74	$1,078.74
61	$1,069.47	$1,069.47	$1,095.00	$1,095.00	$1,182.60	$1,182.60	$1,116.90	$1,116.90
62	$1,093.44	$1,093.44	$1,119.55	$1,119.55	$1,209.11	$1,209.11	$1,141.94	$1,141.94
63	$1,123.51	$1,123.51	$1,150.34	$1,150.34	$1,242.36	$1,242.36	$1,173.34	$1,173.34
64+	$1,141.77	$1,141.77	$1,169.03	$1,169.03	$1,262.55	$1,262.55	$1,192.41	$1,192.41

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010194**		**45127PA0010194**		**45127PA0010194**		**45127PA0010195**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$291.64	$291.64	$314.97	$314.97	$297.47	$297.47	$304.27	$304.27
15	$317.56	$317.56	$342.97	$342.97	$323.92	$323.92	$331.32	$331.32
16	$327.48	$327.48	$353.67	$353.67	$334.03	$334.03	$341.66	$341.66
17	$337.39	$337.39	$364.38	$364.38	$344.14	$344.14	$352.00	$352.00
18	$348.06	$348.06	$375.91	$375.91	$355.02	$355.02	$363.14	$363.14
19	$358.74	$358.74	$387.44	$387.44	$365.91	$365.91	$374.27	$374.27
20	$369.79	$369.79	$399.38	$399.38	$377.19	$377.19	$385.81	$385.81
21	$381.23	$381.23	$411.73	$411.73	$388.85	$388.85	$397.74	$397.74
22	$381.23	$381.23	$411.73	$411.73	$388.85	$388.85	$397.74	$397.74
23	$381.23	$381.23	$411.73	$411.73	$388.85	$388.85	$397.74	$397.74
24	$381.23	$381.23	$411.73	$411.73	$388.85	$388.85	$397.74	$397.74
25	$382.75	$382.75	$413.38	$413.38	$390.41	$390.41	$399.33	$399.33
26	$390.38	$390.38	$421.61	$421.61	$398.19	$398.19	$407.29	$407.29
27	$399.53	$399.53	$431.49	$431.49	$407.52	$407.52	$416.83	$416.83
28	$414.40	$414.40	$447.55	$447.55	$422.68	$422.68	$432.34	$432.34
29	$426.60	$426.60	$460.72	$460.72	$435.13	$435.13	$445.07	$445.07
30	$432.70	$432.70	$467.31	$467.31	$441.35	$441.35	$451.43	$451.43
31	$441.85	$441.85	$477.19	$477.19	$450.68	$450.68	$460.98	$460.98
32	$451.00	$451.00	$487.07	$487.07	$460.01	$460.01	$470.53	$470.53
33	$456.71	$456.71	$493.25	$493.25	$465.85	$465.85	$476.49	$476.49
34	$462.81	$462.81	$499.84	$499.84	$472.07	$472.07	$482.86	$482.86
35	$465.86	$465.86	$503.13	$503.13	$475.18	$475.18	$486.04	$486.04
36	$468.91	$468.91	$506.43	$506.43	$478.29	$478.29	$489.22	$489.22
37	$471.96	$471.96	$509.72	$509.72	$481.40	$481.40	$492.40	$492.40
38	$475.01	$475.01	$513.01	$513.01	$484.51	$484.51	$495.58	$495.58
39	$481.11	$481.11	$519.60	$519.60	$490.73	$490.73	$501.95	$501.95
40	$487.21	$487.21	$526.19	$526.19	$496.96	$496.96	$508.31	$508.31
41	$496.36	$496.36	$536.07	$536.07	$506.29	$506.29	$517.86	$517.86
42	$505.13	$505.13	$545.54	$545.54	$515.23	$515.23	$527.01	$527.01
43	$517.33	$517.33	$558.72	$558.72	$527.68	$527.68	$539.73	$539.73
44	$532.58	$532.58	$575.18	$575.18	$543.23	$543.23	$555.64	$555.64
45	$550.50	$550.50	$594.54	$594.54	$561.51	$561.51	$574.34	$574.34
46	$571.84	$571.84	$617.59	$617.59	$583.28	$583.28	$596.61	$596.61
47	$595.86	$595.86	$643.53	$643.53	$607.78	$607.78	$621.67	$621.67
48	$623.31	$623.31	$673.18	$673.18	$635.78	$635.78	$650.30	$650.30
49	$650.38	$650.38	$702.41	$702.41	$663.39	$663.39	$678.54	$678.54
50	$680.88	$680.88	$735.35	$735.35	$694.49	$694.49	$710.36	$710.36
51	$710.99	$710.99	$767.87	$767.87	$725.21	$725.21	$741.79	$741.79
52	$744.16	$744.16	$803.69	$803.69	$759.04	$759.04	$776.39	$776.39
53	$777.71	$777.71	$839.93	$839.93	$793.26	$793.26	$811.39	$811.39
54	$813.93	$813.93	$879.04	$879.04	$830.20	$830.20	$849.17	$849.17
55	$850.14	$850.14	$918.15	$918.15	$867.15	$867.15	$886.96	$886.96
56	$889.41	$889.41	$960.56	$960.56	$907.20	$907.20	$927.93	$927.93
57	$929.06	$929.06	$1,003.38	$1,003.38	$947.64	$947.64	$969.29	$969.29
58	$971.37	$971.37	$1,049.08	$1,049.08	$990.80	$990.80	$1,013.44	$1,013.44
59	$992.34	$992.34	$1,071.73	$1,071.73	$1,012.19	$1,012.19	$1,035.32	$1,035.32
60	$1,034.66	$1,034.66	$1,117.43	$1,117.43	$1,055.35	$1,055.35	$1,079.47	$1,079.47
61	$1,071.26	$1,071.26	$1,156.96	$1,156.96	$1,092.68	$1,092.68	$1,117.65	$1,117.65
62	$1,095.27	$1,095.27	$1,182.90	$1,182.90	$1,117.18	$1,117.18	$1,142.71	$1,142.71
63	$1,125.39	$1,125.39	$1,215.42	$1,215.42	$1,147.90	$1,147.90	$1,174.13	$1,174.13
64+	$1,143.68	$1,143.68	$1,235.18	$1,235.18	$1,166.55	$1,166.55	$1,193.21	$1,193.21

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010195**		**45127PA0010195**		**45127PA0010196**		**45127PA0010196**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 0**		**Gold Easy Blue PPO 0/0/25**		**Gold Easy Blue PPO 0/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$328.61	$328.61	$310.36	$310.36	$319.40	$319.40	$344.95	$344.95
15	$357.82	$357.82	$337.94	$337.94	$347.79	$347.79	$375.61	$375.61
16	$368.99	$368.99	$348.49	$348.49	$358.64	$358.64	$387.33	$387.33
17	$380.16	$380.16	$359.04	$359.04	$369.50	$369.50	$399.06	$399.06
18	$392.19	$392.19	$370.40	$370.40	$381.19	$381.19	$411.68	$411.68
19	$404.22	$404.22	$381.76	$381.76	$392.88	$392.88	$424.31	$424.31
20	$416.67	$416.67	$393.52	$393.52	$404.98	$404.98	$437.38	$437.38
21	$429.56	$429.56	$405.69	$405.69	$417.51	$417.51	$450.91	$450.91
22	$429.56	$429.56	$405.69	$405.69	$417.51	$417.51	$450.91	$450.91
23	$429.56	$429.56	$405.69	$405.69	$417.51	$417.51	$450.91	$450.91
24	$429.56	$429.56	$405.69	$405.69	$417.51	$417.51	$450.91	$450.91
25	$431.28	$431.28	$407.32	$407.32	$419.18	$419.18	$452.71	$452.71
26	$439.87	$439.87	$415.43	$415.43	$427.53	$427.53	$461.73	$461.73
27	$450.18	$450.18	$425.17	$425.17	$437.55	$437.55	$472.55	$472.55
28	$466.93	$466.93	$440.99	$440.99	$453.83	$453.83	$490.14	$490.14
29	$480.68	$480.68	$453.97	$453.97	$467.19	$467.19	$504.57	$504.57
30	$487.55	$487.55	$460.46	$460.46	$473.87	$473.87	$511.78	$511.78
31	$497.86	$497.86	$470.20	$470.20	$483.89	$483.89	$522.61	$522.61
32	$508.17	$508.17	$479.94	$479.94	$493.91	$493.91	$533.43	$533.43
33	$514.61	$514.61	$486.02	$486.02	$500.18	$500.18	$540.19	$540.19
34	$521.48	$521.48	$492.51	$492.51	$506.86	$506.86	$547.41	$547.41
35	$524.92	$524.92	$495.76	$495.76	$510.20	$510.20	$551.01	$551.01
36	$528.36	$528.36	$499.00	$499.00	$513.54	$513.54	$554.62	$554.62
37	$531.79	$531.79	$502.25	$502.25	$516.88	$516.88	$558.23	$558.23
38	$535.23	$535.23	$505.50	$505.50	$520.22	$520.22	$561.83	$561.83
39	$542.10	$542.10	$511.99	$511.99	$526.90	$526.90	$569.05	$569.05
40	$548.98	$548.98	$518.48	$518.48	$533.58	$533.58	$576.26	$576.26
41	$559.29	$559.29	$528.21	$528.21	$543.60	$543.60	$587.09	$587.09
42	$569.17	$569.17	$537.55	$537.55	$553.20	$553.20	$597.46	$597.46
43	$582.91	$582.91	$550.53	$550.53	$566.56	$566.56	$611.89	$611.89
44	$600.09	$600.09	$566.76	$566.76	$583.26	$583.26	$629.92	$629.92
45	$620.28	$620.28	$585.82	$585.82	$602.88	$602.88	$651.12	$651.12
46	$644.34	$644.34	$608.54	$608.54	$626.26	$626.26	$676.37	$676.37
47	$671.40	$671.40	$634.10	$634.10	$652.57	$652.57	$704.77	$704.77
48	$702.33	$702.33	$663.31	$663.31	$682.63	$682.63	$737.24	$737.24
49	$732.83	$732.83	$692.12	$692.12	$712.27	$712.27	$769.25	$769.25
50	$767.19	$767.19	$724.57	$724.57	$745.67	$745.67	$805.33	$805.33
51	$801.13	$801.13	$756.62	$756.62	$778.66	$778.66	$840.95	$840.95
52	$838.50	$838.50	$791.92	$791.92	$814.98	$814.98	$880.18	$880.18
53	$876.30	$876.30	$827.62	$827.62	$851.72	$851.72	$919.86	$919.86
54	$917.11	$917.11	$866.16	$866.16	$891.38	$891.38	$962.69	$962.69
55	$957.92	$957.92	$904.70	$904.70	$931.05	$931.05	$1,005.53	$1,005.53
56	$1,002.16	$1,002.16	$946.49	$946.49	$974.05	$974.05	$1,051.97	$1,051.97
57	$1,046.84	$1,046.84	$988.68	$988.68	$1,017.47	$1,017.47	$1,098.87	$1,098.87
58	$1,094.52	$1,094.52	$1,033.71	$1,033.71	$1,063.82	$1,063.82	$1,148.92	$1,148.92
59	$1,118.14	$1,118.14	$1,056.02	$1,056.02	$1,086.78	$1,086.78	$1,173.72	$1,173.72
60	$1,165.82	$1,165.82	$1,101.06	$1,101.06	$1,133.12	$1,133.12	$1,223.77	$1,223.77
61	$1,207.06	$1,207.06	$1,140.00	$1,140.00	$1,173.20	$1,173.20	$1,267.06	$1,267.06
62	$1,234.12	$1,234.12	$1,165.56	$1,165.56	$1,199.51	$1,199.51	$1,295.47	$1,295.47
63	$1,268.06	$1,268.06	$1,197.61	$1,197.61	$1,232.49	$1,232.49	$1,331.09	$1,331.09
64+	$1,288.67	$1,288.67	$1,217.07	$1,217.07	$1,252.52	$1,252.52	$1,352.72	$1,352.72

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010196**		**45127PA0010197**		**45127PA0010198**		**45127PA0010199**	
Plan Marketing Name =>	**Gold Easy Blue PPO 0/0/25**		**ld PPO Choice 3000/0/30 Rx 2**		**old PPO Choice 3000/0/30 Rx**		**ilver QHDHP-E PPO 4500/0/10**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**7**		**7**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$0 /$0 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$30/$50/$200 PCP/SPC/ER**		**$30/$50/$200 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$325.78	$325.78	$263.38	$263.38	$274.93	$274.93	$242.44	$242.44
15	$354.74	$354.74	$286.79	$286.79	$299.36	$299.36	$263.99	$263.99
16	$365.81	$365.81	$295.74	$295.74	$308.71	$308.71	$272.23	$272.23
17	$376.89	$376.89	$304.69	$304.69	$318.05	$318.05	$280.47	$280.47
18	$388.81	$388.81	$314.33	$314.33	$328.11	$328.11	$289.35	$289.35
19	$400.73	$400.73	$323.97	$323.97	$338.18	$338.18	$298.22	$298.22
20	$413.08	$413.08	$333.95	$333.95	$348.60	$348.60	$307.41	$307.41
21	$425.86	$425.86	$344.28	$344.28	$359.38	$359.38	$316.92	$316.92
22	$425.86	$425.86	$344.28	$344.28	$359.38	$359.38	$316.92	$316.92
23	$425.86	$425.86	$344.28	$344.28	$359.38	$359.38	$316.92	$316.92
24	$425.86	$425.86	$344.28	$344.28	$359.38	$359.38	$316.92	$316.92
25	$427.56	$427.56	$345.66	$345.66	$360.82	$360.82	$318.19	$318.19
26	$436.08	$436.08	$352.55	$352.55	$368.01	$368.01	$324.53	$324.53
27	$446.30	$446.30	$360.81	$360.81	$376.63	$376.63	$332.13	$332.13
28	$462.91	$462.91	$374.23	$374.23	$390.65	$390.65	$344.49	$344.49
29	$476.54	$476.54	$385.25	$385.25	$402.15	$402.15	$354.63	$354.63
30	$483.35	$483.35	$390.76	$390.76	$407.90	$407.90	$359.70	$359.70
31	$493.57	$493.57	$399.02	$399.02	$416.52	$416.52	$367.31	$367.31
32	$503.79	$503.79	$407.29	$407.29	$425.15	$425.15	$374.92	$374.92
33	$510.18	$510.18	$412.45	$412.45	$430.54	$430.54	$379.67	$379.67
34	$516.99	$516.99	$417.96	$417.96	$436.29	$436.29	$384.74	$384.74
35	$520.40	$520.40	$420.71	$420.71	$439.16	$439.16	$387.28	$387.28
36	$523.81	$523.81	$423.47	$423.47	$442.04	$442.04	$389.81	$389.81
37	$527.21	$527.21	$426.22	$426.22	$444.91	$444.91	$392.35	$392.35
38	$530.62	$530.62	$428.98	$428.98	$447.79	$447.79	$394.88	$394.88
39	$537.44	$537.44	$434.48	$434.48	$453.54	$453.54	$399.95	$399.95
40	$544.25	$544.25	$439.99	$439.99	$459.29	$459.29	$405.02	$405.02
41	$554.47	$554.47	$448.26	$448.26	$467.91	$467.91	$412.63	$412.63
42	$564.26	$564.26	$456.17	$456.17	$476.18	$476.18	$419.92	$419.92
43	$577.89	$577.89	$467.19	$467.19	$487.68	$487.68	$430.06	$430.06
44	$594.93	$594.93	$480.96	$480.96	$502.05	$502.05	$442.74	$442.74
45	$614.94	$614.94	$497.14	$497.14	$518.95	$518.95	$457.63	$457.63
46	$638.79	$638.79	$516.42	$516.42	$539.07	$539.07	$475.38	$475.38
47	$665.62	$665.62	$538.11	$538.11	$561.71	$561.71	$495.35	$495.35
48	$696.28	$696.28	$562.90	$562.90	$587.59	$587.59	$518.16	$518.16
49	$726.52	$726.52	$587.35	$587.35	$613.10	$613.10	$540.67	$540.67
50	$760.59	$760.59	$614.89	$614.89	$641.85	$641.85	$566.02	$566.02
51	$794.23	$794.23	$642.09	$642.09	$670.25	$670.25	$591.06	$591.06
52	$831.28	$831.28	$672.04	$672.04	$701.51	$701.51	$618.63	$618.63
53	$868.75	$868.75	$702.34	$702.34	$733.14	$733.14	$646.52	$646.52
54	$909.21	$909.21	$735.04	$735.04	$767.28	$767.28	$676.62	$676.62
55	$949.67	$949.67	$767.75	$767.75	$801.42	$801.42	$706.73	$706.73
56	$993.53	$993.53	$803.21	$803.21	$838.44	$838.44	$739.37	$739.37
57	$1,037.82	$1,037.82	$839.02	$839.02	$875.81	$875.81	$772.33	$772.33
58	$1,085.09	$1,085.09	$877.23	$877.23	$915.70	$915.70	$807.51	$807.51
59	$1,108.51	$1,108.51	$896.17	$896.17	$935.47	$935.47	$824.94	$824.94
60	$1,155.78	$1,155.78	$934.38	$934.38	$975.36	$975.36	$860.12	$860.12
61	$1,196.67	$1,196.67	$967.43	$967.43	$1,009.86	$1,009.86	$890.55	$890.55
62	$1,223.50	$1,223.50	$989.12	$989.12	$1,032.50	$1,032.50	$910.51	$910.51
63	$1,257.14	$1,257.14	$1,016.32	$1,016.32	$1,060.89	$1,060.89	$935.55	$935.55
64+	$1,277.57	$1,277.57	$1,032.84	$1,032.84	$1,078.13	$1,078.13	$950.75	$950.75

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021
Ending date of Rates:	June 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010199**		**45127PA0010199**		**45127PA0130001**		**45127PA0130002**	
Plan Marketing Name =>	**ilver QHDHP-E PPO 4500/0/1C**		**ilver QHDHP-E PPO 4500/0/1C**		**lley Advantage EPO 2000/0/2C**		**alley Advantage EPO 2000/0/2**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**6**	
Network =>	**PPO**		**PPO**		**EPO**		**EPO**	
Metal =>	**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$261.84	$261.84	$247.29	$247.29	$272.00	$272.00	$283.36	$283.36
15	$285.11	$285.11	$269.27	$269.27	$296.17	$296.17	$308.55	$308.55
16	$294.01	$294.01	$277.68	$277.68	$305.42	$305.42	$318.18	$318.18
17	$302.91	$302.91	$286.08	$286.08	$314.66	$314.66	$327.81	$327.81
18	$312.50	$312.50	$295.13	$295.13	$324.62	$324.62	$338.18	$338.18
19	$322.08	$322.08	$304.19	$304.19	$334.57	$334.57	$348.56	$348.56
20	$332.01	$332.01	$313.56	$313.56	$344.88	$344.88	$359.30	$359.30
21	$342.27	$342.27	$323.26	$323.26	$355.55	$355.55	$370.41	$370.41
22	$342.27	$342.27	$323.26	$323.26	$355.55	$355.55	$370.41	$370.41
23	$342.27	$342.27	$323.26	$323.26	$355.55	$355.55	$370.41	$370.41
24	$342.27	$342.27	$323.26	$323.26	$355.55	$355.55	$370.41	$370.41
25	$343.64	$343.64	$324.55	$324.55	$356.97	$356.97	$371.89	$371.89
26	$350.49	$350.49	$331.02	$331.02	$364.08	$364.08	$379.30	$379.30
27	$358.70	$358.70	$338.77	$338.77	$372.62	$372.62	$388.19	$388.19
28	$372.05	$372.05	$351.38	$351.38	$386.48	$386.48	$402.64	$402.64
29	$383.00	$383.00	$361.73	$361.73	$397.86	$397.86	$414.49	$414.49
30	$388.48	$388.48	$366.90	$366.90	$403.55	$403.55	$420.42	$420.42
31	$396.70	$396.70	$374.66	$374.66	$412.08	$412.08	$429.31	$429.31
32	$404.91	$404.91	$382.41	$382.41	$420.62	$420.62	$438.20	$438.20
33	$410.04	$410.04	$387.26	$387.26	$425.95	$425.95	$443.75	$443.75
34	$415.52	$415.52	$392.44	$392.44	$431.64	$431.64	$449.68	$449.68
35	$418.26	$418.26	$395.02	$395.02	$434.48	$434.48	$452.64	$452.64
36	$421.00	$421.00	$397.61	$397.61	$437.33	$437.33	$455.60	$455.60
37	$423.73	$423.73	$400.19	$400.19	$440.17	$440.17	$458.57	$458.57
38	$426.47	$426.47	$402.78	$402.78	$443.02	$443.02	$461.53	$461.53
39	$431.95	$431.95	$407.95	$407.95	$448.70	$448.70	$467.46	$467.46
40	$437.43	$437.43	$413.12	$413.12	$454.39	$454.39	$473.38	$473.38
41	$445.64	$445.64	$420.88	$420.88	$462.93	$462.93	$482.27	$482.27
42	$453.51	$453.51	$428.32	$428.32	$471.10	$471.10	$490.79	$490.79
43	$464.47	$464.47	$438.66	$438.66	$482.48	$482.48	$502.65	$502.65
44	$478.16	$478.16	$451.59	$451.59	$496.70	$496.70	$517.46	$517.46
45	$494.24	$494.24	$466.79	$466.79	$513.41	$513.41	$534.87	$534.87
46	$513.41	$513.41	$484.89	$484.89	$533.33	$533.33	$555.62	$555.62
47	$534.97	$534.97	$505.25	$505.25	$555.72	$555.72	$578.95	$578.95
48	$559.62	$559.62	$528.53	$528.53	$581.32	$581.32	$605.62	$605.62
49	$583.92	$583.92	$551.48	$551.48	$606.57	$606.57	$631.92	$631.92
50	$611.30	$611.30	$577.34	$577.34	$635.01	$635.01	$661.55	$661.55
51	$638.34	$638.34	$602.88	$602.88	$663.10	$663.10	$690.81	$690.81
52	$668.12	$668.12	$631.00	$631.00	$694.03	$694.03	$723.04	$723.04
53	$698.24	$698.24	$659.45	$659.45	$725.32	$725.32	$755.64	$755.64
54	$730.75	$730.75	$690.16	$690.16	$759.10	$759.10	$790.83	$790.83
55	$763.27	$763.27	$720.87	$720.87	$792.88	$792.88	$826.01	$826.01
56	$798.52	$798.52	$754.16	$754.16	$829.50	$829.50	$864.17	$864.17
57	$834.12	$834.12	$787.78	$787.78	$866.48	$866.48	$902.69	$902.69
58	$872.11	$872.11	$823.66	$823.66	$905.94	$905.94	$943.80	$943.80
59	$890.94	$890.94	$841.44	$841.44	$925.50	$925.50	$964.18	$964.18
60	$928.93	$928.93	$877.32	$877.32	$964.96	$964.96	$1,005.29	$1,005.29
61	$961.79	$961.79	$908.36	$908.36	$999.10	$999.10	$1,040.85	$1,040.85
62	$983.35	$983.35	$928.72	$928.72	$1,021.50	$1,021.50	$1,064.19	$1,064.19
63	$1,010.39	$1,010.39	$954.26	$954.26	$1,049.58	$1,049.58	$1,093.45	$1,093.45
64+	$1,026.81	$1,026.81	$969.77	$969.77	$1,066.64	$1,066.64	$1,111.22	$1,111.22

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2021

Ending date of Rates: June 30, 2021

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	**45127PA0130003**		**45127PA0130004**	
Plan Marketing Name =>	**alley Advantage EPO 5000/0/3**		**alley Advantage EPO 5000/0/**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**6**	
Network =>	**EPO**		**EPO**	
Metal =>	**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$228.62	$228.62	$239.47	$239.47
15	$248.94	$248.94	$260.75	$260.75
16	$256.71	$256.71	$268.89	$268.89
17	$264.48	$264.48	$277.03	$277.03
18	$272.85	$272.85	$285.80	$285.80
19	$281.22	$281.22	$294.56	$294.56
20	$289.88	$289.88	$303.64	$303.64
21	$298.85	$298.85	$313.03	$313.03
22	$298.85	$298.85	$313.03	$313.03
23	$298.85	$298.85	$313.03	$313.03
24	$298.85	$298.85	$313.03	$313.03
25	$300.05	$300.05	$314.28	$314.28
26	$306.02	$306.02	$320.54	$320.54
27	$313.19	$313.19	$328.06	$328.06
28	$324.85	$324.85	$340.26	$340.26
29	$334.41	$334.41	$350.28	$350.28
30	$339.19	$339.19	$355.29	$355.29
31	$346.37	$346.37	$362.80	$362.80
32	$353.54	$353.54	$370.31	$370.31
33	$358.02	$358.02	$375.01	$375.01
34	$362.80	$362.80	$380.02	$380.02
35	$365.19	$365.19	$382.52	$382.52
36	$367.59	$367.59	$385.03	$385.03
37	$369.98	$369.98	$387.53	$387.53
38	$372.37	$372.37	$390.04	$390.04
39	$377.15	$377.15	$395.04	$395.04
40	$381.93	$381.93	$400.05	$400.05
41	$389.10	$389.10	$407.57	$407.57
42	$395.98	$395.98	$414.76	$414.76
43	$405.54	$405.54	$424.78	$424.78
44	$417.49	$417.49	$437.30	$437.30
45	$431.54	$431.54	$452.02	$452.02
46	$448.28	$448.28	$469.54	$469.54
47	$467.10	$467.10	$489.27	$489.27
48	$488.62	$488.62	$511.80	$511.80
49	$509.84	$509.84	$534.03	$534.03
50	$533.75	$533.75	$559.07	$559.07
51	$557.36	$557.36	$583.80	$583.80
52	$583.36	$583.36	$611.03	$611.03
53	$609.65	$609.65	$638.58	$638.58
54	$638.04	$638.04	$668.32	$668.32
55	$666.44	$666.44	$698.06	$698.06
56	$697.22	$697.22	$730.30	$730.30
57	$728.30	$728.30	$762.85	$762.85
58	$761.47	$761.47	$797.60	$797.60
59	$777.91	$777.91	$814.82	$814.82
60	$811.08	$811.08	$849.56	$849.56
61	$839.77	$839.77	$879.61	$879.61
62	$858.60	$858.60	$899.34	$899.34
63	$882.21	$882.21	$924.06	$924.06
64+	$896.54	$896.54	$939.08	$939.08

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$400.26	$400.26	$432.28	$432.28	$408.26	$408.26	$413.33	$413.33
15	$435.83	$435.83	$470.70	$470.70	$444.55	$444.55	$450.07	$450.07
16	$449.44	$449.44	$485.39	$485.39	$458.43	$458.43	$464.12	$464.12
17	$463.04	$463.04	$500.08	$500.08	$472.30	$472.30	$478.17	$478.17
18	$477.69	$477.69	$515.91	$515.91	$487.24	$487.24	$493.29	$493.29
19	$492.34	$492.34	$531.73	$531.73	$502.19	$502.19	$508.42	$508.42
20	$507.51	$507.51	$548.11	$548.11	$517.66	$517.66	$524.09	$524.09
21	$523.21	$523.21	$565.07	$565.07	$533.67	$533.67	$540.30	$540.30
22	$523.21	$523.21	$565.07	$565.07	$533.67	$533.67	$540.30	$540.30
23	$523.21	$523.21	$565.07	$565.07	$533.67	$533.67	$540.30	$540.30
24	$523.21	$523.21	$565.07	$565.07	$533.67	$533.67	$540.30	$540.30
25	$525.30	$525.30	$567.33	$567.33	$535.81	$535.81	$542.46	$542.46
26	$535.77	$535.77	$578.63	$578.63	$546.48	$546.48	$553.27	$553.27
27	$548.32	$548.32	$592.19	$592.19	$559.29	$559.29	$566.23	$566.23
28	$568.73	$568.73	$614.23	$614.23	$580.10	$580.10	$587.31	$587.31
29	$585.47	$585.47	$632.31	$632.31	$597.18	$597.18	$604.60	$604.60
30	$593.84	$593.84	$641.35	$641.35	$605.72	$605.72	$613.24	$613.24
31	$606.40	$606.40	$654.91	$654.91	$618.53	$618.53	$626.21	$626.21
32	$618.96	$618.96	$668.47	$668.47	$631.34	$631.34	$639.17	$639.17
33	$626.81	$626.81	$676.95	$676.95	$639.34	$639.34	$647.28	$647.28
34	$635.18	$635.18	$685.99	$685.99	$647.88	$647.88	$655.92	$655.92
35	$639.36	$639.36	$690.51	$690.51	$652.15	$652.15	$660.25	$660.25
36	$643.55	$643.55	$695.03	$695.03	$656.42	$656.42	$664.57	$664.57
37	$647.73	$647.73	$699.55	$699.55	$660.69	$660.69	$668.89	$668.89
38	$651.92	$651.92	$704.07	$704.07	$664.96	$664.96	$673.21	$673.21
39	$660.29	$660.29	$713.11	$713.11	$673.50	$673.50	$681.86	$681.86
40	$668.66	$668.66	$722.16	$722.16	$682.04	$682.04	$690.50	$690.50
41	$681.22	$681.22	$735.72	$735.72	$694.84	$694.84	$703.47	$703.47
42	$693.25	$693.25	$748.71	$748.71	$707.12	$707.12	$715.90	$715.90
43	$710.00	$710.00	$766.80	$766.80	$724.20	$724.20	$733.19	$733.19
44	$730.92	$730.92	$789.40	$789.40	$745.54	$745.54	$754.80	$754.80
45	$755.52	$755.52	$815.96	$815.96	$770.63	$770.63	$780.19	$780.19
46	$784.82	$784.82	$847.60	$847.60	$800.51	$800.51	$810.45	$810.45
47	$817.78	$817.78	$883.20	$883.20	$834.13	$834.13	$844.49	$844.49
48	$855.45	$855.45	$923.88	$923.88	$872.56	$872.56	$883.39	$883.39
49	$892.60	$892.60	$964.00	$964.00	$910.45	$910.45	$921.75	$921.75
50	$934.45	$934.45	$1,009.21	$1,009.21	$953.14	$953.14	$964.98	$964.98
51	$975.79	$975.79	$1,053.85	$1,053.85	$995.30	$995.30	$1,007.66	$1,007.66
52	$1,021.31	$1,021.31	$1,103.01	$1,103.01	$1,041.73	$1,041.73	$1,054.67	$1,054.67
53	$1,067.35	$1,067.35	$1,152.74	$1,152.74	$1,088.70	$1,088.70	$1,102.21	$1,102.21
54	$1,117.05	$1,117.05	$1,206.42	$1,206.42	$1,139.39	$1,139.39	$1,153.54	$1,153.54
55	$1,166.76	$1,166.76	$1,260.10	$1,260.10	$1,190.09	$1,190.09	$1,204.87	$1,204.87
56	$1,220.65	$1,220.65	$1,318.30	$1,318.30	$1,245.06	$1,245.06	$1,260.52	$1,260.52
57	$1,275.06	$1,275.06	$1,377.07	$1,377.07	$1,300.56	$1,300.56	$1,316.71	$1,316.71
58	$1,333.14	$1,333.14	$1,439.79	$1,439.79	$1,359.80	$1,359.80	$1,376.68	$1,376.68
59	$1,361.92	$1,361.92	$1,470.87	$1,470.87	$1,389.15	$1,389.15	$1,406.40	$1,406.40
60	$1,419.99	$1,419.99	$1,533.59	$1,533.59	$1,448.39	$1,448.39	$1,466.37	$1,466.37
61	$1,470.22	$1,470.22	$1,587.84	$1,587.84	$1,499.62	$1,499.62	$1,518.24	$1,518.24
62	$1,503.18	$1,503.18	$1,623.44	$1,623.44	$1,533.25	$1,533.25	$1,552.28	$1,552.28
63	$1,544.52	$1,544.52	$1,668.08	$1,668.08	$1,575.41	$1,575.41	$1,594.97	$1,594.97
64+	$1,569.62	$1,569.62	$1,695.20	$1,695.20	$1,601.01	$1,601.01	$1,620.89	$1,620.89

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$446.40	$446.40	$421.60	$421.60	$385.35	$385.35	$416.18	$416.18
15	$486.08	$486.08	$459.07	$459.07	$419.61	$419.61	$453.18	$453.18
16	$501.25	$501.25	$473.40	$473.40	$432.70	$432.70	$467.32	$467.32
17	$516.42	$516.42	$487.73	$487.73	$445.80	$445.80	$481.47	$481.47
18	$532.76	$532.76	$503.16	$503.16	$459.91	$459.91	$496.70	$496.70
19	$549.10	$549.10	$518.59	$518.59	$474.01	$474.01	$511.93	$511.93
20	$566.02	$566.02	$534.57	$534.57	$488.62	$488.62	$527.71	$527.71
21	$583.52	$583.52	$551.11	$551.11	$503.73	$503.73	$544.03	$544.03
22	$583.52	$583.52	$551.11	$551.11	$503.73	$503.73	$544.03	$544.03
23	$583.52	$583.52	$551.11	$551.11	$503.73	$503.73	$544.03	$544.03
24	$583.52	$583.52	$551.11	$551.11	$503.73	$503.73	$544.03	$544.03
25	$585.86	$585.86	$553.31	$553.31	$505.74	$505.74	$546.20	$546.20
26	$597.53	$597.53	$564.33	$564.33	$515.82	$515.82	$557.09	$557.09
27	$611.53	$611.53	$577.56	$577.56	$527.91	$527.91	$570.14	$570.14
28	$634.29	$634.29	$599.05	$599.05	$547.55	$547.55	$591.36	$591.36
29	$652.96	$652.96	$616.69	$616.69	$563.67	$563.67	$608.77	$608.77
30	$662.30	$662.30	$625.51	$625.51	$571.73	$571.73	$617.47	$617.47
31	$676.30	$676.30	$638.73	$638.73	$583.82	$583.82	$630.53	$630.53
32	$690.31	$690.31	$651.96	$651.96	$595.91	$595.91	$643.59	$643.59
33	$699.06	$699.06	$660.22	$660.22	$603.47	$603.47	$651.75	$651.75
34	$708.40	$708.40	$669.04	$669.04	$611.53	$611.53	$660.45	$660.45
35	$713.07	$713.07	$673.45	$673.45	$615.56	$615.56	$664.80	$664.80
36	$717.73	$717.73	$677.86	$677.86	$619.59	$619.59	$669.15	$669.15
37	$722.40	$722.40	$682.27	$682.27	$623.62	$623.62	$673.51	$673.51
38	$727.07	$727.07	$686.68	$686.68	$627.65	$627.65	$677.86	$677.86
39	$736.41	$736.41	$695.50	$695.50	$635.71	$635.71	$686.56	$686.56
40	$745.74	$745.74	$704.31	$704.31	$643.77	$643.77	$695.27	$695.27
41	$759.75	$759.75	$717.54	$717.54	$655.86	$655.86	$708.32	$708.32
42	$773.17	$773.17	$730.22	$730.22	$667.44	$667.44	$720.84	$720.84
43	$791.84	$791.84	$747.85	$747.85	$683.56	$683.56	$738.25	$738.25
44	$815.18	$815.18	$769.90	$769.90	$703.71	$703.71	$760.01	$760.01
45	$842.61	$842.61	$795.80	$795.80	$727.39	$727.39	$785.58	$785.58
46	$875.29	$875.29	$826.66	$826.66	$755.60	$755.60	$816.04	$816.04
47	$912.05	$912.05	$861.38	$861.38	$787.33	$787.33	$850.32	$850.32
48	$954.06	$954.06	$901.06	$901.06	$823.60	$823.60	$889.49	$889.49
49	$995.49	$995.49	$940.19	$940.19	$859.36	$859.36	$928.11	$928.11
50	$1,042.17	$1,042.17	$984.28	$984.28	$899.66	$899.66	$971.63	$971.63
51	$1,088.27	$1,088.27	$1,027.81	$1,027.81	$939.46	$939.46	$1,014.61	$1,014.61
52	$1,139.04	$1,139.04	$1,075.76	$1,075.76	$983.28	$983.28	$1,061.94	$1,061.94
53	$1,190.39	$1,190.39	$1,124.26	$1,124.26	$1,027.61	$1,027.61	$1,109.82	$1,109.82
54	$1,245.82	$1,245.82	$1,176.61	$1,176.61	$1,075.46	$1,075.46	$1,161.50	$1,161.50
55	$1,301.26	$1,301.26	$1,228.97	$1,228.97	$1,123.32	$1,123.32	$1,213.18	$1,213.18
56	$1,361.36	$1,361.36	$1,285.73	$1,285.73	$1,175.20	$1,175.20	$1,269.22	$1,269.22
57	$1,422.05	$1,422.05	$1,343.05	$1,343.05	$1,227.59	$1,227.59	$1,325.80	$1,325.80
58	$1,486.82	$1,486.82	$1,404.22	$1,404.22	$1,283.50	$1,283.50	$1,386.18	$1,386.18
59	$1,518.91	$1,518.91	$1,434.53	$1,434.53	$1,311.21	$1,311.21	$1,416.11	$1,416.11
60	$1,583.68	$1,583.68	$1,495.70	$1,495.70	$1,367.12	$1,367.12	$1,476.49	$1,476.49
61	$1,639.70	$1,639.70	$1,548.61	$1,548.61	$1,415.48	$1,415.48	$1,528.72	$1,528.72
62	$1,676.46	$1,676.46	$1,583.33	$1,583.33	$1,447.22	$1,447.22	$1,562.99	$1,562.99
63	$1,722.56	$1,722.56	$1,626.86	$1,626.86	$1,487.01	$1,487.01	$1,605.97	$1,605.97
64+	$1,750.56	$1,750.56	$1,653.32	$1,653.32	$1,511.18	$1,511.18	$1,632.08	$1,632.08

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$393.06	$393.06	$398.38	$398.38	$430.25	$430.25	$406.35	$406.35
15	$428.00	$428.00	$433.79	$433.79	$468.50	$468.50	$442.47	$442.47
16	$441.36	$441.36	$447.33	$447.33	$483.12	$483.12	$456.28	$456.28
17	$454.72	$454.72	$460.87	$460.87	$497.74	$497.74	$470.09	$470.09
18	$469.10	$469.10	$475.45	$475.45	$513.49	$513.49	$484.96	$484.96
19	$483.49	$483.49	$490.04	$490.04	$529.24	$529.24	$499.84	$499.84
20	$498.39	$498.39	$505.14	$505.14	$545.55	$545.55	$515.24	$515.24
21	$513.80	$513.80	$520.76	$520.76	$562.42	$562.42	$531.18	$531.18
22	$513.80	$513.80	$520.76	$520.76	$562.42	$562.42	$531.18	$531.18
23	$513.80	$513.80	$520.76	$520.76	$562.42	$562.42	$531.18	$531.18
24	$513.80	$513.80	$520.76	$520.76	$562.42	$562.42	$531.18	$531.18
25	$515.86	$515.86	$522.84	$522.84	$564.67	$564.67	$533.30	$533.30
26	$526.14	$526.14	$533.26	$533.26	$575.92	$575.92	$543.92	$543.92
27	$538.47	$538.47	$545.76	$545.76	$589.42	$589.42	$556.67	$556.67
28	$558.51	$558.51	$566.07	$566.07	$611.35	$611.35	$577.39	$577.39
29	$574.95	$574.95	$582.73	$582.73	$629.35	$629.35	$594.39	$594.39
30	$583.17	$583.17	$591.06	$591.06	$638.35	$638.35	$602.88	$602.88
31	$595.50	$595.50	$603.56	$603.56	$651.85	$651.85	$615.63	$615.63
32	$607.83	$607.83	$616.06	$616.06	$665.34	$665.34	$628.38	$628.38
33	$615.54	$615.54	$623.87	$623.87	$673.78	$673.78	$636.35	$636.35
34	$623.76	$623.76	$632.20	$632.20	$682.78	$682.78	$644.85	$644.85
35	$627.87	$627.87	$636.37	$636.37	$687.28	$687.28	$649.10	$649.10
36	$631.98	$631.98	$640.53	$640.53	$691.78	$691.78	$653.35	$653.35
37	$636.09	$636.09	$644.70	$644.70	$696.28	$696.28	$657.59	$657.59
38	$640.20	$640.20	$648.87	$648.87	$700.78	$700.78	$661.84	$661.84
39	$648.42	$648.42	$657.20	$657.20	$709.78	$709.78	$670.34	$670.34
40	$656.64	$656.64	$665.53	$665.53	$718.77	$718.77	$678.84	$678.84
41	$668.97	$668.97	$678.03	$678.03	$732.27	$732.27	$691.59	$691.59
42	$680.79	$680.79	$690.01	$690.01	$745.21	$745.21	$703.81	$703.81
43	$697.23	$697.23	$706.67	$706.67	$763.21	$763.21	$720.80	$720.80
44	$717.79	$717.79	$727.50	$727.50	$785.70	$785.70	$742.05	$742.05
45	$741.93	$741.93	$751.98	$751.98	$812.14	$812.14	$767.02	$767.02
46	$770.71	$770.71	$781.14	$781.14	$843.63	$843.63	$796.76	$796.76
47	$803.08	$803.08	$813.95	$813.95	$879.06	$879.06	$830.23	$830.23
48	$840.07	$840.07	$851.44	$851.44	$919.56	$919.56	$868.47	$868.47
49	$876.55	$876.55	$888.42	$888.42	$959.49	$959.49	$906.18	$906.18
50	$917.66	$917.66	$930.08	$930.08	$1,004.48	$1,004.48	$948.68	$948.68
51	$958.25	$958.25	$971.22	$971.22	$1,048.91	$1,048.91	$990.64	$990.64
52	$1,002.95	$1,002.95	$1,016.52	$1,016.52	$1,097.85	$1,097.85	$1,036.85	$1,036.85
53	$1,048.16	$1,048.16	$1,062.35	$1,062.35	$1,147.34	$1,147.34	$1,083.60	$1,083.60
54	$1,096.97	$1,096.97	$1,111.82	$1,111.82	$1,200.77	$1,200.77	$1,134.06	$1,134.06
55	$1,145.78	$1,145.78	$1,161.29	$1,161.29	$1,254.20	$1,254.20	$1,184.52	$1,184.52
56	$1,198.71	$1,198.71	$1,214.93	$1,214.93	$1,312.13	$1,312.13	$1,239.23	$1,239.23
57	$1,252.14	$1,252.14	$1,269.09	$1,269.09	$1,370.62	$1,370.62	$1,294.47	$1,294.47
58	$1,309.17	$1,309.17	$1,326.90	$1,326.90	$1,433.05	$1,433.05	$1,353.43	$1,353.43
59	$1,337.43	$1,337.43	$1,355.54	$1,355.54	$1,463.98	$1,463.98	$1,382.65	$1,382.65
60	$1,394.47	$1,394.47	$1,413.34	$1,413.34	$1,526.41	$1,526.41	$1,441.61	$1,441.61
61	$1,443.79	$1,443.79	$1,463.34	$1,463.34	$1,580.40	$1,580.40	$1,492.60	$1,492.60
62	$1,476.16	$1,476.16	$1,496.14	$1,496.14	$1,615.83	$1,615.83	$1,526.07	$1,526.07
63	$1,516.75	$1,516.75	$1,537.28	$1,537.28	$1,660.27	$1,660.27	$1,568.03	$1,568.03
64+	$1,541.40	$1,541.40	$1,562.27	$1,562.27	$1,687.25	$1,687.25	$1,593.53	$1,593.53

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$334.37	$334.37	$361.12	$361.12	$341.05	$341.05	$347.38	$347.38
15	$364.09	$364.09	$393.21	$393.21	$371.37	$371.37	$378.26	$378.26
16	$375.45	$375.45	$405.49	$405.49	$382.96	$382.96	$390.06	$390.06
17	$386.82	$386.82	$417.76	$417.76	$394.55	$394.55	$401.87	$401.87
18	$399.05	$399.05	$430.98	$430.98	$407.04	$407.04	$414.58	$414.58
19	$411.29	$411.29	$444.20	$444.20	$419.52	$419.52	$427.30	$427.30
20	$423.97	$423.97	$457.89	$457.89	$432.45	$432.45	$440.47	$440.47
21	$437.08	$437.08	$472.05	$472.05	$445.82	$445.82	$454.09	$454.09
22	$437.08	$437.08	$472.05	$472.05	$445.82	$445.82	$454.09	$454.09
23	$437.08	$437.08	$472.05	$472.05	$445.82	$445.82	$454.09	$454.09
24	$437.08	$437.08	$472.05	$472.05	$445.82	$445.82	$454.09	$454.09
25	$438.83	$438.83	$473.93	$473.93	$447.60	$447.60	$455.91	$455.91
26	$447.57	$447.57	$483.38	$483.38	$456.52	$456.52	$464.99	$464.99
27	$458.06	$458.06	$494.70	$494.70	$467.22	$467.22	$475.89	$475.89
28	$475.11	$475.11	$513.11	$513.11	$484.61	$484.61	$493.60	$493.60
29	$489.09	$489.09	$528.22	$528.22	$498.87	$498.87	$508.13	$508.13
30	$496.09	$496.09	$535.77	$535.77	$506.01	$506.01	$515.39	$515.39
31	$506.58	$506.58	$547.10	$547.10	$516.71	$516.71	$526.29	$526.29
32	$517.07	$517.07	$558.43	$558.43	$527.41	$527.41	$537.19	$537.19
33	$523.62	$523.62	$565.51	$565.51	$534.09	$534.09	$544.00	$544.00
34	$530.62	$530.62	$573.06	$573.06	$541.23	$541.23	$551.27	$551.27
35	$534.11	$534.11	$576.84	$576.84	$544.79	$544.79	$554.90	$554.90
36	$537.61	$537.61	$580.62	$580.62	$548.36	$548.36	$558.53	$558.53
37	$541.11	$541.11	$584.39	$584.39	$551.93	$551.93	$562.16	$562.16
38	$544.60	$544.60	$588.17	$588.17	$555.49	$555.49	$565.80	$565.80
39	$551.59	$551.59	$595.72	$595.72	$562.63	$562.63	$573.06	$573.06
40	$558.59	$558.59	$603.28	$603.28	$569.76	$569.76	$580.33	$580.33
41	$569.08	$569.08	$614.60	$614.60	$580.46	$580.46	$591.23	$591.23
42	$579.13	$579.13	$625.46	$625.46	$590.71	$590.71	$601.67	$601.67
43	$593.12	$593.12	$640.57	$640.57	$604.98	$604.98	$616.20	$616.20
44	$610.60	$610.60	$659.45	$659.45	$622.81	$622.81	$634.36	$634.36
45	$631.14	$631.14	$681.64	$681.64	$643.77	$643.77	$655.71	$655.71
46	$655.62	$655.62	$708.07	$708.07	$668.73	$668.73	$681.14	$681.14
47	$683.16	$683.16	$737.81	$737.81	$696.82	$696.82	$709.74	$709.74
48	$714.63	$714.63	$771.80	$771.80	$728.92	$728.92	$742.44	$742.44
49	$745.66	$745.66	$805.31	$805.31	$760.57	$760.57	$774.68	$774.68
50	$780.62	$780.62	$843.07	$843.07	$796.24	$796.24	$811.00	$811.00
51	$815.15	$815.15	$880.37	$880.37	$831.46	$831.46	$846.88	$846.88
52	$853.18	$853.18	$921.43	$921.43	$870.24	$870.24	$886.38	$886.38
53	$891.64	$891.64	$962.97	$962.97	$909.48	$909.48	$926.34	$926.34
54	$933.17	$933.17	$1,007.82	$1,007.82	$951.83	$951.83	$969.48	$969.48
55	$974.69	$974.69	$1,052.66	$1,052.66	$994.18	$994.18	$1,012.62	$1,012.62
56	$1,019.71	$1,019.71	$1,101.28	$1,101.28	$1,040.10	$1,040.10	$1,059.39	$1,059.39
57	$1,065.16	$1,065.16	$1,150.38	$1,150.38	$1,086.47	$1,086.47	$1,106.62	$1,106.62
58	$1,113.68	$1,113.68	$1,202.77	$1,202.77	$1,135.95	$1,135.95	$1,157.02	$1,157.02
59	$1,137.72	$1,137.72	$1,228.74	$1,228.74	$1,160.47	$1,160.47	$1,182.00	$1,182.00
60	$1,186.24	$1,186.24	$1,281.13	$1,281.13	$1,209.96	$1,209.96	$1,232.40	$1,232.40
61	$1,228.19	$1,228.19	$1,326.45	$1,326.45	$1,252.76	$1,252.76	$1,275.99	$1,275.99
62	$1,255.73	$1,255.73	$1,356.19	$1,356.19	$1,280.85	$1,280.85	$1,304.60	$1,304.60
63	$1,290.26	$1,290.26	$1,393.48	$1,393.48	$1,316.07	$1,316.07	$1,340.47	$1,340.47
64+	$1,311.23	$1,311.23	$1,416.14	$1,416.14	$1,337.45	$1,337.45	$1,362.26	$1,362.26

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$375.17	$375.17	$354.33	$354.33	$307.42	$307.42	$332.01	$332.01
15	$408.52	$408.52	$385.82	$385.82	$334.74	$334.74	$361.52	$361.52
16	$421.27	$421.27	$397.86	$397.86	$345.19	$345.19	$372.80	$372.80
17	$434.02	$434.02	$409.91	$409.91	$355.64	$355.64	$384.09	$384.09
18	$447.75	$447.75	$422.88	$422.88	$366.89	$366.89	$396.24	$396.24
19	$461.48	$461.48	$435.84	$435.84	$378.14	$378.14	$408.39	$408.39
20	$475.70	$475.70	$449.28	$449.28	$389.79	$389.79	$420.98	$420.98
21	$490.42	$490.42	$463.17	$463.17	$401.85	$401.85	$434.00	$434.00
22	$490.42	$490.42	$463.17	$463.17	$401.85	$401.85	$434.00	$434.00
23	$490.42	$490.42	$463.17	$463.17	$401.85	$401.85	$434.00	$434.00
24	$490.42	$490.42	$463.17	$463.17	$401.85	$401.85	$434.00	$434.00
25	$492.38	$492.38	$465.02	$465.02	$403.46	$403.46	$435.73	$435.73
26	$502.19	$502.19	$474.29	$474.29	$411.49	$411.49	$444.41	$444.41
27	$513.96	$513.96	$485.40	$485.40	$421.14	$421.14	$454.83	$454.83
28	$533.08	$533.08	$503.47	$503.47	$436.81	$436.81	$471.76	$471.76
29	$548.78	$548.78	$518.29	$518.29	$449.67	$449.67	$485.64	$485.64
30	$556.62	$556.62	$525.70	$525.70	$456.10	$456.10	$492.59	$492.59
31	$568.39	$568.39	$536.82	$536.82	$465.74	$465.74	$503.00	$503.00
32	$580.16	$580.16	$547.93	$547.93	$475.39	$475.39	$513.42	$513.42
33	$587.52	$587.52	$554.88	$554.88	$481.42	$481.42	$519.93	$519.93
34	$595.37	$595.37	$562.29	$562.29	$487.85	$487.85	$526.87	$526.87
35	$599.29	$599.29	$566.00	$566.00	$491.06	$491.06	$530.35	$530.35
36	$603.21	$603.21	$569.70	$569.70	$494.28	$494.28	$533.82	$533.82
37	$607.14	$607.14	$573.41	$573.41	$497.49	$497.49	$537.29	$537.29
38	$611.06	$611.06	$577.11	$577.11	$500.71	$500.71	$540.76	$540.76
39	$618.91	$618.91	$584.52	$584.52	$507.13	$507.13	$547.71	$547.71
40	$626.75	$626.75	$591.93	$591.93	$513.56	$513.56	$554.65	$554.65
41	$638.52	$638.52	$603.05	$603.05	$523.21	$523.21	$565.07	$565.07
42	$649.80	$649.80	$613.70	$613.70	$532.45	$532.45	$575.05	$575.05
43	$665.50	$665.50	$628.52	$628.52	$545.31	$545.31	$588.94	$588.94
44	$685.11	$685.11	$647.05	$647.05	$561.38	$561.38	$606.30	$606.30
45	$708.16	$708.16	$668.82	$668.82	$580.27	$580.27	$626.69	$626.69
46	$735.63	$735.63	$694.76	$694.76	$602.78	$602.78	$651.00	$651.00
47	$766.52	$766.52	$723.94	$723.94	$628.09	$628.09	$678.34	$678.34
48	$801.83	$801.83	$757.29	$757.29	$657.02	$657.02	$709.59	$709.59
49	$836.65	$836.65	$790.17	$790.17	$685.56	$685.56	$740.40	$740.40
50	$875.89	$875.89	$827.22	$827.22	$717.70	$717.70	$775.12	$775.12
51	$914.63	$914.63	$863.82	$863.82	$749.45	$749.45	$809.41	$809.41
52	$957.29	$957.29	$904.11	$904.11	$784.41	$784.41	$847.16	$847.16
53	$1,000.45	$1,000.45	$944.87	$944.87	$819.77	$819.77	$885.36	$885.36
54	$1,047.04	$1,047.04	$988.87	$988.87	$857.95	$857.95	$926.59	$926.59
55	$1,093.63	$1,093.63	$1,032.87	$1,032.87	$896.13	$896.13	$967.82	$967.82
56	$1,144.14	$1,144.14	$1,080.58	$1,080.58	$937.52	$937.52	$1,012.52	$1,012.52
57	$1,195.15	$1,195.15	$1,128.75	$1,128.75	$979.31	$979.31	$1,057.65	$1,057.65
58	$1,249.58	$1,249.58	$1,180.16	$1,180.16	$1,023.91	$1,023.91	$1,105.83	$1,105.83
59	$1,276.56	$1,276.56	$1,205.64	$1,205.64	$1,046.02	$1,046.02	$1,129.70	$1,129.70
60	$1,330.99	$1,330.99	$1,257.05	$1,257.05	$1,090.62	$1,090.62	$1,177.87	$1,177.87
61	$1,378.07	$1,378.07	$1,301.51	$1,301.51	$1,129.20	$1,129.20	$1,219.53	$1,219.53
62	$1,408.97	$1,408.97	$1,330.69	$1,330.69	$1,154.52	$1,154.52	$1,246.88	$1,246.88
63	$1,447.71	$1,447.71	$1,367.28	$1,367.28	$1,186.26	$1,186.26	$1,281.16	$1,281.16
64+	$1,471.25	$1,471.25	$1,389.51	$1,389.51	$1,205.54	$1,205.54	$1,301.99	$1,301.99

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$313.56	$313.56	$320.32	$320.32	$345.95	$345.95	$326.73	$326.73
15	$341.44	$341.44	$348.79	$348.79	$376.70	$376.70	$355.77	$355.77
16	$352.09	$352.09	$359.68	$359.68	$388.45	$388.45	$366.87	$366.87
17	$362.75	$362.75	$370.57	$370.57	$400.21	$400.21	$377.98	$377.98
18	$374.23	$374.23	$382.29	$382.29	$412.87	$412.87	$389.94	$389.94
19	$385.70	$385.70	$394.02	$394.02	$425.54	$425.54	$401.90	$401.90
20	$397.59	$397.59	$406.16	$406.16	$438.65	$438.65	$414.28	$414.28
21	$409.89	$409.89	$418.72	$418.72	$452.22	$452.22	$427.09	$427.09
22	$409.89	$409.89	$418.72	$418.72	$452.22	$452.22	$427.09	$427.09
23	$409.89	$409.89	$418.72	$418.72	$452.22	$452.22	$427.09	$427.09
24	$409.89	$409.89	$418.72	$418.72	$452.22	$452.22	$427.09	$427.09
25	$411.53	$411.53	$420.39	$420.39	$454.03	$454.03	$428.80	$428.80
26	$419.72	$419.72	$428.77	$428.77	$463.07	$463.07	$437.34	$437.34
27	$429.56	$429.56	$438.82	$438.82	$473.92	$473.92	$447.59	$447.59
28	$445.55	$445.55	$455.15	$455.15	$491.56	$491.56	$464.25	$464.25
29	$458.66	$458.66	$468.55	$468.55	$506.03	$506.03	$477.92	$477.92
30	$465.22	$465.22	$475.25	$475.25	$513.27	$513.27	$484.75	$484.75
31	$475.06	$475.06	$485.30	$485.30	$524.12	$524.12	$495.00	$495.00
32	$484.90	$484.90	$495.35	$495.35	$534.97	$534.97	$505.25	$505.25
33	$491.04	$491.04	$501.63	$501.63	$541.76	$541.76	$511.66	$511.66
34	$497.60	$497.60	$508.33	$508.33	$548.99	$548.99	$518.49	$518.49
35	$500.88	$500.88	$511.68	$511.68	$552.61	$552.61	$521.91	$521.91
36	$504.16	$504.16	$515.03	$515.03	$556.23	$556.23	$525.33	$525.33
37	$507.44	$507.44	$518.38	$518.38	$559.85	$559.85	$528.74	$528.74
38	$510.72	$510.72	$521.73	$521.73	$563.46	$563.46	$532.16	$532.16
39	$517.28	$517.28	$528.42	$528.42	$570.70	$570.70	$538.99	$538.99
40	$523.84	$523.84	$535.12	$535.12	$577.93	$577.93	$545.83	$545.83
41	$533.67	$533.67	$545.17	$545.17	$588.79	$588.79	$556.08	$556.08
42	$543.10	$543.10	$554.80	$554.80	$599.19	$599.19	$565.90	$565.90
43	$556.22	$556.22	$568.20	$568.20	$613.66	$613.66	$579.57	$579.57
44	$572.61	$572.61	$584.95	$584.95	$631.75	$631.75	$596.65	$596.65
45	$591.88	$591.88	$604.63	$604.63	$653.00	$653.00	$616.72	$616.72
46	$614.83	$614.83	$628.08	$628.08	$678.33	$678.33	$640.64	$640.64
47	$640.65	$640.65	$654.46	$654.46	$706.82	$706.82	$667.55	$667.55
48	$670.17	$670.17	$684.61	$684.61	$739.38	$739.38	$698.30	$698.30
49	$699.27	$699.27	$714.34	$714.34	$771.48	$771.48	$728.62	$728.62
50	$732.06	$732.06	$747.83	$747.83	$807.66	$807.66	$762.79	$762.79
51	$764.44	$764.44	$780.91	$780.91	$843.39	$843.39	$796.53	$796.53
52	$800.10	$800.10	$817.34	$817.34	$882.73	$882.73	$833.69	$833.69
53	$836.17	$836.17	$854.19	$854.19	$922.52	$922.52	$871.27	$871.27
54	$875.11	$875.11	$893.97	$893.97	$965.48	$965.48	$911.85	$911.85
55	$914.05	$914.05	$933.75	$933.75	$1,008.45	$1,008.45	$952.42	$952.42
56	$956.27	$956.27	$976.87	$976.87	$1,055.02	$1,055.02	$996.41	$996.41
57	$998.89	$998.89	$1,020.42	$1,020.42	$1,102.05	$1,102.05	$1,040.83	$1,040.83
58	$1,044.39	$1,044.39	$1,066.90	$1,066.90	$1,152.25	$1,152.25	$1,088.24	$1,088.24
59	$1,066.94	$1,066.94	$1,089.93	$1,089.93	$1,177.12	$1,177.12	$1,111.73	$1,111.73
60	$1,112.43	$1,112.43	$1,136.41	$1,136.41	$1,227.32	$1,227.32	$1,159.13	$1,159.13
61	$1,151.78	$1,151.78	$1,176.60	$1,176.60	$1,270.73	$1,270.73	$1,200.14	$1,200.14
62	$1,177.61	$1,177.61	$1,202.98	$1,202.98	$1,299.22	$1,299.22	$1,227.04	$1,227.04
63	$1,209.99	$1,209.99	$1,236.06	$1,236.06	$1,334.95	$1,334.95	$1,260.78	$1,260.78
64+	$1,229.66	$1,229.66	$1,256.15	$1,256.15	$1,356.65	$1,356.65	$1,281.27	$1,281.27

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010116**		**45127PA0010117**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$353.86	$353.86	$382.17	$382.17	$360.94	$360.94	$366.89	$366.89
15	$385.31	$385.31	$416.14	$416.14	$393.02	$393.02	$399.51	$399.51
16	$397.34	$397.34	$429.13	$429.13	$405.29	$405.29	$411.98	$411.98
17	$409.37	$409.37	$442.11	$442.11	$417.55	$417.55	$424.45	$424.45
18	$422.32	$422.32	$456.10	$456.10	$430.76	$430.76	$437.87	$437.87
19	$435.27	$435.27	$470.09	$470.09	$443.97	$443.97	$451.30	$451.30
20	$448.68	$448.68	$484.58	$484.58	$457.66	$457.66	$465.21	$465.21
21	$462.56	$462.56	$499.56	$499.56	$471.81	$471.81	$479.60	$479.60
22	$462.56	$462.56	$499.56	$499.56	$471.81	$471.81	$479.60	$479.60
23	$462.56	$462.56	$499.56	$499.56	$471.81	$471.81	$479.60	$479.60
24	$462.56	$462.56	$499.56	$499.56	$471.81	$471.81	$479.60	$479.60
25	$464.41	$464.41	$501.56	$501.56	$473.70	$473.70	$481.52	$481.52
26	$473.66	$473.66	$511.55	$511.55	$483.13	$483.13	$491.11	$491.11
27	$484.76	$484.76	$523.54	$523.54	$494.46	$494.46	$502.62	$502.62
28	$502.80	$502.80	$543.03	$543.03	$512.86	$512.86	$521.33	$521.33
29	$517.60	$517.60	$559.01	$559.01	$527.96	$527.96	$536.67	$536.67
30	$525.01	$525.01	$567.01	$567.01	$535.51	$535.51	$544.35	$544.35
31	$536.11	$536.11	$579.00	$579.00	$546.83	$546.83	$555.86	$555.86
32	$547.21	$547.21	$590.99	$590.99	$558.15	$558.15	$567.37	$567.37
33	$554.15	$554.15	$598.48	$598.48	$565.23	$565.23	$574.56	$574.56
34	$561.55	$561.55	$606.47	$606.47	$572.78	$572.78	$582.23	$582.23
35	$565.25	$565.25	$610.47	$610.47	$576.55	$576.55	$586.07	$586.07
36	$568.95	$568.95	$614.46	$614.46	$580.33	$580.33	$589.91	$589.91
37	$572.65	$572.65	$618.46	$618.46	$584.10	$584.10	$593.74	$593.74
38	$576.35	$576.35	$622.46	$622.46	$587.88	$587.88	$597.58	$597.58
39	$583.75	$583.75	$630.45	$630.45	$595.43	$595.43	$605.26	$605.26
40	$591.15	$591.15	$638.44	$638.44	$602.97	$602.97	$612.93	$612.93
41	$602.25	$602.25	$650.43	$650.43	$614.30	$614.30	$624.44	$624.44
42	$612.89	$612.89	$661.92	$661.92	$625.15	$625.15	$635.47	$635.47
43	$627.69	$627.69	$677.91	$677.91	$640.25	$640.25	$650.82	$650.82
44	$646.20	$646.20	$697.89	$697.89	$659.12	$659.12	$670.00	$670.00
45	$667.94	$667.94	$721.37	$721.37	$681.30	$681.30	$692.54	$692.54
46	$693.84	$693.84	$749.35	$749.35	$707.72	$707.72	$719.40	$719.40
47	$722.98	$722.98	$780.82	$780.82	$737.44	$737.44	$749.61	$749.61
48	$756.29	$756.29	$816.79	$816.79	$771.41	$771.41	$784.15	$784.15
49	$789.13	$789.13	$852.26	$852.26	$804.91	$804.91	$818.20	$818.20
50	$826.13	$826.13	$892.22	$892.22	$842.65	$842.65	$856.57	$856.57
51	$862.67	$862.67	$931.69	$931.69	$879.93	$879.93	$894.45	$894.45
52	$902.92	$902.92	$975.15	$975.15	$920.98	$920.98	$936.18	$936.18
53	$943.62	$943.62	$1,019.11	$1,019.11	$962.49	$962.49	$978.38	$978.38
54	$987.57	$987.57	$1,066.57	$1,066.57	$1,007.32	$1,007.32	$1,023.95	$1,023.95
55	$1,031.51	$1,031.51	$1,114.03	$1,114.03	$1,052.14	$1,052.14	$1,069.51	$1,069.51
56	$1,079.15	$1,079.15	$1,165.48	$1,165.48	$1,100.74	$1,100.74	$1,118.91	$1,118.91
57	$1,127.26	$1,127.26	$1,217.44	$1,217.44	$1,149.80	$1,149.80	$1,168.79	$1,168.79
58	$1,178.60	$1,178.60	$1,272.89	$1,272.89	$1,202.17	$1,202.17	$1,222.02	$1,222.02
59	$1,204.04	$1,204.04	$1,300.37	$1,300.37	$1,228.12	$1,228.12	$1,248.40	$1,248.40
60	$1,255.39	$1,255.39	$1,355.82	$1,355.82	$1,280.50	$1,280.50	$1,301.63	$1,301.63
61	$1,299.79	$1,299.79	$1,403.78	$1,403.78	$1,325.79	$1,325.79	$1,347.68	$1,347.68
62	$1,328.93	$1,328.93	$1,435.25	$1,435.25	$1,355.51	$1,355.51	$1,377.89	$1,377.89
63	$1,365.48	$1,365.48	$1,474.72	$1,474.72	$1,392.79	$1,392.79	$1,415.78	$1,415.78
64+	$1,387.67	$1,387.67	$1,498.68	$1,498.68	$1,415.42	$1,415.42	$1,438.79	$1,438.79

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$396.25	$396.25	$374.23	$374.23	$283.59	$283.59	$306.27	$306.27
15	$431.47	$431.47	$407.50	$407.50	$308.79	$308.79	$333.50	$333.50
16	$444.93	$444.93	$420.22	$420.22	$318.43	$318.43	$343.91	$343.91
17	$458.40	$458.40	$432.93	$432.93	$328.07	$328.07	$354.32	$354.32
18	$472.90	$472.90	$446.63	$446.63	$338.45	$338.45	$365.53	$365.53
19	$487.41	$487.41	$460.33	$460.33	$348.83	$348.83	$376.73	$376.73
20	$502.43	$502.43	$474.52	$474.52	$359.58	$359.58	$388.35	$388.35
21	$517.97	$517.97	$489.19	$489.19	$370.70	$370.70	$400.36	$400.36
22	$517.97	$517.97	$489.19	$489.19	$370.70	$370.70	$400.36	$400.36
23	$517.97	$517.97	$489.19	$489.19	$370.70	$370.70	$400.36	$400.36
24	$517.97	$517.97	$489.19	$489.19	$370.70	$370.70	$400.36	$400.36
25	$520.04	$520.04	$491.15	$491.15	$372.18	$372.18	$401.96	$401.96
26	$530.40	$530.40	$500.93	$500.93	$379.60	$379.60	$409.96	$409.96
27	$542.83	$542.83	$512.67	$512.67	$388.49	$388.49	$419.57	$419.57
28	$563.03	$563.03	$531.75	$531.75	$402.95	$402.95	$435.19	$435.19
29	$579.61	$579.61	$547.41	$547.41	$414.81	$414.81	$448.00	$448.00
30	$587.89	$587.89	$555.23	$555.23	$420.74	$420.74	$454.40	$454.40
31	$600.32	$600.32	$566.97	$566.97	$429.64	$429.64	$464.01	$464.01
32	$612.76	$612.76	$578.71	$578.71	$438.54	$438.54	$473.62	$473.62
33	$620.53	$620.53	$586.05	$586.05	$444.10	$444.10	$479.63	$479.63
34	$628.81	$628.81	$593.88	$593.88	$450.03	$450.03	$486.03	$486.03
35	$632.96	$632.96	$597.79	$597.79	$453.00	$453.00	$489.24	$489.24
36	$637.10	$637.10	$601.71	$601.71	$455.96	$455.96	$492.44	$492.44
37	$641.24	$641.24	$605.62	$605.62	$458.93	$458.93	$495.64	$495.64
38	$645.39	$645.39	$609.53	$609.53	$461.89	$461.89	$498.84	$498.84
39	$653.68	$653.68	$617.36	$617.36	$467.82	$467.82	$505.25	$505.25
40	$661.96	$661.96	$625.19	$625.19	$473.75	$473.75	$511.65	$511.65
41	$674.39	$674.39	$636.93	$636.93	$482.65	$482.65	$521.26	$521.26
42	$686.31	$686.31	$648.18	$648.18	$491.18	$491.18	$530.47	$530.47
43	$702.88	$702.88	$663.83	$663.83	$503.04	$503.04	$543.28	$543.28
44	$723.60	$723.60	$683.40	$683.40	$517.87	$517.87	$559.30	$559.30
45	$747.95	$747.95	$706.39	$706.39	$535.29	$535.29	$578.11	$578.11
46	$776.95	$776.95	$733.79	$733.79	$556.05	$556.05	$600.53	$600.53
47	$809.58	$809.58	$764.61	$764.61	$579.40	$579.40	$625.76	$625.76
48	$846.88	$846.88	$799.83	$799.83	$606.09	$606.09	$654.58	$654.58
49	$883.65	$883.65	$834.56	$834.56	$632.41	$632.41	$683.01	$683.01
50	$925.09	$925.09	$873.70	$873.70	$662.07	$662.07	$715.04	$715.04
51	$966.01	$966.01	$912.34	$912.34	$691.36	$691.36	$746.66	$746.66
52	$1,011.07	$1,011.07	$954.90	$954.90	$723.61	$723.61	$781.49	$781.49
53	$1,056.65	$1,056.65	$997.95	$997.95	$756.23	$756.23	$816.73	$816.73
54	$1,105.86	$1,105.86	$1,044.42	$1,044.42	$791.44	$791.44	$854.76	$854.76
55	$1,155.07	$1,155.07	$1,090.90	$1,090.90	$826.66	$826.66	$892.79	$892.79
56	$1,208.42	$1,208.42	$1,141.28	$1,141.28	$864.84	$864.84	$934.03	$934.03
57	$1,262.29	$1,262.29	$1,192.16	$1,192.16	$903.40	$903.40	$975.67	$975.67
58	$1,319.78	$1,319.78	$1,246.46	$1,246.46	$944.54	$944.54	$1,020.11	$1,020.11
59	$1,348.27	$1,348.27	$1,273.37	$1,273.37	$964.93	$964.93	$1,042.13	$1,042.13
60	$1,405.77	$1,405.77	$1,327.67	$1,327.67	$1,006.08	$1,006.08	$1,086.57	$1,086.57
61	$1,455.49	$1,455.49	$1,374.63	$1,374.63	$1,041.67	$1,041.67	$1,125.00	$1,125.00
62	$1,488.12	$1,488.12	$1,405.45	$1,405.45	$1,065.02	$1,065.02	$1,150.22	$1,150.22
63	$1,529.04	$1,529.04	$1,444.09	$1,444.09	$1,094.31	$1,094.31	$1,181.85	$1,181.85
64+	$1,553.90	$1,553.90	$1,467.57	$1,467.57	$1,112.09	$1,112.09	$1,201.07	$1,201.07

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/45 Rx 250**		**Silver PPO 4000/0/45 Rx 250**		**Silver PPO 4000/0/45 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$289.26	$289.26	$267.96	$267.96	$289.40	$289.40	$273.32	$273.32
15	$314.97	$314.97	$291.78	$291.78	$315.13	$315.13	$297.62	$297.62
16	$324.80	$324.80	$300.89	$300.89	$324.96	$324.96	$306.91	$306.91
17	$334.63	$334.63	$310.00	$310.00	$334.80	$334.80	$316.20	$316.20
18	$345.22	$345.22	$319.81	$319.81	$345.39	$345.39	$326.20	$326.20
19	$355.81	$355.81	$329.61	$329.61	$355.98	$355.98	$336.21	$336.21
20	$366.77	$366.77	$339.77	$339.77	$366.95	$366.95	$346.57	$346.57
21	$378.11	$378.11	$350.28	$350.28	$378.30	$378.30	$357.29	$357.29
22	$378.11	$378.11	$350.28	$350.28	$378.30	$378.30	$357.29	$357.29
23	$378.11	$378.11	$350.28	$350.28	$378.30	$378.30	$357.29	$357.29
24	$378.11	$378.11	$350.28	$350.28	$378.30	$378.30	$357.29	$357.29
25	$379.63	$379.63	$351.68	$351.68	$379.82	$379.82	$358.71	$358.71
26	$387.19	$387.19	$358.69	$358.69	$387.38	$387.38	$365.86	$365.86
27	$396.26	$396.26	$367.09	$367.09	$396.46	$396.46	$374.44	$374.44
28	$411.01	$411.01	$380.75	$380.75	$411.21	$411.21	$388.37	$388.37
29	$423.11	$423.11	$391.96	$391.96	$423.32	$423.32	$399.80	$399.80
30	$429.16	$429.16	$397.57	$397.57	$429.37	$429.37	$405.52	$405.52
31	$438.23	$438.23	$405.97	$405.97	$438.45	$438.45	$414.09	$414.09
32	$447.31	$447.31	$414.38	$414.38	$447.53	$447.53	$422.67	$422.67
33	$452.98	$452.98	$419.64	$419.64	$453.21	$453.21	$428.03	$428.03
34	$459.03	$459.03	$425.24	$425.24	$459.26	$459.26	$433.74	$433.74
35	$462.06	$462.06	$428.04	$428.04	$462.29	$462.29	$436.60	$436.60
36	$465.08	$465.08	$430.84	$430.84	$465.31	$465.31	$439.46	$439.46
37	$468.11	$468.11	$433.65	$433.65	$468.34	$468.34	$442.32	$442.32
38	$471.13	$471.13	$436.45	$436.45	$471.36	$471.36	$445.18	$445.18
39	$477.18	$477.18	$442.05	$442.05	$477.42	$477.42	$450.89	$450.89
40	$483.23	$483.23	$447.66	$447.66	$483.47	$483.47	$456.61	$456.61
41	$492.30	$492.30	$456.06	$456.06	$492.55	$492.55	$465.19	$465.19
42	$501.00	$501.00	$464.12	$464.12	$501.25	$501.25	$473.40	$473.40
43	$513.10	$513.10	$475.33	$475.33	$513.36	$513.36	$484.84	$484.84
44	$528.23	$528.23	$489.34	$489.34	$528.49	$528.49	$499.13	$499.13
45	$546.00	$546.00	$505.80	$505.80	$546.27	$546.27	$515.92	$515.92
46	$567.17	$567.17	$525.42	$525.42	$567.45	$567.45	$535.93	$535.93
47	$590.99	$590.99	$547.49	$547.49	$591.29	$591.29	$558.44	$558.44
48	$618.22	$618.22	$572.71	$572.71	$618.52	$618.52	$584.16	$584.16
49	$645.06	$645.06	$597.58	$597.58	$645.38	$645.38	$609.53	$609.53
50	$675.31	$675.31	$625.60	$625.60	$675.65	$675.65	$638.11	$638.11
51	$705.18	$705.18	$653.27	$653.27	$705.53	$705.53	$666.34	$666.34
52	$738.08	$738.08	$683.75	$683.75	$738.45	$738.45	$697.42	$697.42
53	$771.35	$771.35	$714.57	$714.57	$771.74	$771.74	$728.86	$728.86
54	$807.27	$807.27	$747.85	$747.85	$807.68	$807.68	$762.80	$762.80
55	$843.19	$843.19	$781.12	$781.12	$843.61	$843.61	$796.75	$796.75
56	$882.14	$882.14	$817.20	$817.20	$882.58	$882.58	$833.55	$833.55
57	$921.46	$921.46	$853.63	$853.63	$921.92	$921.92	$870.71	$870.71
58	$963.43	$963.43	$892.51	$892.51	$963.91	$963.91	$910.36	$910.36
59	$984.23	$984.23	$911.78	$911.78	$984.72	$984.72	$930.01	$930.01
60	$1,026.20	$1,026.20	$950.66	$950.66	$1,026.71	$1,026.71	$969.67	$969.67
61	$1,062.50	$1,062.50	$984.29	$984.29	$1,063.03	$1,063.03	$1,003.97	$1,003.97
62	$1,086.32	$1,086.32	$1,006.35	$1,006.35	$1,086.86	$1,086.86	$1,026.48	$1,026.48
63	$1,116.19	$1,116.19	$1,034.03	$1,034.03	$1,116.75	$1,116.75	$1,054.71	$1,054.71
64+	$1,134.33	$1,134.33	$1,050.83	$1,050.83	$1,134.90	$1,134.90	$1,071.86	$1,071.86

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010132**		**45127PA0010132**		**45127PA0010132**		**45127PA0010135**	
Plan Marketing Name =>	**Silver PPO 4000/0/45 Rx 0**		**Silver PPO 4000/0/45 Rx 0**		**Silver PPO 4000/0/45 Rx 0**		**ronze QHDHP-E PPO 6900/0/0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Bronze**	
Deductible =>	**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$6900 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$280.52	$280.52	$302.96	$302.96	$286.13	$286.13	$215.58	$215.58
15	$305.45	$305.45	$329.89	$329.89	$311.56	$311.56	$234.74	$234.74
16	$314.99	$314.99	$340.19	$340.19	$321.29	$321.29	$242.07	$242.07
17	$324.52	$324.52	$350.48	$350.48	$331.01	$331.01	$249.39	$249.39
18	$334.79	$334.79	$361.57	$361.57	$341.48	$341.48	$257.28	$257.28
19	$345.06	$345.06	$372.66	$372.66	$351.96	$351.96	$265.17	$265.17
20	$355.69	$355.69	$384.14	$384.14	$362.80	$362.80	$273.35	$273.35
21	$366.69	$366.69	$396.03	$396.03	$374.02	$374.02	$281.80	$281.80
22	$366.69	$366.69	$396.03	$396.03	$374.02	$374.02	$281.80	$281.80
23	$366.69	$366.69	$396.03	$396.03	$374.02	$374.02	$281.80	$281.80
24	$366.69	$366.69	$396.03	$396.03	$374.02	$374.02	$281.80	$281.80
25	$368.16	$368.16	$397.61	$397.61	$375.52	$375.52	$282.93	$282.93
26	$375.49	$375.49	$405.53	$405.53	$383.00	$383.00	$288.56	$288.56
27	$384.29	$384.29	$415.03	$415.03	$391.98	$391.98	$295.33	$295.33
28	$398.59	$398.59	$430.48	$430.48	$406.56	$406.56	$306.32	$306.32
29	$410.33	$410.33	$443.15	$443.15	$418.53	$418.53	$315.33	$315.33
30	$416.19	$416.19	$449.49	$449.49	$424.52	$424.52	$319.84	$319.84
31	$424.99	$424.99	$458.99	$458.99	$433.49	$433.49	$326.61	$326.61
32	$433.79	$433.79	$468.50	$468.50	$442.47	$442.47	$333.37	$333.37
33	$439.29	$439.29	$474.44	$474.44	$448.08	$448.08	$337.60	$337.60
34	$445.16	$445.16	$480.77	$480.77	$454.06	$454.06	$342.11	$342.11
35	$448.10	$448.10	$483.94	$483.94	$457.06	$457.06	$344.36	$344.36
36	$451.03	$451.03	$487.11	$487.11	$460.05	$460.05	$346.61	$346.61
37	$453.96	$453.96	$490.28	$490.28	$463.04	$463.04	$348.87	$348.87
38	$456.90	$456.90	$493.45	$493.45	$466.03	$466.03	$351.12	$351.12
39	$462.76	$462.76	$499.78	$499.78	$472.02	$472.02	$355.63	$355.63
40	$468.63	$468.63	$506.12	$506.12	$478.00	$478.00	$360.14	$360.14
41	$477.43	$477.43	$515.62	$515.62	$486.98	$486.98	$366.90	$366.90
42	$485.86	$485.86	$524.73	$524.73	$495.58	$495.58	$373.38	$373.38
43	$497.60	$497.60	$537.41	$537.41	$507.55	$507.55	$382.40	$382.40
44	$512.27	$512.27	$553.25	$553.25	$522.51	$522.51	$393.67	$393.67
45	$529.50	$529.50	$571.86	$571.86	$540.09	$540.09	$406.92	$406.92
46	$550.04	$550.04	$594.04	$594.04	$561.04	$561.04	$422.70	$422.70
47	$573.14	$573.14	$618.99	$618.99	$584.60	$584.60	$440.45	$440.45
48	$599.54	$599.54	$647.50	$647.50	$611.53	$611.53	$460.74	$460.74
49	$625.57	$625.57	$675.62	$675.62	$638.08	$638.08	$480.75	$480.75
50	$654.91	$654.91	$707.30	$707.30	$668.01	$668.01	$503.29	$503.29
51	$683.88	$683.88	$738.59	$738.59	$697.55	$697.55	$525.56	$525.56
52	$715.78	$715.78	$773.04	$773.04	$730.09	$730.09	$550.07	$550.07
53	$748.05	$748.05	$807.89	$807.89	$763.01	$763.01	$574.87	$574.87
54	$782.88	$782.88	$845.51	$845.51	$798.54	$798.54	$601.64	$601.64
55	$817.72	$817.72	$883.14	$883.14	$834.07	$834.07	$628.41	$628.41
56	$855.49	$855.49	$923.93	$923.93	$872.60	$872.60	$657.44	$657.44
57	$893.62	$893.62	$965.11	$965.11	$911.50	$911.50	$686.75	$686.75
58	$934.33	$934.33	$1,009.07	$1,009.07	$953.01	$953.01	$718.03	$718.03
59	$954.49	$954.49	$1,030.85	$1,030.85	$973.58	$973.58	$733.53	$733.53
60	$995.20	$995.20	$1,074.81	$1,074.81	$1,015.10	$1,015.10	$764.81	$764.81
61	$1,030.40	$1,030.40	$1,112.83	$1,112.83	$1,051.01	$1,051.01	$791.86	$791.86
62	$1,053.50	$1,053.50	$1,137.78	$1,137.78	$1,074.57	$1,074.57	$809.61	$809.61
63	$1,082.47	$1,082.47	$1,169.07	$1,169.07	$1,104.12	$1,104.12	$831.87	$831.87
64+	$1,100.06	$1,100.06	$1,188.08	$1,188.08	$1,122.06	$1,122.06	$845.39	$845.39

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010161**		**45127PA0010161**	
Plan Marketing Name =>	**ronze QHDHP-E PPO 6900/0/0**		**ronze QHDHP-E PPO 6900/0/0**		**Gold QHDHP PPO 1500/0/15**		**Gold QHDHP PPO 1500/0/15**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Gold**		**Gold**	
Deductible =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**		**$10/$30/$250 PCP/SPC/ER**		**$10/$30/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$232.82	$232.82	$219.89	$219.89	$326.44	$326.44	$352.56	$352.56
15	$253.52	$253.52	$239.43	$239.43	$355.46	$355.46	$383.89	$383.89
16	$261.43	$261.43	$246.91	$246.91	$366.55	$366.55	$395.88	$395.88
17	$269.34	$269.34	$254.38	$254.38	$377.65	$377.65	$407.86	$407.86
18	$277.87	$277.87	$262.43	$262.43	$389.60	$389.60	$420.76	$420.76
19	$286.39	$286.39	$270.48	$270.48	$401.54	$401.54	$433.67	$433.67
20	$295.21	$295.21	$278.81	$278.81	$413.92	$413.92	$447.03	$447.03
21	$304.34	$304.34	$287.44	$287.44	$426.72	$426.72	$460.86	$460.86
22	$304.34	$304.34	$287.44	$287.44	$426.72	$426.72	$460.86	$460.86
23	$304.34	$304.34	$287.44	$287.44	$426.72	$426.72	$460.86	$460.86
24	$304.34	$304.34	$287.44	$287.44	$426.72	$426.72	$460.86	$460.86
25	$305.56	$305.56	$288.59	$288.59	$428.43	$428.43	$462.70	$462.70
26	$311.65	$311.65	$294.33	$294.33	$436.96	$436.96	$471.92	$471.92
27	$318.95	$318.95	$301.23	$301.23	$447.20	$447.20	$482.98	$482.98
28	$330.82	$330.82	$312.44	$312.44	$463.84	$463.84	$500.95	$500.95
29	$340.56	$340.56	$321.64	$321.64	$477.50	$477.50	$515.70	$515.70
30	$345.43	$345.43	$326.24	$326.24	$484.33	$484.33	$523.07	$523.07
31	$352.73	$352.73	$333.14	$333.14	$494.57	$494.57	$534.13	$534.13
32	$360.04	$360.04	$340.04	$340.04	$504.81	$504.81	$545.19	$545.19
33	$364.60	$364.60	$344.35	$344.35	$511.21	$511.21	$552.11	$552.11
34	$369.47	$369.47	$348.95	$348.95	$518.04	$518.04	$559.48	$559.48
35	$371.91	$371.91	$351.25	$351.25	$521.45	$521.45	$563.17	$563.17
36	$374.34	$374.34	$353.55	$353.55	$524.87	$524.87	$566.85	$566.85
37	$376.78	$376.78	$355.85	$355.85	$528.28	$528.28	$570.54	$570.54
38	$379.21	$379.21	$358.15	$358.15	$531.69	$531.69	$574.23	$574.23
39	$384.08	$384.08	$362.74	$362.74	$538.52	$538.52	$581.60	$581.60
40	$388.95	$388.95	$367.34	$367.34	$545.35	$545.35	$588.98	$588.98
41	$396.26	$396.26	$374.24	$374.24	$555.59	$555.59	$600.04	$600.04
42	$403.26	$403.26	$380.85	$380.85	$565.40	$565.40	$610.64	$610.64
43	$412.99	$412.99	$390.05	$390.05	$579.06	$579.06	$625.38	$625.38
44	$425.17	$425.17	$401.55	$401.55	$596.13	$596.13	$643.82	$643.82
45	$439.47	$439.47	$415.06	$415.06	$616.18	$616.18	$665.48	$665.48
46	$456.52	$456.52	$431.15	$431.15	$640.08	$640.08	$691.29	$691.29
47	$475.69	$475.69	$449.26	$449.26	$666.96	$666.96	$720.32	$720.32
48	$497.60	$497.60	$469.96	$469.96	$697.69	$697.69	$753.50	$753.50
49	$519.21	$519.21	$490.37	$490.37	$727.98	$727.98	$786.22	$786.22
50	$543.56	$543.56	$513.36	$513.36	$762.12	$762.12	$823.09	$823.09
51	$567.60	$567.60	$536.07	$536.07	$795.83	$795.83	$859.50	$859.50
52	$594.08	$594.08	$561.08	$561.08	$832.96	$832.96	$899.59	$899.59
53	$620.86	$620.86	$586.37	$586.37	$870.51	$870.51	$940.15	$940.15
54	$649.77	$649.77	$613.68	$613.68	$911.05	$911.05	$983.93	$983.93
55	$678.69	$678.69	$640.98	$640.98	$951.59	$951.59	$1,027.71	$1,027.71
56	$710.03	$710.03	$670.59	$670.59	$995.54	$995.54	$1,075.18	$1,075.18
57	$741.69	$741.69	$700.48	$700.48	$1,039.92	$1,039.92	$1,123.11	$1,123.11
58	$775.47	$775.47	$732.39	$732.39	$1,087.28	$1,087.28	$1,174.27	$1,174.27
59	$792.21	$792.21	$748.20	$748.20	$1,110.75	$1,110.75	$1,199.61	$1,199.61
60	$825.99	$825.99	$780.10	$780.10	$1,158.12	$1,158.12	$1,250.77	$1,250.77
61	$855.21	$855.21	$807.70	$807.70	$1,199.08	$1,199.08	$1,295.01	$1,295.01
62	$874.38	$874.38	$825.80	$825.80	$1,225.97	$1,225.97	$1,324.04	$1,324.04
63	$898.42	$898.42	$848.51	$848.51	$1,259.68	$1,259.68	$1,360.45	$1,360.45
64+	$913.02	$913.02	$862.31	$862.31	$1,280.15	$1,280.15	$1,382.57	$1,382.57

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010170**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/15**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$30/$250 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$332.97	$332.97	$260.08	$260.08	$280.88	$280.88	$265.28	$265.28
15	$362.57	$362.57	$283.20	$283.20	$305.85	$305.85	$288.86	$288.86
16	$373.88	$373.88	$292.03	$292.03	$315.40	$315.40	$297.87	$297.87
17	$385.20	$385.20	$300.87	$300.87	$324.94	$324.94	$306.89	$306.89
18	$397.39	$397.39	$310.39	$310.39	$335.22	$335.22	$316.60	$316.60
19	$409.57	$409.57	$319.91	$319.91	$345.50	$345.50	$326.31	$326.31
20	$422.20	$422.20	$329.77	$329.77	$356.15	$356.15	$336.37	$336.37
21	$435.25	$435.25	$339.97	$339.97	$367.17	$367.17	$346.77	$346.77
22	$435.25	$435.25	$339.97	$339.97	$367.17	$367.17	$346.77	$346.77
23	$435.25	$435.25	$339.97	$339.97	$367.17	$367.17	$346.77	$346.77
24	$435.25	$435.25	$339.97	$339.97	$367.17	$367.17	$346.77	$346.77
25	$437.00	$437.00	$341.33	$341.33	$368.64	$368.64	$348.16	$348.16
26	$445.70	$445.70	$348.13	$348.13	$375.98	$375.98	$355.09	$355.09
27	$456.15	$456.15	$356.29	$356.29	$384.79	$384.79	$363.41	$363.41
28	$473.12	$473.12	$369.55	$369.55	$399.11	$399.11	$376.94	$376.94
29	$487.05	$487.05	$380.43	$380.43	$410.86	$410.86	$388.03	$388.03
30	$494.01	$494.01	$385.87	$385.87	$416.74	$416.74	$393.58	$393.58
31	$504.46	$504.46	$394.03	$394.03	$425.55	$425.55	$401.91	$401.91
32	$514.91	$514.91	$402.18	$402.18	$434.36	$434.36	$410.23	$410.23
33	$521.43	$521.43	$407.28	$407.28	$439.87	$439.87	$415.43	$415.43
34	$528.40	$528.40	$412.72	$412.72	$445.74	$445.74	$420.98	$420.98
35	$531.88	$531.88	$415.44	$415.44	$448.68	$448.68	$423.75	$423.75
36	$535.36	$535.36	$418.16	$418.16	$451.62	$451.62	$426.53	$426.53
37	$538.84	$538.84	$420.88	$420.88	$454.55	$454.55	$429.30	$429.30
38	$542.33	$542.33	$423.60	$423.60	$457.49	$457.49	$432.07	$432.07
39	$549.29	$549.29	$429.04	$429.04	$463.37	$463.37	$437.62	$437.62
40	$556.26	$556.26	$434.48	$434.48	$469.24	$469.24	$443.17	$443.17
41	$566.70	$566.70	$442.64	$442.64	$478.05	$478.05	$451.49	$451.49
42	$576.71	$576.71	$450.46	$450.46	$486.50	$486.50	$459.47	$459.47
43	$590.64	$590.64	$461.34	$461.34	$498.25	$498.25	$470.57	$470.57
44	$608.05	$608.05	$474.94	$474.94	$512.93	$512.93	$484.44	$484.44
45	$628.51	$628.51	$490.92	$490.92	$530.19	$530.19	$500.74	$500.74
46	$652.88	$652.88	$509.96	$509.96	$550.75	$550.75	$520.15	$520.15
47	$680.30	$680.30	$531.37	$531.37	$573.88	$573.88	$542.00	$542.00
48	$711.64	$711.64	$555.85	$555.85	$600.32	$600.32	$566.97	$566.97
49	$742.54	$742.54	$579.99	$579.99	$626.39	$626.39	$591.59	$591.59
50	$777.36	$777.36	$607.19	$607.19	$655.76	$655.76	$619.33	$619.33
51	$811.75	$811.75	$634.04	$634.04	$684.77	$684.77	$646.72	$646.72
52	$849.62	$849.62	$663.62	$663.62	$716.71	$716.71	$676.89	$676.89
53	$887.92	$887.92	$693.54	$693.54	$749.02	$749.02	$707.41	$707.41
54	$929.27	$929.27	$725.84	$725.84	$783.90	$783.90	$740.35	$740.35
55	$970.62	$970.62	$758.13	$758.13	$818.78	$818.78	$773.30	$773.30
56	$1,015.45	$1,015.45	$793.15	$793.15	$856.60	$856.60	$809.01	$809.01
57	$1,060.71	$1,060.71	$828.51	$828.51	$894.79	$894.79	$845.08	$845.08
58	$1,109.03	$1,109.03	$866.24	$866.24	$935.54	$935.54	$883.57	$883.57
59	$1,132.97	$1,132.97	$884.94	$884.94	$955.74	$955.74	$902.64	$902.64
60	$1,181.28	$1,181.28	$922.68	$922.68	$996.49	$996.49	$941.13	$941.13
61	$1,223.06	$1,223.06	$955.32	$955.32	$1,031.74	$1,031.74	$974.42	$974.42
62	$1,250.49	$1,250.49	$976.73	$976.73	$1,054.87	$1,054.87	$996.27	$996.27
63	$1,284.87	$1,284.87	$1,003.59	$1,003.59	$1,083.88	$1,083.88	$1,023.66	$1,023.66
64+	$1,305.75	$1,305.75	$1,019.90	$1,019.90	$1,101.50	$1,101.50	$1,040.30	$1,040.30

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010184**		**45127PA0010184**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/40 Rx 250**		**Silver PPO 5000/0/40 Rx 250**		**Silver PPO 5000/0/40 Rx 250**		**Silver PPO 5000/0/40 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$253.28	$253.28	$273.55	$273.55	$258.35	$258.35	$265.59	$265.59
15	$275.80	$275.80	$297.86	$297.86	$281.31	$281.31	$289.20	$289.20
16	$284.41	$284.41	$307.16	$307.16	$290.09	$290.09	$298.23	$298.23
17	$293.01	$293.01	$316.46	$316.46	$298.87	$298.87	$307.25	$307.25
18	$302.29	$302.29	$326.47	$326.47	$308.33	$308.33	$316.98	$316.98
19	$311.56	$311.56	$336.48	$336.48	$317.79	$317.79	$326.70	$326.70
20	$321.16	$321.16	$346.85	$346.85	$327.58	$327.58	$336.76	$336.76
21	$331.09	$331.09	$357.58	$357.58	$337.71	$337.71	$347.18	$347.18
22	$331.09	$331.09	$357.58	$357.58	$337.71	$337.71	$347.18	$347.18
23	$331.09	$331.09	$357.58	$357.58	$337.71	$337.71	$347.18	$347.18
24	$331.09	$331.09	$357.58	$357.58	$337.71	$337.71	$347.18	$347.18
25	$332.41	$332.41	$359.01	$359.01	$339.06	$339.06	$348.57	$348.57
26	$339.04	$339.04	$366.16	$366.16	$345.82	$345.82	$355.51	$355.51
27	$346.98	$346.98	$374.74	$374.74	$353.92	$353.92	$363.84	$363.84
28	$359.89	$359.89	$388.69	$388.69	$367.09	$367.09	$377.38	$377.38
29	$370.49	$370.49	$400.13	$400.13	$377.90	$377.90	$388.49	$388.49
30	$375.79	$375.79	$405.85	$405.85	$383.30	$383.30	$394.05	$394.05
31	$383.73	$383.73	$414.43	$414.43	$391.41	$391.41	$402.38	$402.38
32	$391.68	$391.68	$423.01	$423.01	$399.51	$399.51	$410.71	$410.71
33	$396.65	$396.65	$428.38	$428.38	$404.58	$404.58	$415.92	$415.92
34	$401.94	$401.94	$434.10	$434.10	$409.98	$409.98	$421.48	$421.48
35	$404.59	$404.59	$436.96	$436.96	$412.68	$412.68	$424.25	$424.25
36	$407.24	$407.24	$439.82	$439.82	$415.39	$415.39	$427.03	$427.03
37	$409.89	$409.89	$442.68	$442.68	$418.09	$418.09	$429.81	$429.81
38	$412.54	$412.54	$445.54	$445.54	$420.79	$420.79	$432.59	$432.59
39	$417.84	$417.84	$451.26	$451.26	$426.19	$426.19	$438.14	$438.14
40	$423.13	$423.13	$456.98	$456.98	$431.60	$431.60	$443.70	$443.70
41	$431.08	$431.08	$465.57	$465.57	$439.70	$439.70	$452.03	$452.03
42	$438.69	$438.69	$473.79	$473.79	$447.47	$447.47	$460.01	$460.01
43	$449.29	$449.29	$485.23	$485.23	$458.27	$458.27	$471.12	$471.12
44	$462.53	$462.53	$499.54	$499.54	$471.78	$471.78	$485.01	$485.01
45	$478.09	$478.09	$516.34	$516.34	$487.66	$487.66	$501.33	$501.33
46	$496.64	$496.64	$536.37	$536.37	$506.57	$506.57	$520.77	$520.77
47	$517.49	$517.49	$558.89	$558.89	$527.84	$527.84	$542.64	$542.64
48	$541.33	$541.33	$584.64	$584.64	$552.16	$552.16	$567.64	$567.64
49	$564.84	$564.84	$610.03	$610.03	$576.14	$576.14	$592.29	$592.29
50	$591.33	$591.33	$638.63	$638.63	$603.15	$603.15	$620.06	$620.06
51	$617.48	$617.48	$666.88	$666.88	$629.83	$629.83	$647.49	$647.49
52	$646.29	$646.29	$697.99	$697.99	$659.21	$659.21	$677.70	$677.70
53	$675.42	$675.42	$729.46	$729.46	$688.93	$688.93	$708.25	$708.25
54	$706.88	$706.88	$763.43	$763.43	$721.01	$721.01	$741.23	$741.23
55	$738.33	$738.33	$797.40	$797.40	$753.10	$753.10	$774.21	$774.21
56	$772.43	$772.43	$834.23	$834.23	$787.88	$787.88	$809.97	$809.97
57	$806.87	$806.87	$871.42	$871.42	$823.00	$823.00	$846.08	$846.08
58	$843.62	$843.62	$911.11	$911.11	$860.49	$860.49	$884.61	$884.61
59	$861.83	$861.83	$930.77	$930.77	$879.06	$879.06	$903.71	$903.71
60	$898.58	$898.58	$970.46	$970.46	$916.55	$916.55	$942.25	$942.25
61	$930.36	$930.36	$1,004.79	$1,004.79	$948.97	$948.97	$975.58	$975.58
62	$951.22	$951.22	$1,027.32	$1,027.32	$970.25	$970.25	$997.45	$997.45
63	$977.38	$977.38	$1,055.57	$1,055.57	$996.93	$996.93	$1,024.88	$1,024.88
64+	$993.26	$993.26	$1,072.73	$1,072.73	$1,013.13	$1,013.13	$1,041.53	$1,041.53

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010186**		**45127PA0010186**	
Plan Marketing Name =>	**Silver PPO 5000/0/40 Rx 0**		**Silver PPO 5000/0/40 Rx 0**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$286.84	$286.84	$270.90	$270.90	$248.26	$248.26	$268.12	$268.12
15	$312.34	$312.34	$294.98	$294.98	$270.33	$270.33	$291.95	$291.95
16	$322.09	$322.09	$304.19	$304.19	$278.76	$278.76	$301.06	$301.06
17	$331.83	$331.83	$313.40	$313.40	$287.20	$287.20	$310.18	$310.18
18	$342.33	$342.33	$323.31	$323.31	$296.29	$296.29	$319.99	$319.99
19	$352.83	$352.83	$333.23	$333.23	$305.37	$305.37	$329.80	$329.80
20	$363.71	$363.71	$343.50	$343.50	$314.78	$314.78	$339.97	$339.97
21	$374.95	$374.95	$354.12	$354.12	$324.52	$324.52	$350.48	$350.48
22	$374.95	$374.95	$354.12	$354.12	$324.52	$324.52	$350.48	$350.48
23	$374.95	$374.95	$354.12	$354.12	$324.52	$324.52	$350.48	$350.48
24	$374.95	$374.95	$354.12	$354.12	$324.52	$324.52	$350.48	$350.48
25	$376.45	$376.45	$355.54	$355.54	$325.82	$325.82	$351.88	$351.88
26	$383.95	$383.95	$362.62	$362.62	$332.31	$332.31	$358.89	$358.89
27	$392.95	$392.95	$371.12	$371.12	$340.10	$340.10	$367.30	$367.30
28	$407.58	$407.58	$384.93	$384.93	$352.75	$352.75	$380.97	$380.97
29	$419.57	$419.57	$396.26	$396.26	$363.14	$363.14	$392.19	$392.19
30	$425.57	$425.57	$401.93	$401.93	$368.33	$368.33	$397.80	$397.80
31	$434.57	$434.57	$410.43	$410.43	$376.12	$376.12	$406.21	$406.21
32	$443.57	$443.57	$418.93	$418.93	$383.91	$383.91	$414.62	$414.62
33	$449.20	$449.20	$424.24	$424.24	$388.77	$388.77	$419.88	$419.88
34	$455.19	$455.19	$429.91	$429.91	$393.97	$393.97	$425.48	$425.48
35	$458.19	$458.19	$432.74	$432.74	$396.56	$396.56	$428.29	$428.29
36	$461.19	$461.19	$435.57	$435.57	$399.16	$399.16	$431.09	$431.09
37	$464.19	$464.19	$438.41	$438.41	$401.76	$401.76	$433.90	$433.90
38	$467.19	$467.19	$441.24	$441.24	$404.35	$404.35	$436.70	$436.70
39	$473.19	$473.19	$446.90	$446.90	$409.54	$409.54	$442.31	$442.31
40	$479.19	$479.19	$452.57	$452.57	$414.74	$414.74	$447.92	$447.92
41	$488.19	$488.19	$461.07	$461.07	$422.53	$422.53	$456.33	$456.33
42	$496.81	$496.81	$469.21	$469.21	$429.99	$429.99	$464.39	$464.39
43	$508.81	$508.81	$480.55	$480.55	$440.37	$440.37	$475.60	$475.60
44	$523.81	$523.81	$494.71	$494.71	$453.35	$453.35	$489.62	$489.62
45	$541.43	$541.43	$511.35	$511.35	$468.61	$468.61	$506.10	$506.10
46	$562.43	$562.43	$531.19	$531.19	$486.78	$486.78	$525.72	$525.72
47	$586.05	$586.05	$553.50	$553.50	$507.22	$507.22	$547.80	$547.80
48	$613.05	$613.05	$578.99	$578.99	$530.59	$530.59	$573.04	$573.04
49	$639.67	$639.67	$604.13	$604.13	$553.63	$553.63	$597.92	$597.92
50	$669.67	$669.67	$632.46	$632.46	$579.59	$579.59	$625.96	$625.96
51	$699.29	$699.29	$660.44	$660.44	$605.23	$605.23	$653.65	$653.65
52	$731.91	$731.91	$691.25	$691.25	$633.46	$633.46	$684.14	$684.14
53	$764.91	$764.91	$722.41	$722.41	$662.02	$662.02	$714.98	$714.98
54	$800.53	$800.53	$756.05	$756.05	$692.85	$692.85	$748.28	$748.28
55	$836.15	$836.15	$789.70	$789.70	$723.68	$723.68	$781.57	$781.57
56	$874.77	$874.77	$826.17	$826.17	$757.11	$757.11	$817.67	$817.67
57	$913.76	$913.76	$863.00	$863.00	$790.86	$790.86	$854.12	$854.12
58	$955.38	$955.38	$902.31	$902.31	$826.88	$826.88	$893.03	$893.03
59	$976.01	$976.01	$921.78	$921.78	$844.73	$844.73	$912.30	$912.30
60	$1,017.63	$1,017.63	$961.09	$961.09	$880.75	$880.75	$951.21	$951.21
61	$1,053.62	$1,053.62	$995.09	$995.09	$911.90	$911.90	$984.85	$984.85
62	$1,077.24	$1,077.24	$1,017.40	$1,017.40	$932.35	$932.35	$1,006.93	$1,006.93
63	$1,106.87	$1,106.87	$1,045.37	$1,045.37	$957.98	$957.98	$1,034.62	$1,034.62
64+	$1,124.85	$1,124.85	$1,062.36	$1,062.36	$973.55	$973.55	$1,051.43	$1,051.43

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010187**		**45127PA0010187**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$253.22	$253.22	$260.49	$260.49	$281.33	$281.33	$265.70	$265.70
15	$275.73	$275.73	$283.64	$283.64	$306.34	$306.34	$289.32	$289.32
16	$284.34	$284.34	$292.50	$292.50	$315.90	$315.90	$298.35	$298.35
17	$292.94	$292.94	$301.35	$301.35	$325.46	$325.46	$307.38	$307.38
18	$302.21	$302.21	$310.89	$310.89	$335.76	$335.76	$317.10	$317.10
19	$311.48	$311.48	$320.42	$320.42	$346.05	$346.05	$326.83	$326.83
20	$321.08	$321.08	$330.29	$330.29	$356.72	$356.72	$336.90	$336.90
21	$331.01	$331.01	$340.51	$340.51	$367.75	$367.75	$347.32	$347.32
22	$331.01	$331.01	$340.51	$340.51	$367.75	$367.75	$347.32	$347.32
23	$331.01	$331.01	$340.51	$340.51	$367.75	$367.75	$347.32	$347.32
24	$331.01	$331.01	$340.51	$340.51	$367.75	$367.75	$347.32	$347.32
25	$332.33	$332.33	$341.87	$341.87	$369.22	$369.22	$348.71	$348.71
26	$338.95	$338.95	$348.68	$348.68	$376.58	$376.58	$355.66	$355.66
27	$346.90	$346.90	$356.85	$356.85	$385.40	$385.40	$363.99	$363.99
28	$359.81	$359.81	$370.13	$370.13	$399.75	$399.75	$377.54	$377.54
29	$370.40	$370.40	$381.03	$381.03	$411.51	$411.51	$388.65	$388.65
30	$375.70	$375.70	$386.48	$386.48	$417.40	$417.40	$394.21	$394.21
31	$383.64	$383.64	$394.65	$394.65	$426.22	$426.22	$402.54	$402.54
32	$391.59	$391.59	$402.82	$402.82	$435.05	$435.05	$410.88	$410.88
33	$396.55	$396.55	$407.93	$407.93	$440.57	$440.57	$416.09	$416.09
34	$401.85	$401.85	$413.38	$413.38	$446.45	$446.45	$421.65	$421.65
35	$404.49	$404.49	$416.10	$416.10	$449.39	$449.39	$424.43	$424.43
36	$407.14	$407.14	$418.83	$418.83	$452.33	$452.33	$427.20	$427.20
37	$409.79	$409.79	$421.55	$421.55	$455.28	$455.28	$429.98	$429.98
38	$412.44	$412.44	$424.28	$424.28	$458.22	$458.22	$432.76	$432.76
39	$417.74	$417.74	$429.72	$429.72	$464.10	$464.10	$438.32	$438.32
40	$423.03	$423.03	$435.17	$435.17	$469.99	$469.99	$443.88	$443.88
41	$430.98	$430.98	$443.34	$443.34	$478.81	$478.81	$452.21	$452.21
42	$438.59	$438.59	$451.18	$451.18	$487.27	$487.27	$460.20	$460.20
43	$449.18	$449.18	$462.07	$462.07	$499.04	$499.04	$471.31	$471.31
44	$462.42	$462.42	$475.69	$475.69	$513.75	$513.75	$485.21	$485.21
45	$477.98	$477.98	$491.70	$491.70	$531.03	$531.03	$501.53	$501.53
46	$496.52	$496.52	$510.76	$510.76	$551.63	$551.63	$520.98	$520.98
47	$517.37	$517.37	$532.22	$532.22	$574.79	$574.79	$542.86	$542.86
48	$541.20	$541.20	$556.73	$556.73	$601.27	$601.27	$567.87	$567.87
49	$564.70	$564.70	$580.91	$580.91	$627.38	$627.38	$592.53	$592.53
50	$591.18	$591.18	$608.15	$608.15	$656.80	$656.80	$620.31	$620.31
51	$617.33	$617.33	$635.05	$635.05	$685.86	$685.86	$647.75	$647.75
52	$646.13	$646.13	$664.68	$664.68	$717.85	$717.85	$677.97	$677.97
53	$675.26	$675.26	$694.64	$694.64	$750.21	$750.21	$708.53	$708.53
54	$706.71	$706.71	$726.99	$726.99	$785.15	$785.15	$741.53	$741.53
55	$738.15	$738.15	$759.34	$759.34	$820.08	$820.08	$774.52	$774.52
56	$772.25	$772.25	$794.41	$794.41	$857.96	$857.96	$810.30	$810.30
57	$806.67	$806.67	$829.82	$829.82	$896.21	$896.21	$846.42	$846.42
58	$843.41	$843.41	$867.62	$867.62	$937.03	$937.03	$884.97	$884.97
59	$861.62	$861.62	$886.35	$886.35	$957.26	$957.26	$904.07	$904.07
60	$898.36	$898.36	$924.14	$924.14	$998.08	$998.08	$942.63	$942.63
61	$930.14	$930.14	$956.83	$956.83	$1,033.38	$1,033.38	$975.97	$975.97
62	$950.99	$950.99	$978.29	$978.29	$1,056.55	$1,056.55	$997.85	$997.85
63	$977.14	$977.14	$1,005.19	$1,005.19	$1,085.60	$1,085.60	$1,025.29	$1,025.29
64+	$993.02	$993.02	$1,021.52	$1,021.52	$1,103.24	$1,103.24	$1,041.95	$1,041.95

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010188		45127PA0010188		45127PA0010188		45127PA0010189	
Plan Marketing Name =>	d Deductible PPO 3000/0/25 -		d Deductible PPO 3000/0/25 -		d Deductible PPO 3000/0/25 -		ed Deductible PPO 3000/0/25	
Form # =>	C21-CAAC-SPG		C21-CAAC-SPG		C21-CAAC-SPG		C21-CAAC-SPG	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$250 Med/Rx		$3000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$60/$250 PCP/SPC/ER		$25/$60/$250 PCP/SPC/ER		$25/$60/$250 PCP/SPC/ER		$25/$60/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$308.20	$308.20	$332.86	$332.86	$314.37	$314.37	$321.13	$321.13
15	$335.60	$335.60	$362.45	$362.45	$342.31	$342.31	$349.68	$349.68
16	$346.07	$346.07	$373.76	$373.76	$353.00	$353.00	$360.59	$360.59
17	$356.55	$356.55	$385.07	$385.07	$363.68	$363.68	$371.51	$371.51
18	$367.83	$367.83	$397.26	$397.26	$375.19	$375.19	$383.26	$383.26
19	$379.11	$379.11	$409.44	$409.44	$386.69	$386.69	$395.01	$395.01
20	$390.79	$390.79	$422.06	$422.06	$398.61	$398.61	$407.19	$407.19
21	$402.88	$402.88	$435.11	$435.11	$410.94	$410.94	$419.78	$419.78
22	$402.88	$402.88	$435.11	$435.11	$410.94	$410.94	$419.78	$419.78
23	$402.88	$402.88	$435.11	$435.11	$410.94	$410.94	$419.78	$419.78
24	$402.88	$402.88	$435.11	$435.11	$410.94	$410.94	$419.78	$419.78
25	$404.49	$404.49	$436.85	$436.85	$412.58	$412.58	$421.46	$421.46
26	$412.55	$412.55	$445.55	$445.55	$420.80	$420.80	$429.85	$429.85
27	$422.22	$422.22	$456.00	$456.00	$430.66	$430.66	$439.93	$439.93
28	$437.93	$437.93	$472.97	$472.97	$446.69	$446.69	$456.30	$456.30
29	$450.82	$450.82	$486.89	$486.89	$459.84	$459.84	$469.73	$469.73
30	$457.27	$457.27	$493.85	$493.85	$466.41	$466.41	$476.45	$476.45
31	$466.94	$466.94	$504.29	$504.29	$476.28	$476.28	$486.53	$486.53
32	$476.61	$476.61	$514.74	$514.74	$486.14	$486.14	$496.60	$496.60
33	$482.65	$482.65	$521.26	$521.26	$492.30	$492.30	$502.90	$502.90
34	$489.10	$489.10	$528.22	$528.22	$498.88	$498.88	$509.61	$509.61
35	$492.32	$492.32	$531.70	$531.70	$502.17	$502.17	$512.97	$512.97
36	$495.54	$495.54	$535.19	$535.19	$505.45	$505.45	$516.33	$516.33
37	$498.77	$498.77	$538.67	$538.67	$508.74	$508.74	$519.69	$519.69
38	$501.99	$501.99	$542.15	$542.15	$512.03	$512.03	$523.05	$523.05
39	$508.43	$508.43	$549.11	$549.11	$518.60	$518.60	$529.76	$529.76
40	$514.88	$514.88	$556.07	$556.07	$525.18	$525.18	$536.48	$536.48
41	$524.55	$524.55	$566.51	$566.51	$535.04	$535.04	$546.55	$546.55
42	$533.82	$533.82	$576.52	$576.52	$544.49	$544.49	$556.21	$556.21
43	$546.71	$546.71	$590.44	$590.44	$557.64	$557.64	$569.64	$569.64
44	$562.82	$562.82	$607.85	$607.85	$574.08	$574.08	$586.43	$586.43
45	$581.76	$581.76	$628.30	$628.30	$593.39	$593.39	$606.16	$606.16
46	$604.32	$604.32	$652.67	$652.67	$616.41	$616.41	$629.67	$629.67
47	$629.70	$629.70	$680.08	$680.08	$642.30	$642.30	$656.12	$656.12
48	$658.71	$658.71	$711.41	$711.41	$671.88	$671.88	$686.34	$686.34
49	$687.31	$687.31	$742.30	$742.30	$701.06	$701.06	$716.14	$716.14
50	$719.54	$719.54	$777.11	$777.11	$733.93	$733.93	$749.73	$749.73
51	$751.37	$751.37	$811.48	$811.48	$766.40	$766.40	$782.89	$782.89
52	$786.42	$786.42	$849.34	$849.34	$802.15	$802.15	$819.41	$819.41
53	$821.88	$821.88	$887.63	$887.63	$838.31	$838.31	$856.35	$856.35
54	$860.15	$860.15	$928.96	$928.96	$877.35	$877.35	$896.23	$896.23
55	$898.42	$898.42	$970.30	$970.30	$916.39	$916.39	$936.11	$936.11
56	$939.92	$939.92	$1,015.11	$1,015.11	$958.72	$958.72	$979.35	$979.35
57	$981.82	$981.82	$1,060.36	$1,060.36	$1,001.45	$1,001.45	$1,023.00	$1,023.00
58	$1,026.54	$1,026.54	$1,108.66	$1,108.66	$1,047.07	$1,047.07	$1,069.60	$1,069.60
59	$1,048.70	$1,048.70	$1,132.59	$1,132.59	$1,069.67	$1,069.67	$1,092.69	$1,092.69
60	$1,093.42	$1,093.42	$1,180.89	$1,180.89	$1,115.28	$1,115.28	$1,139.28	$1,139.28
61	$1,132.09	$1,132.09	$1,222.66	$1,222.66	$1,154.73	$1,154.73	$1,179.58	$1,179.58
62	$1,157.47	$1,157.47	$1,250.07	$1,250.07	$1,180.62	$1,180.62	$1,206.03	$1,206.03
63	$1,189.30	$1,189.30	$1,284.45	$1,284.45	$1,213.09	$1,213.09	$1,239.19	$1,239.19
64+	$1,208.63	$1,208.63	$1,305.32	$1,305.32	$1,232.81	$1,232.81	$1,259.33	$1,259.33

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010189**		**45127PA0010189**		**45127PA0010190**		**45127PA0010190**	
Plan Marketing Name =>	**ed Deductible PPO 3000/0/25**		**ed Deductible PPO 3000/0/25**		**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**20%**		**20%**	
Copays =>	**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$346.82	$346.82	$327.55	$327.55	$290.08	$290.08	$313.29	$313.29
15	$377.65	$377.65	$356.67	$356.67	$315.87	$315.87	$341.13	$341.13
16	$389.44	$389.44	$367.80	$367.80	$325.72	$325.72	$351.78	$351.78
17	$401.23	$401.23	$378.94	$378.94	$335.58	$335.58	$362.43	$362.43
18	$413.92	$413.92	$390.92	$390.92	$346.20	$346.20	$373.90	$373.90
19	$426.61	$426.61	$402.91	$402.91	$356.82	$356.82	$385.36	$385.36
20	$439.76	$439.76	$415.33	$415.33	$367.81	$367.81	$397.24	$397.24
21	$453.36	$453.36	$428.18	$428.18	$379.19	$379.19	$409.53	$409.53
22	$453.36	$453.36	$428.18	$428.18	$379.19	$379.19	$409.53	$409.53
23	$453.36	$453.36	$428.18	$428.18	$379.19	$379.19	$409.53	$409.53
24	$453.36	$453.36	$428.18	$428.18	$379.19	$379.19	$409.53	$409.53
25	$455.18	$455.18	$429.89	$429.89	$380.71	$380.71	$411.16	$411.16
26	$464.24	$464.24	$438.45	$438.45	$388.29	$388.29	$419.35	$419.35
27	$475.12	$475.12	$448.73	$448.73	$397.39	$397.39	$429.18	$429.18
28	$492.80	$492.80	$465.43	$465.43	$412.18	$412.18	$445.15	$445.15
29	$507.31	$507.31	$479.13	$479.13	$424.31	$424.31	$458.26	$458.26
30	$514.57	$514.57	$485.98	$485.98	$430.38	$430.38	$464.81	$464.81
31	$525.45	$525.45	$496.26	$496.26	$439.48	$439.48	$474.64	$474.64
32	$536.33	$536.33	$506.53	$506.53	$448.58	$448.58	$484.47	$484.47
33	$543.13	$543.13	$512.95	$512.95	$454.27	$454.27	$490.61	$490.61
34	$550.38	$550.38	$519.81	$519.81	$460.34	$460.34	$497.16	$497.16
35	$554.01	$554.01	$523.23	$523.23	$463.37	$463.37	$500.44	$500.44
36	$557.64	$557.64	$526.66	$526.66	$466.40	$466.40	$503.72	$503.72
37	$561.26	$561.26	$530.08	$530.08	$469.44	$469.44	$506.99	$506.99
38	$564.89	$564.89	$533.51	$533.51	$472.47	$472.47	$510.27	$510.27
39	$572.14	$572.14	$540.36	$540.36	$478.54	$478.54	$516.82	$516.82
40	$579.40	$579.40	$547.21	$547.21	$484.60	$484.60	$523.37	$523.37
41	$590.28	$590.28	$557.48	$557.48	$493.71	$493.71	$533.20	$533.20
42	$600.71	$600.71	$567.33	$567.33	$502.43	$502.43	$542.62	$542.62
43	$615.21	$615.21	$581.03	$581.03	$514.56	$514.56	$555.73	$555.73
44	$633.35	$633.35	$598.16	$598.16	$529.73	$529.73	$572.11	$572.11
45	$654.66	$654.66	$618.29	$618.29	$547.55	$547.55	$591.35	$591.35
46	$680.04	$680.04	$642.26	$642.26	$568.78	$568.78	$614.29	$614.29
47	$708.61	$708.61	$669.24	$669.24	$592.67	$592.67	$640.09	$640.09
48	$741.25	$741.25	$700.07	$700.07	$619.98	$619.98	$669.57	$669.57
49	$773.44	$773.44	$730.47	$730.47	$646.90	$646.90	$698.65	$698.65
50	$809.71	$809.71	$764.72	$764.72	$677.23	$677.23	$731.41	$731.41
51	$845.52	$845.52	$798.55	$798.55	$707.19	$707.19	$763.76	$763.76
52	$884.96	$884.96	$835.80	$835.80	$740.18	$740.18	$799.39	$799.39
53	$924.86	$924.86	$873.48	$873.48	$773.55	$773.55	$835.43	$835.43
54	$967.93	$967.93	$914.15	$914.15	$809.57	$809.57	$874.34	$874.34
55	$1,011.00	$1,011.00	$954.83	$954.83	$845.59	$845.59	$913.24	$913.24
56	$1,057.69	$1,057.69	$998.93	$998.93	$884.65	$884.65	$955.42	$955.42
57	$1,104.84	$1,104.84	$1,043.46	$1,043.46	$924.09	$924.09	$998.01	$998.01
58	$1,155.17	$1,155.17	$1,090.99	$1,090.99	$966.18	$966.18	$1,043.47	$1,043.47
59	$1,180.10	$1,180.10	$1,114.54	$1,114.54	$987.03	$987.03	$1,065.99	$1,065.99
60	$1,230.43	$1,230.43	$1,162.07	$1,162.07	$1,029.12	$1,029.12	$1,111.45	$1,111.45
61	$1,273.95	$1,273.95	$1,203.17	$1,203.17	$1,065.52	$1,065.52	$1,150.77	$1,150.77
62	$1,302.51	$1,302.51	$1,230.15	$1,230.15	$1,089.41	$1,089.41	$1,176.57	$1,176.57
63	$1,338.33	$1,338.33	$1,263.97	$1,263.97	$1,119.37	$1,119.37	$1,208.92	$1,208.92
64+	$1,360.08	$1,360.08	$1,284.53	$1,284.53	$1,137.56	$1,137.56	$1,228.58	$1,228.58

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010190**		**45127PA0010191**		**45127PA0010191**		**45127PA0010191**	
Plan Marketing Name =>	**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 0**		**Gold PPO 2000/20/20 Rx 0**		**Gold PPO 2000/20/20 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$295.88	$295.88	$302.95	$302.95	$327.18	$327.18	$309.01	$309.01
15	$322.18	$322.18	$329.88	$329.88	$356.27	$356.27	$336.47	$336.47
16	$332.24	$332.24	$340.17	$340.17	$367.39	$367.39	$346.98	$346.98
17	$342.29	$342.29	$350.47	$350.47	$378.51	$378.51	$357.48	$357.48
18	$353.12	$353.12	$361.56	$361.56	$390.48	$390.48	$368.79	$368.79
19	$363.95	$363.95	$372.65	$372.65	$402.46	$402.46	$380.10	$380.10
20	$375.17	$375.17	$384.13	$384.13	$414.86	$414.86	$391.81	$391.81
21	$386.77	$386.77	$396.01	$396.01	$427.69	$427.69	$403.93	$403.93
22	$386.77	$386.77	$396.01	$396.01	$427.69	$427.69	$403.93	$403.93
23	$386.77	$386.77	$396.01	$396.01	$427.69	$427.69	$403.93	$403.93
24	$386.77	$386.77	$396.01	$396.01	$427.69	$427.69	$403.93	$403.93
25	$388.32	$388.32	$397.59	$397.59	$429.40	$429.40	$405.55	$405.55
26	$396.06	$396.06	$405.51	$405.51	$437.96	$437.96	$413.62	$413.62
27	$405.34	$405.34	$415.02	$415.02	$448.22	$448.22	$423.32	$423.32
28	$420.42	$420.42	$430.46	$430.46	$464.90	$464.90	$439.07	$439.07
29	$432.80	$432.80	$443.14	$443.14	$478.59	$478.59	$452.00	$452.00
30	$438.99	$438.99	$449.47	$449.47	$485.43	$485.43	$458.46	$458.46
31	$448.27	$448.27	$458.98	$458.98	$495.69	$495.69	$468.16	$468.16
32	$457.55	$457.55	$468.48	$468.48	$505.96	$505.96	$477.85	$477.85
33	$463.36	$463.36	$474.42	$474.42	$512.37	$512.37	$483.91	$483.91
34	$469.54	$469.54	$480.76	$480.76	$519.22	$519.22	$490.37	$490.37
35	$472.64	$472.64	$483.92	$483.92	$522.64	$522.64	$493.60	$493.60
36	$475.73	$475.73	$487.09	$487.09	$526.06	$526.06	$496.83	$496.83
37	$478.83	$478.83	$490.26	$490.26	$529.48	$529.48	$500.07	$500.07
38	$481.92	$481.92	$493.43	$493.43	$532.90	$532.90	$503.30	$503.30
39	$488.11	$488.11	$499.76	$499.76	$539.75	$539.75	$509.76	$509.76
40	$494.30	$494.30	$506.10	$506.10	$546.59	$546.59	$516.22	$516.22
41	$503.58	$503.58	$515.61	$515.61	$556.85	$556.85	$525.92	$525.92
42	$512.48	$512.48	$524.71	$524.71	$566.69	$566.69	$535.21	$535.21
43	$524.85	$524.85	$537.39	$537.39	$580.38	$580.38	$548.13	$548.13
44	$540.32	$540.32	$553.23	$553.23	$597.48	$597.48	$564.29	$564.29
45	$558.50	$558.50	$571.84	$571.84	$617.59	$617.59	$583.28	$583.28
46	$580.16	$580.16	$594.02	$594.02	$641.54	$641.54	$605.90	$605.90
47	$604.53	$604.53	$618.96	$618.96	$668.48	$668.48	$631.34	$631.34
48	$632.38	$632.38	$647.48	$647.48	$699.27	$699.27	$660.43	$660.43
49	$659.84	$659.84	$675.59	$675.59	$729.64	$729.64	$689.10	$689.10
50	$690.78	$690.78	$707.27	$707.27	$763.86	$763.86	$721.42	$721.42
51	$721.33	$721.33	$738.56	$738.56	$797.64	$797.64	$753.33	$753.33
52	$754.98	$754.98	$773.01	$773.01	$834.85	$834.85	$788.47	$788.47
53	$789.02	$789.02	$807.86	$807.86	$872.49	$872.49	$824.02	$824.02
54	$825.76	$825.76	$845.48	$845.48	$913.12	$913.12	$862.39	$862.39
55	$862.51	$862.51	$883.10	$883.10	$953.75	$953.75	$900.76	$900.76
56	$902.34	$902.34	$923.89	$923.89	$997.80	$997.80	$942.37	$942.37
57	$942.57	$942.57	$965.08	$965.08	$1,042.28	$1,042.28	$984.38	$984.38
58	$985.50	$985.50	$1,009.03	$1,009.03	$1,089.76	$1,089.76	$1,029.21	$1,029.21
59	$1,006.77	$1,006.77	$1,030.81	$1,030.81	$1,113.28	$1,113.28	$1,051.43	$1,051.43
60	$1,049.70	$1,049.70	$1,074.77	$1,074.77	$1,160.75	$1,160.75	$1,096.27	$1,096.27
61	$1,086.83	$1,086.83	$1,112.79	$1,112.79	$1,201.81	$1,201.81	$1,135.04	$1,135.04
62	$1,111.20	$1,111.20	$1,137.74	$1,137.74	$1,228.76	$1,228.76	$1,160.49	$1,160.49
63	$1,141.76	$1,141.76	$1,169.02	$1,169.02	$1,262.54	$1,262.54	$1,192.40	$1,192.40
64+	$1,160.31	$1,160.31	$1,188.02	$1,188.02	$1,283.06	$1,283.06	$1,211.78	$1,211.78

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010194**		**45127PA0010194**		**45127PA0010194**		**45127PA0010195**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$296.38	$296.38	$320.09	$320.09	$302.30	$302.30	$309.21	$309.21
15	$322.72	$322.72	$348.54	$348.54	$329.18	$329.18	$336.70	$336.70
16	$332.79	$332.79	$359.42	$359.42	$339.45	$339.45	$347.21	$347.21
17	$342.87	$342.87	$370.30	$370.30	$349.72	$349.72	$357.72	$357.72
18	$353.71	$353.71	$382.01	$382.01	$360.79	$360.79	$369.03	$369.03
19	$364.56	$364.56	$393.73	$393.73	$371.85	$371.85	$380.35	$380.35
20	$375.80	$375.80	$405.86	$405.86	$383.31	$383.31	$392.07	$392.07
21	$387.42	$387.42	$418.41	$418.41	$395.17	$395.17	$404.20	$404.20
22	$387.42	$387.42	$418.41	$418.41	$395.17	$395.17	$404.20	$404.20
23	$387.42	$387.42	$418.41	$418.41	$395.17	$395.17	$404.20	$404.20
24	$387.42	$387.42	$418.41	$418.41	$395.17	$395.17	$404.20	$404.20
25	$388.97	$388.97	$420.09	$420.09	$396.75	$396.75	$405.82	$405.82
26	$396.72	$396.72	$428.46	$428.46	$404.65	$404.65	$413.90	$413.90
27	$406.02	$406.02	$438.50	$438.50	$414.14	$414.14	$423.60	$423.60
28	$421.13	$421.13	$454.82	$454.82	$429.55	$429.55	$439.37	$439.37
29	$433.52	$433.52	$468.20	$468.20	$442.19	$442.19	$452.30	$452.30
30	$439.72	$439.72	$474.90	$474.90	$448.52	$448.52	$458.77	$458.77
31	$449.02	$449.02	$484.94	$484.94	$458.00	$458.00	$468.47	$468.47
32	$458.32	$458.32	$494.98	$494.98	$467.48	$467.48	$478.17	$478.17
33	$464.13	$464.13	$501.26	$501.26	$473.41	$473.41	$484.23	$484.23
34	$470.33	$470.33	$507.95	$507.95	$479.73	$479.73	$490.70	$490.70
35	$473.43	$473.43	$511.30	$511.30	$482.90	$482.90	$493.93	$493.93
36	$476.53	$476.53	$514.65	$514.65	$486.06	$486.06	$497.17	$497.17
37	$479.63	$479.63	$518.00	$518.00	$489.22	$489.22	$500.40	$500.40
38	$482.73	$482.73	$521.34	$521.34	$492.38	$492.38	$503.63	$503.63
39	$488.92	$488.92	$528.04	$528.04	$498.70	$498.70	$510.10	$510.10
40	$495.12	$495.12	$534.73	$534.73	$505.03	$505.03	$516.57	$516.57
41	$504.42	$504.42	$544.77	$544.77	$514.51	$514.51	$526.27	$526.27
42	$513.33	$513.33	$554.40	$554.40	$523.60	$523.60	$535.56	$535.56
43	$525.73	$525.73	$567.79	$567.79	$536.24	$536.24	$548.50	$548.50
44	$541.23	$541.23	$584.52	$584.52	$552.05	$552.05	$564.67	$564.67
45	$559.43	$559.43	$604.19	$604.19	$570.62	$570.62	$583.66	$583.66
46	$581.13	$581.13	$627.62	$627.62	$592.75	$592.75	$606.30	$606.30
47	$605.54	$605.54	$653.98	$653.98	$617.65	$617.65	$631.76	$631.76
48	$633.43	$633.43	$684.11	$684.11	$646.10	$646.10	$660.87	$660.87
49	$660.94	$660.94	$713.81	$713.81	$674.16	$674.16	$689.57	$689.57
50	$691.93	$691.93	$747.29	$747.29	$705.77	$705.77	$721.90	$721.90
51	$722.54	$722.54	$780.34	$780.34	$736.99	$736.99	$753.83	$753.83
52	$756.24	$756.24	$816.74	$816.74	$771.37	$771.37	$789.00	$789.00
53	$790.34	$790.34	$853.56	$853.56	$806.14	$806.14	$824.57	$824.57
54	$827.14	$827.14	$893.31	$893.31	$843.68	$843.68	$862.97	$862.97
55	$863.95	$863.95	$933.06	$933.06	$881.23	$881.23	$901.37	$901.37
56	$903.85	$903.85	$976.16	$976.16	$921.93	$921.93	$943.00	$943.00
57	$944.14	$944.14	$1,019.67	$1,019.67	$963.03	$963.03	$985.04	$985.04
58	$987.15	$987.15	$1,066.12	$1,066.12	$1,006.89	$1,006.89	$1,029.90	$1,029.90
59	$1,008.45	$1,008.45	$1,089.13	$1,089.13	$1,028.62	$1,028.62	$1,052.13	$1,052.13
60	$1,051.46	$1,051.46	$1,135.57	$1,135.57	$1,072.49	$1,072.49	$1,097.00	$1,097.00
61	$1,088.65	$1,088.65	$1,175.74	$1,175.74	$1,110.42	$1,110.42	$1,135.80	$1,135.80
62	$1,113.06	$1,113.06	$1,202.10	$1,202.10	$1,135.32	$1,135.32	$1,161.27	$1,161.27
63	$1,143.66	$1,143.66	$1,235.16	$1,235.16	$1,166.54	$1,166.54	$1,193.20	$1,193.20
64+	$1,162.25	$1,162.25	$1,255.23	$1,255.23	$1,185.50	$1,185.50	$1,212.59	$1,212.59

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021

Ending date of Rates: September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010195		45127PA0010195		45127PA0010196		45127PA0010196	
Plan Marketing Name =>	Gold PPO 3000/0/15 Rx 0		Gold PPO 3000/0/15 Rx 0		Gold Easy Blue PPO 0/0/25		Gold Easy Blue PPO 0/0/25	
Form # =>	C21-CAAC-SPG		C21-CAAC-SPG		C21-CAAC-SPG		C21-CAAC-SPG	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$3000 /$0 Med/Rx		$3000 /$0 Med/Rx		$0 /$0 Med/Rx		$0 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$150 PCP/SPC/ER		$15/$30/$150 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER		$25/$50/$200 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$333.95	$333.95	$315.40	$315.40	$324.57	$324.57	$350.54	$350.54
15	$363.63	$363.63	$343.43	$343.43	$353.43	$353.43	$381.70	$381.70
16	$374.98	$374.98	$354.15	$354.15	$364.46	$364.46	$393.61	$393.61
17	$386.33	$386.33	$364.87	$364.87	$375.49	$375.49	$405.53	$405.53
18	$398.56	$398.56	$376.42	$376.42	$387.37	$387.37	$418.36	$418.36
19	$410.78	$410.78	$387.96	$387.96	$399.25	$399.25	$431.19	$431.19
20	$423.44	$423.44	$399.92	$399.92	$411.55	$411.55	$444.48	$444.48
21	$436.54	$436.54	$412.28	$412.28	$424.28	$424.28	$458.22	$458.22
22	$436.54	$436.54	$412.28	$412.28	$424.28	$424.28	$458.22	$458.22
23	$436.54	$436.54	$412.28	$412.28	$424.28	$424.28	$458.22	$458.22
24	$436.54	$436.54	$412.28	$412.28	$424.28	$424.28	$458.22	$458.22
25	$438.28	$438.28	$413.93	$413.93	$425.98	$425.98	$460.06	$460.06
26	$447.01	$447.01	$422.18	$422.18	$434.46	$434.46	$469.22	$469.22
27	$457.49	$457.49	$432.07	$432.07	$444.65	$444.65	$480.22	$480.22
28	$474.51	$474.51	$448.15	$448.15	$461.19	$461.19	$498.09	$498.09
29	$488.48	$488.48	$461.35	$461.35	$474.77	$474.77	$512.75	$512.75
30	$495.47	$495.47	$467.94	$467.94	$481.56	$481.56	$520.08	$520.08
31	$505.95	$505.95	$477.84	$477.84	$491.74	$491.74	$531.08	$531.08
32	$516.42	$516.42	$487.73	$487.73	$501.92	$501.92	$542.08	$542.08
33	$522.97	$522.97	$493.92	$493.92	$508.29	$508.29	$548.95	$548.95
34	$529.95	$529.95	$500.51	$500.51	$515.08	$515.08	$556.28	$556.28
35	$533.45	$533.45	$503.81	$503.81	$518.47	$518.47	$559.95	$559.95
36	$536.94	$536.94	$507.11	$507.11	$521.86	$521.86	$563.61	$563.61
37	$540.43	$540.43	$510.41	$510.41	$525.26	$525.26	$567.28	$567.28
38	$543.92	$543.92	$513.71	$513.71	$528.65	$528.65	$570.95	$570.95
39	$550.91	$550.91	$520.30	$520.30	$535.44	$535.44	$578.28	$578.28
40	$557.89	$557.89	$526.90	$526.90	$542.23	$542.23	$585.61	$585.61
41	$568.37	$568.37	$536.79	$536.79	$552.41	$552.41	$596.61	$596.61
42	$578.41	$578.41	$546.28	$546.28	$562.17	$562.17	$607.14	$607.14
43	$592.38	$592.38	$559.47	$559.47	$575.75	$575.75	$621.81	$621.81
44	$609.84	$609.84	$575.96	$575.96	$592.72	$592.72	$640.14	$640.14
45	$630.36	$630.36	$595.34	$595.34	$612.66	$612.66	$661.67	$661.67
46	$654.80	$654.80	$618.43	$618.43	$636.42	$636.42	$687.33	$687.33
47	$682.31	$682.31	$644.40	$644.40	$663.15	$663.15	$716.20	$716.20
48	$713.74	$713.74	$674.08	$674.08	$693.70	$693.70	$749.19	$749.19
49	$744.73	$744.73	$703.36	$703.36	$723.82	$723.82	$781.73	$781.73
50	$779.65	$779.65	$736.34	$736.34	$757.76	$757.76	$818.39	$818.39
51	$814.14	$814.14	$768.91	$768.91	$791.28	$791.28	$854.58	$854.58
52	$852.12	$852.12	$804.78	$804.78	$828.19	$828.19	$894.45	$894.45
53	$890.53	$890.53	$841.06	$841.06	$865.53	$865.53	$934.77	$934.77
54	$932.00	$932.00	$880.23	$880.23	$905.84	$905.84	$978.30	$978.30
55	$973.48	$973.48	$919.39	$919.39	$946.14	$946.14	$1,021.84	$1,021.84
56	$1,018.44	$1,018.44	$961.86	$961.86	$989.85	$989.85	$1,069.03	$1,069.03
57	$1,063.84	$1,063.84	$1,004.74	$1,004.74	$1,033.97	$1,033.97	$1,116.69	$1,116.69
58	$1,112.29	$1,112.29	$1,050.50	$1,050.50	$1,081.07	$1,081.07	$1,167.55	$1,167.55
59	$1,136.30	$1,136.30	$1,073.18	$1,073.18	$1,104.40	$1,104.40	$1,192.75	$1,192.75
60	$1,184.76	$1,184.76	$1,118.94	$1,118.94	$1,151.50	$1,151.50	$1,243.62	$1,243.62
61	$1,226.67	$1,226.67	$1,158.52	$1,158.52	$1,192.23	$1,192.23	$1,287.60	$1,287.60
62	$1,254.17	$1,254.17	$1,184.49	$1,184.49	$1,218.96	$1,218.96	$1,316.47	$1,316.47
63	$1,288.65	$1,288.65	$1,217.06	$1,217.06	$1,252.47	$1,252.47	$1,352.67	$1,352.67
64+	$1,309.61	$1,309.61	$1,236.84	$1,236.84	$1,272.83	$1,272.83	$1,374.66	$1,374.66

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010196**		**45127PA0010197**		**45127PA0010198**		**45127PA0010199**	
Plan Marketing Name =>	**Gold Easy Blue PPO 0/0/25**		**old PPO Choice 3000/0/30 Rx 2**		**Gold PPO Choice 3000/0/30 Rx**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**7**		**7**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$0 /$0 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$30/$50/$200 PCP/SPC/ER**		**$30/$50/$200 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$331.07	$331.07	$267.66	$267.66	$279.39	$279.39	$246.38	$246.38
15	$360.49	$360.49	$291.45	$291.45	$304.22	$304.22	$268.28	$268.28
16	$371.75	$371.75	$300.54	$300.54	$313.72	$313.72	$276.66	$276.66
17	$383.00	$383.00	$309.64	$309.64	$323.21	$323.21	$285.03	$285.03
18	$395.11	$395.11	$319.44	$319.44	$333.44	$333.44	$294.05	$294.05
19	$407.23	$407.23	$329.23	$329.23	$343.67	$343.67	$303.07	$303.07
20	$419.78	$419.78	$339.38	$339.38	$354.26	$354.26	$312.41	$312.41
21	$432.77	$432.77	$349.88	$349.88	$365.21	$365.21	$322.07	$322.07
22	$432.77	$432.77	$349.88	$349.88	$365.21	$365.21	$322.07	$322.07
23	$432.77	$432.77	$349.88	$349.88	$365.21	$365.21	$322.07	$322.07
24	$432.77	$432.77	$349.88	$349.88	$365.21	$365.21	$322.07	$322.07
25	$434.50	$434.50	$351.28	$351.28	$366.67	$366.67	$323.36	$323.36
26	$443.15	$443.15	$358.27	$358.27	$373.98	$373.98	$329.80	$329.80
27	$453.54	$453.54	$366.67	$366.67	$382.74	$382.74	$337.53	$337.53
28	$470.42	$470.42	$380.32	$380.32	$396.99	$396.99	$350.09	$350.09
29	$484.26	$484.26	$391.51	$391.51	$408.67	$408.67	$360.40	$360.40
30	$491.19	$491.19	$397.11	$397.11	$414.52	$414.52	$365.55	$365.55
31	$501.58	$501.58	$405.51	$405.51	$423.28	$423.28	$373.28	$373.28
32	$511.96	$511.96	$413.90	$413.90	$432.05	$432.05	$381.01	$381.01
33	$518.45	$518.45	$419.15	$419.15	$437.52	$437.52	$385.84	$385.84
34	$525.38	$525.38	$424.75	$424.75	$443.37	$443.37	$390.99	$390.99
35	$528.84	$528.84	$427.55	$427.55	$446.29	$446.29	$393.57	$393.57
36	$532.30	$532.30	$430.35	$430.35	$449.21	$449.21	$396.15	$396.15
37	$535.76	$535.76	$433.15	$433.15	$452.13	$452.13	$398.72	$398.72
38	$539.23	$539.23	$435.95	$435.95	$455.06	$455.06	$401.30	$401.30
39	$546.15	$546.15	$441.54	$441.54	$460.90	$460.90	$406.45	$406.45
40	$553.07	$553.07	$447.14	$447.14	$466.74	$466.74	$411.61	$411.61
41	$563.46	$563.46	$455.54	$455.54	$475.51	$475.51	$419.34	$419.34
42	$573.41	$573.41	$463.59	$463.59	$483.91	$483.91	$426.74	$426.74
43	$587.26	$587.26	$474.78	$474.78	$495.59	$495.59	$437.05	$437.05
44	$604.57	$604.57	$488.78	$488.78	$510.20	$510.20	$449.93	$449.93
45	$624.91	$624.91	$505.22	$505.22	$527.37	$527.37	$465.07	$465.07
46	$649.15	$649.15	$524.82	$524.82	$547.82	$547.82	$483.10	$483.10
47	$676.41	$676.41	$546.86	$546.86	$570.83	$570.83	$503.40	$503.40
48	$707.57	$707.57	$572.05	$572.05	$597.12	$597.12	$526.58	$526.58
49	$738.30	$738.30	$596.89	$596.89	$623.05	$623.05	$549.45	$549.45
50	$772.92	$772.92	$624.88	$624.88	$652.27	$652.27	$575.22	$575.22
51	$807.11	$807.11	$652.52	$652.52	$681.12	$681.12	$600.66	$600.66
52	$844.76	$844.76	$682.96	$682.96	$712.90	$712.90	$628.68	$628.68
53	$882.84	$882.84	$713.75	$713.75	$745.03	$745.03	$657.02	$657.02
54	$923.95	$923.95	$746.99	$746.99	$779.73	$779.73	$687.62	$687.62
55	$965.07	$965.07	$780.23	$780.23	$814.42	$814.42	$718.22	$718.22
56	$1,009.64	$1,009.64	$816.26	$816.26	$852.04	$852.04	$751.39	$751.39
57	$1,054.65	$1,054.65	$852.65	$852.65	$890.02	$890.02	$784.88	$784.88
58	$1,102.69	$1,102.69	$891.49	$891.49	$930.56	$930.56	$820.63	$820.63
59	$1,126.49	$1,126.49	$910.73	$910.73	$950.65	$950.65	$838.35	$838.35
60	$1,174.53	$1,174.53	$949.57	$949.57	$991.19	$991.19	$874.10	$874.10
61	$1,216.07	$1,216.07	$983.15	$983.15	$1,026.25	$1,026.25	$905.02	$905.02
62	$1,243.34	$1,243.34	$1,005.20	$1,005.20	$1,049.26	$1,049.26	$925.31	$925.31
63	$1,277.52	$1,277.52	$1,032.84	$1,032.84	$1,078.11	$1,078.11	$950.75	$950.75
64+	$1,298.30	$1,298.30	$1,049.63	$1,049.63	$1,095.63	$1,095.63	$966.20	$966.20

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021
Ending date of Rates:	September 30, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010199**		**45127PA0010199**		**45127PA0130001**		**45127PA0130002**	
Plan Marketing Name =>	**ilver QHDHP-E PPO 4500/0/1C**		**ilver QHDHP-E PPO 4500/0/1C**		**lley Advantage EPO 2000/0/2C**		**alley Advantage EPO 2000/0/2**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**6**	
Network =>	**PPO**		**PPO**		**EPO**		**EPO**	
Metal =>	**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$266.09	$266.09	$251.31	$251.31	$276.41	$276.41	$287.96	$287.96
15	$289.75	$289.75	$273.65	$273.65	$300.98	$300.98	$313.56	$313.56
16	$298.79	$298.79	$282.19	$282.19	$310.37	$310.37	$323.34	$323.34
17	$307.83	$307.83	$290.73	$290.73	$319.77	$319.77	$333.13	$333.13
18	$317.57	$317.57	$299.93	$299.93	$329.89	$329.89	$343.67	$343.67
19	$327.31	$327.31	$309.13	$309.13	$340.00	$340.00	$354.21	$354.21
20	$337.40	$337.40	$318.66	$318.66	$350.48	$350.48	$365.13	$365.13
21	$347.84	$347.84	$328.51	$328.51	$361.32	$361.32	$376.42	$376.42
22	$347.84	$347.84	$328.51	$328.51	$361.32	$361.32	$376.42	$376.42
23	$347.84	$347.84	$328.51	$328.51	$361.32	$361.32	$376.42	$376.42
24	$347.84	$347.84	$328.51	$328.51	$361.32	$361.32	$376.42	$376.42
25	$349.23	$349.23	$329.83	$329.83	$362.77	$362.77	$377.93	$377.93
26	$356.18	$356.18	$336.40	$336.40	$369.99	$369.99	$385.45	$385.45
27	$364.53	$364.53	$344.28	$344.28	$378.66	$378.66	$394.49	$394.49
28	$378.10	$378.10	$357.09	$357.09	$392.75	$392.75	$409.17	$409.17
29	$389.23	$389.23	$367.60	$367.60	$404.32	$404.32	$421.21	$421.21
30	$394.79	$394.79	$372.86	$372.86	$410.10	$410.10	$427.24	$427.24
31	$403.14	$403.14	$380.74	$380.74	$418.77	$418.77	$436.27	$436.27
32	$411.49	$411.49	$388.63	$388.63	$427.44	$427.44	$445.30	$445.30
33	$416.71	$416.71	$393.56	$393.56	$432.86	$432.86	$450.95	$450.95
34	$422.27	$422.27	$398.81	$398.81	$438.64	$438.64	$456.97	$456.97
35	$425.06	$425.06	$401.44	$401.44	$441.53	$441.53	$459.99	$459.99
36	$427.84	$427.84	$404.07	$404.07	$444.42	$444.42	$463.00	$463.00
37	$430.62	$430.62	$406.70	$406.70	$447.31	$447.31	$466.01	$466.01
38	$433.40	$433.40	$409.33	$409.33	$450.20	$450.20	$469.02	$469.02
39	$438.97	$438.97	$414.58	$414.58	$455.99	$455.99	$475.04	$475.04
40	$444.53	$444.53	$419.84	$419.84	$461.77	$461.77	$481.06	$481.06
41	$452.88	$452.88	$427.72	$427.72	$470.44	$470.44	$490.10	$490.10
42	$460.88	$460.88	$435.28	$435.28	$478.75	$478.75	$498.76	$498.76
43	$472.01	$472.01	$445.79	$445.79	$490.31	$490.31	$510.80	$510.80
44	$485.93	$485.93	$458.93	$458.93	$504.76	$504.76	$525.86	$525.86
45	$502.27	$502.27	$474.37	$474.37	$521.75	$521.75	$543.55	$543.55
46	$521.75	$521.75	$492.77	$492.77	$541.98	$541.98	$564.63	$564.63
47	$543.67	$543.67	$513.46	$513.46	$564.74	$564.74	$588.34	$588.34
48	$568.71	$568.71	$537.12	$537.12	$590.76	$590.76	$615.45	$615.45
49	$593.41	$593.41	$560.44	$560.44	$616.41	$616.41	$642.17	$642.17
50	$621.23	$621.23	$586.72	$586.72	$645.32	$645.32	$672.29	$672.29
51	$648.71	$648.71	$612.67	$612.67	$673.86	$673.86	$702.02	$702.02
52	$678.98	$678.98	$641.25	$641.25	$705.30	$705.30	$734.77	$734.77
53	$709.58	$709.58	$670.16	$670.16	$737.09	$737.09	$767.90	$767.90
54	$742.63	$742.63	$701.37	$701.37	$771.42	$771.42	$803.66	$803.66
55	$775.67	$775.67	$732.58	$732.58	$805.74	$805.74	$839.42	$839.42
56	$811.50	$811.50	$766.42	$766.42	$842.96	$842.96	$878.19	$878.19
57	$847.68	$847.68	$800.58	$800.58	$880.54	$880.54	$917.34	$917.34
58	$886.29	$886.29	$837.05	$837.05	$920.64	$920.64	$959.12	$959.12
59	$905.42	$905.42	$855.12	$855.12	$940.52	$940.52	$979.82	$979.82
60	$944.03	$944.03	$891.58	$891.58	$980.62	$980.62	$1,021.60	$1,021.60
61	$977.42	$977.42	$923.12	$923.12	$1,015.31	$1,015.31	$1,057.74	$1,057.74
62	$999.33	$999.33	$943.81	$943.81	$1,038.07	$1,038.07	$1,081.45	$1,081.45
63	$1,026.81	$1,026.81	$969.77	$969.77	$1,066.62	$1,066.62	$1,111.19	$1,111.19
64+	$1,043.51	$1,043.51	$985.52	$985.52	$1,083.95	$1,083.95	$1,129.25	$1,129.25

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2021

Ending date of Rates: September 30, 2021

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	**45127PA0130003**		**45127PA0130004**	
Plan Marketing Name =>	**alley Advantage EPO 5000/0/3**		**alley Advantage EPO 5000/0/**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**6**	
Network =>	**EPO**		**EPO**	
Metal =>	**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$232.33	$232.33	$243.35	$243.35
15	$252.98	$252.98	$264.99	$264.99
16	$260.88	$260.88	$273.26	$273.26
17	$268.77	$268.77	$281.53	$281.53
18	$277.28	$277.28	$290.43	$290.43
19	$285.78	$285.78	$299.34	$299.34
20	$294.59	$294.59	$308.57	$308.57
21	$303.70	$303.70	$318.11	$318.11
22	$303.70	$303.70	$318.11	$318.11
23	$303.70	$303.70	$318.11	$318.11
24	$303.70	$303.70	$318.11	$318.11
25	$304.91	$304.91	$319.38	$319.38
26	$310.99	$310.99	$325.74	$325.74
27	$318.28	$318.28	$333.38	$333.38
28	$330.12	$330.12	$345.79	$345.79
29	$339.84	$339.84	$355.97	$355.97
30	$344.70	$344.70	$361.05	$361.05
31	$351.99	$351.99	$368.69	$368.69
32	$359.28	$359.28	$376.32	$376.32
33	$363.83	$363.83	$381.10	$381.10
34	$368.69	$368.69	$386.19	$386.19
35	$371.12	$371.12	$388.73	$388.73
36	$373.55	$373.55	$391.28	$391.28
37	$375.98	$375.98	$393.82	$393.82
38	$378.41	$378.41	$396.37	$396.37
39	$383.27	$383.27	$401.45	$401.45
40	$388.13	$388.13	$406.54	$406.54
41	$395.42	$395.42	$414.18	$414.18
42	$402.40	$402.40	$421.50	$421.50
43	$412.12	$412.12	$431.68	$431.68
44	$424.27	$424.27	$444.40	$444.40
45	$438.54	$438.54	$459.35	$459.35
46	$455.55	$455.55	$477.16	$477.16
47	$474.68	$474.68	$497.21	$497.21
48	$496.55	$496.55	$520.11	$520.11
49	$518.11	$518.11	$542.70	$542.70
50	$542.41	$542.41	$568.14	$568.14
51	$566.40	$566.40	$593.28	$593.28
52	$592.82	$592.82	$620.95	$620.95
53	$619.55	$619.55	$648.94	$648.94
54	$648.40	$648.40	$679.16	$679.16
55	$677.25	$677.25	$709.39	$709.39
56	$708.53	$708.53	$742.15	$742.15
57	$740.12	$740.12	$775.23	$775.23
58	$773.83	$773.83	$810.54	$810.54
59	$790.53	$790.53	$828.04	$828.04
60	$824.24	$824.24	$863.35	$863.35
61	$853.40	$853.40	$893.89	$893.89
62	$872.53	$872.53	$913.93	$913.93
63	$896.52	$896.52	$939.06	$939.06
64+	$911.09	$911.09	$954.32	$954.32

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010054**		**45127PA0010055**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$406.75	$406.75	$439.29	$439.29	$414.89	$414.89	$420.04	$420.04
15	$442.91	$442.91	$478.34	$478.34	$451.76	$451.76	$457.38	$457.38
16	$456.73	$456.73	$493.27	$493.27	$465.86	$465.86	$471.65	$471.65
17	$470.55	$470.55	$508.20	$508.20	$479.97	$479.97	$485.93	$485.93
18	$485.44	$485.44	$524.28	$524.28	$495.15	$495.15	$501.30	$501.30
19	$500.33	$500.33	$540.36	$540.36	$510.34	$510.34	$516.67	$516.67
20	$515.75	$515.75	$557.01	$557.01	$526.06	$526.06	$532.60	$532.60
21	$531.70	$531.70	$574.24	$574.24	$542.33	$542.33	$549.07	$549.07
22	$531.70	$531.70	$574.24	$574.24	$542.33	$542.33	$549.07	$549.07
23	$531.70	$531.70	$574.24	$574.24	$542.33	$542.33	$549.07	$549.07
24	$531.70	$531.70	$574.24	$574.24	$542.33	$542.33	$549.07	$549.07
25	$533.83	$533.83	$576.53	$576.53	$544.50	$544.50	$551.27	$551.27
26	$544.46	$544.46	$588.02	$588.02	$555.35	$555.35	$562.25	$562.25
27	$557.22	$557.22	$601.80	$601.80	$568.37	$568.37	$575.43	$575.43
28	$577.96	$577.96	$624.19	$624.19	$589.52	$589.52	$596.84	$596.84
29	$594.97	$594.97	$642.57	$642.57	$606.87	$606.87	$614.41	$614.41
30	$603.48	$603.48	$651.76	$651.76	$615.55	$615.55	$623.19	$623.19
31	$616.24	$616.24	$665.54	$665.54	$628.57	$628.57	$636.37	$636.37
32	$629.00	$629.00	$679.32	$679.32	$641.58	$641.58	$649.55	$649.55
33	$636.98	$636.98	$687.93	$687.93	$649.72	$649.72	$657.79	$657.79
34	$645.48	$645.48	$697.12	$697.12	$658.39	$658.39	$666.57	$666.57
35	$649.74	$649.74	$701.72	$701.72	$662.73	$662.73	$670.96	$670.96
36	$653.99	$653.99	$706.31	$706.31	$667.07	$667.07	$675.36	$675.36
37	$658.24	$658.24	$710.90	$710.90	$671.41	$671.41	$679.75	$679.75
38	$662.50	$662.50	$715.50	$715.50	$675.75	$675.75	$684.14	$684.14
39	$671.01	$671.01	$724.69	$724.69	$684.43	$684.43	$692.93	$692.93
40	$679.51	$679.51	$733.87	$733.87	$693.10	$693.10	$701.71	$701.71
41	$692.27	$692.27	$747.66	$747.66	$706.12	$706.12	$714.89	$714.89
42	$704.50	$704.50	$760.86	$760.86	$718.59	$718.59	$727.52	$727.52
43	$721.52	$721.52	$779.24	$779.24	$735.95	$735.95	$745.09	$745.09
44	$742.78	$742.78	$802.21	$802.21	$757.64	$757.64	$767.05	$767.05
45	$767.77	$767.77	$829.20	$829.20	$783.13	$783.13	$792.86	$792.86
46	$797.55	$797.55	$861.35	$861.35	$813.50	$813.50	$823.60	$823.60
47	$831.05	$831.05	$897.53	$897.53	$847.67	$847.67	$858.20	$858.20
48	$869.33	$869.33	$938.88	$938.88	$886.72	$886.72	$897.73	$897.73
49	$907.08	$907.08	$979.65	$979.65	$925.22	$925.22	$936.71	$936.71
50	$949.62	$949.62	$1,025.59	$1,025.59	$968.61	$968.61	$980.64	$980.64
51	$991.62	$991.62	$1,070.95	$1,070.95	$1,011.45	$1,011.45	$1,024.02	$1,024.02
52	$1,037.88	$1,037.88	$1,120.91	$1,120.91	$1,058.64	$1,058.64	$1,071.78	$1,071.78
53	$1,084.67	$1,084.67	$1,171.44	$1,171.44	$1,106.36	$1,106.36	$1,120.10	$1,120.10
54	$1,135.18	$1,135.18	$1,225.99	$1,225.99	$1,157.88	$1,157.88	$1,172.26	$1,172.26
55	$1,185.69	$1,185.69	$1,280.55	$1,280.55	$1,209.40	$1,209.40	$1,224.43	$1,224.43
56	$1,240.46	$1,240.46	$1,339.69	$1,339.69	$1,265.27	$1,265.27	$1,280.98	$1,280.98
57	$1,295.75	$1,295.75	$1,399.41	$1,399.41	$1,321.67	$1,321.67	$1,338.08	$1,338.08
58	$1,354.77	$1,354.77	$1,463.15	$1,463.15	$1,381.87	$1,381.87	$1,399.03	$1,399.03
59	$1,384.02	$1,384.02	$1,494.74	$1,494.74	$1,411.70	$1,411.70	$1,429.23	$1,429.23
60	$1,443.03	$1,443.03	$1,558.48	$1,558.48	$1,471.89	$1,471.89	$1,490.18	$1,490.18
61	$1,494.08	$1,494.08	$1,613.60	$1,613.60	$1,523.96	$1,523.96	$1,542.89	$1,542.89
62	$1,527.57	$1,527.57	$1,649.78	$1,649.78	$1,558.13	$1,558.13	$1,577.48	$1,577.48
63	$1,569.58	$1,569.58	$1,695.14	$1,695.14	$1,600.97	$1,600.97	$1,620.85	$1,620.85
64+	$1,595.09	$1,595.09	$1,722.71	$1,722.71	$1,626.99	$1,626.99	$1,647.20	$1,647.20

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$453.64	$453.64	$428.44	$428.44	$391.60	$391.60	$422.93	$422.93
15	$493.97	$493.97	$466.52	$466.52	$426.41	$426.41	$460.53	$460.53
16	$509.38	$509.38	$481.08	$481.08	$439.72	$439.72	$474.90	$474.90
17	$524.80	$524.80	$495.65	$495.65	$453.03	$453.03	$489.27	$489.27
18	$541.40	$541.40	$511.33	$511.33	$467.36	$467.36	$504.75	$504.75
19	$558.01	$558.01	$527.01	$527.01	$481.70	$481.70	$520.23	$520.23
20	$575.21	$575.21	$543.25	$543.25	$496.54	$496.54	$536.27	$536.27
21	$593.00	$593.00	$560.05	$560.05	$511.90	$511.90	$552.85	$552.85
22	$593.00	$593.00	$560.05	$560.05	$511.90	$511.90	$552.85	$552.85
23	$593.00	$593.00	$560.05	$560.05	$511.90	$511.90	$552.85	$552.85
24	$593.00	$593.00	$560.05	$560.05	$511.90	$511.90	$552.85	$552.85
25	$595.37	$595.37	$562.29	$562.29	$513.95	$513.95	$555.06	$555.06
26	$607.23	$607.23	$573.49	$573.49	$524.19	$524.19	$566.12	$566.12
27	$621.46	$621.46	$586.93	$586.93	$536.47	$536.47	$579.39	$579.39
28	$644.59	$644.59	$608.78	$608.78	$556.44	$556.44	$600.95	$600.95
29	$663.56	$663.56	$626.70	$626.70	$572.82	$572.82	$618.64	$618.64
30	$673.05	$673.05	$635.66	$635.66	$581.01	$581.01	$627.49	$627.49
31	$687.28	$687.28	$649.10	$649.10	$593.29	$593.29	$640.76	$640.76
32	$701.51	$701.51	$662.54	$662.54	$605.58	$605.58	$654.02	$654.02
33	$710.41	$710.41	$670.94	$670.94	$613.26	$613.26	$662.32	$662.32
34	$719.90	$719.90	$679.90	$679.90	$621.45	$621.45	$671.16	$671.16
35	$724.64	$724.64	$684.38	$684.38	$625.54	$625.54	$675.59	$675.59
36	$729.38	$729.38	$688.86	$688.86	$629.64	$629.64	$680.01	$680.01
37	$734.13	$734.13	$693.34	$693.34	$633.73	$633.73	$684.43	$684.43
38	$738.87	$738.87	$697.82	$697.82	$637.83	$637.83	$688.85	$688.85
39	$748.36	$748.36	$706.78	$706.78	$646.02	$646.02	$697.70	$697.70
40	$757.85	$757.85	$715.75	$715.75	$654.21	$654.21	$706.54	$706.54
41	$772.08	$772.08	$729.19	$729.19	$666.49	$666.49	$719.81	$719.81
42	$785.72	$785.72	$742.07	$742.07	$678.27	$678.27	$732.53	$732.53
43	$804.70	$804.70	$759.99	$759.99	$694.65	$694.65	$750.22	$750.22
44	$828.41	$828.41	$782.39	$782.39	$715.12	$715.12	$772.33	$772.33
45	$856.29	$856.29	$808.71	$808.71	$739.18	$739.18	$798.32	$798.32
46	$889.49	$889.49	$840.08	$840.08	$767.85	$767.85	$829.28	$829.28
47	$926.85	$926.85	$875.36	$875.36	$800.10	$800.10	$864.11	$864.11
48	$969.55	$969.55	$915.68	$915.68	$836.96	$836.96	$903.91	$903.91
49	$1,011.65	$1,011.65	$955.45	$955.45	$873.30	$873.30	$943.17	$943.17
50	$1,059.09	$1,059.09	$1,000.25	$1,000.25	$914.25	$914.25	$987.39	$987.39
51	$1,105.94	$1,105.94	$1,044.50	$1,044.50	$954.69	$954.69	$1,031.07	$1,031.07
52	$1,157.53	$1,157.53	$1,093.22	$1,093.22	$999.23	$999.23	$1,079.17	$1,079.17
53	$1,209.71	$1,209.71	$1,142.50	$1,142.50	$1,044.28	$1,044.28	$1,127.82	$1,127.82
54	$1,266.05	$1,266.05	$1,195.71	$1,195.71	$1,092.91	$1,092.91	$1,180.34	$1,180.34
55	$1,322.38	$1,322.38	$1,248.91	$1,248.91	$1,141.54	$1,141.54	$1,232.86	$1,232.86
56	$1,383.46	$1,383.46	$1,306.60	$1,306.60	$1,194.26	$1,194.26	$1,289.80	$1,289.80
57	$1,445.13	$1,445.13	$1,364.85	$1,364.85	$1,247.50	$1,247.50	$1,347.30	$1,347.30
58	$1,510.95	$1,510.95	$1,427.01	$1,427.01	$1,304.32	$1,304.32	$1,408.67	$1,408.67
59	$1,543.57	$1,543.57	$1,457.81	$1,457.81	$1,332.48	$1,332.48	$1,439.07	$1,439.07
60	$1,609.39	$1,609.39	$1,519.98	$1,519.98	$1,389.30	$1,389.30	$1,500.44	$1,500.44
61	$1,666.32	$1,666.32	$1,573.74	$1,573.74	$1,438.44	$1,438.44	$1,553.51	$1,553.51
62	$1,703.68	$1,703.68	$1,609.03	$1,609.03	$1,470.69	$1,470.69	$1,588.34	$1,588.34
63	$1,750.52	$1,750.52	$1,653.27	$1,653.27	$1,511.13	$1,511.13	$1,632.02	$1,632.02
64+	$1,778.99	$1,778.99	$1,680.14	$1,680.14	$1,535.69	$1,535.69	$1,658.55	$1,658.55

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010057**		**45127PA0010058**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$399.44	$399.44	$404.85	$404.85	$437.23	$437.23	$412.94	$412.94
15	$434.94	$434.94	$440.83	$440.83	$476.10	$476.10	$449.65	$449.65
16	$448.52	$448.52	$454.59	$454.59	$490.96	$490.96	$463.68	$463.68
17	$462.09	$462.09	$468.35	$468.35	$505.82	$505.82	$477.72	$477.72
18	$476.71	$476.71	$483.17	$483.17	$521.82	$521.82	$492.83	$492.83
19	$491.33	$491.33	$497.99	$497.99	$537.83	$537.83	$507.95	$507.95
20	$506.47	$506.47	$513.33	$513.33	$554.40	$554.40	$523.60	$523.60
21	$522.14	$522.14	$529.21	$529.21	$571.55	$571.55	$539.79	$539.79
22	$522.14	$522.14	$529.21	$529.21	$571.55	$571.55	$539.79	$539.79
23	$522.14	$522.14	$529.21	$529.21	$571.55	$571.55	$539.79	$539.79
24	$522.14	$522.14	$529.21	$529.21	$571.55	$571.55	$539.79	$539.79
25	$524.23	$524.23	$531.33	$531.33	$573.83	$573.83	$541.95	$541.95
26	$534.67	$534.67	$541.91	$541.91	$585.26	$585.26	$552.75	$552.75
27	$547.20	$547.20	$554.61	$554.61	$598.98	$598.98	$565.70	$565.70
28	$567.56	$567.56	$575.25	$575.25	$621.27	$621.27	$586.76	$586.76
29	$584.27	$584.27	$592.19	$592.19	$639.56	$639.56	$604.03	$604.03
30	$592.63	$592.63	$600.65	$600.65	$648.71	$648.71	$612.67	$612.67
31	$605.16	$605.16	$613.35	$613.35	$662.42	$662.42	$625.62	$625.62
32	$617.69	$617.69	$626.06	$626.06	$676.14	$676.14	$638.58	$638.58
33	$625.52	$625.52	$633.99	$633.99	$684.71	$684.71	$646.67	$646.67
34	$633.88	$633.88	$642.46	$642.46	$693.86	$693.86	$655.31	$655.31
35	$638.05	$638.05	$646.69	$646.69	$698.43	$698.43	$659.63	$659.63
36	$642.23	$642.23	$650.93	$650.93	$703.00	$703.00	$663.95	$663.95
37	$646.41	$646.41	$655.16	$655.16	$707.57	$707.57	$668.27	$668.27
38	$650.58	$650.58	$659.40	$659.40	$712.15	$712.15	$672.58	$672.58
39	$658.94	$658.94	$667.86	$667.86	$721.29	$721.29	$681.22	$681.22
40	$667.29	$667.29	$676.33	$676.33	$730.44	$730.44	$689.86	$689.86
41	$679.82	$679.82	$689.03	$689.03	$744.15	$744.15	$702.81	$702.81
42	$691.83	$691.83	$701.20	$701.20	$757.30	$757.30	$715.23	$715.23
43	$708.54	$708.54	$718.14	$718.14	$775.59	$775.59	$732.50	$732.50
44	$729.43	$729.43	$739.31	$739.31	$798.45	$798.45	$754.09	$754.09
45	$753.97	$753.97	$764.18	$764.18	$825.31	$825.31	$779.46	$779.46
46	$783.21	$783.21	$793.82	$793.82	$857.32	$857.32	$809.69	$809.69
47	$816.10	$816.10	$827.16	$827.16	$893.33	$893.33	$843.70	$843.70
48	$853.70	$853.70	$865.26	$865.26	$934.48	$934.48	$882.56	$882.56
49	$890.77	$890.77	$902.83	$902.83	$975.06	$975.06	$920.89	$920.89
50	$932.54	$932.54	$945.17	$945.17	$1,020.78	$1,020.78	$964.07	$964.07
51	$973.79	$973.79	$986.98	$986.98	$1,065.93	$1,065.93	$1,006.72	$1,006.72
52	$1,019.21	$1,019.21	$1,033.02	$1,033.02	$1,115.66	$1,115.66	$1,053.68	$1,053.68
53	$1,065.16	$1,065.16	$1,079.59	$1,079.59	$1,165.96	$1,165.96	$1,101.18	$1,101.18
54	$1,114.76	$1,114.76	$1,129.86	$1,129.86	$1,220.25	$1,220.25	$1,152.46	$1,152.46
55	$1,164.37	$1,164.37	$1,180.14	$1,180.14	$1,274.55	$1,274.55	$1,203.74	$1,203.74
56	$1,218.15	$1,218.15	$1,234.65	$1,234.65	$1,333.42	$1,333.42	$1,259.34	$1,259.34
57	$1,272.45	$1,272.45	$1,289.68	$1,289.68	$1,392.86	$1,392.86	$1,315.48	$1,315.48
58	$1,330.41	$1,330.41	$1,348.43	$1,348.43	$1,456.30	$1,456.30	$1,375.40	$1,375.40
59	$1,359.13	$1,359.13	$1,377.53	$1,377.53	$1,487.74	$1,487.74	$1,405.08	$1,405.08
60	$1,417.08	$1,417.08	$1,436.28	$1,436.28	$1,551.18	$1,551.18	$1,465.00	$1,465.00
61	$1,467.21	$1,467.21	$1,487.08	$1,487.08	$1,606.05	$1,606.05	$1,516.82	$1,516.82
62	$1,500.10	$1,500.10	$1,520.42	$1,520.42	$1,642.05	$1,642.05	$1,550.83	$1,550.83
63	$1,541.35	$1,541.35	$1,562.23	$1,562.23	$1,687.21	$1,687.21	$1,593.47	$1,593.47
64+	$1,566.41	$1,566.41	$1,587.62	$1,587.62	$1,714.64	$1,714.64	$1,619.37	$1,619.37

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010084**		**45127PA0010084**		**45127PA0010084**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 250**		**Gold PPO 1000/0/25 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$339.79	$339.79	$366.97	$366.97	$346.59	$346.59	$353.02	$353.02
15	$369.99	$369.99	$399.59	$399.59	$377.39	$377.39	$384.40	$384.40
16	$381.54	$381.54	$412.07	$412.07	$389.17	$389.17	$396.39	$396.39
17	$393.09	$393.09	$424.54	$424.54	$400.95	$400.95	$408.39	$408.39
18	$405.53	$405.53	$437.97	$437.97	$413.64	$413.64	$421.31	$421.31
19	$417.96	$417.96	$451.40	$451.40	$426.32	$426.32	$434.23	$434.23
20	$430.84	$430.84	$465.31	$465.31	$439.46	$439.46	$447.62	$447.62
21	$444.17	$444.17	$479.70	$479.70	$453.05	$453.05	$461.46	$461.46
22	$444.17	$444.17	$479.70	$479.70	$453.05	$453.05	$461.46	$461.46
23	$444.17	$444.17	$479.70	$479.70	$453.05	$453.05	$461.46	$461.46
24	$444.17	$444.17	$479.70	$479.70	$453.05	$453.05	$461.46	$461.46
25	$445.95	$445.95	$481.62	$481.62	$454.87	$454.87	$463.31	$463.31
26	$454.83	$454.83	$491.22	$491.22	$463.93	$463.93	$472.54	$472.54
27	$465.49	$465.49	$502.73	$502.73	$474.80	$474.80	$483.61	$483.61
28	$482.81	$482.81	$521.44	$521.44	$492.47	$492.47	$501.61	$501.61
29	$497.03	$497.03	$536.79	$536.79	$506.97	$506.97	$516.37	$516.37
30	$504.13	$504.13	$544.46	$544.46	$514.22	$514.22	$523.76	$523.76
31	$514.79	$514.79	$555.98	$555.98	$525.09	$525.09	$534.83	$534.83
32	$525.45	$525.45	$567.49	$567.49	$535.96	$535.96	$545.91	$545.91
33	$532.12	$532.12	$574.68	$574.68	$542.76	$542.76	$552.83	$552.83
34	$539.22	$539.22	$582.36	$582.36	$550.01	$550.01	$560.21	$560.21
35	$542.78	$542.78	$586.20	$586.20	$553.63	$553.63	$563.90	$563.90
36	$546.33	$546.33	$590.04	$590.04	$557.26	$557.26	$567.60	$567.60
37	$549.88	$549.88	$593.87	$593.87	$560.88	$560.88	$571.29	$571.29
38	$553.44	$553.44	$597.71	$597.71	$564.50	$564.50	$574.98	$574.98
39	$560.54	$560.54	$605.39	$605.39	$571.75	$571.75	$582.36	$582.36
40	$567.65	$567.65	$613.06	$613.06	$579.00	$579.00	$589.75	$589.75
41	$578.31	$578.31	$624.57	$624.57	$589.88	$589.88	$600.82	$600.82
42	$588.53	$588.53	$635.61	$635.61	$600.30	$600.30	$611.43	$611.43
43	$602.74	$602.74	$650.96	$650.96	$614.79	$614.79	$626.20	$626.20
44	$620.51	$620.51	$670.15	$670.15	$632.92	$632.92	$644.66	$644.66
45	$641.38	$641.38	$692.69	$692.69	$654.21	$654.21	$666.35	$666.35
46	$666.26	$666.26	$719.56	$719.56	$679.58	$679.58	$692.19	$692.19
47	$694.24	$694.24	$749.78	$749.78	$708.12	$708.12	$721.26	$721.26
48	$726.22	$726.22	$784.32	$784.32	$740.74	$740.74	$754.49	$754.49
49	$757.75	$757.75	$818.37	$818.37	$772.91	$772.91	$787.25	$787.25
50	$793.29	$793.29	$856.75	$856.75	$809.15	$809.15	$824.17	$824.17
51	$828.38	$828.38	$894.65	$894.65	$844.94	$844.94	$860.62	$860.62
52	$867.02	$867.02	$936.38	$936.38	$884.36	$884.36	$900.77	$900.77
53	$906.11	$906.11	$978.60	$978.60	$924.23	$924.23	$941.38	$941.38
54	$948.30	$948.30	$1,024.17	$1,024.17	$967.27	$967.27	$985.22	$985.22
55	$990.50	$990.50	$1,069.74	$1,069.74	$1,010.31	$1,010.31	$1,029.06	$1,029.06
56	$1,036.25	$1,036.25	$1,119.15	$1,119.15	$1,056.97	$1,056.97	$1,076.59	$1,076.59
57	$1,082.44	$1,082.44	$1,169.04	$1,169.04	$1,104.09	$1,104.09	$1,124.58	$1,124.58
58	$1,131.75	$1,131.75	$1,222.28	$1,222.28	$1,154.38	$1,154.38	$1,175.80	$1,175.80
59	$1,156.17	$1,156.17	$1,248.67	$1,248.67	$1,179.30	$1,179.30	$1,201.18	$1,201.18
60	$1,205.48	$1,205.48	$1,301.92	$1,301.92	$1,229.59	$1,229.59	$1,252.40	$1,252.40
61	$1,248.12	$1,248.12	$1,347.97	$1,347.97	$1,273.08	$1,273.08	$1,296.70	$1,296.70
62	$1,276.10	$1,276.10	$1,378.19	$1,378.19	$1,301.62	$1,301.62	$1,325.77	$1,325.77
63	$1,311.19	$1,311.19	$1,416.09	$1,416.09	$1,337.41	$1,337.41	$1,362.23	$1,362.23
64+	$1,332.50	$1,332.50	$1,439.10	$1,439.10	$1,359.15	$1,359.15	$1,384.37	$1,384.37

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010085**		**45127PA0010089**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 1000/0/25 Rx 0**		**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$250 PCP/SPC/ER**		**$25/$50/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$381.26	$381.26	$360.08	$360.08	$312.40	$312.40	$337.40	$337.40
15	$415.15	$415.15	$392.08	$392.08	$340.17	$340.17	$367.39	$367.39
16	$428.11	$428.11	$404.32	$404.32	$350.79	$350.79	$378.85	$378.85
17	$441.06	$441.06	$416.56	$416.56	$361.41	$361.41	$390.32	$390.32
18	$455.02	$455.02	$429.74	$429.74	$372.84	$372.84	$402.67	$402.67
19	$468.97	$468.97	$442.92	$442.92	$384.28	$384.28	$415.02	$415.02
20	$483.43	$483.43	$456.57	$456.57	$396.12	$396.12	$427.81	$427.81
21	$498.38	$498.38	$470.69	$470.69	$408.37	$408.37	$441.04	$441.04
22	$498.38	$498.38	$470.69	$470.69	$408.37	$408.37	$441.04	$441.04
23	$498.38	$498.38	$470.69	$470.69	$408.37	$408.37	$441.04	$441.04
24	$498.38	$498.38	$470.69	$470.69	$408.37	$408.37	$441.04	$441.04
25	$500.37	$500.37	$472.57	$472.57	$410.00	$410.00	$442.80	$442.80
26	$510.34	$510.34	$481.99	$481.99	$418.17	$418.17	$451.62	$451.62
27	$522.30	$522.30	$493.28	$493.28	$427.97	$427.97	$462.21	$462.21
28	$541.74	$541.74	$511.64	$511.64	$443.90	$443.90	$479.41	$479.41
29	$557.68	$557.68	$526.70	$526.70	$456.97	$456.97	$493.52	$493.52
30	$565.66	$565.66	$534.23	$534.23	$463.50	$463.50	$500.58	$500.58
31	$577.62	$577.62	$545.53	$545.53	$473.30	$473.30	$511.16	$511.16
32	$589.58	$589.58	$556.83	$556.83	$483.10	$483.10	$521.75	$521.75
33	$597.06	$597.06	$563.89	$563.89	$489.23	$489.23	$528.37	$528.37
34	$605.03	$605.03	$571.42	$571.42	$495.76	$495.76	$535.42	$535.42
35	$609.02	$609.02	$575.18	$575.18	$499.03	$499.03	$538.95	$538.95
36	$613.00	$613.00	$578.95	$578.95	$502.30	$502.30	$542.48	$542.48
37	$616.99	$616.99	$582.71	$582.71	$505.56	$505.56	$546.01	$546.01
38	$620.98	$620.98	$586.48	$586.48	$508.83	$508.83	$549.54	$549.54
39	$628.95	$628.95	$594.01	$594.01	$515.36	$515.36	$556.59	$556.59
40	$636.93	$636.93	$601.54	$601.54	$521.90	$521.90	$563.65	$563.65
41	$648.89	$648.89	$612.84	$612.84	$531.70	$531.70	$574.23	$574.23
42	$660.35	$660.35	$623.66	$623.66	$541.09	$541.09	$584.38	$584.38
43	$676.30	$676.30	$638.73	$638.73	$554.16	$554.16	$598.49	$598.49
44	$696.23	$696.23	$657.55	$657.55	$570.49	$570.49	$616.13	$616.13
45	$719.66	$719.66	$679.68	$679.68	$589.69	$589.69	$636.86	$636.86
46	$747.57	$747.57	$706.03	$706.03	$612.55	$612.55	$661.56	$661.56
47	$778.96	$778.96	$735.69	$735.69	$638.28	$638.28	$689.34	$689.34
48	$814.85	$814.85	$769.58	$769.58	$667.68	$667.68	$721.10	$721.10
49	$850.23	$850.23	$803.00	$803.00	$696.68	$696.68	$752.41	$752.41
50	$890.10	$890.10	$840.65	$840.65	$729.35	$729.35	$787.70	$787.70
51	$929.47	$929.47	$877.84	$877.84	$761.61	$761.61	$822.54	$822.54
52	$972.83	$972.83	$918.79	$918.79	$797.14	$797.14	$860.91	$860.91
53	$1,016.69	$1,016.69	$960.21	$960.21	$833.07	$833.07	$899.72	$899.72
54	$1,064.03	$1,064.03	$1,004.92	$1,004.92	$871.87	$871.87	$941.62	$941.62
55	$1,111.38	$1,111.38	$1,049.64	$1,049.64	$910.67	$910.67	$983.52	$983.52
56	$1,162.71	$1,162.71	$1,098.12	$1,098.12	$952.73	$952.73	$1,028.95	$1,028.95
57	$1,214.54	$1,214.54	$1,147.07	$1,147.07	$995.20	$995.20	$1,074.81	$1,074.81
58	$1,269.86	$1,269.86	$1,199.32	$1,199.32	$1,040.53	$1,040.53	$1,123.77	$1,123.77
59	$1,297.27	$1,297.27	$1,225.20	$1,225.20	$1,062.99	$1,062.99	$1,148.03	$1,148.03
60	$1,352.59	$1,352.59	$1,277.45	$1,277.45	$1,108.32	$1,108.32	$1,196.98	$1,196.98
61	$1,400.44	$1,400.44	$1,322.64	$1,322.64	$1,147.52	$1,147.52	$1,239.32	$1,239.32
62	$1,431.84	$1,431.84	$1,352.29	$1,352.29	$1,173.25	$1,173.25	$1,267.11	$1,267.11
63	$1,471.21	$1,471.21	$1,389.47	$1,389.47	$1,205.51	$1,205.51	$1,301.95	$1,301.95
64+	$1,495.13	$1,495.13	$1,412.06	$1,412.06	$1,225.10	$1,225.10	$1,323.11	$1,323.11

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010090**		**45127PA0010090**		**45127PA0010090**	
Plan Marketing Name =>	**Gold PPO 2000/0/20 Rx 250**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**		**Gold PPO 2000/0/20 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$318.65	$318.65	$325.52	$325.52	$351.56	$351.56	$332.03	$332.03
15	$346.98	$346.98	$354.45	$354.45	$382.81	$382.81	$361.54	$361.54
16	$357.81	$357.81	$365.51	$365.51	$394.75	$394.75	$372.82	$372.82
17	$368.64	$368.64	$376.58	$376.58	$406.70	$406.70	$384.11	$384.11
18	$380.30	$380.30	$388.49	$388.49	$419.57	$419.57	$396.26	$396.26
19	$391.96	$391.96	$400.40	$400.40	$432.44	$432.44	$408.41	$408.41
20	$404.04	$404.04	$412.74	$412.74	$445.76	$445.76	$421.00	$421.00
21	$416.54	$416.54	$425.51	$425.51	$459.55	$459.55	$434.02	$434.02
22	$416.54	$416.54	$425.51	$425.51	$459.55	$459.55	$434.02	$434.02
23	$416.54	$416.54	$425.51	$425.51	$459.55	$459.55	$434.02	$434.02
24	$416.54	$416.54	$425.51	$425.51	$459.55	$459.55	$434.02	$434.02
25	$418.20	$418.20	$427.21	$427.21	$461.39	$461.39	$435.76	$435.76
26	$426.53	$426.53	$435.72	$435.72	$470.58	$470.58	$444.44	$444.44
27	$436.53	$436.53	$445.93	$445.93	$481.61	$481.61	$454.85	$454.85
28	$452.78	$452.78	$462.53	$462.53	$499.53	$499.53	$471.78	$471.78
29	$466.11	$466.11	$476.15	$476.15	$514.24	$514.24	$485.67	$485.67
30	$472.77	$472.77	$482.95	$482.95	$521.59	$521.59	$492.61	$492.61
31	$482.77	$482.77	$493.17	$493.17	$532.62	$532.62	$503.03	$503.03
32	$492.76	$492.76	$503.38	$503.38	$543.65	$543.65	$513.45	$513.45
33	$499.01	$499.01	$509.76	$509.76	$550.54	$550.54	$519.96	$519.96
34	$505.68	$505.68	$516.57	$516.57	$557.89	$557.89	$526.90	$526.90
35	$509.01	$509.01	$519.97	$519.97	$561.57	$561.57	$530.37	$530.37
36	$512.34	$512.34	$523.38	$523.38	$565.25	$565.25	$533.84	$533.84
37	$515.67	$515.67	$526.78	$526.78	$568.92	$568.92	$537.32	$537.32
38	$519.01	$519.01	$530.19	$530.19	$572.60	$572.60	$540.79	$540.79
39	$525.67	$525.67	$536.99	$536.99	$579.95	$579.95	$547.73	$547.73
40	$532.33	$532.33	$543.80	$543.80	$587.31	$587.31	$554.68	$554.68
41	$542.33	$542.33	$554.01	$554.01	$598.34	$598.34	$565.09	$565.09
42	$551.91	$551.91	$563.80	$563.80	$608.90	$608.90	$575.08	$575.08
43	$565.24	$565.24	$577.42	$577.42	$623.61	$623.61	$588.97	$588.97
44	$581.90	$581.90	$594.44	$594.44	$641.99	$641.99	$606.33	$606.33
45	$601.48	$601.48	$614.44	$614.44	$663.59	$663.59	$626.73	$626.73
46	$624.81	$624.81	$638.26	$638.26	$689.33	$689.33	$651.03	$651.03
47	$651.05	$651.05	$665.07	$665.07	$718.28	$718.28	$678.37	$678.37
48	$681.04	$681.04	$695.71	$695.71	$751.37	$751.37	$709.62	$709.62
49	$710.61	$710.61	$725.92	$725.92	$783.99	$783.99	$740.44	$740.44
50	$743.94	$743.94	$759.96	$759.96	$820.76	$820.76	$775.16	$775.16
51	$776.84	$776.84	$793.58	$793.58	$857.06	$857.06	$809.45	$809.45
52	$813.08	$813.08	$830.60	$830.60	$897.04	$897.04	$847.21	$847.21
53	$849.74	$849.74	$868.04	$868.04	$937.48	$937.48	$885.40	$885.40
54	$889.31	$889.31	$908.46	$908.46	$981.14	$981.14	$926.63	$926.63
55	$928.88	$928.88	$948.89	$948.89	$1,024.80	$1,024.80	$967.87	$967.87
56	$971.78	$971.78	$992.71	$992.71	$1,072.13	$1,072.13	$1,012.57	$1,012.57
57	$1,015.10	$1,015.10	$1,036.97	$1,036.97	$1,119.93	$1,119.93	$1,057.71	$1,057.71
58	$1,061.34	$1,061.34	$1,084.20	$1,084.20	$1,170.94	$1,170.94	$1,105.88	$1,105.88
59	$1,084.25	$1,084.25	$1,107.60	$1,107.60	$1,196.21	$1,196.21	$1,129.75	$1,129.75
60	$1,130.48	$1,130.48	$1,154.83	$1,154.83	$1,247.22	$1,247.22	$1,177.93	$1,177.93
61	$1,170.47	$1,170.47	$1,195.68	$1,195.68	$1,291.34	$1,291.34	$1,219.60	$1,219.60
62	$1,196.71	$1,196.71	$1,222.49	$1,222.49	$1,320.29	$1,320.29	$1,246.94	$1,246.94
63	$1,229.62	$1,229.62	$1,256.11	$1,256.11	$1,356.59	$1,356.59	$1,281.23	$1,281.23
64+	$1,249.61	$1,249.61	$1,276.52	$1,276.52	$1,378.64	$1,378.64	$1,302.05	$1,302.05

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010116**		**45127PA0010117**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$359.60	$359.60	$388.36	$388.36	$366.79	$366.79	$372.85	$372.85
15	$391.56	$391.56	$422.88	$422.88	$399.39	$399.39	$405.99	$405.99
16	$403.78	$403.78	$436.08	$436.08	$411.86	$411.86	$418.66	$418.66
17	$416.00	$416.00	$449.28	$449.28	$424.32	$424.32	$431.33	$431.33
18	$429.16	$429.16	$463.50	$463.50	$437.75	$437.75	$444.98	$444.98
19	$442.33	$442.33	$477.71	$477.71	$451.17	$451.17	$458.62	$458.62
20	$455.96	$455.96	$492.43	$492.43	$465.08	$465.08	$472.76	$472.76
21	$470.06	$470.06	$507.66	$507.66	$479.46	$479.46	$487.38	$487.38
22	$470.06	$470.06	$507.66	$507.66	$479.46	$479.46	$487.38	$487.38
23	$470.06	$470.06	$507.66	$507.66	$479.46	$479.46	$487.38	$487.38
24	$470.06	$470.06	$507.66	$507.66	$479.46	$479.46	$487.38	$487.38
25	$471.94	$471.94	$509.70	$509.70	$481.38	$481.38	$489.33	$489.33
26	$481.34	$481.34	$519.85	$519.85	$490.97	$490.97	$499.08	$499.08
27	$492.62	$492.62	$532.03	$532.03	$502.48	$502.48	$510.77	$510.77
28	$510.96	$510.96	$551.83	$551.83	$521.17	$521.17	$529.78	$529.78
29	$526.00	$526.00	$568.08	$568.08	$536.52	$536.52	$545.38	$545.38
30	$533.52	$533.52	$576.20	$576.20	$544.19	$544.19	$553.18	$553.18
31	$544.80	$544.80	$588.38	$588.38	$555.70	$555.70	$564.87	$564.87
32	$556.08	$556.08	$600.57	$600.57	$567.20	$567.20	$576.57	$576.57
33	$563.13	$563.13	$608.18	$608.18	$574.39	$574.39	$583.88	$583.88
34	$570.65	$570.65	$616.31	$616.31	$582.07	$582.07	$591.68	$591.68
35	$574.41	$574.41	$620.37	$620.37	$585.90	$585.90	$595.58	$595.58
36	$578.17	$578.17	$624.43	$624.43	$589.74	$589.74	$599.48	$599.48
37	$581.93	$581.93	$628.49	$628.49	$593.57	$593.57	$603.38	$603.38
38	$585.69	$585.69	$632.55	$632.55	$597.41	$597.41	$607.28	$607.28
39	$593.22	$593.22	$640.67	$640.67	$605.08	$605.08	$615.07	$615.07
40	$600.74	$600.74	$648.80	$648.80	$612.75	$612.75	$622.87	$622.87
41	$612.02	$612.02	$660.98	$660.98	$624.26	$624.26	$634.57	$634.57
42	$622.83	$622.83	$672.66	$672.66	$635.29	$635.29	$645.78	$645.78
43	$637.87	$637.87	$688.90	$688.90	$650.63	$650.63	$661.37	$661.37
44	$656.67	$656.67	$709.21	$709.21	$669.81	$669.81	$680.87	$680.87
45	$678.77	$678.77	$733.07	$733.07	$692.34	$692.34	$703.78	$703.78
46	$705.09	$705.09	$761.50	$761.50	$719.19	$719.19	$731.07	$731.07
47	$734.70	$734.70	$793.48	$793.48	$749.40	$749.40	$761.77	$761.77
48	$768.55	$768.55	$830.03	$830.03	$783.92	$783.92	$796.87	$796.87
49	$801.92	$801.92	$866.08	$866.08	$817.96	$817.96	$831.47	$831.47
50	$839.53	$839.53	$906.69	$906.69	$856.32	$856.32	$870.46	$870.46
51	$876.66	$876.66	$946.79	$946.79	$894.20	$894.20	$908.96	$908.96
52	$917.56	$917.56	$990.96	$990.96	$935.91	$935.91	$951.37	$951.37
53	$958.92	$958.92	$1,035.64	$1,035.64	$978.10	$978.10	$994.26	$994.26
54	$1,003.58	$1,003.58	$1,083.86	$1,083.86	$1,023.65	$1,023.65	$1,040.56	$1,040.56
55	$1,048.23	$1,048.23	$1,132.09	$1,132.09	$1,069.20	$1,069.20	$1,086.86	$1,086.86
56	$1,096.65	$1,096.65	$1,184.38	$1,184.38	$1,118.58	$1,118.58	$1,137.06	$1,137.06
57	$1,145.54	$1,145.54	$1,237.18	$1,237.18	$1,168.45	$1,168.45	$1,187.75	$1,187.75
58	$1,197.71	$1,197.71	$1,293.53	$1,293.53	$1,221.67	$1,221.67	$1,241.84	$1,241.84
59	$1,223.57	$1,223.57	$1,321.45	$1,321.45	$1,248.04	$1,248.04	$1,268.65	$1,268.65
60	$1,275.74	$1,275.74	$1,377.80	$1,377.80	$1,301.26	$1,301.26	$1,322.75	$1,322.75
61	$1,320.87	$1,320.87	$1,426.54	$1,426.54	$1,347.29	$1,347.29	$1,369.54	$1,369.54
62	$1,350.48	$1,350.48	$1,458.52	$1,458.52	$1,377.49	$1,377.49	$1,400.24	$1,400.24
63	$1,387.62	$1,387.62	$1,498.63	$1,498.63	$1,415.37	$1,415.37	$1,438.75	$1,438.75
64+	$1,410.17	$1,410.17	$1,522.98	$1,522.98	$1,438.37	$1,438.37	$1,462.13	$1,462.13

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010124**		**45127PA0010124**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Silver**		**Silver**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$402.67	$402.67	$380.30	$380.30	$288.18	$288.18	$311.24	$311.24
15	$438.47	$438.47	$414.11	$414.11	$313.80	$313.80	$338.90	$338.90
16	$452.15	$452.15	$427.03	$427.03	$323.59	$323.59	$349.48	$349.48
17	$465.84	$465.84	$439.96	$439.96	$333.39	$333.39	$360.06	$360.06
18	$480.58	$480.58	$453.88	$453.88	$343.94	$343.94	$371.45	$371.45
19	$495.31	$495.31	$467.80	$467.80	$354.48	$354.48	$382.84	$382.84
20	$510.58	$510.58	$482.21	$482.21	$365.41	$365.41	$394.64	$394.64
21	$526.37	$526.37	$497.13	$497.13	$376.71	$376.71	$406.85	$406.85
22	$526.37	$526.37	$497.13	$497.13	$376.71	$376.71	$406.85	$406.85
23	$526.37	$526.37	$497.13	$497.13	$376.71	$376.71	$406.85	$406.85
24	$526.37	$526.37	$497.13	$497.13	$376.71	$376.71	$406.85	$406.85
25	$528.48	$528.48	$499.12	$499.12	$378.22	$378.22	$408.47	$408.47
26	$539.00	$539.00	$509.06	$509.06	$385.75	$385.75	$416.61	$416.61
27	$551.64	$551.64	$520.99	$520.99	$394.79	$394.79	$426.38	$426.38
28	$572.16	$572.16	$540.38	$540.38	$409.48	$409.48	$442.24	$442.24
29	$589.01	$589.01	$556.29	$556.29	$421.54	$421.54	$455.26	$455.26
30	$597.43	$597.43	$564.24	$564.24	$427.57	$427.57	$461.77	$461.77
31	$610.06	$610.06	$576.17	$576.17	$436.61	$436.61	$471.54	$471.54
32	$622.70	$622.70	$588.10	$588.10	$445.65	$445.65	$481.30	$481.30
33	$630.59	$630.59	$595.56	$595.56	$451.30	$451.30	$487.40	$487.40
34	$639.01	$639.01	$603.51	$603.51	$457.33	$457.33	$493.91	$493.91
35	$643.22	$643.22	$607.49	$607.49	$460.34	$460.34	$497.17	$497.17
36	$647.44	$647.44	$611.47	$611.47	$463.35	$463.35	$500.42	$500.42
37	$651.65	$651.65	$615.44	$615.44	$466.37	$466.37	$503.68	$503.68
38	$655.86	$655.86	$619.42	$619.42	$469.38	$469.38	$506.93	$506.93
39	$664.28	$664.28	$627.38	$627.38	$475.41	$475.41	$513.44	$513.44
40	$672.70	$672.70	$635.33	$635.33	$481.44	$481.44	$519.95	$519.95
41	$685.33	$685.33	$647.26	$647.26	$490.48	$490.48	$529.71	$529.71
42	$697.44	$697.44	$658.69	$658.69	$499.14	$499.14	$539.07	$539.07
43	$714.28	$714.28	$674.60	$674.60	$511.20	$511.20	$552.09	$552.09
44	$735.34	$735.34	$694.49	$694.49	$526.26	$526.26	$568.36	$568.36
45	$760.08	$760.08	$717.85	$717.85	$543.97	$543.97	$587.49	$587.49
46	$789.56	$789.56	$745.69	$745.69	$565.07	$565.07	$610.27	$610.27
47	$822.72	$822.72	$777.01	$777.01	$588.80	$588.80	$635.90	$635.90
48	$860.62	$860.62	$812.80	$812.80	$615.92	$615.92	$665.19	$665.19
49	$897.99	$897.99	$848.10	$848.10	$642.67	$642.67	$694.08	$694.08
50	$940.10	$940.10	$887.87	$887.87	$672.80	$672.80	$726.63	$726.63
51	$981.68	$981.68	$927.14	$927.14	$702.56	$702.56	$758.77	$758.77
52	$1,027.48	$1,027.48	$970.39	$970.39	$735.34	$735.34	$794.16	$794.16
53	$1,073.80	$1,073.80	$1,014.14	$1,014.14	$768.49	$768.49	$829.97	$829.97
54	$1,123.80	$1,123.80	$1,061.37	$1,061.37	$804.28	$804.28	$868.62	$868.62
55	$1,173.81	$1,173.81	$1,108.59	$1,108.59	$840.06	$840.06	$907.27	$907.27
56	$1,228.02	$1,228.02	$1,159.80	$1,159.80	$878.86	$878.86	$949.17	$949.17
57	$1,282.76	$1,282.76	$1,211.50	$1,211.50	$918.04	$918.04	$991.49	$991.49
58	$1,341.19	$1,341.19	$1,266.68	$1,266.68	$959.86	$959.86	$1,036.65	$1,036.65
59	$1,370.14	$1,370.14	$1,294.02	$1,294.02	$980.58	$980.58	$1,059.02	$1,059.02
60	$1,428.57	$1,428.57	$1,349.20	$1,349.20	$1,022.39	$1,022.39	$1,104.18	$1,104.18
61	$1,479.10	$1,479.10	$1,396.93	$1,396.93	$1,058.56	$1,058.56	$1,143.24	$1,143.24
62	$1,512.26	$1,512.26	$1,428.25	$1,428.25	$1,082.29	$1,082.29	$1,168.87	$1,168.87
63	$1,553.85	$1,553.85	$1,467.52	$1,467.52	$1,112.05	$1,112.05	$1,201.01	$1,201.01
64+	$1,579.10	$1,579.10	$1,491.38	$1,491.38	$1,130.12	$1,130.12	$1,220.54	$1,220.54

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010131**		**45127PA0010131**		**45127PA0010131**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver PPO 4000/0/45 Rx 250**		**Silver PPO 4000/0/45 Rx 250**		**Silver PPO 4000/0/45 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$293.95	$293.95	$272.31	$272.31	$294.09	$294.09	$277.76	$277.76
15	$320.08	$320.08	$296.51	$296.51	$320.24	$320.24	$302.44	$302.44
16	$330.07	$330.07	$305.77	$305.77	$330.23	$330.23	$311.89	$311.89
17	$340.06	$340.06	$315.02	$315.02	$340.23	$340.23	$321.33	$321.33
18	$350.81	$350.81	$324.99	$324.99	$350.99	$350.99	$331.49	$331.49
19	$361.57	$361.57	$334.96	$334.96	$361.76	$361.76	$341.66	$341.66
20	$372.72	$372.72	$345.28	$345.28	$372.90	$372.90	$352.19	$352.19
21	$384.24	$384.24	$355.96	$355.96	$384.44	$384.44	$363.08	$363.08
22	$384.24	$384.24	$355.96	$355.96	$384.44	$384.44	$363.08	$363.08
23	$384.24	$384.24	$355.96	$355.96	$384.44	$384.44	$363.08	$363.08
24	$384.24	$384.24	$355.96	$355.96	$384.44	$384.44	$363.08	$363.08
25	$385.78	$385.78	$357.38	$357.38	$385.97	$385.97	$364.53	$364.53
26	$393.47	$393.47	$364.50	$364.50	$393.66	$393.66	$371.79	$371.79
27	$402.69	$402.69	$373.05	$373.05	$402.89	$402.89	$380.51	$380.51
28	$417.67	$417.67	$386.93	$386.93	$417.88	$417.88	$394.67	$394.67
29	$429.97	$429.97	$398.32	$398.32	$430.18	$430.18	$406.29	$406.29
30	$436.12	$436.12	$404.01	$404.01	$436.34	$436.34	$412.09	$412.09
31	$445.34	$445.34	$412.56	$412.56	$445.56	$445.56	$420.81	$420.81
32	$454.56	$454.56	$421.10	$421.10	$454.79	$454.79	$429.52	$429.52
33	$460.32	$460.32	$426.44	$426.44	$460.56	$460.56	$434.97	$434.97
34	$466.47	$466.47	$432.14	$432.14	$466.71	$466.71	$440.78	$440.78
35	$469.55	$469.55	$434.98	$434.98	$469.78	$469.78	$443.68	$443.68
36	$472.62	$472.62	$437.83	$437.83	$472.86	$472.86	$446.59	$446.59
37	$475.69	$475.69	$440.68	$440.68	$475.93	$475.93	$449.49	$449.49
38	$478.77	$478.77	$443.53	$443.53	$479.01	$479.01	$452.40	$452.40
39	$484.92	$484.92	$449.22	$449.22	$485.16	$485.16	$458.21	$458.21
40	$491.06	$491.06	$454.92	$454.92	$491.31	$491.31	$464.02	$464.02
41	$500.29	$500.29	$463.46	$463.46	$500.54	$500.54	$472.73	$472.73
42	$509.12	$509.12	$471.65	$471.65	$509.38	$509.38	$481.08	$481.08
43	$521.42	$521.42	$483.04	$483.04	$521.68	$521.68	$492.70	$492.70
44	$536.79	$536.79	$497.28	$497.28	$537.06	$537.06	$507.22	$507.22
45	$554.85	$554.85	$514.01	$514.01	$555.13	$555.13	$524.29	$524.29
46	$576.37	$576.37	$533.94	$533.94	$576.66	$576.66	$544.62	$544.62
47	$600.57	$600.57	$556.37	$556.37	$600.87	$600.87	$567.49	$567.49
48	$628.24	$628.24	$581.99	$581.99	$628.55	$628.55	$593.63	$593.63
49	$655.52	$655.52	$607.27	$607.27	$655.85	$655.85	$619.41	$619.41
50	$686.26	$686.26	$635.74	$635.74	$686.60	$686.60	$648.46	$648.46
51	$716.62	$716.62	$663.87	$663.87	$716.97	$716.97	$677.14	$677.14
52	$750.04	$750.04	$694.83	$694.83	$750.42	$750.42	$708.73	$708.73
53	$783.86	$783.86	$726.16	$726.16	$784.25	$784.25	$740.68	$740.68
54	$820.36	$820.36	$759.97	$759.97	$820.77	$820.77	$775.17	$775.17
55	$856.86	$856.86	$793.79	$793.79	$857.29	$857.29	$809.67	$809.67
56	$896.44	$896.44	$830.45	$830.45	$896.89	$896.89	$847.06	$847.06
57	$936.40	$936.40	$867.47	$867.47	$936.87	$936.87	$884.82	$884.82
58	$979.05	$979.05	$906.99	$906.99	$979.54	$979.54	$925.13	$925.13
59	$1,000.19	$1,000.19	$926.56	$926.56	$1,000.69	$1,000.69	$945.10	$945.10
60	$1,042.84	$1,042.84	$966.08	$966.08	$1,043.36	$1,043.36	$985.40	$985.40
61	$1,079.73	$1,079.73	$1,000.25	$1,000.25	$1,080.27	$1,080.27	$1,020.25	$1,020.25
62	$1,103.93	$1,103.93	$1,022.67	$1,022.67	$1,104.49	$1,104.49	$1,043.13	$1,043.13
63	$1,134.29	$1,134.29	$1,050.79	$1,050.79	$1,134.86	$1,134.86	$1,071.81	$1,071.81
64+	$1,152.72	$1,152.72	$1,067.87	$1,067.87	$1,153.31	$1,153.31	$1,089.23	$1,089.23

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010132**		**45127PA0010132**		**45127PA0010132**		**45127PA0010135**	
Plan Marketing Name =>	**Silver PPO 4000/0/45 Rx 0**		**Silver PPO 4000/0/45 Rx 0**		**Silver PPO 4000/0/45 Rx 0**		**ronze QHDHP-E PPO 6900/0/0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Bronze**	
Deductible =>	**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$6900 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$45/$75/$400 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$285.07	$285.07	$307.88	$307.88	$290.77	$290.77	$219.07	$219.07
15	$310.41	$310.41	$335.24	$335.24	$316.62	$316.62	$238.55	$238.55
16	$320.10	$320.10	$345.71	$345.71	$326.50	$326.50	$245.99	$245.99
17	$329.79	$329.79	$356.17	$356.17	$336.38	$336.38	$253.44	$253.44
18	$340.22	$340.22	$367.44	$367.44	$347.02	$347.02	$261.46	$261.46
19	$350.65	$350.65	$378.71	$378.71	$357.67	$357.67	$269.47	$269.47
20	$361.46	$361.46	$390.38	$390.38	$368.69	$368.69	$277.78	$277.78
21	$372.64	$372.64	$402.45	$402.45	$380.09	$380.09	$286.37	$286.37
22	$372.64	$372.64	$402.45	$402.45	$380.09	$380.09	$286.37	$286.37
23	$372.64	$372.64	$402.45	$402.45	$380.09	$380.09	$286.37	$286.37
24	$372.64	$372.64	$402.45	$402.45	$380.09	$380.09	$286.37	$286.37
25	$374.13	$374.13	$404.06	$404.06	$381.61	$381.61	$287.52	$287.52
26	$381.58	$381.58	$412.11	$412.11	$389.22	$389.22	$293.24	$293.24
27	$390.53	$390.53	$421.77	$421.77	$398.34	$398.34	$300.12	$300.12
28	$405.06	$405.06	$437.46	$437.46	$413.16	$413.16	$311.28	$311.28
29	$416.98	$416.98	$450.34	$450.34	$425.32	$425.32	$320.45	$320.45
30	$422.95	$422.95	$456.78	$456.78	$431.41	$431.41	$325.03	$325.03
31	$431.89	$431.89	$466.44	$466.44	$440.53	$440.53	$331.90	$331.90
32	$440.83	$440.83	$476.10	$476.10	$449.65	$449.65	$338.78	$338.78
33	$446.42	$446.42	$482.14	$482.14	$455.35	$455.35	$343.07	$343.07
34	$452.38	$452.38	$488.58	$488.58	$461.43	$461.43	$347.65	$347.65
35	$455.37	$455.37	$491.80	$491.80	$464.47	$464.47	$349.94	$349.94
36	$458.35	$458.35	$495.01	$495.01	$467.51	$467.51	$352.24	$352.24
37	$461.33	$461.33	$498.23	$498.23	$470.55	$470.55	$354.53	$354.53
38	$464.31	$464.31	$501.45	$501.45	$473.60	$473.60	$356.82	$356.82
39	$470.27	$470.27	$507.89	$507.89	$479.68	$479.68	$361.40	$361.40
40	$476.23	$476.23	$514.33	$514.33	$485.76	$485.76	$365.98	$365.98
41	$485.18	$485.18	$523.99	$523.99	$494.88	$494.88	$372.85	$372.85
42	$493.75	$493.75	$533.25	$533.25	$503.62	$503.62	$379.44	$379.44
43	$505.67	$505.67	$546.13	$546.13	$515.79	$515.79	$388.60	$388.60
44	$520.58	$520.58	$562.22	$562.22	$530.99	$530.99	$400.06	$400.06
45	$538.09	$538.09	$581.14	$581.14	$548.85	$548.85	$413.52	$413.52
46	$558.96	$558.96	$603.68	$603.68	$570.14	$570.14	$429.56	$429.56
47	$582.44	$582.44	$629.03	$629.03	$594.09	$594.09	$447.60	$447.60
48	$609.27	$609.27	$658.01	$658.01	$621.45	$621.45	$468.21	$468.21
49	$635.72	$635.72	$686.58	$686.58	$648.44	$648.44	$488.55	$488.55
50	$665.54	$665.54	$718.78	$718.78	$678.85	$678.85	$511.46	$511.46
51	$694.97	$694.97	$750.57	$750.57	$708.87	$708.87	$534.08	$534.08
52	$727.39	$727.39	$785.58	$785.58	$741.94	$741.94	$558.99	$558.99
53	$760.19	$760.19	$821.00	$821.00	$775.39	$775.39	$584.19	$584.19
54	$795.59	$795.59	$859.23	$859.23	$811.50	$811.50	$611.40	$611.40
55	$830.99	$830.99	$897.47	$897.47	$847.61	$847.61	$638.61	$638.61
56	$869.37	$869.37	$938.92	$938.92	$886.76	$886.76	$668.10	$668.10
57	$908.12	$908.12	$980.77	$980.77	$926.29	$926.29	$697.88	$697.88
58	$949.49	$949.49	$1,025.45	$1,025.45	$968.48	$968.48	$729.67	$729.67
59	$969.98	$969.98	$1,047.58	$1,047.58	$989.38	$989.38	$745.42	$745.42
60	$1,011.34	$1,011.34	$1,092.25	$1,092.25	$1,031.57	$1,031.57	$777.21	$777.21
61	$1,047.12	$1,047.12	$1,130.89	$1,130.89	$1,068.06	$1,068.06	$804.70	$804.70
62	$1,070.59	$1,070.59	$1,156.24	$1,156.24	$1,092.01	$1,092.01	$822.74	$822.74
63	$1,100.03	$1,100.03	$1,188.04	$1,188.04	$1,122.03	$1,122.03	$845.36	$845.36
64+	$1,117.91	$1,117.91	$1,207.34	$1,207.34	$1,140.27	$1,140.27	$859.10	$859.10

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010161**		**45127PA0010161**	
Plan Marketing Name =>	**ronze QHDHP-E PPO 6900/0/0**		**ronze QHDHP-E PPO 6900/0/0**		**Gold QHDHP PPO 1500/0/15**		**Gold QHDHP PPO 1500/0/15**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Gold**		**Gold**	
Deductible =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$1500 Med/Rx Combined**		**$1500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**		**$10/$30/$250 PCP/SPC/ER**		**$10/$30/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$236.60	$236.60	$223.45	$223.45	$331.73	$331.73	$358.27	$358.27
15	$257.63	$257.63	$243.32	$243.32	$361.22	$361.22	$390.12	$390.12
16	$265.67	$265.67	$250.91	$250.91	$372.50	$372.50	$402.30	$402.30
17	$273.71	$273.71	$258.51	$258.51	$383.77	$383.77	$414.47	$414.47
18	$282.37	$282.37	$266.68	$266.68	$395.91	$395.91	$427.59	$427.59
19	$291.03	$291.03	$274.86	$274.86	$408.06	$408.06	$440.70	$440.70
20	$300.00	$300.00	$283.33	$283.33	$420.63	$420.63	$454.28	$454.28
21	$309.28	$309.28	$292.10	$292.10	$433.64	$433.64	$468.33	$468.33
22	$309.28	$309.28	$292.10	$292.10	$433.64	$433.64	$468.33	$468.33
23	$309.28	$309.28	$292.10	$292.10	$433.64	$433.64	$468.33	$468.33
24	$309.28	$309.28	$292.10	$292.10	$433.64	$433.64	$468.33	$468.33
25	$310.52	$310.52	$293.27	$293.27	$435.37	$435.37	$470.20	$470.20
26	$316.70	$316.70	$299.11	$299.11	$444.05	$444.05	$479.57	$479.57
27	$324.13	$324.13	$306.12	$306.12	$454.45	$454.45	$490.81	$490.81
28	$336.19	$336.19	$317.51	$317.51	$471.37	$471.37	$509.08	$509.08
29	$346.08	$346.08	$326.86	$326.86	$485.24	$485.24	$524.06	$524.06
30	$351.03	$351.03	$331.53	$331.53	$492.18	$492.18	$531.56	$531.56
31	$358.46	$358.46	$338.54	$338.54	$502.59	$502.59	$542.80	$542.80
32	$365.88	$365.88	$345.55	$345.55	$513.00	$513.00	$554.04	$554.04
33	$370.52	$370.52	$349.93	$349.93	$519.50	$519.50	$561.06	$561.06
34	$375.47	$375.47	$354.61	$354.61	$526.44	$526.44	$568.55	$568.55
35	$377.94	$377.94	$356.94	$356.94	$529.91	$529.91	$572.30	$572.30
36	$380.41	$380.41	$359.28	$359.28	$533.38	$533.38	$576.05	$576.05
37	$382.89	$382.89	$361.62	$361.62	$536.85	$536.85	$579.79	$579.79
38	$385.36	$385.36	$363.95	$363.95	$540.32	$540.32	$583.54	$583.54
39	$390.31	$390.31	$368.63	$368.63	$547.25	$547.25	$591.03	$591.03
40	$395.26	$395.26	$373.30	$373.30	$554.19	$554.19	$598.53	$598.53
41	$402.68	$402.68	$380.31	$380.31	$564.60	$564.60	$609.77	$609.77
42	$409.80	$409.80	$387.03	$387.03	$574.57	$574.57	$620.54	$620.54
43	$419.69	$419.69	$396.38	$396.38	$588.45	$588.45	$635.53	$635.53
44	$432.06	$432.06	$408.06	$408.06	$605.80	$605.80	$654.26	$654.26
45	$446.60	$446.60	$421.79	$421.79	$626.18	$626.18	$676.27	$676.27
46	$463.92	$463.92	$438.15	$438.15	$650.46	$650.46	$702.50	$702.50
47	$483.40	$483.40	$456.55	$456.55	$677.78	$677.78	$732.00	$732.00
48	$505.67	$505.67	$477.58	$477.58	$709.00	$709.00	$765.72	$765.72
49	$527.63	$527.63	$498.32	$498.32	$739.79	$739.79	$798.97	$798.97
50	$552.37	$552.37	$521.69	$521.69	$774.48	$774.48	$836.44	$836.44
51	$576.81	$576.81	$544.76	$544.76	$808.74	$808.74	$873.44	$873.44
52	$603.71	$603.71	$570.17	$570.17	$846.47	$846.47	$914.18	$914.18
53	$630.93	$630.93	$595.88	$595.88	$884.63	$884.63	$955.40	$955.40
54	$660.31	$660.31	$623.63	$623.63	$925.82	$925.82	$999.89	$999.89
55	$689.69	$689.69	$651.38	$651.38	$967.02	$967.02	$1,044.38	$1,044.38
56	$721.55	$721.55	$681.46	$681.46	$1,011.68	$1,011.68	$1,092.62	$1,092.62
57	$753.71	$753.71	$711.84	$711.84	$1,056.78	$1,056.78	$1,141.32	$1,141.32
58	$788.04	$788.04	$744.26	$744.26	$1,104.91	$1,104.91	$1,193.31	$1,193.31
59	$805.05	$805.05	$760.33	$760.33	$1,128.76	$1,128.76	$1,219.07	$1,219.07
60	$839.38	$839.38	$792.75	$792.75	$1,176.90	$1,176.90	$1,271.05	$1,271.05
61	$869.08	$869.08	$820.79	$820.79	$1,218.53	$1,218.53	$1,316.01	$1,316.01
62	$888.56	$888.56	$839.20	$839.20	$1,245.85	$1,245.85	$1,345.52	$1,345.52
63	$912.99	$912.99	$862.27	$862.27	$1,280.11	$1,280.11	$1,382.51	$1,382.51
64+	$927.83	$927.83	$876.29	$876.29	$1,300.91	$1,300.91	$1,404.98	$1,404.98

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010170**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Gold QHDHP PPO 1500/0/15**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$30/$250 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$338.37	$338.37	$264.29	$264.29	$285.44	$285.44	$269.58	$269.58
15	$368.45	$368.45	$287.78	$287.78	$310.81	$310.81	$293.54	$293.54
16	$379.95	$379.95	$296.77	$296.77	$320.51	$320.51	$302.70	$302.70
17	$391.45	$391.45	$305.75	$305.75	$330.21	$330.21	$311.86	$311.86
18	$403.83	$403.83	$315.42	$315.42	$340.66	$340.66	$321.73	$321.73
19	$416.22	$416.22	$325.10	$325.10	$351.10	$351.10	$331.60	$331.60
20	$429.04	$429.04	$335.12	$335.12	$361.92	$361.92	$341.82	$341.82
21	$442.31	$442.31	$345.48	$345.48	$373.12	$373.12	$352.39	$352.39
22	$442.31	$442.31	$345.48	$345.48	$373.12	$373.12	$352.39	$352.39
23	$442.31	$442.31	$345.48	$345.48	$373.12	$373.12	$352.39	$352.39
24	$442.31	$442.31	$345.48	$345.48	$373.12	$373.12	$352.39	$352.39
25	$444.08	$444.08	$346.86	$346.86	$374.61	$374.61	$353.80	$353.80
26	$452.93	$452.93	$353.77	$353.77	$382.07	$382.07	$360.85	$360.85
27	$463.54	$463.54	$362.06	$362.06	$391.03	$391.03	$369.30	$369.30
28	$480.79	$480.79	$375.54	$375.54	$405.58	$405.58	$383.05	$383.05
29	$494.95	$494.95	$386.59	$386.59	$417.52	$417.52	$394.32	$394.32
30	$502.03	$502.03	$392.12	$392.12	$423.49	$423.49	$399.96	$399.96
31	$512.64	$512.64	$400.41	$400.41	$432.44	$432.44	$408.42	$408.42
32	$523.26	$523.26	$408.70	$408.70	$441.40	$441.40	$416.88	$416.88
33	$529.89	$529.89	$413.89	$413.89	$447.00	$447.00	$422.16	$422.16
34	$536.97	$536.97	$419.41	$419.41	$452.97	$452.97	$427.80	$427.80
35	$540.51	$540.51	$422.18	$422.18	$455.95	$455.95	$430.62	$430.62
36	$544.04	$544.04	$424.94	$424.94	$458.94	$458.94	$433.44	$433.44
37	$547.58	$547.58	$427.70	$427.70	$461.92	$461.92	$436.26	$436.26
38	$551.12	$551.12	$430.47	$430.47	$464.91	$464.91	$439.08	$439.08
39	$558.20	$558.20	$436.00	$436.00	$470.88	$470.88	$444.72	$444.72
40	$565.28	$565.28	$441.52	$441.52	$476.85	$476.85	$450.35	$450.35
41	$575.89	$575.89	$449.81	$449.81	$485.80	$485.80	$458.81	$458.81
42	$586.06	$586.06	$457.76	$457.76	$494.38	$494.38	$466.92	$466.92
43	$600.22	$600.22	$468.82	$468.82	$506.32	$506.32	$478.19	$478.19
44	$617.91	$617.91	$482.64	$482.64	$521.25	$521.25	$492.29	$492.29
45	$638.70	$638.70	$498.87	$498.87	$538.78	$538.78	$508.85	$508.85
46	$663.47	$663.47	$518.22	$518.22	$559.68	$559.68	$528.58	$528.58
47	$691.33	$691.33	$539.99	$539.99	$583.18	$583.18	$550.78	$550.78
48	$723.18	$723.18	$564.86	$564.86	$610.05	$610.05	$576.16	$576.16
49	$754.59	$754.59	$589.39	$589.39	$636.54	$636.54	$601.18	$601.18
50	$789.97	$789.97	$617.03	$617.03	$666.39	$666.39	$629.37	$629.37
51	$824.91	$824.91	$644.32	$644.32	$695.87	$695.87	$657.21	$657.21
52	$863.39	$863.39	$674.38	$674.38	$728.33	$728.33	$687.86	$687.86
53	$902.32	$902.32	$704.78	$704.78	$761.16	$761.16	$718.87	$718.87
54	$944.34	$944.34	$737.60	$737.60	$796.61	$796.61	$752.35	$752.35
55	$986.36	$986.36	$770.42	$770.42	$832.05	$832.05	$785.83	$785.83
56	$1,031.92	$1,031.92	$806.00	$806.00	$870.49	$870.49	$822.12	$822.12
57	$1,077.92	$1,077.92	$841.93	$841.93	$909.29	$909.29	$858.77	$858.77
58	$1,127.01	$1,127.01	$880.28	$880.28	$950.71	$950.71	$897.89	$897.89
59	$1,151.34	$1,151.34	$899.28	$899.28	$971.23	$971.23	$917.27	$917.27
60	$1,200.44	$1,200.44	$937.63	$937.63	$1,012.64	$1,012.64	$956.39	$956.39
61	$1,242.90	$1,242.90	$970.80	$970.80	$1,048.46	$1,048.46	$990.21	$990.21
62	$1,270.76	$1,270.76	$992.56	$992.56	$1,071.97	$1,071.97	$1,012.42	$1,012.42
63	$1,305.71	$1,305.71	$1,019.86	$1,019.86	$1,101.45	$1,101.45	$1,040.25	$1,040.25
64+	$1,326.93	$1,326.93	$1,036.43	$1,036.43	$1,119.35	$1,119.35	$1,057.16	$1,057.16

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010184**		**45127PA0010184**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 5000/0/40 Rx 250**		**Silver PPO 5000/0/40 Rx 250**		**Silver PPO 5000/0/40 Rx 250**		**Silver PPO 5000/0/40 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$257.39	$257.39	$277.98	$277.98	$262.54	$262.54	$269.90	$269.90
15	$280.27	$280.27	$302.69	$302.69	$285.88	$285.88	$293.89	$293.89
16	$289.02	$289.02	$312.14	$312.14	$294.80	$294.80	$303.06	$303.06
17	$297.77	$297.77	$321.59	$321.59	$303.72	$303.72	$312.24	$312.24
18	$307.19	$307.19	$331.76	$331.76	$313.33	$313.33	$322.12	$322.12
19	$316.61	$316.61	$341.94	$341.94	$322.94	$322.94	$331.99	$331.99
20	$326.37	$326.37	$352.48	$352.48	$332.89	$332.89	$342.23	$342.23
21	$336.46	$336.46	$363.38	$363.38	$343.19	$343.19	$352.81	$352.81
22	$336.46	$336.46	$363.38	$363.38	$343.19	$343.19	$352.81	$352.81
23	$336.46	$336.46	$363.38	$363.38	$343.19	$343.19	$352.81	$352.81
24	$336.46	$336.46	$363.38	$363.38	$343.19	$343.19	$352.81	$352.81
25	$337.81	$337.81	$364.83	$364.83	$344.56	$344.56	$354.22	$354.22
26	$344.54	$344.54	$372.10	$372.10	$351.43	$351.43	$361.28	$361.28
27	$352.61	$352.61	$380.82	$380.82	$359.66	$359.66	$369.74	$369.74
28	$365.73	$365.73	$394.99	$394.99	$373.05	$373.05	$383.50	$383.50
29	$376.50	$376.50	$406.62	$406.62	$384.03	$384.03	$394.79	$394.79
30	$381.88	$381.88	$412.43	$412.43	$389.52	$389.52	$400.44	$400.44
31	$389.96	$389.96	$421.15	$421.15	$397.76	$397.76	$408.91	$408.91
32	$398.03	$398.03	$429.87	$429.87	$405.99	$405.99	$417.37	$417.37
33	$403.08	$403.08	$435.33	$435.33	$411.14	$411.14	$422.67	$422.67
34	$408.46	$408.46	$441.14	$441.14	$416.63	$416.63	$428.31	$428.31
35	$411.15	$411.15	$444.05	$444.05	$419.38	$419.38	$431.13	$431.13
36	$413.85	$413.85	$446.95	$446.95	$422.12	$422.12	$433.96	$433.96
37	$416.54	$416.54	$449.86	$449.86	$424.87	$424.87	$436.78	$436.78
38	$419.23	$419.23	$452.77	$452.77	$427.61	$427.61	$439.60	$439.60
39	$424.61	$424.61	$458.58	$458.58	$433.10	$433.10	$445.25	$445.25
40	$430.00	$430.00	$464.40	$464.40	$438.60	$438.60	$450.89	$450.89
41	$438.07	$438.07	$473.12	$473.12	$446.83	$446.83	$459.36	$459.36
42	$445.81	$445.81	$481.47	$481.47	$454.73	$454.73	$467.47	$467.47
43	$456.58	$456.58	$493.10	$493.10	$465.71	$465.71	$478.76	$478.76
44	$470.03	$470.03	$507.64	$507.64	$479.44	$479.44	$492.88	$492.88
45	$485.85	$485.85	$524.72	$524.72	$495.57	$495.57	$509.46	$509.46
46	$504.69	$504.69	$545.07	$545.07	$514.78	$514.78	$529.22	$529.22
47	$525.89	$525.89	$567.96	$567.96	$536.40	$536.40	$551.44	$551.44
48	$550.11	$550.11	$594.12	$594.12	$561.11	$561.11	$576.84	$576.84
49	$574.00	$574.00	$619.92	$619.92	$585.48	$585.48	$601.89	$601.89
50	$600.92	$600.92	$648.99	$648.99	$612.94	$612.94	$630.12	$630.12
51	$627.50	$627.50	$677.70	$677.70	$640.05	$640.05	$657.99	$657.99
52	$656.77	$656.77	$709.31	$709.31	$669.91	$669.91	$688.69	$688.69
53	$686.38	$686.38	$741.29	$741.29	$700.11	$700.11	$719.73	$719.73
54	$718.34	$718.34	$775.81	$775.81	$732.71	$732.71	$753.25	$753.25
55	$750.31	$750.31	$810.33	$810.33	$765.31	$765.31	$786.77	$786.77
56	$784.96	$784.96	$847.76	$847.76	$800.66	$800.66	$823.11	$823.11
57	$819.95	$819.95	$885.55	$885.55	$836.35	$836.35	$859.80	$859.80
58	$857.30	$857.30	$925.88	$925.88	$874.45	$874.45	$898.96	$898.96
59	$875.81	$875.81	$945.87	$945.87	$893.32	$893.32	$918.36	$918.36
60	$913.15	$913.15	$986.20	$986.20	$931.42	$931.42	$957.53	$957.53
61	$945.45	$945.45	$1,021.09	$1,021.09	$964.36	$964.36	$991.40	$991.40
62	$966.65	$966.65	$1,043.98	$1,043.98	$985.98	$985.98	$1,013.62	$1,013.62
63	$993.23	$993.23	$1,072.69	$1,072.69	$1,013.09	$1,013.09	$1,041.50	$1,041.50
64+	$1,009.37	$1,009.37	$1,090.13	$1,090.13	$1,029.56	$1,029.56	$1,058.42	$1,058.42

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010186**		**45127PA0010186**	
Plan Marketing Name =>	**Silver PPO 5000/0/40 Rx 0**		**Silver PPO 5000/0/40 Rx 0**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$65/$350 PCP/SPC/ER**		**$40/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$291.49	$291.49	$275.30	$275.30	$252.28	$252.28	$272.46	$272.46
15	$317.40	$317.40	$299.77	$299.77	$274.71	$274.71	$296.68	$296.68
16	$327.31	$327.31	$309.13	$309.13	$283.28	$283.28	$305.94	$305.94
17	$337.22	$337.22	$318.48	$318.48	$291.86	$291.86	$315.20	$315.20
18	$347.88	$347.88	$328.56	$328.56	$301.09	$301.09	$325.18	$325.18
19	$358.55	$358.55	$338.63	$338.63	$310.32	$310.32	$335.15	$335.15
20	$369.60	$369.60	$349.07	$349.07	$319.89	$319.89	$345.48	$345.48
21	$381.03	$381.03	$359.87	$359.87	$329.78	$329.78	$356.16	$356.16
22	$381.03	$381.03	$359.87	$359.87	$329.78	$329.78	$356.16	$356.16
23	$381.03	$381.03	$359.87	$359.87	$329.78	$329.78	$356.16	$356.16
24	$381.03	$381.03	$359.87	$359.87	$329.78	$329.78	$356.16	$356.16
25	$382.56	$382.56	$361.31	$361.31	$331.10	$331.10	$357.59	$357.59
26	$390.18	$390.18	$368.50	$368.50	$337.69	$337.69	$364.71	$364.71
27	$399.32	$399.32	$377.14	$377.14	$345.61	$345.61	$373.26	$373.26
28	$414.18	$414.18	$391.17	$391.17	$358.47	$358.47	$387.15	$387.15
29	$426.38	$426.38	$402.69	$402.69	$369.02	$369.02	$398.55	$398.55
30	$432.47	$432.47	$408.45	$408.45	$374.30	$374.30	$404.24	$404.24
31	$441.62	$441.62	$417.08	$417.08	$382.22	$382.22	$412.79	$412.79
32	$450.76	$450.76	$425.72	$425.72	$390.13	$390.13	$421.34	$421.34
33	$456.48	$456.48	$431.12	$431.12	$395.08	$395.08	$426.68	$426.68
34	$462.58	$462.58	$436.88	$436.88	$400.35	$400.35	$432.38	$432.38
35	$465.62	$465.62	$439.76	$439.76	$402.99	$402.99	$435.23	$435.23
36	$468.67	$468.67	$442.64	$442.64	$405.63	$405.63	$438.08	$438.08
37	$471.72	$471.72	$445.51	$445.51	$408.27	$408.27	$440.93	$440.93
38	$474.77	$474.77	$448.39	$448.39	$410.91	$410.91	$443.78	$443.78
39	$480.87	$480.87	$454.15	$454.15	$416.18	$416.18	$449.48	$449.48
40	$486.96	$486.96	$459.91	$459.91	$421.46	$421.46	$455.18	$455.18
41	$496.11	$496.11	$468.55	$468.55	$429.37	$429.37	$463.72	$463.72
42	$504.87	$504.87	$476.82	$476.82	$436.96	$436.96	$471.92	$471.92
43	$517.06	$517.06	$488.34	$488.34	$447.51	$447.51	$483.31	$483.31
44	$532.31	$532.31	$502.73	$502.73	$460.70	$460.70	$497.56	$497.56
45	$550.21	$550.21	$519.65	$519.65	$476.20	$476.20	$514.30	$514.30
46	$571.55	$571.55	$539.80	$539.80	$494.67	$494.67	$534.24	$534.24
47	$595.56	$595.56	$562.47	$562.47	$515.45	$515.45	$556.68	$556.68
48	$622.99	$622.99	$588.38	$588.38	$539.19	$539.19	$582.33	$582.33
49	$650.05	$650.05	$613.93	$613.93	$562.60	$562.60	$607.61	$607.61
50	$680.53	$680.53	$642.72	$642.72	$588.99	$588.99	$636.11	$636.11
51	$710.63	$710.63	$671.15	$671.15	$615.04	$615.04	$664.24	$664.24
52	$743.78	$743.78	$702.46	$702.46	$643.73	$643.73	$695.23	$695.23
53	$777.31	$777.31	$734.13	$734.13	$672.75	$672.75	$726.57	$726.57
54	$813.51	$813.51	$768.31	$768.31	$704.08	$704.08	$760.41	$760.41
55	$849.71	$849.71	$802.50	$802.50	$735.41	$735.41	$794.24	$794.24
56	$888.95	$888.95	$839.57	$839.57	$769.38	$769.38	$830.93	$830.93
57	$928.58	$928.58	$876.99	$876.99	$803.67	$803.67	$867.97	$867.97
58	$970.88	$970.88	$916.94	$916.94	$840.28	$840.28	$907.50	$907.50
59	$991.83	$991.83	$936.73	$936.73	$858.42	$858.42	$927.09	$927.09
60	$1,034.13	$1,034.13	$976.68	$976.68	$895.02	$895.02	$966.62	$966.62
61	$1,070.71	$1,070.71	$1,011.22	$1,011.22	$926.68	$926.68	$1,000.82	$1,000.82
62	$1,094.71	$1,094.71	$1,033.90	$1,033.90	$947.46	$947.46	$1,023.25	$1,023.25
63	$1,124.81	$1,124.81	$1,062.33	$1,062.33	$973.51	$973.51	$1,051.39	$1,051.39
64+	$1,143.09	$1,143.09	$1,079.60	$1,079.60	$989.33	$989.33	$1,068.48	$1,068.48

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010187**		**45127PA0010187**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$257.33	$257.33	$264.71	$264.71	$285.89	$285.89	$270.01	$270.01
15	$280.20	$280.20	$288.24	$288.24	$311.30	$311.30	$294.01	$294.01
16	$288.95	$288.95	$297.24	$297.24	$321.02	$321.02	$303.18	$303.18
17	$297.69	$297.69	$306.24	$306.24	$330.74	$330.74	$312.36	$312.36
18	$307.11	$307.11	$315.93	$315.93	$341.20	$341.20	$322.24	$322.24
19	$316.53	$316.53	$325.61	$325.61	$351.66	$351.66	$332.13	$332.13
20	$326.28	$326.28	$335.65	$335.65	$362.50	$362.50	$342.36	$342.36
21	$336.38	$336.38	$346.03	$346.03	$373.71	$373.71	$352.95	$352.95
22	$336.38	$336.38	$346.03	$346.03	$373.71	$373.71	$352.95	$352.95
23	$336.38	$336.38	$346.03	$346.03	$373.71	$373.71	$352.95	$352.95
24	$336.38	$336.38	$346.03	$346.03	$373.71	$373.71	$352.95	$352.95
25	$337.72	$337.72	$347.41	$347.41	$375.21	$375.21	$354.36	$354.36
26	$344.45	$344.45	$354.33	$354.33	$382.68	$382.68	$361.42	$361.42
27	$352.52	$352.52	$362.64	$362.64	$391.65	$391.65	$369.89	$369.89
28	$365.64	$365.64	$376.13	$376.13	$406.23	$406.23	$383.66	$383.66
29	$376.40	$376.40	$387.21	$387.21	$418.18	$418.18	$394.95	$394.95
30	$381.79	$381.79	$392.74	$392.74	$424.16	$424.16	$400.60	$400.60
31	$389.86	$389.86	$401.05	$401.05	$433.13	$433.13	$409.07	$409.07
32	$397.93	$397.93	$409.35	$409.35	$442.10	$442.10	$417.54	$417.54
33	$402.98	$402.98	$414.54	$414.54	$447.71	$447.71	$422.83	$422.83
34	$408.36	$408.36	$420.08	$420.08	$453.69	$453.69	$428.48	$428.48
35	$411.05	$411.05	$422.85	$422.85	$456.68	$456.68	$431.31	$431.31
36	$413.74	$413.74	$425.62	$425.62	$459.67	$459.67	$434.13	$434.13
37	$416.43	$416.43	$428.39	$428.39	$462.66	$462.66	$436.95	$436.95
38	$419.12	$419.12	$431.15	$431.15	$465.65	$465.65	$439.78	$439.78
39	$424.51	$424.51	$436.69	$436.69	$471.63	$471.63	$445.42	$445.42
40	$429.89	$429.89	$442.23	$442.23	$477.60	$477.60	$451.07	$451.07
41	$437.96	$437.96	$450.53	$450.53	$486.57	$486.57	$459.54	$459.54
42	$445.70	$445.70	$458.49	$458.49	$495.17	$495.17	$467.66	$467.66
43	$456.46	$456.46	$469.56	$469.56	$507.13	$507.13	$478.95	$478.95
44	$469.92	$469.92	$483.40	$483.40	$522.08	$522.08	$493.07	$493.07
45	$485.73	$485.73	$499.67	$499.67	$539.64	$539.64	$509.66	$509.66
46	$504.56	$504.56	$519.04	$519.04	$560.57	$560.57	$529.43	$529.43
47	$525.76	$525.76	$540.84	$540.84	$584.11	$584.11	$551.66	$551.66
48	$549.97	$549.97	$565.76	$565.76	$611.02	$611.02	$577.07	$577.07
49	$573.86	$573.86	$590.33	$590.33	$637.55	$637.55	$602.13	$602.13
50	$600.77	$600.77	$618.01	$618.01	$667.45	$667.45	$630.37	$630.37
51	$627.34	$627.34	$645.35	$645.35	$696.97	$696.97	$658.25	$658.25
52	$656.61	$656.61	$675.45	$675.45	$729.49	$729.49	$688.96	$688.96
53	$686.21	$686.21	$705.90	$705.90	$762.37	$762.37	$720.02	$720.02
54	$718.16	$718.16	$738.77	$738.77	$797.88	$797.88	$753.55	$753.55
55	$750.12	$750.12	$771.65	$771.65	$833.38	$833.38	$787.08	$787.08
56	$784.76	$784.76	$807.29	$807.29	$871.87	$871.87	$823.43	$823.43
57	$819.75	$819.75	$843.28	$843.28	$910.74	$910.74	$860.14	$860.14
58	$857.09	$857.09	$881.68	$881.68	$952.22	$952.22	$899.32	$899.32
59	$875.59	$875.59	$900.72	$900.72	$972.77	$972.77	$918.73	$918.73
60	$912.92	$912.92	$939.13	$939.13	$1,014.26	$1,014.26	$957.91	$957.91
61	$945.22	$945.22	$972.34	$972.34	$1,050.13	$1,050.13	$991.79	$991.79
62	$966.41	$966.41	$994.14	$994.14	$1,073.68	$1,073.68	$1,014.03	$1,014.03
63	$992.98	$992.98	$1,021.48	$1,021.48	$1,103.20	$1,103.20	$1,041.91	$1,041.91
64+	$1,009.13	$1,009.13	$1,038.08	$1,038.08	$1,121.13	$1,121.13	$1,058.84	$1,058.84

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010188**		**45127PA0010188**		**45127PA0010188**		**45127PA0010189**	
Plan Marketing Name =>	**d Deductible PPO 3000/0/25 -**		**d Deductible PPO 3000/0/25 -**		**d Deductible PPO 3000/0/25 -**		**ed Deductible PPO 3000/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$313.20	$313.20	$338.25	$338.25	$319.46	$319.46	$326.34	$326.34
15	$341.04	$341.04	$368.32	$368.32	$347.86	$347.86	$355.35	$355.35
16	$351.68	$351.68	$379.82	$379.82	$358.72	$358.72	$366.44	$366.44
17	$362.33	$362.33	$391.31	$391.31	$369.57	$369.57	$377.53	$377.53
18	$373.79	$373.79	$403.69	$403.69	$381.27	$381.27	$389.48	$389.48
19	$385.25	$385.25	$416.08	$416.08	$392.96	$392.96	$401.42	$401.42
20	$397.13	$397.13	$428.90	$428.90	$405.07	$405.07	$413.79	$413.79
21	$409.41	$409.41	$442.16	$442.16	$417.60	$417.60	$426.59	$426.59
22	$409.41	$409.41	$442.16	$442.16	$417.60	$417.60	$426.59	$426.59
23	$409.41	$409.41	$442.16	$442.16	$417.60	$417.60	$426.59	$426.59
24	$409.41	$409.41	$442.16	$442.16	$417.60	$417.60	$426.59	$426.59
25	$411.05	$411.05	$443.93	$443.93	$419.27	$419.27	$428.30	$428.30
26	$419.24	$419.24	$452.77	$452.77	$427.62	$427.62	$436.83	$436.83
27	$429.06	$429.06	$463.39	$463.39	$437.64	$437.64	$447.07	$447.07
28	$445.03	$445.03	$480.63	$480.63	$453.93	$453.93	$463.70	$463.70
29	$458.13	$458.13	$494.78	$494.78	$467.29	$467.29	$477.35	$477.35
30	$464.68	$464.68	$501.85	$501.85	$473.97	$473.97	$484.18	$484.18
31	$474.51	$474.51	$512.47	$512.47	$484.00	$484.00	$494.42	$494.42
32	$484.33	$484.33	$523.08	$523.08	$494.02	$494.02	$504.66	$504.66
33	$490.47	$490.47	$529.71	$529.71	$500.28	$500.28	$511.05	$511.05
34	$497.02	$497.02	$536.79	$536.79	$506.96	$506.96	$517.88	$517.88
35	$500.30	$500.30	$540.32	$540.32	$510.31	$510.31	$521.29	$521.29
36	$503.57	$503.57	$543.86	$543.86	$513.65	$513.65	$524.71	$524.71
37	$506.85	$506.85	$547.40	$547.40	$516.99	$516.99	$528.12	$528.12
38	$510.12	$510.12	$550.93	$550.93	$520.33	$520.33	$531.53	$531.53
39	$516.68	$516.68	$558.01	$558.01	$527.01	$527.01	$538.36	$538.36
40	$523.23	$523.23	$565.08	$565.08	$533.69	$533.69	$545.18	$545.18
41	$533.05	$533.05	$575.70	$575.70	$543.71	$543.71	$555.42	$555.42
42	$542.47	$542.47	$585.87	$585.87	$553.32	$553.32	$565.23	$565.23
43	$555.57	$555.57	$600.01	$600.01	$566.68	$566.68	$578.88	$578.88
44	$571.95	$571.95	$617.70	$617.70	$583.38	$583.38	$595.95	$595.95
45	$591.19	$591.19	$638.48	$638.48	$603.01	$603.01	$616.00	$616.00
46	$614.12	$614.12	$663.24	$663.24	$626.40	$626.40	$639.88	$639.88
47	$639.91	$639.91	$691.10	$691.10	$652.71	$652.71	$666.76	$666.76
48	$669.39	$669.39	$722.94	$722.94	$682.77	$682.77	$697.47	$697.47
49	$698.45	$698.45	$754.33	$754.33	$712.42	$712.42	$727.76	$727.76
50	$731.21	$731.21	$789.70	$789.70	$745.83	$745.83	$761.89	$761.89
51	$763.55	$763.55	$824.63	$824.63	$778.82	$778.82	$795.59	$795.59
52	$799.17	$799.17	$863.10	$863.10	$815.15	$815.15	$832.70	$832.70
53	$835.20	$835.20	$902.01	$902.01	$851.90	$851.90	$870.24	$870.24
54	$874.09	$874.09	$944.02	$944.02	$891.57	$891.57	$910.77	$910.77
55	$912.98	$912.98	$986.02	$986.02	$931.24	$931.24	$951.30	$951.30
56	$955.15	$955.15	$1,031.57	$1,031.57	$974.26	$974.26	$995.23	$995.23
57	$997.73	$997.73	$1,077.55	$1,077.55	$1,017.69	$1,017.69	$1,039.60	$1,039.60
58	$1,043.18	$1,043.18	$1,126.63	$1,126.63	$1,064.04	$1,064.04	$1,086.95	$1,086.95
59	$1,065.69	$1,065.69	$1,150.95	$1,150.95	$1,087.01	$1,087.01	$1,110.41	$1,110.41
60	$1,111.14	$1,111.14	$1,200.03	$1,200.03	$1,133.36	$1,133.36	$1,157.77	$1,157.77
61	$1,150.44	$1,150.44	$1,242.48	$1,242.48	$1,173.45	$1,173.45	$1,198.72	$1,198.72
62	$1,176.23	$1,176.23	$1,270.33	$1,270.33	$1,199.76	$1,199.76	$1,225.59	$1,225.59
63	$1,208.58	$1,208.58	$1,305.26	$1,305.26	$1,232.75	$1,232.75	$1,259.29	$1,259.29
64+	$1,228.22	$1,228.22	$1,326.48	$1,326.48	$1,252.79	$1,252.79	$1,279.76	$1,279.76

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010189**		**45127PA0010189**		**45127PA0010190**		**45127PA0010190**	
Plan Marketing Name =>	**ed Deductible PPO 3000/0/25**		**ed Deductible PPO 3000/0/25**		**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 250**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**20%**		**20%**	
Copays =>	**$25/$60/$250 PCP/SPC/ER**		**$25/$60/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$352.45	$352.45	$332.87	$332.87	$294.79	$294.79	$318.37	$318.37
15	$383.78	$383.78	$362.46	$362.46	$320.99	$320.99	$346.67	$346.67
16	$395.76	$395.76	$373.77	$373.77	$331.01	$331.01	$357.49	$357.49
17	$407.73	$407.73	$385.08	$385.08	$341.03	$341.03	$368.31	$368.31
18	$420.63	$420.63	$397.27	$397.27	$351.82	$351.82	$379.96	$379.96
19	$433.53	$433.53	$409.45	$409.45	$362.60	$362.60	$391.61	$391.61
20	$446.90	$446.90	$422.07	$422.07	$373.78	$373.78	$403.68	$403.68
21	$460.72	$460.72	$435.12	$435.12	$385.34	$385.34	$416.17	$416.17
22	$460.72	$460.72	$435.12	$435.12	$385.34	$385.34	$416.17	$416.17
23	$460.72	$460.72	$435.12	$435.12	$385.34	$385.34	$416.17	$416.17
24	$460.72	$460.72	$435.12	$435.12	$385.34	$385.34	$416.17	$416.17
25	$462.56	$462.56	$436.86	$436.86	$386.88	$386.88	$417.83	$417.83
26	$471.77	$471.77	$445.56	$445.56	$394.59	$394.59	$426.16	$426.16
27	$482.83	$482.83	$456.01	$456.01	$403.84	$403.84	$436.14	$436.14
28	$500.80	$500.80	$472.98	$472.98	$418.86	$418.86	$452.37	$452.37
29	$515.54	$515.54	$486.90	$486.90	$431.20	$431.20	$465.69	$465.69
30	$522.91	$522.91	$493.86	$493.86	$437.36	$437.36	$472.35	$472.35
31	$533.97	$533.97	$504.31	$504.31	$446.61	$446.61	$482.34	$482.34
32	$545.03	$545.03	$514.75	$514.75	$455.86	$455.86	$492.33	$492.33
33	$551.94	$551.94	$521.28	$521.28	$461.64	$461.64	$498.57	$498.57
34	$559.31	$559.31	$528.24	$528.24	$467.80	$467.80	$505.23	$505.23
35	$563.00	$563.00	$531.72	$531.72	$470.89	$470.89	$508.56	$508.56
36	$566.68	$566.68	$535.20	$535.20	$473.97	$473.97	$511.89	$511.89
37	$570.37	$570.37	$538.68	$538.68	$477.05	$477.05	$515.21	$515.21
38	$574.05	$574.05	$542.16	$542.16	$480.13	$480.13	$518.54	$518.54
39	$581.43	$581.43	$549.12	$549.12	$486.30	$486.30	$525.20	$525.20
40	$588.80	$588.80	$556.09	$556.09	$492.46	$492.46	$531.86	$531.86
41	$599.85	$599.85	$566.53	$566.53	$501.71	$501.71	$541.85	$541.85
42	$610.45	$610.45	$576.54	$576.54	$510.58	$510.58	$551.42	$551.42
43	$625.19	$625.19	$590.46	$590.46	$522.91	$522.91	$564.74	$564.74
44	$643.62	$643.62	$607.87	$607.87	$538.32	$538.32	$581.39	$581.39
45	$665.28	$665.28	$628.32	$628.32	$556.43	$556.43	$600.95	$600.95
46	$691.08	$691.08	$652.68	$652.68	$578.01	$578.01	$624.25	$624.25
47	$720.10	$720.10	$680.10	$680.10	$602.29	$602.29	$650.47	$650.47
48	$753.27	$753.27	$711.42	$711.42	$630.03	$630.03	$680.43	$680.43
49	$785.98	$785.98	$742.32	$742.32	$657.39	$657.39	$709.98	$709.98
50	$822.84	$822.84	$777.13	$777.13	$688.22	$688.22	$743.27	$743.27
51	$859.24	$859.24	$811.50	$811.50	$718.66	$718.66	$776.15	$776.15
52	$899.32	$899.32	$849.36	$849.36	$752.18	$752.18	$812.36	$812.36
53	$939.86	$939.86	$887.65	$887.65	$786.09	$786.09	$848.98	$848.98
54	$983.63	$983.63	$928.99	$928.99	$822.70	$822.70	$888.52	$888.52
55	$1,027.40	$1,027.40	$970.32	$970.32	$859.31	$859.31	$928.05	$928.05
56	$1,074.85	$1,074.85	$1,015.14	$1,015.14	$899.00	$899.00	$970.92	$970.92
57	$1,122.77	$1,122.77	$1,060.39	$1,060.39	$939.07	$939.07	$1,014.20	$1,014.20
58	$1,173.91	$1,173.91	$1,108.69	$1,108.69	$981.85	$981.85	$1,060.39	$1,060.39
59	$1,199.25	$1,199.25	$1,132.62	$1,132.62	$1,003.04	$1,003.04	$1,083.28	$1,083.28
60	$1,250.39	$1,250.39	$1,180.92	$1,180.92	$1,045.81	$1,045.81	$1,129.48	$1,129.48
61	$1,294.62	$1,294.62	$1,222.69	$1,222.69	$1,082.81	$1,082.81	$1,169.43	$1,169.43
62	$1,323.64	$1,323.64	$1,250.10	$1,250.10	$1,107.08	$1,107.08	$1,195.65	$1,195.65
63	$1,360.04	$1,360.04	$1,284.48	$1,284.48	$1,137.52	$1,137.52	$1,228.53	$1,228.53
64+	$1,382.15	$1,382.15	$1,305.36	$1,305.36	$1,156.01	$1,156.01	$1,248.50	$1,248.50

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010190**		**45127PA0010191**		**45127PA0010191**		**45127PA0010191**	
Plan Marketing Name =>	**Gold PPO 2000/20/20 Rx 250**		**Gold PPO 2000/20/20 Rx 0**		**Gold PPO 2000/20/20 Rx 0**		**Gold PPO 2000/20/20 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**20%**		**20%**		**20%**		**20%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$300.68	$300.68	$307.86	$307.86	$332.49	$332.49	$314.02	$314.02
15	$327.41	$327.41	$335.22	$335.22	$362.04	$362.04	$341.93	$341.93
16	$337.63	$337.63	$345.69	$345.69	$373.34	$373.34	$352.60	$352.60
17	$347.85	$347.85	$356.15	$356.15	$384.64	$384.64	$363.27	$363.27
18	$358.85	$358.85	$367.42	$367.42	$396.81	$396.81	$374.77	$374.77
19	$369.86	$369.86	$378.69	$378.69	$408.98	$408.98	$386.26	$386.26
20	$381.26	$381.26	$390.36	$390.36	$421.59	$421.59	$398.16	$398.16
21	$393.05	$393.05	$402.43	$402.43	$434.62	$434.62	$410.48	$410.48
22	$393.05	$393.05	$402.43	$402.43	$434.62	$434.62	$410.48	$410.48
23	$393.05	$393.05	$402.43	$402.43	$434.62	$434.62	$410.48	$410.48
24	$393.05	$393.05	$402.43	$402.43	$434.62	$434.62	$410.48	$410.48
25	$394.62	$394.62	$404.04	$404.04	$436.36	$436.36	$412.12	$412.12
26	$402.48	$402.48	$412.09	$412.09	$445.06	$445.06	$420.33	$420.33
27	$411.91	$411.91	$421.75	$421.75	$455.49	$455.49	$430.18	$430.18
28	$427.24	$427.24	$437.44	$437.44	$472.44	$472.44	$446.19	$446.19
29	$439.82	$439.82	$450.32	$450.32	$486.34	$486.34	$459.33	$459.33
30	$446.11	$446.11	$456.76	$456.76	$493.30	$493.30	$465.89	$465.89
31	$455.54	$455.54	$466.42	$466.42	$503.73	$503.73	$475.74	$475.74
32	$464.97	$464.97	$476.07	$476.07	$514.16	$514.16	$485.60	$485.60
33	$470.87	$470.87	$482.11	$482.11	$520.68	$520.68	$491.75	$491.75
34	$477.16	$477.16	$488.55	$488.55	$527.63	$527.63	$498.32	$498.32
35	$480.30	$480.30	$491.77	$491.77	$531.11	$531.11	$501.60	$501.60
36	$483.45	$483.45	$494.99	$494.99	$534.59	$534.59	$504.89	$504.89
37	$486.59	$486.59	$498.21	$498.21	$538.07	$538.07	$508.17	$508.17
38	$489.74	$489.74	$501.43	$501.43	$541.54	$541.54	$511.46	$511.46
39	$496.03	$496.03	$507.87	$507.87	$548.50	$548.50	$518.02	$518.02
40	$502.31	$502.31	$514.31	$514.31	$555.45	$555.45	$524.59	$524.59
41	$511.75	$511.75	$523.96	$523.96	$565.88	$565.88	$534.44	$534.44
42	$520.79	$520.79	$533.22	$533.22	$575.88	$575.88	$543.88	$543.88
43	$533.36	$533.36	$546.10	$546.10	$589.79	$589.79	$557.02	$557.02
44	$549.09	$549.09	$562.19	$562.19	$607.17	$607.17	$573.44	$573.44
45	$567.56	$567.56	$581.11	$581.11	$627.60	$627.60	$592.73	$592.73
46	$589.57	$589.57	$603.64	$603.64	$651.94	$651.94	$615.72	$615.72
47	$614.33	$614.33	$629.00	$629.00	$679.32	$679.32	$641.58	$641.58
48	$642.63	$642.63	$657.97	$657.97	$710.61	$710.61	$671.13	$671.13
49	$670.54	$670.54	$686.55	$686.55	$741.47	$741.47	$700.28	$700.28
50	$701.98	$701.98	$718.74	$718.74	$776.24	$776.24	$733.11	$733.11
51	$733.03	$733.03	$750.53	$750.53	$810.57	$810.57	$765.54	$765.54
52	$767.23	$767.23	$785.54	$785.54	$848.39	$848.39	$801.25	$801.25
53	$801.82	$801.82	$820.96	$820.96	$886.63	$886.63	$837.38	$837.38
54	$839.15	$839.15	$859.19	$859.19	$927.92	$927.92	$876.37	$876.37
55	$876.49	$876.49	$897.42	$897.42	$969.21	$969.21	$915.37	$915.37
56	$916.98	$916.98	$938.87	$938.87	$1,013.98	$1,013.98	$957.65	$957.65
57	$957.86	$957.86	$980.72	$980.72	$1,059.18	$1,059.18	$1,000.34	$1,000.34
58	$1,001.48	$1,001.48	$1,025.39	$1,025.39	$1,107.42	$1,107.42	$1,045.90	$1,045.90
59	$1,023.10	$1,023.10	$1,047.53	$1,047.53	$1,131.33	$1,131.33	$1,068.48	$1,068.48
60	$1,066.73	$1,066.73	$1,092.20	$1,092.20	$1,179.57	$1,179.57	$1,114.04	$1,114.04
61	$1,104.46	$1,104.46	$1,130.83	$1,130.83	$1,221.29	$1,221.29	$1,153.44	$1,153.44
62	$1,129.22	$1,129.22	$1,156.18	$1,156.18	$1,248.68	$1,248.68	$1,179.31	$1,179.31
63	$1,160.27	$1,160.27	$1,187.97	$1,187.97	$1,283.01	$1,283.01	$1,211.73	$1,211.73
64+	$1,179.14	$1,179.14	$1,207.28	$1,207.28	$1,303.86	$1,303.86	$1,231.43	$1,231.43

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010194**		**45127PA0010194**		**45127PA0010194**		**45127PA0010195**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 0**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$301.18	$301.18	$325.27	$325.27	$307.20	$307.20	$314.23	$314.23
15	$327.95	$327.95	$354.19	$354.19	$334.51	$334.51	$342.16	$342.16
16	$338.19	$338.19	$365.24	$365.24	$344.95	$344.95	$352.84	$352.84
17	$348.42	$348.42	$376.30	$376.30	$355.39	$355.39	$363.52	$363.52
18	$359.45	$359.45	$388.20	$388.20	$366.64	$366.64	$375.02	$375.02
19	$370.47	$370.47	$400.11	$400.11	$377.88	$377.88	$386.53	$386.53
20	$381.89	$381.89	$412.44	$412.44	$389.53	$389.53	$398.44	$398.44
21	$393.70	$393.70	$425.20	$425.20	$401.57	$401.57	$410.76	$410.76
22	$393.70	$393.70	$425.20	$425.20	$401.57	$401.57	$410.76	$410.76
23	$393.70	$393.70	$425.20	$425.20	$401.57	$401.57	$410.76	$410.76
24	$393.70	$393.70	$425.20	$425.20	$401.57	$401.57	$410.76	$410.76
25	$395.27	$395.27	$426.90	$426.90	$403.18	$403.18	$412.40	$412.40
26	$403.15	$403.15	$435.40	$435.40	$411.21	$411.21	$420.62	$420.62
27	$412.60	$412.60	$445.61	$445.61	$420.85	$420.85	$430.48	$430.48
28	$427.95	$427.95	$462.19	$462.19	$436.51	$436.51	$446.50	$446.50
29	$440.55	$440.55	$475.79	$475.79	$449.36	$449.36	$459.64	$459.64
30	$446.85	$446.85	$482.60	$482.60	$455.79	$455.79	$466.21	$466.21
31	$456.30	$456.30	$492.80	$492.80	$465.42	$465.42	$476.07	$476.07
32	$465.75	$465.75	$503.01	$503.01	$475.06	$475.06	$485.93	$485.93
33	$471.65	$471.65	$509.38	$509.38	$481.09	$481.09	$492.09	$492.09
34	$477.95	$477.95	$516.19	$516.19	$487.51	$487.51	$498.66	$498.66
35	$481.10	$481.10	$519.59	$519.59	$490.72	$490.72	$501.95	$501.95
36	$484.25	$484.25	$522.99	$522.99	$493.94	$493.94	$505.23	$505.23
37	$487.40	$487.40	$526.39	$526.39	$497.15	$497.15	$508.52	$508.52
38	$490.55	$490.55	$529.79	$529.79	$500.36	$500.36	$511.81	$511.81
39	$496.85	$496.85	$536.60	$536.60	$506.79	$506.79	$518.38	$518.38
40	$503.15	$503.15	$543.40	$543.40	$513.21	$513.21	$524.95	$524.95
41	$512.60	$512.60	$553.61	$553.61	$522.85	$522.85	$534.81	$534.81
42	$521.65	$521.65	$563.38	$563.38	$532.09	$532.09	$544.26	$544.26
43	$534.25	$534.25	$576.99	$576.99	$544.94	$544.94	$557.40	$557.40
44	$550.00	$550.00	$594.00	$594.00	$561.00	$561.00	$573.83	$573.83
45	$568.50	$568.50	$613.98	$613.98	$579.87	$579.87	$593.14	$593.14
46	$590.55	$590.55	$637.79	$637.79	$602.36	$602.36	$616.14	$616.14
47	$615.35	$615.35	$664.58	$664.58	$627.66	$627.66	$642.02	$642.02
48	$643.70	$643.70	$695.20	$695.20	$656.57	$656.57	$671.59	$671.59
49	$671.65	$671.65	$725.38	$725.38	$685.09	$685.09	$700.76	$700.76
50	$703.15	$703.15	$759.40	$759.40	$717.21	$717.21	$733.62	$733.62
51	$734.25	$734.25	$792.99	$792.99	$748.94	$748.94	$766.07	$766.07
52	$768.50	$768.50	$829.98	$829.98	$783.87	$783.87	$801.80	$801.80
53	$803.15	$803.15	$867.40	$867.40	$819.21	$819.21	$837.95	$837.95
54	$840.55	$840.55	$907.79	$907.79	$857.36	$857.36	$876.97	$876.97
55	$877.95	$877.95	$948.19	$948.19	$895.51	$895.51	$915.99	$915.99
56	$918.50	$918.50	$991.98	$991.98	$936.87	$936.87	$958.30	$958.30
57	$959.45	$959.45	$1,036.20	$1,036.20	$978.64	$978.64	$1,001.02	$1,001.02
58	$1,003.15	$1,003.15	$1,083.40	$1,083.40	$1,023.21	$1,023.21	$1,046.62	$1,046.62
59	$1,024.80	$1,024.80	$1,106.79	$1,106.79	$1,045.30	$1,045.30	$1,069.21	$1,069.21
60	$1,068.50	$1,068.50	$1,153.98	$1,153.98	$1,089.87	$1,089.87	$1,114.80	$1,114.80
61	$1,106.30	$1,106.30	$1,194.80	$1,194.80	$1,128.42	$1,128.42	$1,154.24	$1,154.24
62	$1,131.10	$1,131.10	$1,221.59	$1,221.59	$1,153.72	$1,153.72	$1,180.11	$1,180.11
63	$1,162.20	$1,162.20	$1,255.18	$1,255.18	$1,185.45	$1,185.45	$1,212.56	$1,212.56
64+	$1,181.09	$1,181.09	$1,275.59	$1,275.59	$1,204.71	$1,204.71	$1,232.27	$1,232.27

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010195**		**45127PA0010195**		**45127PA0010196**		**45127PA0010196**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 0**		**Gold Easy Blue PPO 0/0/25**		**Gold Easy Blue PPO 0/0/25**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**		**$25/$50/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$339.37	$339.37	$320.52	$320.52	$329.85	$329.85	$356.23	$356.23
15	$369.54	$369.54	$349.01	$349.01	$359.16	$359.16	$387.90	$387.90
16	$381.07	$381.07	$359.90	$359.90	$370.38	$370.38	$400.01	$400.01
17	$392.60	$392.60	$370.79	$370.79	$381.59	$381.59	$412.11	$412.11
18	$405.03	$405.03	$382.52	$382.52	$393.66	$393.66	$425.15	$425.15
19	$417.45	$417.45	$394.26	$394.26	$405.73	$405.73	$438.19	$438.19
20	$430.31	$430.31	$406.41	$406.41	$418.23	$418.23	$451.69	$451.69
21	$443.62	$443.62	$418.98	$418.98	$431.17	$431.17	$465.66	$465.66
22	$443.62	$443.62	$418.98	$418.98	$431.17	$431.17	$465.66	$465.66
23	$443.62	$443.62	$418.98	$418.98	$431.17	$431.17	$465.66	$465.66
24	$443.62	$443.62	$418.98	$418.98	$431.17	$431.17	$465.66	$465.66
25	$445.40	$445.40	$420.65	$420.65	$432.89	$432.89	$467.53	$467.53
26	$454.27	$454.27	$429.03	$429.03	$441.52	$441.52	$476.84	$476.84
27	$464.91	$464.91	$439.09	$439.09	$451.87	$451.87	$488.02	$488.02
28	$482.22	$482.22	$455.43	$455.43	$468.68	$468.68	$506.18	$506.18
29	$496.41	$496.41	$468.83	$468.83	$482.48	$482.48	$521.08	$521.08
30	$503.51	$503.51	$475.54	$475.54	$489.38	$489.38	$528.53	$528.53
31	$514.16	$514.16	$485.59	$485.59	$499.73	$499.73	$539.70	$539.70
32	$524.80	$524.80	$495.65	$495.65	$510.07	$510.07	$550.88	$550.88
33	$531.46	$531.46	$501.93	$501.93	$516.54	$516.54	$557.86	$557.86
34	$538.56	$538.56	$508.64	$508.64	$523.44	$523.44	$565.32	$565.32
35	$542.10	$542.10	$511.99	$511.99	$526.89	$526.89	$569.04	$569.04
36	$545.65	$545.65	$515.34	$515.34	$530.34	$530.34	$572.77	$572.77
37	$549.20	$549.20	$518.69	$518.69	$533.79	$533.79	$576.49	$576.49
38	$552.75	$552.75	$522.04	$522.04	$537.24	$537.24	$580.22	$580.22
39	$559.85	$559.85	$528.75	$528.75	$544.14	$544.14	$587.67	$587.67
40	$566.95	$566.95	$535.45	$535.45	$551.04	$551.04	$595.12	$595.12
41	$577.59	$577.59	$545.51	$545.51	$561.38	$561.38	$606.29	$606.29
42	$587.80	$587.80	$555.14	$555.14	$571.30	$571.30	$617.00	$617.00
43	$601.99	$601.99	$568.55	$568.55	$585.10	$585.10	$631.91	$631.91
44	$619.74	$619.74	$585.31	$585.31	$602.34	$602.34	$650.53	$650.53
45	$640.59	$640.59	$605.00	$605.00	$622.61	$622.61	$672.42	$672.42
46	$665.43	$665.43	$628.46	$628.46	$646.76	$646.76	$698.50	$698.50
47	$693.38	$693.38	$654.86	$654.86	$673.92	$673.92	$727.83	$727.83
48	$725.32	$725.32	$685.02	$685.02	$704.96	$704.96	$761.36	$761.36
49	$756.82	$756.82	$714.77	$714.77	$735.58	$735.58	$794.42	$794.42
50	$792.31	$792.31	$748.29	$748.29	$770.07	$770.07	$831.68	$831.68
51	$827.35	$827.35	$781.39	$781.39	$804.13	$804.13	$868.46	$868.46
52	$865.95	$865.95	$817.84	$817.84	$841.64	$841.64	$908.98	$908.98
53	$904.99	$904.99	$854.71	$854.71	$879.59	$879.59	$949.95	$949.95
54	$947.13	$947.13	$894.51	$894.51	$920.55	$920.55	$994.19	$994.19
55	$989.27	$989.27	$934.31	$934.31	$961.51	$961.51	$1,038.43	$1,038.43
56	$1,034.97	$1,034.97	$977.47	$977.47	$1,005.92	$1,005.92	$1,086.39	$1,086.39
57	$1,081.10	$1,081.10	$1,021.04	$1,021.04	$1,050.76	$1,050.76	$1,134.82	$1,134.82
58	$1,130.35	$1,130.35	$1,067.55	$1,067.55	$1,098.62	$1,098.62	$1,186.51	$1,186.51
59	$1,154.74	$1,154.74	$1,090.59	$1,090.59	$1,122.34	$1,122.34	$1,212.12	$1,212.12
60	$1,203.99	$1,203.99	$1,137.10	$1,137.10	$1,170.20	$1,170.20	$1,263.81	$1,263.81
61	$1,246.57	$1,246.57	$1,177.32	$1,177.32	$1,211.59	$1,211.59	$1,308.51	$1,308.51
62	$1,274.52	$1,274.52	$1,203.72	$1,203.72	$1,238.75	$1,238.75	$1,337.85	$1,337.85
63	$1,309.57	$1,309.57	$1,236.81	$1,236.81	$1,272.81	$1,272.81	$1,374.64	$1,374.64
64+	$1,330.85	$1,330.85	$1,256.93	$1,256.93	$1,293.50	$1,293.50	$1,396.98	$1,396.98

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010196**		**45127PA0010197**		**45127PA0010198**		**45127PA0010199**	
Plan Marketing Name =>	**Gold Easy Blue PPO 0/0/25**		**old PPO Choice 3000/0/30 Rx 2**		**Gold PPO Choice 3000/0/30 Rx**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**9**		**7**		**7**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Silver**	
Deductible =>	**$0 /$0 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$200 PCP/SPC/ER**		**$30/$50/$200 PCP/SPC/ER**		**$30/$50/$200 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$336.44	$336.44	$271.99	$271.99	$283.92	$283.92	$250.38	$250.38
15	$366.35	$366.35	$296.17	$296.17	$309.15	$309.15	$272.63	$272.63
16	$377.78	$377.78	$305.41	$305.41	$318.80	$318.80	$281.14	$281.14
17	$389.22	$389.22	$314.66	$314.66	$328.45	$328.45	$289.65	$289.65
18	$401.53	$401.53	$324.61	$324.61	$338.84	$338.84	$298.82	$298.82
19	$413.85	$413.85	$334.57	$334.57	$349.23	$349.23	$307.98	$307.98
20	$426.60	$426.60	$344.88	$344.88	$360.00	$360.00	$317.47	$317.47
21	$439.79	$439.79	$355.55	$355.55	$371.13	$371.13	$327.29	$327.29
22	$439.79	$439.79	$355.55	$355.55	$371.13	$371.13	$327.29	$327.29
23	$439.79	$439.79	$355.55	$355.55	$371.13	$371.13	$327.29	$327.29
24	$439.79	$439.79	$355.55	$355.55	$371.13	$371.13	$327.29	$327.29
25	$441.55	$441.55	$356.97	$356.97	$372.62	$372.62	$328.60	$328.60
26	$450.35	$450.35	$364.08	$364.08	$380.04	$380.04	$335.14	$335.14
27	$460.90	$460.90	$372.61	$372.61	$388.95	$388.95	$343.00	$343.00
28	$478.06	$478.06	$386.48	$386.48	$403.42	$403.42	$355.76	$355.76
29	$492.13	$492.13	$397.86	$397.86	$415.30	$415.30	$366.24	$366.24
30	$499.17	$499.17	$403.55	$403.55	$421.23	$421.23	$371.47	$371.47
31	$509.72	$509.72	$412.08	$412.08	$430.14	$430.14	$379.33	$379.33
32	$520.28	$520.28	$420.61	$420.61	$439.05	$439.05	$387.18	$387.18
33	$526.87	$526.87	$425.95	$425.95	$444.62	$444.62	$392.09	$392.09
34	$533.91	$533.91	$431.63	$431.63	$450.55	$450.55	$397.33	$397.33
35	$537.43	$537.43	$434.48	$434.48	$453.52	$453.52	$399.95	$399.95
36	$540.95	$540.95	$437.32	$437.32	$456.49	$456.49	$402.57	$402.57
37	$544.46	$544.46	$440.17	$440.17	$459.46	$459.46	$405.19	$405.19
38	$547.98	$547.98	$443.01	$443.01	$462.43	$462.43	$407.80	$407.80
39	$555.02	$555.02	$448.70	$448.70	$468.37	$468.37	$413.04	$413.04
40	$562.06	$562.06	$454.39	$454.39	$474.31	$474.31	$418.28	$418.28
41	$572.61	$572.61	$462.92	$462.92	$483.21	$483.21	$426.13	$426.13
42	$582.73	$582.73	$471.10	$471.10	$491.75	$491.75	$433.66	$433.66
43	$596.80	$596.80	$482.48	$482.48	$503.63	$503.63	$444.13	$444.13
44	$614.39	$614.39	$496.70	$496.70	$518.47	$518.47	$457.22	$457.22
45	$635.06	$635.06	$513.41	$513.41	$535.91	$535.91	$472.61	$472.61
46	$659.69	$659.69	$533.32	$533.32	$556.70	$556.70	$490.94	$490.94
47	$687.40	$687.40	$555.72	$555.72	$580.08	$580.08	$511.55	$511.55
48	$719.06	$719.06	$581.32	$581.32	$606.80	$606.80	$535.12	$535.12
49	$750.29	$750.29	$606.56	$606.56	$633.15	$633.15	$558.36	$558.36
50	$785.47	$785.47	$635.01	$635.01	$662.84	$662.84	$584.54	$584.54
51	$820.21	$820.21	$663.09	$663.09	$692.16	$692.16	$610.40	$610.40
52	$858.48	$858.48	$694.03	$694.03	$724.45	$724.45	$638.87	$638.87
53	$897.18	$897.18	$725.32	$725.32	$757.11	$757.11	$667.67	$667.67
54	$938.96	$938.96	$759.09	$759.09	$792.37	$792.37	$698.76	$698.76
55	$980.74	$980.74	$792.87	$792.87	$827.62	$827.62	$729.86	$729.86
56	$1,026.04	$1,026.04	$829.49	$829.49	$865.85	$865.85	$763.57	$763.57
57	$1,071.78	$1,071.78	$866.47	$866.47	$904.45	$904.45	$797.61	$797.61
58	$1,120.59	$1,120.59	$905.93	$905.93	$945.64	$945.64	$833.93	$833.93
59	$1,144.78	$1,144.78	$925.49	$925.49	$966.05	$966.05	$851.94	$851.94
60	$1,193.60	$1,193.60	$964.95	$964.95	$1,007.25	$1,007.25	$888.27	$888.27
61	$1,235.82	$1,235.82	$999.09	$999.09	$1,042.88	$1,042.88	$919.68	$919.68
62	$1,263.53	$1,263.53	$1,021.49	$1,021.49	$1,066.26	$1,066.26	$940.30	$940.30
63	$1,298.27	$1,298.27	$1,049.57	$1,049.57	$1,095.58	$1,095.58	$966.16	$966.16
64+	$1,319.37	$1,319.37	$1,066.64	$1,066.64	$1,113.38	$1,113.38	$981.86	$981.86

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010199**		**45127PA0010199**		**45127PA0130001**		**45127PA0130002**	
Plan Marketing Name =>	**ilver QHDHP-E PPO 4500/0/1C**		**ilver QHDHP-E PPO 4500/0/1C**		**lley Advantage EPO 2000/0/2C**		**alley Advantage EPO 2000/0/2**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**7**		**9**		**6**		**6**	
Network =>	**PPO**		**PPO**		**EPO**		**EPO**	
Metal =>	**Silver**		**Silver**		**Gold**		**Gold**	
Deductible =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$2000 /$250 Med/Rx**		**$2000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$270.41	$270.41	$255.38	$255.38	$280.89	$280.89	$292.64	$292.64
15	$294.44	$294.44	$278.09	$278.09	$305.86	$305.86	$318.65	$318.65
16	$303.63	$303.63	$286.76	$286.76	$315.41	$315.41	$328.59	$328.59
17	$312.82	$312.82	$295.44	$295.44	$324.95	$324.95	$338.54	$338.54
18	$322.72	$322.72	$304.79	$304.79	$335.24	$335.24	$349.25	$349.25
19	$332.62	$332.62	$314.14	$314.14	$345.52	$345.52	$359.96	$359.96
20	$342.87	$342.87	$323.82	$323.82	$356.16	$356.16	$371.05	$371.05
21	$353.47	$353.47	$333.84	$333.84	$367.18	$367.18	$382.53	$382.53
22	$353.47	$353.47	$333.84	$333.84	$367.18	$367.18	$382.53	$382.53
23	$353.47	$353.47	$333.84	$333.84	$367.18	$367.18	$382.53	$382.53
24	$353.47	$353.47	$333.84	$333.84	$367.18	$367.18	$382.53	$382.53
25	$354.89	$354.89	$335.17	$335.17	$368.65	$368.65	$384.06	$384.06
26	$361.96	$361.96	$341.85	$341.85	$375.99	$375.99	$391.71	$391.71
27	$370.44	$370.44	$349.86	$349.86	$384.80	$384.80	$400.89	$400.89
28	$384.23	$384.23	$362.88	$362.88	$399.12	$399.12	$415.81	$415.81
29	$395.54	$395.54	$373.56	$373.56	$410.87	$410.87	$428.05	$428.05
30	$401.19	$401.19	$378.90	$378.90	$416.75	$416.75	$434.17	$434.17
31	$409.68	$409.68	$386.92	$386.92	$425.56	$425.56	$443.35	$443.35
32	$418.16	$418.16	$394.93	$394.93	$434.37	$434.37	$452.53	$452.53
33	$423.46	$423.46	$399.94	$399.94	$439.88	$439.88	$458.27	$458.27
34	$429.12	$429.12	$405.28	$405.28	$445.76	$445.76	$464.39	$464.39
35	$431.94	$431.94	$407.95	$407.95	$448.69	$448.69	$467.45	$467.45
36	$434.77	$434.77	$410.62	$410.62	$451.63	$451.63	$470.51	$470.51
37	$437.60	$437.60	$413.29	$413.29	$454.57	$454.57	$473.57	$473.57
38	$440.43	$440.43	$415.96	$415.96	$457.51	$457.51	$476.63	$476.63
39	$446.08	$446.08	$421.30	$421.30	$463.38	$463.38	$482.75	$482.75
40	$451.74	$451.74	$426.64	$426.64	$469.26	$469.26	$488.87	$488.87
41	$460.22	$460.22	$434.65	$434.65	$478.07	$478.07	$498.05	$498.05
42	$468.35	$468.35	$442.33	$442.33	$486.51	$486.51	$506.85	$506.85
43	$479.66	$479.66	$453.02	$453.02	$498.26	$498.26	$519.09	$519.09
44	$493.80	$493.80	$466.37	$466.37	$512.95	$512.95	$534.39	$534.39
45	$510.42	$510.42	$482.06	$482.06	$530.21	$530.21	$552.37	$552.37
46	$530.21	$530.21	$500.75	$500.75	$550.77	$550.77	$573.79	$573.79
47	$552.48	$552.48	$521.79	$521.79	$573.90	$573.90	$597.89	$597.89
48	$577.93	$577.93	$545.82	$545.82	$600.34	$600.34	$625.44	$625.44
49	$603.03	$603.03	$569.52	$569.52	$626.41	$626.41	$652.60	$652.60
50	$631.30	$631.30	$596.23	$596.23	$655.78	$655.78	$683.20	$683.20
51	$659.23	$659.23	$622.60	$622.60	$684.79	$684.79	$713.42	$713.42
52	$689.98	$689.98	$651.65	$651.65	$716.74	$716.74	$746.70	$746.70
53	$721.09	$721.09	$681.03	$681.03	$749.05	$749.05	$780.36	$780.36
54	$754.67	$754.67	$712.74	$712.74	$783.93	$783.93	$816.70	$816.70
55	$788.25	$788.25	$744.45	$744.45	$818.81	$818.81	$853.04	$853.04
56	$824.65	$824.65	$778.84	$778.84	$856.63	$856.63	$892.44	$892.44
57	$861.41	$861.41	$813.56	$813.56	$894.82	$894.82	$932.23	$932.23
58	$900.65	$900.65	$850.61	$850.61	$935.57	$935.57	$974.69	$974.69
59	$920.09	$920.09	$868.97	$868.97	$955.77	$955.77	$995.73	$995.73
60	$959.33	$959.33	$906.03	$906.03	$996.53	$996.53	$1,038.19	$1,038.19
61	$993.26	$993.26	$938.08	$938.08	$1,031.78	$1,031.78	$1,074.91	$1,074.91
62	$1,015.53	$1,015.53	$959.11	$959.11	$1,054.91	$1,054.91	$1,099.01	$1,099.01
63	$1,043.45	$1,043.45	$985.48	$985.48	$1,083.92	$1,083.92	$1,129.23	$1,129.23
64+	$1,060.41	$1,060.41	$1,001.51	$1,001.51	$1,101.53	$1,101.53	$1,147.58	$1,147.58

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2021

Ending date of Rates: December 31, 2021

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	**45127PA0130003**		**45127PA0130004**	
Plan Marketing Name =>	**alley Advantage EPO 5000/0/3**		**alley Advantage EPO 5000/0/**	
Form # =>	**C21-CAAC-SPG**		**C21-CAAC-SPG**	
Rating Area =>	**6**		**6**	
Network =>	**EPO**		**EPO**	
Metal =>	**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$236.10	$236.10	$247.30	$247.30
15	$257.09	$257.09	$269.28	$269.28
16	$265.11	$265.11	$277.69	$277.69
17	$273.14	$273.14	$286.09	$286.09
18	$281.78	$281.78	$295.15	$295.15
19	$290.42	$290.42	$304.20	$304.20
20	$299.37	$299.37	$313.57	$313.57
21	$308.63	$308.63	$323.27	$323.27
22	$308.63	$308.63	$323.27	$323.27
23	$308.63	$308.63	$323.27	$323.27
24	$308.63	$308.63	$323.27	$323.27
25	$309.86	$309.86	$324.56	$324.56
26	$316.04	$316.04	$331.03	$331.03
27	$323.44	$323.44	$338.79	$338.79
28	$335.48	$335.48	$351.39	$351.39
29	$345.36	$345.36	$361.74	$361.74
30	$350.30	$350.30	$366.91	$366.91
31	$357.70	$357.70	$374.67	$374.67
32	$365.11	$365.11	$382.43	$382.43
33	$369.74	$369.74	$387.28	$387.28
34	$374.68	$374.68	$392.45	$392.45
35	$377.15	$377.15	$395.04	$395.04
36	$379.61	$379.61	$397.62	$397.62
37	$382.08	$382.08	$400.21	$400.21
38	$384.55	$384.55	$402.79	$402.79
39	$389.49	$389.49	$407.97	$407.97
40	$394.43	$394.43	$413.14	$413.14
41	$401.84	$401.84	$420.90	$420.90
42	$408.93	$408.93	$428.33	$428.33
43	$418.81	$418.81	$438.68	$438.68
44	$431.16	$431.16	$451.61	$451.61
45	$445.66	$445.66	$466.80	$466.80
46	$462.94	$462.94	$484.90	$484.90
47	$482.39	$482.39	$505.27	$505.27
48	$504.61	$504.61	$528.55	$528.55
49	$526.52	$526.52	$551.50	$551.50
50	$551.21	$551.21	$577.36	$577.36
51	$575.59	$575.59	$602.90	$602.90
52	$602.45	$602.45	$631.02	$631.02
53	$629.61	$629.61	$659.47	$659.47
54	$658.93	$658.93	$690.18	$690.18
55	$688.24	$688.24	$720.89	$720.89
56	$720.03	$720.03	$754.19	$754.19
57	$752.13	$752.13	$787.81	$787.81
58	$786.39	$786.39	$823.69	$823.69
59	$803.36	$803.36	$841.47	$841.47
60	$837.62	$837.62	$877.35	$877.35
61	$867.25	$867.25	$908.39	$908.39
62	$886.69	$886.69	$928.75	$928.75
63	$911.08	$911.08	$954.29	$954.29
64+	$925.88	$925.88	$969.80	$969.80

Capital Advantage Assurance Company (CAAC)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
45127PA0010054	Platinum PPO 0/0/25	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010055	Platinum PPO 0/0/25	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010057	Platinum PPO 250/0/15	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010058	Platinum PPO 250/0/15	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010196	Gold Easy Blue PPO 0/0/25	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010116	Gold PPO 500/0/25	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010117	Gold PPO 500/0/25	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010084	Gold PPO 1000/0/25	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010085	Gold PPO 1000/0/25	PPO	Gold	Off	PPO	6,7,9	All
45127PA0130001	Gold Valley Advantage EPO 2000/0/20	EPO	Gold	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0130002	Gold Valley Advantage EPO 2000/0/20	EPO	Gold	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0010161	Gold QHDHP PPO 1500/0/10	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010089	Gold PPO 2000/0/20	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010090	Gold PPO 2000/0/20	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010190	Gold PPO 2000/20/20	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010191	Gold PPO 2000/20/20	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010194	Gold PPO 3000/0/15	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010195	Gold PPO 3000/0/15	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010197	Gold PPO Choice 3000/0/30	PPO	Gold	Off	PPO Choice	7	Adams, Berks, Lancaster, and York
45127PA0010198	Gold PPO Choice 3000/0/30	PPO	Gold	Off	PPO Choice	7	Adams, Berks, Lancaster, and York
45127PA0010124	Silver QHDHP PPO 2750/0/25	PPO	Silver	Off	PPO	6,7,9	All
45127PA0130003	Silver Valley Advantage EPO 5000/0/35	EPO	Silver	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0130004	Silver Valley Advantage EPO 5000/0/35	EPO	Silver	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0010170	Silver QHDHP PPO 3500/0/25	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010131	Silver PPO 4000/0/45	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010132	Silver PPO 4000/0/45	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010184	Silver PPO 5000/0/40	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010185	Silver PPO 5000/0/40	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010186	Silver PPO 6000/0/35	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010187	Silver PPO 6000/0/35	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	PPO	Bronze	Off	PPO	6,7,9	All

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

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2020 Number of Covered Lives by Rating County				883	180	5,818	201	44	4,755	491	1,855	162	261	813	3,933	4,679	3,671	1,685	2,109	969	155	96	1,164	143
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
45127PA0010054	Platinum PPO 0/0/25	PPO	Platinum	Off	$506.63	$506.63	$506.63	$506.63	$506.63	$506.63	$506.63	$506.63	$506.63	$506.63	$547.16	$547.16	$547.16	$547.16	$516.76	$516.76	$516.76	$516.76	$516.76	$516.76	$516.76
45127PA0010055	Platinum PPO 0/0/25	PPO	Platinum	Off	$523.18	$523.18	$523.18	$523.18	$523.18	$523.18	$523.18	$523.18	$523.18	$523.18	$565.03	$565.03	$565.03	$565.03	$533.64	$533.64	$533.64	$533.64	$533.64	$533.64	$533.64
45127PA0010057	Platinum PPO 250/0/15	PPO	Platinum	Off	$487.77	$487.77	$487.77	$487.77	$487.77	$487.77	$487.77	$487.77	$487.77	$487.77	$526.79	$526.79	$526.79	$526.79	$497.53	$497.53	$497.53	$497.53	$497.53	$497.53	$497.53
45127PA0010058	Platinum PPO 250/0/15	PPO	Platinum	Off	$504.26	$504.26	$504.26	$504.26	$504.26	$504.26	$504.26	$504.26	$504.26	$504.26	$544.60	$544.60	$544.60	$544.60	$514.35	$514.35	$514.35	$514.35	$514.35	$514.35	$514.35
45127PA0010196	Gold Easy Blue PPO 0/0/25	PPO	Gold	Off	$410.84	$410.84	$410.84	$410.84	$410.84	$410.84	$410.84	$410.84	$410.84	$410.84	$443.71	$443.71	$443.71	$443.71	$419.06	$419.06	$419.06	$419.06	$419.06	$419.06	$419.06
45127PA0010116	Gold PPO 500/0/25	PPO	Gold	Off	$447.90	$447.90	$447.90	$447.90	$447.90	$447.90	$447.90	$447.90	$447.90	$447.90	$483.73	$483.73	$483.73	$483.73	$456.86	$456.86	$456.86	$456.86	$456.86	$456.86	$456.86
45127PA0010117	Gold PPO 500/0/25	PPO	Gold	Off	$464.40	$464.40	$464.40	$464.40	$464.40	$464.40	$464.40	$464.40	$464.40	$464.40	$501.55	$501.55	$501.55	$501.55	$473.69	$473.69	$473.69	$473.69	$473.69	$473.69	$473.69
45127PA0010084	Gold PPO 1000/0/25	PPO	Gold	Off	$423.23	$423.23	$423.23	$423.23	$423.23	$423.23	$423.23	$423.23	$423.23	$423.23	$457.09	$457.09	$457.09	$457.09	$431.69	$431.69	$431.69	$431.69	$431.69	$431.69	$431.69
45127PA0010085	Gold PPO 1000/0/25	PPO	Gold	Off	$439.70	$439.70	$439.70	$439.70	$439.70	$439.70	$439.70	$439.70	$439.70	$439.70	$474.88	$474.88	$474.88	$474.88	$448.49	$448.49	$448.49	$448.49	$448.49	$448.49	$448.49
45127PA0130001	Gold Valley Advantage EPO 2000/0/20	EPO	Gold	Off			$349.87			$349.87															
45127PA0130002	Gold Valley Advantage EPO 2000/0/20	EPO	Gold	Off			$364.49			$364.49															
45127PA0010161	Gold QHDHP PPO 1500/0/10	PPO	Gold	Off	$413.20	$413.20	$413.20	$413.20	$413.20	$413.20	$413.20	$413.20	$413.20	$413.20	$446.26	$446.26	$446.26	$446.26	$421.46	$421.46	$421.46	$421.46	$421.46	$421.46	$421.46
45127PA0010089	Gold PPO 2000/0/20	PPO	Gold	Off	$389.11	$389.11	$389.11	$389.11	$389.11	$389.11	$389.11	$389.11	$389.11	$389.11	$420.24	$420.24	$420.24	$420.24	$396.89	$396.89	$396.89	$396.89	$396.89	$396.89	$396.89
45127PA0010090	Gold PPO 2000/0/20	PPO	Gold	Off	$405.45	$405.45	$405.45	$405.45	$405.45	$405.45	$405.45	$405.45	$405.45	$405.45	$437.89	$437.89	$437.89	$437.89	$413.56	$413.56	$413.56	$413.56	$413.56	$413.56	$413.56
45127PA0010190	Gold PPO 2000/20/20	PPO	Gold	Off	$367.17	$367.17	$367.17	$367.17	$367.17	$367.17	$367.17	$367.17	$367.17	$367.17	$396.54	$396.54	$396.54	$396.54	$374.51	$374.51	$374.51	$374.51	$374.51	$374.51	$374.51
45127PA0010191	Gold PPO 2000/20/20	PPO	Gold	Off	$383.46	$383.46	$383.46	$383.46	$383.46	$383.46	$383.46	$383.46	$383.46	$383.46	$414.14	$414.14	$414.14	$414.14	$391.13	$391.13	$391.13	$391.13	$391.13	$391.13	$391.13
45127PA0010194	Gold PPO 3000/0/15	PPO	Gold	Off	$375.14	$375.14	$375.14	$375.14	$375.14	$375.14	$375.14	$375.14	$375.14	$375.14	$405.15	$405.15	$405.15	$405.15	$382.64	$382.64	$382.64	$382.64	$382.64	$382.64	$382.64
45127PA0010195	Gold PPO 3000/0/15	PPO	Gold	Off	$391.39	$391.39	$391.39	$391.39	$391.39	$391.39	$391.39	$391.39	$391.39	$391.39	$422.70	$422.70	$422.70	$422.70	$399.22	$399.22	$399.22	$399.22	$399.22	$399.22	$399.22
45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	PPO	Gold	Off	$390.11	$390.11	$390.11	$390.11	$390.11	$390.11	$390.11	$390.11	$390.11	$390.11	$421.32	$421.32	$421.32	$421.32	$397.91	$397.91	$397.91	$397.91	$397.91	$397.91	$397.91
45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	PPO	Gold	Off	$406.48	$406.48	$406.48	$406.48	$406.48	$406.48	$406.48	$406.48	$406.48	$406.48	$439.00	$439.00	$439.00	$439.00	$414.61	$414.61	$414.61	$414.61	$414.61	$414.61	$414.61
45127PA0010197	Gold PPO Choice 3000/0/30	PPO	Gold	Off											$338.79	$338.79	$338.79	$338.79							
45127PA0010198	Gold PPO Choice 3000/0/30	PPO	Gold	Off											$353.64	$353.64	$353.64	$353.64							
45127PA0010124	Silver QHDHP PPO 2750/0/25	PPO	Silver	Off	$358.95	$358.95	$358.95	$358.95	$358.95	$358.95	$358.95	$358.95	$358.95	$358.95	$387.67	$387.67	$387.67	$387.67	$366.13	$366.13	$366.13	$366.13	$366.13	$366.13	$366.13
45127PA0130003	Silver Valley Advantage EPO 5000/0/35	EPO	Silver	Off			$294.08			$294.08															
45127PA0130004	Silver Valley Advantage EPO 5000/0/35	EPO	Silver	Off			$308.03			$308.03															
45127PA0010170	Silver QHDHP PPO 3500/0/25	PPO	Silver	Off	$329.19	$329.19	$329.19	$329.19	$329.19	$329.19	$329.19	$329.19	$329.19	$329.19	$355.53	$355.53	$355.53	$355.53	$335.77	$335.77	$335.77	$335.77	$335.77	$335.77	$335.77
45127PA0010131	Silver PPO 4000/0/45	PPO	Silver	Off	$339.18	$339.18	$339.18	$339.18	$339.18	$339.18	$339.18	$339.18	$339.18	$339.18	$366.31	$366.31	$366.31	$366.31	$345.96	$345.96	$345.96	$345.96	$345.96	$345.96	$345.96
45127PA0010132	Silver PPO 4000/0/45	PPO	Silver	Off	$355.07	$355.07	$355.07	$355.07	$355.07	$355.07	$355.07	$355.07	$355.07	$355.07	$383.48	$383.48	$383.48	$383.48	$362.17	$362.17	$362.17	$362.17	$362.17	$362.17	$362.17
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	PPO	Silver	Off	$311.86	$311.86	$311.86	$311.86	$311.86	$311.86	$311.86	$311.86	$311.86	$311.86	$336.81	$336.81	$336.81	$336.81	$318.10	$318.10	$318.10	$318.10	$318.10	$318.10	$318.10
45127PA0010184	Silver PPO 5000/0/40	PPO	Silver	Off	$320.60	$320.60	$320.60	$320.60	$320.60	$320.60	$320.60	$320.60	$320.60	$320.60	$346.25	$346.25	$346.25	$346.25	$327.01	$327.01	$327.01	$327.01	$327.01	$327.01	$327.01
45127PA0010185	Silver PPO 5000/0/40	PPO	Silver	Off	$336.18	$336.18	$336.18	$336.18	$336.18	$336.18	$336.18	$336.18	$336.18	$336.18	$363.07	$363.07	$363.07	$363.07	$342.90	$342.90	$342.90	$342.90	$342.90	$342.90	$342.90
45127PA0010186	Silver PPO 6000/0/35	PPO	Silver	Off	$314.23	$314.23	$314.23	$314.23	$314.23	$314.23	$314.23	$314.23	$314.23	$314.23	$339.37	$339.37	$339.37	$339.37	$320.51	$320.51	$320.51	$320.51	$320.51	$320.51	$320.51
45127PA0010187	Silver PPO 6000/0/35	PPO	Silver	Off	$329.72	$329.72	$329.72	$329.72	$329.72	$329.72	$329.72	$329.72	$329.72	$329.72	$356.10	$356.10	$356.10	$356.10	$336.31	$336.31	$336.31	$336.31	$336.31	$336.31	$336.31
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	PPO	Bronze	Off	$272.87	$272.87	$272.87	$272.87	$272.87	$272.87	$272.87	$272.87	$272.87	$272.87	$294.70	$294.70	$294.70	$294.70	$278.33	$278.33	$278.33	$278.33	$278.33	$278.33	$278.33

Unified Rate Review v5.1

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

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

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

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

Company Legal Name:	Capital Advantage Assurance Company	State:	PA
HIOS Issuer ID:	45127	Market:	Small Group
Effective Date of Rate Change(s):	1/1/2021		

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2019 to 12/31/2019

	Total	PMPM
Allowed Claims	$301,716,228.73	$597.96
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$254,809,605.83	$505.00
Risk Adjustment	$16,350,610.00	$32.40
Experience Period Premium	$314,279,877.45	$622.86
Experience Period Member Months	504,577	

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	$113.21	1.054	1.000	1.057	1.000	$126.12
Outpatient Hospital	$224.43	1.057	1.000	1.059	1.000	$251.22
Professional	$134.86	1.053	1.000	1.052	1.000	$149.39
Other Medical	$16.02	1.057	1.000	1.059	1.000	$17.93
Capitation	$0.00	1.030	1.000	1.030	1.000	$0.00
Prescription Drug	$109.43	1.096	1.010	1.104	1.013	$135.47
Total	$597.95					**$680.14**

Morbidity Adjustment	1.016
Demographic Shift	1.000
Plan Design Changes	1.000
Other	0.989
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2021**	**$683.42**

Manual EHB Allowed Claims PMPM	$682.96
Applied Credibility %	0.00%

		Projected Period Totals
Projected Index Rate for **1/1/2021**	**$682.96**	$270,872,180.40
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	$37.64	$14,928,588.60
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$645.32**	**$255,943,591.80**

Projected Member Months	**396,615**

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

Product-Plan Data Collection

Company Legal Name: **Capital Advantage Assurance Company**

HIOS Issuer ID: **49327**

Effective Date of Rate Change(s): 1/1/2021

State: **PA**

Market: **Small Group**

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + V.
To finalize, select the Finalize button or Ctrl + Shift + F.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

| | | |

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 6	1.0000
Rating Area 7	1.0800
Rating Area 9	1.0200

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective January 1, 2021

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2021

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2021
- Average Rate Change: -6.9%
- Range of Requested Rate Change: -17.6% to -3.9%
- Total additional annual revenue generated from the proposed rate change: $(18,378,075)
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 34,067/20,722
- 2021 Number of Plans/Change from 2020: 34/-6
- Contract Form #: C21-CAAC-SPG
- Form Filing SERFF #: CABC-132352702
- Binder SERFF #: CABC-PA21-125097619
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1735063902116677638

Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to all small groups effective January 1, 2021.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2017	CABC-130539601	3.4%
Small Group	CAAC	7/1/2017	CABC-130954662	6.2%
Small Group	CAAC	1/1/2018	CABC-131022141	7.9%
Small Group	CAAC	1/1/2019	CABC-131455101	0.7%
Small Group	CAAC	1/1/2020	CABC-131921797	11.3%
Small Group	CAAC	7/1/2020	CABC-132294731	7.0%

Average Rate Change

CAAC is proposing an aggregate annual -6.9% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

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

Favorable Experience Net Risk Adjustment: -9%
Less migration of groups from ACA to ASO arrangements: -3%
Suspension of the Health Insurer Fee: -2%
Future Cost and Utilization: 7%

Please note the filing includes a COVID-19 adjustment of 1.0.

Rate Change Disclosure

As discussed with the Department on 4/3/2020, CBC inadvertently released Q2 2020 Small Group renewals and sold new groups using Q1 2020 rates. This administrative error does not impact the rate change calculation, as the 2021 calculation is Q1 2021 over Q1 2020. But please note that Q2 2021 groups would receive a -2.5% aggregate rate change without the administrative error, but instead will see -1.1% on average. The average is calculated across all CBC subsidiaries – CAAC, CAIC and KHPC.

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 39.

Benefit Changes 2020-2021

A summary of proposed 2021 benefits is included in Exhibit A.

There are several benefit changes being implemented in 2021. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

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

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2019 and December 31, 2019.

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

Paid Through Date: Claims in the BEP are paid through February 29, 2020

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

Allowed and Incurred Claims in BEP:

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

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

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

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

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

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to corporate 2019 budgeted amounts and will be updated once finalized transfer payments are available.

Loss Ratio in BEP: Loss ratio is 77.07%

<u>Credibility of Data</u>

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

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

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2019 and December 31, 2019. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 6.65%

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

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

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

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

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs

d. Favorable impacts of value based benefits designs
e. Medical utilization estimates reviewed by CBC's Chief Medical Officer

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

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

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

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

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

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

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. CBC projects 1.6% change in morbidity due to the presumed statewide movement of small group PPACA business to ASO. The morbidity factor is based on the following analysis:

1. Gather BEP medical and Rx claims, membership and premium for all PPACA groups active during the period.
2. Develop Loss Ratio A using data from (1)
3. Gather BEP medical and Rx claims, membership and premium for only PPACA groups still active in a PPACA product as of 3/31/2020
4. Develop Loss Ratio B using data from (2)
5. Loss Ratio B/Loss Ratio A – 1 = 1.6%
6. 1.6% is applied in rating

Because CBC is competing against statewide carriers in the SG ASO market, we assume this transition is occurring statewide and will continue 2020-2021. Further, the statewide transition translates to a worsening PPACA risk pool, not unique to CBC. Therefore, we project no explicit change to CBC risk adjustment transfer amounts from this migration.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2019 to 2021. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

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

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

$$\begin{aligned} &Network\ Factor \\ &\qquad = ([Projected\ MM\ by\ Plan] \times [Network\ Factor\ by\ Plan]) \\ &\qquad \div [Total\ Projected\ MM] \end{aligned}$$

Other Adjustments: An additional adjustment is applied to reflect pharmacy contracting savings in the projection period. Capital BlueCross (CBC) has contracted a new Pharmacy Benefit Manager (PBM) effective 1/1/2020, with calculated savings (combined price and Rx rebate savings) of 5% over CBC's current contract. The other adjustment factor is calculated as:

$$\begin{aligned} &Other\ Adjustment \\ &\qquad = ([Rx\ Savings\ Factor] - 1) \times [BEP\ Allowed\ Prescription\ Drug\ PMPM] \\ &\qquad \div [BEP\ Allowed\ Total\ PMPM] + 1 \end{aligned}$$

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

Index Rate

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

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted,

is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

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

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

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

Projected Paid and Incurred Claims are calculated as follows:

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

2. Develop BEP *Paid and Incurred Claims*:

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

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

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

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

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

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

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

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

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

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

   a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
   b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

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

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

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

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

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

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

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

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

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

$$\begin{aligned} &Projected\ Claims\ PMPM\ Benefit\ A \\ &\qquad = Projected\ Claims\ PMPM\ Base\ Plan \\ &\qquad \times Pricing\ Relativity\ A \end{aligned}$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2021. The *Total Projected Claims PMPM* :

$$\begin{aligned} = Projected\ Claims\ PMPM\ Benefit\ A\ &\times Expected\ Member\ Dist\ of\ Benefit\ A \\ &+ Projected\ Claims\ PMPM\ Benefit\ B \\ &\times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots \end{aligned}$$

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

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

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

<u>Market Adjusted Index Rate</u>

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

$$\begin{aligned} &[Market\ Adjusted\ Index\ Rate] \\ &\qquad = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio] \\ &\qquad - [Projected\ Incurred\ Reinsurace\ Recoveries] \\ &\qquad - [Projected\ Incurred\ Risk\ Adjustment\ PMPM] \\ &\qquad + [Exchange\ Fees\ PMPM]) \div [Paid\ to\ Allowed\ Ratio] \end{aligned}$$

Projected Incurred Risk Adjustments PMPM:

Relevant to 2021 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2021. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2018-2019 risk adjustment results
5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

Please note that corporate budgeted amounts are used in the BEP. While CBC has done additional work to project 2020/2021 CRA expectations, those calculations will be finalized once 2019 CRA results are released, and a detailed calculation will be provided at that time. At the time of the initial filing, a placeholder is being used, reflecting best estimates to date.

Projected Incurred Reinsurance Recoveries:

Reinsurance does not apply to the small group market.

Exchange Fee PMPM:

CAAC only offers off-exchange plans in the small group market, so the exchange fee is $0.

The exchange fee PMPM is calculated as:

$$Exchange\ Fee\ PMPM = [Avg\ 2021\ On - Exchange\ Premium\ PMPM] \times [\%\ Members\ On - Exchange]$$

Where

$$[Avg\ 2021\ On - Exchange\ Premium\ PMPM = [Avg\ 2020\ On - Exchange\ Premium\ PMPM\ \times (1 + [Avg\ Proposed\ Rate\ Change])$$

See Exhibit K for the development of the Market Adjusted Index Rate.

<u>Retention Items</u>

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.19 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from CBC's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
    a. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
        i. Complete biometric screening and receive a gift card.
        ii. Meeting biometric measure or finish online coaching program and receive a gift card reward.
        iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
        iv. Fees are included in overall administrative expense fee discussed above.
        v. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
3. Broker Expense: Calculated based on CBC's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. The 2020 broker commission schedule is yet to be finalized. Attached please find the 1/1/2019 copy of the broker agreement – redacted version. Files are as follows:
    a. Redacted Standard Producer Master Agreement: "SG_20-39_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20200519.pdf"
    b. Redacted Preferred Producer Master Agreement: "SG_20-39_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20200519.pdf"

4. Additional Quality Improvement: The Final Notice of Benefit and Payment Parameters (NBPP) for 2020 finalized the rule to allow issuers to apply a standard 0.8% of premium for quality improvement (QI) measures in the MLR calculation. Additional QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

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

Taxes and Fees:

1. Exchange Fee: N/A
2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

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

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

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Induced Demand: Please see Table 8. Induced Demand is calculated as:

$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$

Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.

3. Provider Network: CAAC is offering 3 networks: PPO, Valley Advantage EPO, and PPO Choice (2-tiered PPO). The network factors are the same across each plan in the network.
    a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
        i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
        ii. We assume that 75% of claims are attributable to a St. Luke's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. The rating factor of 0.92 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
        iv. See Exhibit O1 for the development of the EPO network factor.
    b. The PPO Choice tiered design allows members to choose lower cost providers within their region.
        i. The product is offered in Region 7.
        ii. We assume that 75% of claims will be attributable to tier 1 providers (PPO Choice plans are offered as multi-options within the counties/groups, lowering the overall cost savings as high cost members stay in PPO plans).
        iii. To establish the network factor, a risk-adjusted claim analysis was performed comparing tier 1 provider claim levels to other region 7 providers. The analysis showed roughly 25% savings across IP, OP and Professional services.
        iv. The rating factor of 0.92 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
        v. See Exhibit O2 for the development of the PPO Choice network factor.
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Retention Items section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

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

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in CBC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_20-39_Initial_CAAC_PPO_List-Billed_Supporting_20200519.xlsb for the calculation.

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

Geographic factors are unchanged from 2020.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

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

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

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

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

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

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

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

AV Metal Values

Plans: 45127PA0010057, 45127PA0010089, 45127PA0010161, 45127PA0010199, 45127PA0010135, and 45127PA0130001 use alternative method 156.135(b)(2) to establish AV. SG_20-39_Initial_CAAC_PPO_UniquePlanDesign_Suppporting_20200519 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

AV Pricing Values

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

Projected Loss Ratio

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

Membership Projection

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

Attachments and Examples

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

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 - EPO Network
Exhibit O2 - PPO Choice Network
Exhibit P – Quarterly Base Rates
Exhibit Q – Morbidity Factor

Broker Contracts
Actuarial Value Screenshots

List-Billed Data
Extended OEP and Covid-19 Estimates

Actuarial Statement

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

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

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

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    b. Developed in compliance with the applicable Actuarial Standards of Practice.
    c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
    d. Neither excessive nor deficient.
    e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

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

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

    a. The analysis was
        i. conducted by a member of the American Academy of Actuaries, and

ii. performed in accordance with generally accepted actuarial principles and methods.

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

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

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

8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification.

[redacted]

[redacted], ASA, MAAA
Actuarial Associate
Capital BlueCross

Capital BLUE

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

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

- Slowing migration to non-ACA group coverage options
- Suspension of the Health Insurer Fee in 2021
- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
  - Intensity of medical services rendered
  - Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - Further migration from brand prescription drugs to generic prescription drugs
  - Favorable impacts of value based benefits designs
- Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Inflation adjustment to administrative expenses

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

2021 Rates Table Template v10.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127			
Rate Effective Date*	1/1/2021			
Rate Expiration Date*	3/31/2021			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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45127PA0010054	Rating Area 6	No Preference	23	506.63
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45127PA0010117	Rating Area 7	No Preference	30	569.26
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45127PA0010117	Rating Area 7	No Preference	34	608.88
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45127PA0010117	Rating Area 7	No Preference	36	616.91
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45127PA0010117	Rating Area 7	No Preference	38	624.93
45127PA0010117	Rating Area 7	No Preference	39	632.96
45127PA0010117	Rating Area 7	No Preference	40	640.98
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45127PA0010117	Rating Area 7	No Preference	43	680.61
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45127PA0010117	Rating Area 7	No Preference	45	724.24
45127PA0010117	Rating Area 7	No Preference	46	752.33
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45127PA0010117	Rating Area 7	No Preference	48	820.04
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45127PA0010135	Rating Area 7	No Preference	28	320.34
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45127PA0010135	Rating Area 7	No Preference	30	334.48
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45127PA0010135	Rating Area 7	No Preference	42	390.48
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45127PA0010135	Rating Area 7	No Preference	52	575.25
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45127PA0010135	Rating Area 7	No Preference	55	657.18
45127PA0010135	Rating Area 7	No Preference	56	687.53
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45127PA0010135	Rating Area 7	No Preference	58	750.89
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45127PA0010135	Rating Area 9	No Preference	30	315.90
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45127PA0010197	Rating Area 7	No Preference	27	355.05
45127PA0010197	Rating Area 7	No Preference	28	368.26
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45127PA0010197	Rating Area 7	No Preference	30	384.52
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45127PA0010197	Rating Area 7	No Preference	33	405.86
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45127PA0010197	Rating Area 7	No Preference	35	414.00
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45127PA0010197	Rating Area 7	No Preference	48	553.91
45127PA0010197	Rating Area 7	No Preference	49	577.97
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45127PA0010198	Rating Area 7	No Preference	26	362.12
45127PA0010198	Rating Area 7	No Preference	27	370.61
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45127PA0010198	Rating Area 7	No Preference	29	395.72
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45127PA0010198 Rating Area 7	No Preference	47	552.73
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45127PA0010198 Rating Area 7	No Preference	57	861.81
45127PA0010198 Rating Area 7	No Preference	58	901.06
45127PA0010198 Rating Area 7	No Preference	59	920.51
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45127PA0010198 Rating Area 7	No Preference	61	993.71
45127PA0010198 Rating Area 7	No Preference	62	1015.99
45127PA0010198 Rating Area 7	No Preference	63	1043.93
45127PA0010198 Rating Area 7	No Preference	64 and over	1060.91

2021 Rates Table Template v10.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127			
Rate Effective Date*	4/1/2021			
Rate Expiration Date*	6/30/2021			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0010054	Rating Area 6	No Preference	0-14	393.86
45127PA0010054	Rating Area 6	No Preference	15	428.87
45127PA0010054	Rating Area 6	No Preference	16	442.26
45127PA0010054	Rating Area 6	No Preference	17	455.64
45127PA0010054	Rating Area 6	No Preference	18	470.06
45127PA0010054	Rating Area 6	No Preference	19	484.47
45127PA0010054	Rating Area 6	No Preference	20	499.40
45127PA0010054	Rating Area 6	No Preference	21	514.85
45127PA0010054	Rating Area 6	No Preference	22	514.85
45127PA0010054	Rating Area 6	No Preference	23	514.85
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45127PA0010054	Rating Area 6	No Preference	25	516.91
45127PA0010054	Rating Area 6	No Preference	26	527.21
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45127PA0010054	Rating Area 6	No Preference	28	559.64
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45127PA0010054	Rating Area 6	No Preference	38	641.50
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45127PA0010054	Rating Area 6	No Preference	40	657.98
45127PA0010054	Rating Area 6	No Preference	41	670.33
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45127PA0010057	Rating Area 9	No Preference	16	434.30
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45127PA0010057	Rating Area 9	No Preference	18	461.61
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45127PA0010057	Rating Area 9	No Preference	23	505.59
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45127PA0010186	Rating Area 9	No Preference	54	695.40
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45127PA0010186	Rating Area 9	No Preference	56	759.90
45127PA0010186	Rating Area 9	No Preference	57	793.77
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45127PA0010187	Rating Area 6	No Preference	16	287.83
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45127PA0130003	Rating Area 6	No Preference	63	882.21
45127PA0130003	Rating Area 6	No Preference	64 and over	896.54
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45127PA0010198 Rating Area 7	No Preference	63	1060.89
45127PA0010198 Rating Area 7	No Preference	64 and over	1078.13

2021 Rates Table Template v10.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127			
Rate Effective Date*	7/1/2021			
Rate Expiration Date*	9/30/2021			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0010054	Rating Area 6	No Preference	0-14	400.26
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45127PA0010054	Rating Area 6	No Preference	19	492.34
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45127PA0010054	Rating Area 6	No Preference	23	523.21
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45127PA0010117	Rating Area 9	No Preference	63	1444.09
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45127PA0010198 Rating Area 7	No Preference	61	1026.25
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45127PA0010198 Rating Area 7	No Preference	63	1078.11
45127PA0010198 Rating Area 7	No Preference	64 and over	1095.63

2021 Rates Table Template v10.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127			
Rate Effective Date*	10/1/2021			
Rate Expiration Date*	12/31/2021			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0010054	Rating Area 6	No Preference	0-14	406.75
45127PA0010054	Rating Area 6	No Preference	15	442.91
45127PA0010054	Rating Area 6	No Preference	16	456.73
45127PA0010054	Rating Area 6	No Preference	17	470.55
45127PA0010054	Rating Area 6	No Preference	18	485.44
45127PA0010054	Rating Area 6	No Preference	19	500.33
45127PA0010054	Rating Area 6	No Preference	20	515.75
45127PA0010054	Rating Area 6	No Preference	21	531.70
45127PA0010054	Rating Area 6	No Preference	22	531.70
45127PA0010054	Rating Area 6	No Preference	23	531.70
45127PA0010054	Rating Area 6	No Preference	24	531.70
45127PA0010054	Rating Area 6	No Preference	25	533.83
45127PA0010054	Rating Area 6	No Preference	26	544.46
45127PA0010054	Rating Area 6	No Preference	27	557.22
45127PA0010054	Rating Area 6	No Preference	28	577.96
45127PA0010054	Rating Area 6	No Preference	29	594.97
45127PA0010054	Rating Area 6	No Preference	30	603.48
45127PA0010054	Rating Area 6	No Preference	31	616.24
45127PA0010054	Rating Area 6	No Preference	32	629.00
45127PA0010054	Rating Area 6	No Preference	33	636.98
45127PA0010054	Rating Area 6	No Preference	34	645.48
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45127PA0010054	Rating Area 6	No Preference	36	653.99
45127PA0010054	Rating Area 6	No Preference	37	658.24
45127PA0010054	Rating Area 6	No Preference	38	662.50
45127PA0010054	Rating Area 6	No Preference	39	671.01
45127PA0010054	Rating Area 6	No Preference	40	679.51
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45127PA0010054	Rating Area 6	No Preference	42	704.50
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45127PA0010054	Rating Area 6	No Preference	44	742.78
45127PA0010054	Rating Area 6	No Preference	45	767.77
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45127PA0010054	Rating Area 6	No Preference	64 and over	1595.09
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45127PA0010057	Rating Area 6	No Preference	25	513.95
45127PA0010057	Rating Area 6	No Preference	26	524.19
45127PA0010057	Rating Area 6	No Preference	27	536.47
45127PA0010057	Rating Area 6	No Preference	28	556.44
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45127PA0010196	Rating Area 7	No Preference	61	1308.51
45127PA0010196	Rating Area 7	No Preference	62	1337.85
45127PA0010196	Rating Area 7	No Preference	63	1374.64
45127PA0010196	Rating Area 7	No Preference	64 and over	1396.98
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45127PA0010196	Rating Area 9	No Preference	15	366.35
45127PA0010196	Rating Area 9	No Preference	16	377.78
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45127PA0010196	Rating Area 9	No Preference	18	401.53
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45127PA0010196	Rating Area 9	No Preference	20	426.60
45127PA0010196	Rating Area 9	No Preference	21	439.79
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45127PA0010196	Rating Area 9	No Preference	23	439.79
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45127PA0010196	Rating Area 9	No Preference	25	441.55
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45127PA0010196	Rating Area 9	No Preference	28	478.06
45127PA0010196	Rating Area 9	No Preference	29	492.13
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45127PA0010196	Rating Area 9	No Preference	31	509.72
45127PA0010196	Rating Area 9	No Preference	32	520.28
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45127PA0010196	Rating Area 9	No Preference	34	533.91
45127PA0010196	Rating Area 9	No Preference	35	537.43
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45127PA0010196	Rating Area 9	No Preference	41	572.61
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45127PA0010116	Rating Area 6	No Preference	57	1145.54
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45127PA0010116	Rating Area 6	No Preference	63	1387.62
45127PA0010116	Rating Area 6	No Preference	64 and over	1410.17
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45127PA0010116	Rating Area 7	No Preference	15	422.88
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45127PA0010117	Rating Area 6	No Preference	54	1040.56
45127PA0010117	Rating Area 6	No Preference	55	1086.86
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45127PA0010117	Rating Area 6	No Preference	58	1241.84
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45127PA0010117	Rating Area 6	No Preference	64 and over	1462.13
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45127PA0010117	Rating Area 7	No Preference	16	452.15
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45127PA0010117	Rating Area 7	No Preference	43	714.28
45127PA0010117	Rating Area 7	No Preference	44	735.34
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45127PA0010117	Rating Area 7	No Preference	63	1553.85
45127PA0010117	Rating Area 7	No Preference	64 and over	1579.10
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45127PA0010117	Rating Area 9	No Preference	15	414.11
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45127PA0010117	Rating Area 9	No Preference	23	497.13
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45127PA0010117	Rating Area 9	No Preference	25	499.12
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45127PA0010117	Rating Area 9	No Preference	54	1061.37
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45127PA0010117	Rating Area 9	No Preference	59	1294.02
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45127PA0010117	Rating Area 9	No Preference	62	1428.25
45127PA0010117	Rating Area 9	No Preference	63	1467.52
45127PA0010117	Rating Area 9	No Preference	64 and over	1491.38

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45127PA0010084	Rating Area 6	No Preference	16	381.54
45127PA0010084	Rating Area 6	No Preference	17	393.09
45127PA0010084	Rating Area 6	No Preference	18	405.53
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45127PA0010084	Rating Area 6	No Preference	20	430.84
45127PA0010084	Rating Area 6	No Preference	21	444.17
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45127PA0010084	Rating Area 6	No Preference	23	444.17
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45127PA0010084	Rating Area 6	No Preference	25	445.95
45127PA0010084	Rating Area 6	No Preference	26	454.83
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45127PA0010084	Rating Area 6	No Preference	29	497.03
45127PA0010084	Rating Area 6	No Preference	30	504.13
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45127PA0010084	Rating Area 6	No Preference	33	532.12
45127PA0010084	Rating Area 6	No Preference	34	539.22
45127PA0010084	Rating Area 6	No Preference	35	542.78
45127PA0010084	Rating Area 6	No Preference	36	546.33
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45127PA0010084	Rating Area 6	No Preference	38	553.44
45127PA0010084	Rating Area 6	No Preference	39	560.54
45127PA0010084	Rating Area 6	No Preference	40	567.65
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45127PA0010084	Rating Area 6	No Preference	42	588.53
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45127PA0010084	Rating Area 6	No Preference	44	620.51
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45127PA0010084	Rating Area 6	No Preference	46	666.26
45127PA0010084	Rating Area 6	No Preference	47	694.24
45127PA0010084	Rating Area 6	No Preference	48	726.22
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45127PA0010084	Rating Area 6	No Preference	53	906.11
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45127PA0010084	Rating Area 6	No Preference	55	990.50
45127PA0010084	Rating Area 6	No Preference	56	1036.25
45127PA0010084	Rating Area 6	No Preference	57	1082.44
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45127PA0010084	Rating Area 6	No Preference	63	1311.19
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45127PA0010084	Rating Area 9	No Preference	62	1301.62
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45127PA0130001	Rating Area 6	No Preference	62	1054.91
45127PA0130001	Rating Area 6	No Preference	63	1083.92
45127PA0130001	Rating Area 6	No Preference	64 and over	1101.53
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45127PA0010135	Rating Area 9	No Preference	43	396.38
45127PA0010135	Rating Area 9	No Preference	44	408.06
45127PA0010135	Rating Area 9	No Preference	45	421.79
45127PA0010135	Rating Area 9	No Preference	46	438.15
45127PA0010135	Rating Area 9	No Preference	47	456.55
45127PA0010135	Rating Area 9	No Preference	48	477.58
45127PA0010135	Rating Area 9	No Preference	49	498.32
45127PA0010135	Rating Area 9	No Preference	50	521.69
45127PA0010135	Rating Area 9	No Preference	51	544.76
45127PA0010135	Rating Area 9	No Preference	52	570.17
45127PA0010135	Rating Area 9	No Preference	53	595.88
45127PA0010135	Rating Area 9	No Preference	54	623.63
45127PA0010135	Rating Area 9	No Preference	55	651.38
45127PA0010135	Rating Area 9	No Preference	56	681.46
45127PA0010135	Rating Area 9	No Preference	57	711.84
45127PA0010135	Rating Area 9	No Preference	58	744.26
45127PA0010135	Rating Area 9	No Preference	59	760.33
45127PA0010135	Rating Area 9	No Preference	60	792.75
45127PA0010135	Rating Area 9	No Preference	61	820.79
45127PA0010135	Rating Area 9	No Preference	62	839.20
45127PA0010135	Rating Area 9	No Preference	63	862.27
45127PA0010135	Rating Area 9	No Preference	64 and over	876.29
45127PA0130003	Rating Area 6	No Preference	0-14	236.10
45127PA0130003	Rating Area 6	No Preference	15	257.09
45127PA0130003	Rating Area 6	No Preference	16	265.11
45127PA0130003	Rating Area 6	No Preference	17	273.14
45127PA0130003	Rating Area 6	No Preference	18	281.78
45127PA0130003	Rating Area 6	No Preference	19	290.42
45127PA0130003	Rating Area 6	No Preference	20	299.37
45127PA0130003	Rating Area 6	No Preference	21	308.63
45127PA0130003	Rating Area 6	No Preference	22	308.63
45127PA0130003	Rating Area 6	No Preference	23	308.63
45127PA0130003	Rating Area 6	No Preference	24	308.63
45127PA0130003	Rating Area 6	No Preference	25	309.86
45127PA0130003	Rating Area 6	No Preference	26	316.04
45127PA0130003	Rating Area 6	No Preference	27	323.44
45127PA0130003	Rating Area 6	No Preference	28	335.48
45127PA0130003	Rating Area 6	No Preference	29	345.36
45127PA0130003	Rating Area 6	No Preference	30	350.30
45127PA0130003	Rating Area 6	No Preference	31	357.70
45127PA0130003	Rating Area 6	No Preference	32	365.11
45127PA0130003	Rating Area 6	No Preference	33	369.74
45127PA0130003	Rating Area 6	No Preference	34	374.68
45127PA0130003	Rating Area 6	No Preference	35	377.15
45127PA0130003	Rating Area 6	No Preference	36	379.61
45127PA0130003	Rating Area 6	No Preference	37	382.08
45127PA0130003	Rating Area 6	No Preference	38	384.55
45127PA0130003	Rating Area 6	No Preference	39	389.49
45127PA0130003	Rating Area 6	No Preference	40	394.43
45127PA0130003	Rating Area 6	No Preference	41	401.84
45127PA0130003	Rating Area 6	No Preference	42	408.93
45127PA0130003	Rating Area 6	No Preference	43	418.81
45127PA0130003	Rating Area 6	No Preference	44	431.16
45127PA0130003	Rating Area 6	No Preference	45	445.66
45127PA0130003	Rating Area 6	No Preference	46	462.94
45127PA0130003	Rating Area 6	No Preference	47	482.39
45127PA0130003	Rating Area 6	No Preference	48	504.61
45127PA0130003	Rating Area 6	No Preference	49	526.52
45127PA0130003	Rating Area 6	No Preference	50	551.21
45127PA0130003	Rating Area 6	No Preference	51	575.59
45127PA0130003	Rating Area 6	No Preference	52	602.45
45127PA0130003	Rating Area 6	No Preference	53	629.61
45127PA0130003	Rating Area 6	No Preference	54	658.93
45127PA0130003	Rating Area 6	No Preference	55	688.24
45127PA0130003	Rating Area 6	No Preference	56	720.03
45127PA0130003	Rating Area 6	No Preference	57	752.13
45127PA0130003	Rating Area 6	No Preference	58	786.39
45127PA0130003	Rating Area 6	No Preference	59	803.36
45127PA0130003	Rating Area 6	No Preference	60	837.62
45127PA0130003	Rating Area 6	No Preference	61	867.25
45127PA0130003	Rating Area 6	No Preference	62	886.69
45127PA0130003	Rating Area 6	No Preference	63	911.08
45127PA0130003	Rating Area 6	No Preference	64 and over	925.88
45127PA0130004	Rating Area 6	No Preference	0-14	247.30
45127PA0130004	Rating Area 6	No Preference	15	269.28
45127PA0130004	Rating Area 6	No Preference	16	277.69
45127PA0130004	Rating Area 6	No Preference	17	286.09
45127PA0130004	Rating Area 6	No Preference	18	295.15
45127PA0130004	Rating Area 6	No Preference	19	304.20
45127PA0130004	Rating Area 6	No Preference	20	313.57
45127PA0130004	Rating Area 6	No Preference	21	323.27
45127PA0130004	Rating Area 6	No Preference	22	323.27
45127PA0130004	Rating Area 6	No Preference	23	323.27
45127PA0130004	Rating Area 6	No Preference	24	323.27
45127PA0130004	Rating Area 6	No Preference	25	324.56
45127PA0130004	Rating Area 6	No Preference	26	331.03

45127PA0130004	Rating Area 6	No Preference	27	338.79
45127PA0130004	Rating Area 6	No Preference	28	351.39
45127PA0130004	Rating Area 6	No Preference	29	361.74
45127PA0130004	Rating Area 6	No Preference	30	366.91
45127PA0130004	Rating Area 6	No Preference	31	374.67
45127PA0130004	Rating Area 6	No Preference	32	382.43
45127PA0130004	Rating Area 6	No Preference	33	387.28
45127PA0130004	Rating Area 6	No Preference	34	392.45
45127PA0130004	Rating Area 6	No Preference	35	395.04
45127PA0130004	Rating Area 6	No Preference	36	397.62
45127PA0130004	Rating Area 6	No Preference	37	400.21
45127PA0130004	Rating Area 6	No Preference	38	402.79
45127PA0130004	Rating Area 6	No Preference	39	407.97
45127PA0130004	Rating Area 6	No Preference	40	413.14
45127PA0130004	Rating Area 6	No Preference	41	420.90
45127PA0130004	Rating Area 6	No Preference	42	428.33
45127PA0130004	Rating Area 6	No Preference	43	438.68
45127PA0130004	Rating Area 6	No Preference	44	451.61
45127PA0130004	Rating Area 6	No Preference	45	466.80
45127PA0130004	Rating Area 6	No Preference	46	484.90
45127PA0130004	Rating Area 6	No Preference	47	505.27
45127PA0130004	Rating Area 6	No Preference	48	528.55
45127PA0130004	Rating Area 6	No Preference	49	551.50
45127PA0130004	Rating Area 6	No Preference	50	577.36
45127PA0130004	Rating Area 6	No Preference	51	602.90
45127PA0130004	Rating Area 6	No Preference	52	631.02
45127PA0130004	Rating Area 6	No Preference	53	659.47
45127PA0130004	Rating Area 6	No Preference	54	690.18
45127PA0130004	Rating Area 6	No Preference	55	720.89
45127PA0130004	Rating Area 6	No Preference	56	754.19
45127PA0130004	Rating Area 6	No Preference	57	787.81
45127PA0130004	Rating Area 6	No Preference	58	823.69
45127PA0130004	Rating Area 6	No Preference	59	841.47
45127PA0130004	Rating Area 6	No Preference	60	877.35
45127PA0130004	Rating Area 6	No Preference	61	908.39
45127PA0130004	Rating Area 6	No Preference	62	928.75
45127PA0130004	Rating Area 6	No Preference	63	954.29
45127PA0130004	Rating Area 6	No Preference	64 and over	969.80
45127PA0010197	Rating Area 7	No Preference	0-14	271.99
45127PA0010197	Rating Area 7	No Preference	15	296.17
45127PA0010197	Rating Area 7	No Preference	16	305.41
45127PA0010197	Rating Area 7	No Preference	17	314.66
45127PA0010197	Rating Area 7	No Preference	18	324.61
45127PA0010197	Rating Area 7	No Preference	19	334.57
45127PA0010197	Rating Area 7	No Preference	20	344.88
45127PA0010197	Rating Area 7	No Preference	21	355.55
45127PA0010197	Rating Area 7	No Preference	22	355.55
45127PA0010197	Rating Area 7	No Preference	23	355.55
45127PA0010197	Rating Area 7	No Preference	24	355.55
45127PA0010197	Rating Area 7	No Preference	25	356.97
45127PA0010197	Rating Area 7	No Preference	26	364.08
45127PA0010197	Rating Area 7	No Preference	27	372.61
45127PA0010197	Rating Area 7	No Preference	28	386.48
45127PA0010197	Rating Area 7	No Preference	29	397.86
45127PA0010197	Rating Area 7	No Preference	30	403.55
45127PA0010197	Rating Area 7	No Preference	31	412.08
45127PA0010197	Rating Area 7	No Preference	32	420.61
45127PA0010197	Rating Area 7	No Preference	33	425.95
45127PA0010197	Rating Area 7	No Preference	34	431.63
45127PA0010197	Rating Area 7	No Preference	35	434.48
45127PA0010197	Rating Area 7	No Preference	36	437.32
45127PA0010197	Rating Area 7	No Preference	37	440.17
45127PA0010197	Rating Area 7	No Preference	38	443.01
45127PA0010197	Rating Area 7	No Preference	39	448.70
45127PA0010197	Rating Area 7	No Preference	40	454.39
45127PA0010197	Rating Area 7	No Preference	41	462.92
45127PA0010197	Rating Area 7	No Preference	42	471.10
45127PA0010197	Rating Area 7	No Preference	43	482.48
45127PA0010197	Rating Area 7	No Preference	44	496.70
45127PA0010197	Rating Area 7	No Preference	45	513.41
45127PA0010197	Rating Area 7	No Preference	46	533.32
45127PA0010197	Rating Area 7	No Preference	47	555.72
45127PA0010197	Rating Area 7	No Preference	48	581.32
45127PA0010197	Rating Area 7	No Preference	49	606.56
45127PA0010197	Rating Area 7	No Preference	50	635.01
45127PA0010197	Rating Area 7	No Preference	51	663.09
45127PA0010197	Rating Area 7	No Preference	52	694.03
45127PA0010197	Rating Area 7	No Preference	53	725.32
45127PA0010197	Rating Area 7	No Preference	54	759.09
45127PA0010197	Rating Area 7	No Preference	55	792.87
45127PA0010197	Rating Area 7	No Preference	56	829.49
45127PA0010197	Rating Area 7	No Preference	57	866.47
45127PA0010197	Rating Area 7	No Preference	58	905.93
45127PA0010197	Rating Area 7	No Preference	59	925.49
45127PA0010197	Rating Area 7	No Preference	60	964.95
45127PA0010197	Rating Area 7	No Preference	61	999.09
45127PA0010197	Rating Area 7	No Preference	62	1021.49
45127PA0010197	Rating Area 7	No Preference	63	1049.57
45127PA0010197	Rating Area 7	No Preference	64 and over	1066.64
45127PA0010198	Rating Area 7	No Preference	0-14	283.92
45127PA0010198	Rating Area 7	No Preference	15	309.15
45127PA0010198	Rating Area 7	No Preference	16	318.80
45127PA0010198	Rating Area 7	No Preference	17	328.45
45127PA0010198	Rating Area 7	No Preference	18	338.84
45127PA0010198	Rating Area 7	No Preference	19	349.23
45127PA0010198	Rating Area 7	No Preference	20	360.00
45127PA0010198	Rating Area 7	No Preference	21	371.13
45127PA0010198	Rating Area 7	No Preference	22	371.13
45127PA0010198	Rating Area 7	No Preference	23	371.13
45127PA0010198	Rating Area 7	No Preference	24	371.13
45127PA0010198	Rating Area 7	No Preference	25	372.62
45127PA0010198	Rating Area 7	No Preference	26	380.04
45127PA0010198	Rating Area 7	No Preference	27	388.95
45127PA0010198	Rating Area 7	No Preference	28	403.42
45127PA0010198	Rating Area 7	No Preference	29	415.30
45127PA0010198	Rating Area 7	No Preference	30	421.23
45127PA0010198	Rating Area 7	No Preference	31	430.14
45127PA0010198	Rating Area 7	No Preference	32	439.05
45127PA0010198	Rating Area 7	No Preference	33	444.62

45127PA0010198 Rating Area 7	No Preference	34	450.55
45127PA0010198 Rating Area 7	No Preference	35	453.52
45127PA0010198 Rating Area 7	No Preference	36	456.49
45127PA0010198 Rating Area 7	No Preference	37	459.46
45127PA0010198 Rating Area 7	No Preference	38	462.43
45127PA0010198 Rating Area 7	No Preference	39	468.37
45127PA0010198 Rating Area 7	No Preference	40	474.31
45127PA0010198 Rating Area 7	No Preference	41	483.21
45127PA0010198 Rating Area 7	No Preference	42	491.75
45127PA0010198 Rating Area 7	No Preference	43	503.63
45127PA0010198 Rating Area 7	No Preference	44	518.47
45127PA0010198 Rating Area 7	No Preference	45	535.91
45127PA0010198 Rating Area 7	No Preference	46	556.70
45127PA0010198 Rating Area 7	No Preference	47	580.08
45127PA0010198 Rating Area 7	No Preference	48	606.80
45127PA0010198 Rating Area 7	No Preference	49	633.15
45127PA0010198 Rating Area 7	No Preference	50	662.84
45127PA0010198 Rating Area 7	No Preference	51	692.16
45127PA0010198 Rating Area 7	No Preference	52	724.45
45127PA0010198 Rating Area 7	No Preference	53	757.11
45127PA0010198 Rating Area 7	No Preference	54	792.37
45127PA0010198 Rating Area 7	No Preference	55	827.62
45127PA0010198 Rating Area 7	No Preference	56	865.85
45127PA0010198 Rating Area 7	No Preference	57	904.45
45127PA0010198 Rating Area 7	No Preference	58	945.64
45127PA0010198 Rating Area 7	No Preference	59	966.05
45127PA0010198 Rating Area 7	No Preference	60	1007.25
45127PA0010198 Rating Area 7	No Preference	61	1042.88
45127PA0010198 Rating Area 7	No Preference	62	1066.26
45127PA0010198 Rating Area 7	No Preference	63	1095.58
45127PA0010198 Rating Area 7	No Preference	64 and over	1113.38

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Benefit Summary

SMALL GROUP 1-50 PORTFOLIO

	Changes	Plan Name	HIOS ID		Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	PCP	Specialist	Emergency Room	Urgent Care	IP Hospital per day, maximum of 5 days	Hi-Tech Imaging	Lab Ind | Hos	OP Surgery ASC | ACH	Small Group: Rx $0 Individual: Rx	Small Group: Rx $250 (brand only deductible) Individual: N/A
			Small Group: Rx $0 Individual: Rx	Small Group: Rx $250 (brand only deductible) Individual: N/A	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network		
		PLATINUM PRODUCTS															
1	Changes	Platinum PPO 0/0/15	45127PA0010055	45127PA0010054	$0	0%	$6,900	$15	$30	$150	$50	N/A	$0	15|30	0|0	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
2	Changes	Platinum PPO 250/0/15	45127PA0010058	45127PA0010057	$250	0%	$6,900	$15	$30	D/200	$50	N/A	D/0	15|D/30	D/0|D/0	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
		GOLD PRODUCTS															
3	Changes	Gold PPO 500/0/25	45127PA0010117	45127PA0010116	$500	0%	$8,550	$25	$55	D/350	$75	N/A	D/125	25|D/55	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
4	Changes	Gold PPO 1000/0/25	45127PA0010085	45127PA0010084	$1,000	0%	$8,550	$25	$50	D/250	$75	N/A	D/0	25|D/50	D/250|D/250	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
5	Changes	Gold Valley Advantage EPO 2000/0/20	45127PA0130002	45127PA0130001	$2,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/125	D/20|D/20	D/250|D/250	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
6	Changes	Gold QHDHP PPO 1500/0/10	45127PA0010161		$1,500	0%	$6,900	D/10	D/30	D/250	D/75	N/A	D/0	D/10|D/30	D/250|D/250	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
7	Changes	Gold PPO 2000/0/20	45127PA0010090	45127PA0010089	$2,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/0	20|D/40	D/250|D/250	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
8	Changes	Gold PPO 2000/20/20	45127PA0010191	45127PA0010190	$2,000	20%	$8,550	$20	$40	D/250	$75	N/A	D/20%	D/20%|D/40%	D/20%|D/20%	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
9	Changes	Gold Shared Deductible PPO 3000/0/25 - 500	45127PA0010189	45127PA0010188	$3,000	0%	$8,550	$25	$60	D/250	$75	N/A	D/0	25|D/60	D/250|D/250	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
10	Changes	Gold PPO 3000/0/15	45127PA0010195	45127PA0010194	$3,000	0%	$8,550	$15	$30	D/150	$100	N/A	D/0	15|D/30	D/150|D/150	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
11	New	Gold Easy Blue PPO 0/0/25	45127PA0010196		$0	0%	$8,550	$25	$50	$200	$50	$4,000	$200	25|50	2000|2000	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/	
12	New	Gold PPO Choice 3000/0/30	45127PA0010198	45127PA0010197	$3,000 | $6,000	0% | 30%	$8,550 | $8,550	$30 | $50	$50 | $75	D/200 | D/200	$75 | $75	D | D/30%	D | D/30%	D | D/30%	D | D/30%	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
		SILVER PRODUCTS															
13	New	Silver QHDHP-E PPO 4500/0/10	45127PA0010199		$4,500	0%	$6,900	D/10	D/20	D/350	$100	N/A	D/0	D/10|D/20	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/	
14	Changes	Silver PPO 4000/0/45	45127PA0010132	45127PA0010131	$4,000	0%	$8,550	$45	$75	D/400	$100	D/125	D/300	45|D/75	D/400|D/400	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
15	Changes	Silver PPO 5000/0/40	45127PA0010185	45127PA0010184	$5,000	0%	$8,550	$40	$65	D/350	$100	N/A	D/0	40|D/65	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
16	Changes	Silver Valley Advantage EPO 5000/0/35	45127PA0130004	45127PA0130003	$5,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/325	D/35|D/35	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
17	Changes	Silver QHDHP PPO 2750/0/25	45127PA0010124		$2,750	0%	$6,900	D/25	D/50	D/350	D/100	N/A	D/200	D/25|D/50	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
18	Changes	Silver QHDHP PPO 3500/0/25	45127PA0010170		$3,500	0%	$6,900	D/25	D/50	D/350	D/100	N/A	D/0	D/25|D/50	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
19	Changes	Silver PPO 6000/0/35	45127PA0010187	45127PA0010186	$6,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/0	35|D/65	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/140
		BRONZE PRODUCTS															
20	Changes	Bronze QHDHP-E PPO 6900/0/0	45127PA0010135		$6,900	0%	$6,900	D/0	D/0	D/0	D/0	N/A	D/0	D/0|D/0	D/0|D/0	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 0/0/0/0, Mail: 0/0/0/0	

1 Drug copays listed are Preferred Generic/Non-Preferred Generic/Preferred Brand/Non-Preferred Brand

2 Speciality drug coverage = 20% up to $250 per fill/20% up to $350 per fill/20% up to $450 per fill

3 Tiered Lab benefits. Independent labs \| Hospital based labs

4 D = Deductible D/$ = Deductible applies first then a copay

5 Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay - HRA funding

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Benefit Change Summary

						AV		Pricing AV		Metal Level		HRA Amount		Deductible(2x Family)		Coinsurance		MOOP	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	91.1%	91.3%	101.2%	102.6%	Platinum	Platinum	0	0	0	0	0%	0%	6,650	6,900
2	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	90.1%	88.4%	99.6%	100.7%	Platinum	Platinum	0	0	0	0	0%	0%	6,650	6,900
3	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	89.6%	89.4%	97.5%	100.4%	Platinum	Platinum	0	0	250	250	0%	0%	6,650	6,900
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	88.5%	86.9%	95.9%	98.3%	Platinum	Platinum	0	0	250	250	0%	0%	6,650	6,900
5	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/25	Rx 0	81.9%	79.7%	96.7%	95.3%	Gold	Gold	0	0	500	500	0%	0%	6,650	8,550
6	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/25	Rx 250	81.2%	78.0%	95.0%	93.1%	Gold	Gold	0	0	500	500	0%	0%	6,650	8,550
7	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	79.3%	79.0%	90.9%	92.0%	Gold	Gold	0	0	1,000	1,000	0%	0%	7,900	8,550
8	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	78.5%	77.4%	89.2%	89.6%	Gold	Gold	0	0	1,000	1,000	0%	0%	7,900	8,550
9	Off Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 2000/0/20	Rx 0	80.8%	77.6%	90.8%	86.1%	Gold	Gold	0	0	1,000	2,000	0%	0%	7,900	8,550
10	Off Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 2000/0/20	Rx 250	80.0%	76.2%	89.1%	83.5%	Gold	Gold	0	0	1,000	2,000	0%	0%	7,900	8,550
11	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/10	Combined	78.6%	76.1%	86.8%	88.1%	Gold	Gold	0	0	1,500	1,500	0%	0%	6,650	6,900
12	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	78.3%	77.7%	83.6%	87.0%	Gold	Gold	0	0	2,000	2,000	0%	0%	7,900	8,550
13	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	77.5%	76.2%	81.9%	84.4%	Gold	Gold	0	0	2,000	2,000	0%	0%	7,900	8,550
14	Off Exchange	Existing	45127PA0010191	Gold PPO 2000/20/20	Rx 0	78.1%	79.8%	79.1%	83.5%	Gold	Gold	0	0	2,000	2,000	20%	20%	7,900	8,550
15	Off Exchange	Existing	45127PA0010190	Gold PPO 2000/20/20	Rx 250	77.2%	78.2%	77.4%	80.7%	Gold	Gold	0	0	2,000	2,000	20%	20%	7,900	8,550
16	Off Exchange	Existing	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 0	80.0%	79.9%	84.0%	87.1%	Gold	Gold	500	500	3,000	3,000	0%	0%	7,900	8,550
17	Off Exchange	Existing	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 250	79.3%	78.6%	82.2%	84.6%	Gold	Gold	500	500	3,000	3,000	0%	0%	7,900	8,550
18	Off Exchange	Existing	45127PA0010195	Gold PPO 3000/0/15	Rx 0	77.1%	78.1%	80.6%	84.8%	Gold	Gold	0	0	3,000	3,000	0%	0%	7,900	8,550
19	Off Exchange	Existing	45127PA0010194	Gold PPO 3000/0/15	Rx 250	76.2%	76.6%	78.9%	82.1%	Gold	Gold	0	0	3,000	3,000	0%	0%	7,900	8,550
20	Off Exchange	New	45127PA0010196	Gold Easy Blue PPO 0/0/25	Rx 0		80.2%		87.8%		Gold		0		0		0%		8,550
21	Off Exchange	New	45127PA0010197	Gold PPO Choice 3000/0/30	Rx $250		77.2%		79.0%		Gold				3,000				
22	Off Exchange	New	45127PA0010198	Gold PPO Choice 3000/0/30	Rx $0		79.0%		81.8%		Gold				3,000				
23	Off Exchange	New	45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Combined		66.1%		70.3%		Silver		0		4,500		0%		6,900
24	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/45	Rx 0	72.0%	70.4%	76.9%	78.6%	Silver	Silver	0	0	4,000	4,000	0%	0%	7,900	8,550
25	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/45	Rx 250	71.3%	69.1%	75.1%	75.7%	Silver	Silver	0	0	4,000	4,000	0%	0%	7,900	8,550
26	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/40	Rx 0	71.2%	70.3%	72.6%	75.1%	Silver	Silver	0	0	5,000	5,000	0%	0%	7,900	8,550
27	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/40	Rx 250	70.5%	69.0%	70.8%	72.1%	Silver	Silver	0	0	5,000	5,000	0%	0%	7,900	8,550
28	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 5000/0/35	Rx 0	70.9%	70.2%	73.8%	75.4%	Silver	Silver	0	0	5,000	5,000	0%	0%	7,900	8,550
29	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 5000/0/35	Rx 250	70.2%	68.9%	71.9%	72.3%	Silver	Silver	0	0	5,000	5,000	0%	0%	7,900	8,550
30	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	70.2%	69.5%	71.1%	73.9%	Silver	Silver	0	0	6,000	6,000	0%	0%	7,900	8,550
31	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	69.5%	68.4%	69.2%	70.8%	Silver	Silver	0	0	6,000	6,000	0%	0%	7,900	8,550
32	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2750/0/25	Combined	71.2%	68.8%	78.9%	79.3%	Silver	Silver	0	0	2,750	2,750	0%	0%	6,650	6,900
33	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	69.0%	67.3%	72.5%	73.8%	Silver	Silver	0	0	3,500	3,500	0%	0%	6,650	6,900
34	Off Exchange	Existing	45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Combined	62.7%	64.8%	60.0%	61.7%	Bronze	Bronze	0	0	6,650	6,900	0%	0%	6,650	6,900
35	Off Exchange	Existing	82795PA0130001	Gold PPO 0/0/20	Rx 500	80.7%	80.3%	87.7%		Gold	Gold	0	0	0	0	0%	0%	6,650	8,550
36	Off Exchange	Existing	53789PA0090004	Bronze HMO 8000/0/50	Combined	63.0%	63.5%	54.0%		Bronze	Bronze	0	0	7,000	8,000	0%	0%	7,900	8,550

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						ACA PCP		Non-ACA PCP		SPC		ER		UC		IP Hosp Copay Per Day		Hi-Tech Imaging		Low End Imaging		Lab Independent		Lab Hospital-Based		OP Surg ASC	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	15	15	15	15	30	30	150	150	50	50	N/A	N/A	0	0	0	0	15	15	30	30	0	0
2	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	15	15	15	15	30	30	150	150	50	50	N/A	N/A	0	0	0	0	15	15	30	30	0	0
3	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	15	15	15	15	30	30	D/200	D/200	50	50	N/A	N/A	D/0	D/0	D/0	D/0	15	15	D/30	D/30	D/0	D/0
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	15	15	15	15	30	30	D/200	D/200	50	50	N/A	N/A	D/0	D/0	D/0	D/0	15	15	D/30	D/30	D/0	D/0
5	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/25	Rx 0	20	25	20	25	40	55	D/250	D/350	75	75	N/A	N/A	D/125	D/125	D/0	D/0	20	25	D/40	D/55	125	D/350
6	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/25	Rx 250	20	25	20	25	40	55	D/250	D/350	75	75	N/A	N/A	D/125	D/125	D/0	D/0	20	25	D/40	D/55	125	D/350
7	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	25	25	25	25	50	50	D/250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/50	150	D/250
8	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	25	25	25	25	50	50	D/250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/50	150	D/250
9	Off Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 2000/0/20	Rx 0	25	20	25	20	50	40	D/250	D/250	75	75	N/A	N/A	D/125	D/125	D/0	D/0	D/25	D/20	D/25	D/20	D/125	D/250
10	Off Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 2000/0/20	Rx 250	25	20	25	20	50	40	D/250	D/250	75	75	N/A	N/A	D/125	D/125	D/0	D/0	D/25	D/20	D/25	D/20	D/125	D/250
11	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/10	Combined	D/15	D/10	D/15	D/10	D/30	D/30	D/250	D/250	D/75	D/75	N/A	N/A	D/0	D/0	D/0	D/0	D/15	D/10	D/30	D/30	D/0	D/250
12	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	20	20	20	20	40	40	D/250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	20	20	D/40	D/40	100	D/250
13	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	20	20	20	20	40	40	D/250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	20	20	D/40	D/40	100	D/250
14	Off Exchange	Existing	45127PA0010191	Gold PPO 2000/20/20	Rx 0	20	20	20	20	40	40	D/250	D/250	75	75	N/A	N/A	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/40%	D/40%	D/20%	D/20%
15	Off Exchange	Existing	45127PA0010190	Gold PPO 2000/20/20	Rx 250	20	20	20	20	40	40	D/250	D/250	75	75	N/A	N/A	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/40%	D/40%	D/20%	D/20%
16	Off Exchange	Existing	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 0	25	25	25	25	50	60	D/250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/60	250	D/250
17	Off Exchange	Existing	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 250	25	25	25	25	50	60	D/250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/60	250	D/250
18	Off Exchange	Existing	45127PA0010195	Gold PPO 3000/0/15	Rx 0	15	15	15	15	30	30	D/150	D/150	100	100	N/A	N/A	D/0	D/0	D/0	D/0	15	15	D/30	D/30	125	D/150
19	Off Exchange	Existing	45127PA0010194	Gold PPO 3000/0/15	Rx 250	15	15	15	15	30	30	D/150	D/150	100	100	N/A	N/A	D/0	D/0	D/0	D/0	15	15	D/30	D/30	125	D/150
20	Off Exchange	New	45127PA0010196	Gold Easy Blue PPO 0/0/25	Rx 0		25		25		50		200		50		4,000		200		25		25		50		2,000
21	Off Exchange	New	45127PA0010197	Gold PPO Choice 3000/0/30	Rx $250																						
22	Off Exchange	New	45127PA0010198	Gold PPO Choice 3000/0/30	Rx $0																						
23	Off Exchange	New	45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Combined		D/10		D/10		D/20		D/350		100		N/A		D/0		D/0		D/10		D/20		D/350
24	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/45	Rx 0	35	45	35	45	65	75	D/350	D/400	100	100	D/125	D/125	D/300	D/300	D/0	D/0	35	45	D/65	D/75	250	D/400
25	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/45	Rx 250	35	45	35	45	65	75	D/350	D/400	100	100	D/125	D/125	D/300	D/300	D/0	D/0	35	45	D/65	D/75	250	D/400
26	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/40	Rx 0	35	40	35	40	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	35	40	D/65	D/65	500	D/350
27	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/40	Rx 250	35	40	35	40	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	35	40	D/65	D/65	500	D/350
28	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 5000/0/35	Rx 0	35	35	35	35	65	65	D/350	D/350	100	100	N/A	N/A	D/325	D/325	D/0	D/0	D/35	D/35	D/35	D/35	D/250	D/350
29	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 5000/0/35	Rx 250	35	35	35	35	65	65	D/350	D/350	100	100	N/A	N/A	D/325	D/325	D/0	D/0	D/35	D/35	D/35	D/35	D/250	D/350
30	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	35	35	35	35	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	500	D/350
31	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	35	35	35	35	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	500	D/350
32	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2750/0/25	Combined	D/25	D/25	D/25	D/25	D/50	D/50	D/350	D/350	D/100	D/100	N/A	N/A	D/200	D/200	D/0	D/0	D/25	D/25	D/50	D/50	D/0	D/350
33	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	D/25	D/25	D/25	D/25	D/50	D/50	D/350	D/350	D/100	D/100	N/A	N/A	D/0	D/0	D/0	D/0	D/25	D/25	D/50	D/50	D/0	D/350
34	Off Exchange	Existing	45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Combined	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	N/A	N/A	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0
35	Off Exchange	Existing	82795PA0130001	Gold PPO 0/0/20	Rx 500	25	20	25	20	50	40	300	300	75	75	500	500	250	250	0	0	25	20	50	40	125	300
36	Off Exchange	Existing	53789PA0090004	Bronze HMO 8000/0/50	Combined	50	50	50	50	D/0	D/0	D/0	D/0	D/0	D/0	N/A	N/A	D/0	D/0	D/0	D/0	D/50	D/50	D/100	D/100	D/0	D/0

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Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	OP Surg AHC		Rx Ded		Rx Gen - Ded Applies?		Rx Gen Pref		Rx Gen Non-Pref		Rx Brand Pref		Rx Brand Non-Pref		Rx Specialty Coin Tier 1		Rx Specialty Max Tier 1		Rx Specialty Coin Tier 2		Rx Specialty Max Tier 2		Rx Gen P
						2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	0	0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
2	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	0	0	250	250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
3	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	D/0	D/0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	D/0	D/0	250	250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
5	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/25	Rx 0	D/250	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
6	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/25	Rx 250	D/250	D/350	250	250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
7	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	D/300	D/250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
8	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	D/300	D/250	250	250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
9	Off Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 2000/0/20	Rx 0	D/125	D/250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
10	Off Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 2000/0/20	Rx 250	D/125	D/250	250	250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
11	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/10	Combined	D/0	D/250	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%
12	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	D/200	D/250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
13	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	D/200	D/250	250	250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
14	Off Exchange	Existing	45127PA0010191	Gold PPO 2000/20/20	Rx 0	D/40%	D/20%	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
15	Off Exchange	Existing	45127PA0010190	Gold PPO 2000/20/20	Rx 250	D/40%	D/20%	250	250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
16	Off Exchange	Existing	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 0	D/500	D/250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
17	Off Exchange	Existing	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 250	D/500	D/250	250	250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
18	Off Exchange	Existing	45127PA0010195	Gold PPO 3000/0/15	Rx 0	D/250	D/150	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
19	Off Exchange	Existing	45127PA0010194	Gold PPO 3000/0/15	Rx 250	D/250	D/150	250	250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
20	Off Exchange	New	45127PA0010196	Gold Easy Blue PPO 0/0/25	Rx 0		2,000		0		N		4		15		45		70		20%		250		20%		350	
21	Off Exchange	New	45127PA0010197	Gold PPO Choice 3000/0/30	Rx $250				250		Y		7		25		55		80		20%		250		20%		350	
22	Off Exchange	New	45127PA0010198	Gold PPO Choice 3000/0/30	Rx $0				0		N		4		15		45		70		20%		250		20%		350	
23	Off Exchange	New	45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Combined		D/350		Combined		Y		7		25		55		80		20%		250		20%		350	
24	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/45	Rx 0	D/500	D/400	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
25	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/45	Rx 250	D/500	D/400	250	250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
26	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/40	Rx 0	D/1000	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
27	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/40	Rx 250	D/1000	D/350	250	250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
28	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 5000/0/35	Rx 0	D/250	D/350		0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
29	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 5000/0/35	Rx 250	D/250	D/350		250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
30	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	D/1000	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
31	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	D/1000	D/350	250	250	N	N	4	7	15	25	45	55	70	80	20%	20%	250	250	20%	20%	350	350	0%
32	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2750/0/25	Combined	D/0	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%
33	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	D/0	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%
34	Off Exchange	Existing	45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Combined	D/0	D/0	Combined	Combined	Y	Y	0	0	0	0	0	0	0	0	0%	0%	0	0	0%	0%	0	0	0%
35	Off Exchange	Existing	82795PA0130001	Gold PPO 0/0/20	Rx 500	250	300	500	500	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%
36	Off Exchange	Existing	53789PA0090004	Bronze HMO 8000/0/50	Combined	D/0	D/0	Combined	Combined	Y	Y	0	0	0	0	0	0	0	0	0%	0%	0	0	0%	0%	0	0	0%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Benefit Change Summary

Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	ref Coins 2021	Rx Gen Non-Pref Coins 2020	Rx Gen Non-Pref Coins 2021	Rx Brand Pref Coin 2020	Rx Brand Pref Coin 2021	Rx Brand Non-Pref Coins 2020	Rx Brand Non-Pref Coins 2021	Rx Gen Pref Mail Copay 2020	Rx Gen Pref Mail Copay 2021	Rx Gen Non-Pref Mail Copay 2020	Rx Gen Non-Pref Mail Copay 2021	Rx Brand Pref Mail Copay 2020	Rx Brand Pref Mail Copay 2021	Rx Brand Non-Pref Mail Copay 2020	Rx Brand Non-Pref Mail Copay 2021
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
2	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
3	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
5	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/25	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
6	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/25	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
7	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
8	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
9	Off Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 2000/0/20	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
10	Off Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 2000/0/20	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
11	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/10	Combined	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
12	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
13	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
14	Off Exchange	Existing	45127PA0010191	Gold PPO 2000/20/20	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
15	Off Exchange	Existing	45127PA0010190	Gold PPO 2000/20/20	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
16	Off Exchange	Existing	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
17	Off Exchange	Existing	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
18	Off Exchange	Existing	45127PA0010195	Gold PPO 3000/0/15	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
19	Off Exchange	Existing	45127PA0010194	Gold PPO 3000/0/15	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
20	Off Exchange	New	45127PA0010196	Gold Easy Blue PPO 0/0/25	Rx 0	0%		0%		0%		0%		8		30		90		140
21	Off Exchange	New	45127PA0010197	Gold PPO Choice 3000/0/30	Rx $250	0%		0%		0%		0%		14		50		110		160
22	Off Exchange	New	45127PA0010198	Gold PPO Choice 3000/0/30	Rx $0	0%		0%		0%		0%		8		30		90		140
23	Off Exchange	New	45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Combined	0%		0%		0%		0%		14		50		110		160
24	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/45	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
25	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/45	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
26	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/40	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
27	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/40	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
28	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 5000/0/35	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
29	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 5000/0/35	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
30	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
31	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	0%	0%	0%	0%	0%	0%	0%	8	14	30	50	90	110	140	160
32	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2750/0/25	Combined	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
33	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
34	Off Exchange	Existing	45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Combined	0%	0%	0%	0%	0%	0%	0%	0	0	0	0	0	0	0	0
35	Off Exchange	Existing	82795PA0130001	Gold PPO 0/0/20	Rx 500	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
36	Off Exchange	Existing	53789PA0090004	Bronze HMO 8000/0/50	Combined	0%	0%	0%	0%	0%	0%	0%	0	0	0	0	0	0	0	0

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Benefit Categories

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

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Benefit Mix Changes

Benefit Mix Calculation

	Manual Cost PMPM
Average in Experience Period	335.86
Average in Rating Period	336.65
Benefit Mix Adjustment	1.002

BEP Manual Cost Calcul	335.86	506,640
HIOS 14 Digit	Manual Cost PMPM	BEP MM
45127PA0010054	397.86	14,139
45127PA0010055	406.45	29,116
45127PA0010057	382.86	8,623
45127PA0010058	391.70	20,320
45127PA0010084	353.16	14,066
45127PA0010085	363.50	44,922
45127PA0010089	324.26	28,616
45127PA0010090	335.07	92,025
45127PA0010116	374.00	10,253
45127PA0010117	384.00	31,332
45127PA0010161	341.50	6,529
45127PA0010188	325.11	0
45127PA0010189	335.92	48
45127PA0010190	305.58	267
45127PA0010191	316.81	200
45127PA0010194	312.38	0
45127PA0010195	323.39	0
45127PA0010124	303.29	23,397
45127PA0010131	295.32	18,500
45127PA0010132	307.48	34,841
45127PA0010170	278.56	17,399
45127PA0010184	278.61	5,746
45127PA0010185	291.03	9,555
45127PA0010186	272.87	2,764
45127PA0010187	285.41	3,233
45127PA0010135	238.46	16,010
45127PA0010069	308.63	1,042
45127PA0010070	317.78	4,739
45127PA0010100	376.35	969
45127PA0010101	385.38	1,085
45127PA0010143	310.59	15,029
45127PA0010144	319.72	49,082
45127PA0010192	311.49	100
45127PA0010193	317.72	80
45127PA0020008	315.96	0
45127PA0130001	322.80	121
45127PA0130002	333.65	81
45127PA0130003	282.87	292
45127PA0130004	295.24	56
53789PA0090004	248.69	1,145
82795PA0130001	328.90	801
82795PA0110007	316.61	117

Projected 2021 Manual C	336.65	396,615
HIOS 14 Digit	Total	Proj Member Dist
45127PA0010055	404.51	23,089
45127PA0010054	396.82	11,800
45127PA0010058	395.69	12,632
45127PA0010057	387.71	6,616
45127PA0010117	375.89	24,343
45127PA0010116	367.13	9,235
45127PA0010085	362.65	34,444
45127PA0010084	353.35	11,600
45127PA0130002	339.51	755
45127PA0130001	329.28	644
45127PA0010161	347.48	6,027
45127PA0010090	342.84	69,854
45127PA0010089	332.72	20,824
45127PA0010191	329.10	400
45127PA0010190	318.33	466
45127PA0010189	343.46	1,365
45127PA0010188	333.35	1,110
45127PA0010195	334.15	2,509
45127PA0010194	323.66	1,088
45127PA0010196	346.08	1,110
45127PA0010197	311.63	1,110
45127PA0010198	322.53	1,110
45127PA0010199	277.28	11,100
45127PA0010132	309.97	60,341
45127PA0010131	298.49	25,287
45127PA0010185	296.26	9,280
45127PA0010184	284.28	5,506
45127PA0130004	297.07	644
45127PA0130003	285.19	633
45127PA0010187	291.37	3,275
45127PA0010186	279.20	2,753
45127PA0010124	312.69	14,264
45127PA0010170	290.97	11,755
45127PA0010135	243.29	9,646

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Trend

Trend by Service Category

Category	Year 1 Cost	Year 1 Util	Year 1 Induced Demand	Year 2 Cost	Year 2 Util	Year 2 Induced Demand	Total Year 1	Total Year 2	Weights	Total Weights
Inpatient Hospital	5.40%	0.00%	0.00%	5.70%	0.00%	0.0%	5.4%	5.7%	23%	19%
Outpatient Hospital	5.70%	0.00%	0.00%	5.90%	0.00%	0.0%	5.7%	5.9%	46%	38%
Professional	5.30%	0.00%	0.00%	5.20%	0.00%	0.0%	5.3%	5.2%	28%	23%
Other Medical	5.70%	0.00%	0.00%	5.90%	0.00%	0.0%	5.7%	5.9%	3%	3%
Capitation	3.00%	0.00%	0.00%	3.00%	0.00%	0.0%	3.0%	3.0%	0%	0%
Prescription Drug	9.60%	1.00%	0.00%	10.40%	1.30%	0.0%	10.7%	11.8%	100%	18%
Dental & Vision	1.00%	1.00%	0.00%	1.00%	1.00%	0.0%	2.0%	2.0%	100%	100%

Aggregate Pricing Trend Year 1	
Total	6.5%
Medical	5.5%
Drug	10.7%
Agg Med + Rx Trend	6.5%
Dental and Vision	2.0%

Aggregate Pricing Trend Year 2	
Total	6.8%
Medical	5.7%
Drug	11.8%
Agg Med + Rx Trend	6.8%
Dental and Vision	2.0%

	Year 1 Raw Trends*				Year 2 Raw Trends*			
URRT Categories	Cost	Utilization	Induced Demand	Composite	Cost	Utilization	Induced Demand	Composite
Inpatient Hospital	4.8%	0.0%	0.0%	4.8%	5.1%	0.0%	0.0%	5.1%
Outpatient Hospital	5.1%	0.0%	0.0%	5.1%	5.3%	0.0%	0.0%	5.3%
Professional	4.7%	0.0%	0.0%	4.7%	4.6%	0.0%	0.0%	4.6%
Other Medical	5.1%	0.0%	0.0%	5.1%	5.3%	0.0%	0.0%	5.3%
Capitation	3.0%	0.0%	0.0%	3.0%	3.0%	0.0%	0.0%	3.0%
Prescription Drugs	9.0%	1.0%	0.0%	11.2%	9.8%	1.3%	0.0%	12.2%
Dental & Vision	1.0%	1.0%	0.0%	2.0%	1.0%	1.0%	0.0%	2.0%

*From Hospital and Physician Trend Models

Adjustments to Pricing Trend

Medical		Drug	
Intensity	0.0%	Contracting	0.0%
Leveraging	0.6%	Leveraging	0.6%
Demographics	0.0%	Demographics	0.0%
Buy-Downs	0.0%	Buy-Downs	0.0%
Other	0.0%	Pipeline	0.0%
Total	0.6%	Total	0.6%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Credibility Manual Development for URRT

Experience Period Member Months 506,640

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend Cost	Year 1 Trend Utilization	Year 2 Trend Cost	Year 2 Trend Utilization	Trended EHB Allowed Claims PMPM	Incurred	Allowed	PMPM
Inpatient Hospital	$ 113.02	1.054	1.000	1.057	1.000	125.91	$ 56,134,773	$ 57,260,190	$ 113.02
Outpatient Hospital	$ 224.22	1.057	1.000	1.059	1.000	250.98	$ 94,271,696	$ 113,600,449	$ 224.22
Professional	$ 134.75	1.053	1.000	1.052	1.000	149.27	$ 51,248,521	$ 68,271,307	$ 134.75
Other Medical	$ 16.05	1.057	1.000	1.059	1.000	17.97	$ 6,689,556	$ 8,132,115	$ 16.05
Capitation	$ 0.02	1.030	1.000	1.030	1.000	0.02	$ 11,449	$ 11,449	$ 0.02
Prescription Drug	$ 109.24	1.096	1.010	1.104	1.013	135.24	$ 47,198,883	$ 55,342,828	$ 109.24
Total	$ 597.30					679.39			$ 597.30

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

Morbidity	1.016
Other	
Change in Demographics	1.0000
Change in Network	0.9894
Change in Benefits	1.0000
Change in Other	1.0000
Projected Index Rate	682.95

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Paid to Allowed Ratio Development

Medical Rate Development

Base Experience Period:	1/1/2018-12/31/2018
Data as of	3/31/2019
Rating Period:	1/1/2020 - 12/31/2020
Trend Months:	24
Trend:	5.5%

1	Medical Paid and Incurred Claims + ACA Payments	202,009,296
2	Completion Factor	0.97
3	BEP Completed Claims (1) / (2)	207,351,865
4	BEP Member Months	506,640
5	BEP Completed Claim PMPM (3) / (4)	409.27
6	Trend Factor	1.11
7	Trended Claim PMPM (5) x (6)	455.70
8	Benefit Change Factor	1.002
9	Morbidity	1.016
10	Capitation	11,449
11	Capitation PMPM	0.02
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	464.10

	Expected Claim PMPM in Rating Period
Medical	464.10
Drug	117.02
Pediatric Dental	1.90
Pediatric Vision	0.17
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	583.19
Total Expected Incurred in Rating Period Net RA	551.05

Projected Allowed	682.96
Paid to Allowed Ratio	0.854

Drug Rate Development

Base Experience Period:	1/1/2018-12/31/2018
Data as of	3/31/2019
Rating Period:	1/1/2020 - 12/31/2020
Trend Months:	24
Trend:	10.7%

1	BEP Paid and Incurred Claims	61,352,156
2	Completion Factor	1.000
3	BEP Completed Claims (1) / (2)	61,352,156
4	BEP Member Months	506,640
5	BEP Completed Claim PMPM (3) / (4)	121.10
6	Trend Factor	1.23
7	Trended Claim PMPM (5) x (6)	148.39
8	Benefit Change Factor	1.002
9	Morbidity	1.016
10	Rx Rebates	14,153,273
11	Rx Rebates PMPM	27.94
12	Other Adjustment (Rx Contracting Savings)	0.950
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	117.02

*Other Adjustment is for Rx Contracting

Pediatric Dental Rate Development

Base Experience Period:	1/1/2018-12/31/2018
Data as of	3/31/2019
Rating Period:	1/1/2020 - 12/31/2020
Trend Months:	24
Trend:	2.0%

1	BEP Paid and Incurred Claims	870,303
2	Completion Factor	0.955
3	BEP Completed Claims (1) / (2)	911,502
4	BEP Member Months	506,640
5	BEP Completed Claim PMPM (3) / (4)	1.80
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	1.87
8	Benefit Change Factor	1.00
9	Morbidity	1.016
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	1.90

Pediatric Vision Rate Development

Base Experience Period:	1/1/2018-12/31/2018
Data as of	3/31/2019
Rating Period:	1/1/2020 - 12/31/2020
Trend Months:	24
Trend:	2.0%

1	BEP Paid and Incurred Claims	80,330
2	Completion Factor	0.990
3	BEP Completed Claims (1) / (2)	81,178
4	BEP Member Months	506,640
5	BEP Completed Claim PMPM (3) / (4)	0.16
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	0.17
8	Benefit Change Factor	1.00
9	Morbidity	1.016
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	0.17

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Retention

	Medical + Rx	Dental	Vision	Total	% of Premium
Reinsurance Contribution	$0.00	$0.00	$0.00	$0.00	0.0%
Risk Adjustment Fee	$0.25	$0.00	$0.00	$0.25	0.0%
Admin PMPM	$49.18	$0.60	$0.09	$49.87	7.8%
Broker PMPM	$19.91	$0.00	$0.00	$19.91	3.1%
Placeholder 1	$0.00	$0.00	$0.00	$0.00	0.0%
Placeholder 2	$0.00	$0.00	$0.00	$0.00	0.0%
Placeholder 3	$0.00	$0.00	$0.00	$0.00	0.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
Patient-Centered Outcomes Research Trust Fund:	$0.20	$0.00	$0.00	$0.20	0.0%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%
Exchange Fee	$0.00	$0.00	$0.00	$0.00	0.0%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters 0.00%

Quarter	% of Enrollees	HIF
1	26%	0.00%
2	16%	0.00%
3	15%	0.00%
4	43%	0.00%

	2021 assessmen	2022 assessment
0	0.00%	0.00%
3	0.00%	0.00%
6	0.00%	0.00%
9	0.00%	0.00%

	Admin	Profit	Taxes
	11.4%	2.0%	0.5%
Claims	7.9%		
Broker	3.1%		
Quality Improvement	0.4%		

HIOS	45127PA0010055	45127PA0010054	45127PA0010058	45127PA0010057	45127PA0010117	45127PA0010116	45127PA0010085	45127PA0010084	45127PA0130002	45127PA0130001	45127PA0010161	45127PA0010090	45127PA0010089	45127PA0010191	45127PA0010190	45127PA0010189
Med Plan	Platinum PPO 0/0/15	Platinum PPO 0/0/15	Platinum PPO 250/0/15	Platinum PPO 250/0/15	Gold PPO 500/0/25	Gold PPO 500/0/25	Gold PPO 1000/0/25	Gold PPO 1000/0/25	Gold Valley Advantage EPO 2000/0/20	Gold Valley Advantage EPO 2000/0/20	Gold QHDHP PPO 1500/0/10	Gold PPO 2000/0/20	Gold PPO 2000/0/20	Gold PPO 2000/20/20	Gold PPO 2000/20/20	Gold Shared Deductible PPO 3000/0/25 - 500
Rx Plan	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Combined	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0
Deducible	0	0	250	250	500	500	1000	1000	2000	2000	1500	2000	2000	2000	2000	3000
Expected Claim Cost	746.92	721.07	717.37	691.61	655.11	629.34	616.54	590.81	499.07	476.23	575.14	563.05	537.53	528.69	503.26	564.65
Expected Premium PMPM *	$840.85	$814.26	$810.45	$783.94	$746.38	$719.86	$706.69	$680.21	$585.81	$562.31	$664.09	$651.65	$625.39	$616.30	$590.13	$653.29
Allowed Adjustments to Premium for MLR																
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Risk Adjustment Fee	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exchange Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quality Improvement	3.36	3.26	3.24	3.14	2.99	2.88	2.83	2.72	2.34	2.25	2.66	2.61	2.50	2.47	2.36	2.61
Federal Income Tax**	3.53	3.42	3.40	3.29	3.13	3.02	2.97	2.86	2.46	2.36	2.79	2.74	2.63	2.59	2.48	2.74
MLR Adjusted Claims	$750.28	$724.33	$720.62	$694.75	$658.10	$632.22	$619.36	$593.53	$501.41	$478.48	$577.80	$565.65	$540.03	$531.16	$505.62	$567.26
MLR Adjusted Premium	$836.87	$810.39	$806.59	$780.20	$742.80	$716.39	$703.27	$676.91	$582.90	$559.50	$660.86	$648.47	$622.32	$613.26	$587.20	$650.10
Expected Member Distribution	5.8%	3.0%	3.2%	1.7%	6.1%	2.3%	8.7%	2.9%	0.2%	0.2%	1.5%	17.6%	5.3%	0.1%	0.1%	0.3%

HIOS	45127PA0010188	45127PA0010195	45127PA0010194	45127PA0010196	45127PA0010197	45127PA0010198	45127PA0010199	45127PA0010132	45127PA0010131	45127PA0010185	45127PA0010184	45127PA0130004	45127PA0130003	45127PA0010187	45127PA0010186	45127PA0010124	45127PA0010170	45127PA0010135
Med Plan	Gold Shared Deductible PPO 3000/0/25 - 500	Gold PPO 3000/0/15	Gold PPO 3000/0/15	Gold Easy Blue PPO 0/0/25	Gold PPO Choice 3000/0/30	Gold PPO Choice 3000/0/30	Silver QHDHP-E PPO 4500/0/10	Silver PPO 4000/0/45	Silver PPO 4000/0/45	Silver PPO 5000/0/40	Silver PPO 5000/0/40	Silver Valley Advantage EPO 5000/0/35	Silver Valley Advantage EPO 5000/0/35	Silver PPO 6000/0/35	Silver PPO 6000/0/35	Silver QHDHP PPO 2750/0/25	Silver QHDHP PPO 3500/0/25	Bronze QHDHP-E PPO 6900/0/0
Rx Plan	Rx 250	Rx 0	Rx 250	Rx 0	Rx $250	Rx $0	Combined	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Combined	Combined	Combined
Deducible	3000	3000	3000	0	3000	3000	4500	4000	4000	5000	5000	5000	5000	6000	6000	2750	3500	6900
Expected Claim Cost	539.08	541.08	515.70	571.46	419.73	441.20	416.87	484.35	459.53	454.84	430.51	410.88	389.09	444.76	420.57	490.42	443.94	355.96
Expected Premium PMPM *	$626.98	$629.04	$602.92	$660.30	$504.18	$526.26	$501.22	$570.67	$545.13	$540.31	$515.27	$495.07	$472.65	$529.93	$505.05	$576.90	$529.07	$438.56
Allowed Adjustments to Premium for MLR																		
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Risk Adjustment Fee	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exchange Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quality Improvement	2.51	2.52	2.41	2.64	2.02	2.11	2.00	2.28	2.18	2.16	2.06	1.98	1.89	2.12	2.02	2.31	2.12	1.75
Federal Income Tax**	2.63	2.64	2.53	2.77	2.12	2.21	2.11	2.40	2.29	2.27	2.16	2.08	1.99	2.23	2.12	2.42	2.22	1.84
MLR Adjusted Claims	$541.59	$543.60	$518.11	$574.10	$421.74	$443.31	$418.87	$486.63	$461.71	$457.01	$432.57	$412.86	$390.98	$446.88	$422.59	$492.73	$446.05	$357.72
MLR Adjusted Premium	$623.90	$625.95	$599.94	$657.08	$501.61	$523.60	$498.67	$567.82	$542.39	$537.59	$512.65	$492.54	$470.21	$527.25	$502.48	$574.03	$526.40	$436.26
Expected Member Distribution	0.3%	0.6%	0.3%	0.3%	0.3%	0.3%	2.8%	15.2%	6.4%	2.3%	1.4%	0.2%	0.2%	0.8%	0.7%	3.6%	3.0%	2.4%

Unadjusted Premium	$643.25
Expected MLR Adjusted Claims	$557.46
Expected MLR Adjusted Premium	$640.10
MLR	**87.1%**

* From Exhibit L

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

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Projected Index Rate

Projected Index Rate	$682.96

Effective Date	Total Index Rate	Trend	Distribution of Members	Projected Allowed	Market Adjusted Index Rate
January - March (Index 1)	$682.96		26%	$682.96	$645.32
April - June (Index 2)	$693.74	6.5%	16%	$694.04	$656.40
July - September (Index 3)	$704.69	6.5%	15%	$705.30	$667.67
October - December (Index 4)	$715.82	6.5%	43%	$716.75	$679.11
Average for Projection Period	$702.22			$702.77	$665.13

* From URRT and Exhibit B

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Market Adjusted Index Rate

Development of Market Adjusted Index Rate

Q1 Index Rate	682.96
Paid to Allowed	0.85
Q1 Projected Claims	583.19
Net Projected ACA Reinsurace Recoveries	0.00
Net Projected Risk Adjustments PMPM	32.14
Exchange User Fee Adjustment	0.00
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	551.05
Q1 Market Adjusted Index Rate	645.32

Development of Exchange User Fee

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

Development of Risk Adjustment Projection

Projected 2021 Risk Adjustment Transfer	$32.14

Projected 2019 Risk Adjustment Payment Payable	$16,350,610
2019 MemberMonths	504,577
Projected 2019 Risk Adjustment Payment PMPM	$32.40

Show Normalization

Adjustment for Network	1.000
Adjustment for Induced Demand	1.000

Rate Development by Benefit Option																																
Level of Coverage	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange
Level of Coverage	**Platinum**	**Platinum**	**Platinum**	**Platinum**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Bronze**
HIOS	**45127960010055**	**45127960010054**	**45127960010058**	**45127960010057**	**45127960010117**	**45127960010116**	**45127960010085**	**45127960010084**	**45127960130002**	**45127960130001**	**45127960010161**	**45127960010090**	**45127960010089**	**45127960010191**	**45127960010190**	**45127960010189**	**45127960010188**	**45127960010195**	**45127960010194**	**45127960010196**	**45127960010197**	**45127960010198**	**45127960010199**	**45127960010132**	**45127960010131**	**45127960010185**	**45127960010184**	**45127960130004**	**45127960130003**	**45127960010187**	**45127960010186**	**45127960010124**	**45127960010170**	**45127960010135**
									Gold Valley Advantage	**Gold Valley Advantage**	**Gold QHDHP PPO**					**Gold Shared Deductible**	**Gold Shared Deductible**			**Gold Low Ded PPO**	**Gold PPO Choice**	**Gold PPO Choice**	**Silver QHDHP-R PPO**				**Silver Valley Advantage**	**Silver Valley Advantage**			**Silver QHDHP PPO**	**Silver QHDHP PPO**	**Broome QHDHP-R PPO**
Med Plan Name:	**Platinum PPO 0/0/15**	**Platinum PPO 0/0/15**	**Platinum PPO 250/0/15**	**Platinum PPO 250/0/15**	**Gold PPO 500/0/25**	**Gold PPO 500/0/25**	**Gold PPO 1000/0/25**	**Gold PPO 1000/0/25**	**PPO 0/0/20**	**PPO 0/0/20**	**Combined**	**Gold PPO 2000/0/20**	**Gold PPO 2000/0/20**	**Gold PPO 2000/20/20**	**Gold PPO 2000/20/20**	**PPO 500 / 500**	**PPO 500 / 500**	**Gold PPO 3000/0/15**	**Gold PPO 3000/0/15**	**PPO 0/0/15**	**PPO 0/0/15**	**Combined**	**Combined**	**Silver PPO 4000/0/45**	**Silver PPO 4000/0/45**	**Silver PPO 5000/0/40**	**Silver PPO 5000/0/40**	**PPO 0/0/35**	**PPO 0/0/35**	**Silver PPO 6000/0/35**	**Silver PPO 6000/0/35**	**Combined**	**Combined**	**Combined**
Deductible:	**By-0**	**By-250**	**By-0**	**By-250**	**By-0**	**By-250**	**By-0**	**By-250**	**By-0**	**By-250**	**PPO**	**By-0**	**By-250**	**By-0**	**By-250**	**By-0**	**By-250**	**By-0**	**By-250**	**By-0**	**By-250**	**PPO**	**PPO**	**By-0**	**By-250**	**By-0**	**By-250**	**By-0**	**By-250**	**By-0**	**By-250**	**PPO**	**PPO**	**PPO**
Network:	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**EPO**	**EPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO Choice**	**PPO Choice**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**EPO**	**EPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**
HIA:	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32	645.32
AV and Cost Sharing Adjustment	1.03	1.01	1.00	0.98	0.95	0.93	0.92	0.90	0.86	0.84	0.88	0.87	0.84	0.83	0.81	0.87	0.85	0.85	0.82	0.88	0.79	0.82	0.70	0.79	0.76	0.75	0.72	0.75	0.72	0.74	0.71	0.79	0.74	0.62
Network	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	0.901	0.901	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	0.861	0.861	1.001	1.001	1.001	1.001	1.001	0.901	0.901	1.001	1.001	1.001	1.001	1.001
Induced Demand	1.126	1.109	1.106	1.088	1.063	1.046	1.037	1.020	0.996	0.980	1.010	1.002	0.986	0.980	0.964	1.003	0.987	0.988	0.972	1.007	0.955	0.970	0.917	0.953	0.939	0.937	0.924	0.938	0.925	0.931	0.919	0.957	0.931	0.893
Total Projected Claims PMPM = Market Level Adjustments:	746.92	721.07	717.37	691.61	655.11	629.34	616.54	590.81	499.07	476.23	575.14	563.05	537.53	528.69	503.26	564.65	539.08	541.08	515.70	571.46	419.73	441.20	416.87	484.35	459.53	454.84	430.51	410.88	389.09	444.76	420.57	490.42	443.94	355.96
Retention																																		
Admin PMPM	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87	$49.87
Broker PMPM	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91	$19.91
Risk Adjustment User Fee	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25
PCORTF	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20
Placeholder1	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Placeholder2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	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%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	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%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Neutrality	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61
Total Premium Single Rate:	$523.18	$506.63	$504.26	$487.77	$464.40	$447.90	$439.70	$423.23	$364.49	$349.87	$413.20	$405.46	$389.12	$383.46	$367.18	$406.48	$390.11	$391.39	$375.14	$410.84	$313.70	$327.44	$311.86	$355.07	$339.18	$336.18	$320.60	$308.03	$294.08	$329.72	$314.24	$358.95	$329.19	$272.87
Plan Adjusted Index Rates	$840.85	$814.26	$810.45	$783.94	$746.38	$719.86	$706.69	$680.21	$585.81	$562.31	$664.09	$651.65	$625.39	$616.30	$590.13	$653.29	$626.98	$629.04	$602.92	$660.30	$504.18	$526.26	$501.22	$570.67	$545.13	$540.31	$515.27	$495.07	$472.65	$529.93	$505.05	$576.90	$529.07	$438.56
Expected Member Distribution	5.8%	3.0%	3.2%	1.7%	6.1%	2.3%	8.7%	2.9%	0.2%	0.2%	1.5%	17.6%	5.3%	0.1%	0.1%	0.3%	0.3%	0.6%	0.3%	0.3%	0.3%	0.3%	2.8%	15.2%	6.4%	2.3%	1.4%	0.2%	0.2%	0.8%	0.7%	3.6%	3.0%	2.4%
	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78	$69.78
Admin	8.7%	9.0%	9.0%	9.3%	9.7%	10.1%	10.3%	10.7%	12.2%	12.8%	10.9%	11.1%	11.6%	11.7%	12.2%	11.1%	11.5%	11.5%	12.0%	11.0%	14.2%	13.7%	14.3%	12.6%	13.2%	13.3%	13.9%	14.1%	15.2%	13.6%	14.2%	12.1%	13.6%	16.3%
Taxes	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%

Benefit Plans

																								Annual Trend
		100%	396,615																					
#	Combo Description	Projected Membership	Proj MM	New or Existing	Product ID	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Network	Induced Demand	Product	Med Plan Description	Deductible	Drug Plan	Pediatric Dental	Pediatric Vision	Average Plan Adj Index Rate	Q1 Plan Adj Index Rate	Q2 Plan Adj Index Rate	Q3 Plan Adj Index Rate	Q4 Plan Adj Index Rate	Medical & Rx
1	Platinum PPO 0/0/15 Rx 0	5.8%	23,089	Existing	45127PA001	45127PA0010055	Off Exchange	Platinum	91.3%	102.6%	1.00	1.13	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded	$840.86	$840.86	$854.13	$867.62	$881.32	6.47%
2	Platinum PPO 0/0/15 Rx 250	3.0%	11,800	Existing	45127PA001	45127PA0010054	Off Exchange	Platinum	88.4%	100.7%	1.00	1.11	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded	$814.25	$814.25	$827.11	$840.17	$853.43	6.47%
3	Platinum PPO 250/0/15 Rx 0	3.2%	12,632	Existing	45127PA001	45127PA0010058	Off Exchange	Platinum	89.4%	100.4%	1.00	1.11	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded	$810.45	$810.45	$823.25	$836.25	$849.45	6.47%
4	Platinum PPO 250/0/15 Rx 250	1.7%	6,616	Existing	45127PA001	45127PA0010057	Off Exchange	Platinum	86.9%	98.3%	1.00	1.09	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded	$783.94	$783.94	$796.32	$808.89	$821.66	6.47%
5	Gold PPO 500/0/25 Rx 0	6.1%	24,343	Existing	45127PA001	45127PA0010117	Off Exchange	Gold	79.7%	95.3%	1.00	1.06	PPO	Gold PPO 500/0/25	500	Rx 0	Embedded	Embedded	$746.38	$746.38	$758.17	$770.14	$782.30	6.47%
6	Gold PPO 500/0/25 Rx 250	2.3%	9,235	Existing	45127PA001	45127PA0010116	Off Exchange	Gold	78.0%	93.1%	1.00	1.05	PPO	Gold PPO 500/0/25	500	Rx 250	Embedded	Embedded	$719.87	$719.87	$731.23	$742.78	$754.51	6.47%
7	Gold PPO 1000/0/25 Rx 0	8.7%	34,444	Existing	45127PA001	45127PA0010085	Off Exchange	Gold	79.0%	92.0%	1.00	1.04	PPO	Gold PPO 1000/0/25	1000	Rx 0	Embedded	Embedded	$706.69	$706.69	$717.85	$729.18	$740.69	6.47%
8	Gold PPO 1000/0/25 Rx 250	2.9%	11,600	Existing	45127PA001	45127PA0010084	Off Exchange	Gold	77.4%	89.6%	1.00	1.02	PPO	Gold PPO 1000/0/25	1000	Rx 250	Embedded	Embedded	$680.22	$680.22	$690.96	$701.87	$712.95	6.47%
9	Gold Valley Advantage EPO 2000/0/20 Rx 0	0.2%	755	Existing	45127PA013	45127PA0130002	Off Exchange	Gold	77.6%	86.1%	0.90	1.00	EPO	Gold Valley Advantage EPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$585.81	$585.81	$595.06	$604.46	$614.00	6.47%
10	Gold Valley Advantage EPO 2000/0/20 Rx 250	0.2%	644	Existing	45127PA013	45127PA0130001	Off Exchange	Gold	76.2%	83.5%	0.90	0.98	EPO	Gold Valley Advantage EPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$562.31	$562.31	$571.19	$580.21	$589.37	6.47%
11	Gold QHDHP PPO 1500/0/10	1.5%	6,027	Existing	45127PA001	45127PA0010161	Off Exchange	Gold	76.1%	88.1%	1.00	1.01	PPO	Gold QHDHP PPO 1500/0/10	1500	Combined	Embedded	Embedded	$664.09	$664.09	$674.58	$685.23	$696.05	6.47%
12	Gold PPO 2000/0/20 Rx 0	17.6%	69,854	Existing	45127PA001	45127PA0010090	Off Exchange	Gold	77.7%	87.0%	1.00	1.00	PPO	Gold PPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$651.65	$651.65	$661.93	$672.38	$683.00	6.47%
13	Gold PPO 2000/0/20 Rx 250	5.3%	20,824	Existing	45127PA001	45127PA0010089	Off Exchange	Gold	76.2%	84.4%	1.00	0.99	PPO	Gold PPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$625.38	$625.38	$635.26	$645.29	$655.48	6.47%
14	Gold PPO 2000/20/20 Rx 0	0.1%	400	Existing	45127PA001	45127PA0010191	Off Exchange	Gold	79.8%	83.5%	1.00	0.98	PPO	Gold PPO 2000/20/20	2000	Rx 0	Embedded	Embedded	$616.30	$616.30	$626.03	$635.91	$645.95	6.47%
15	Gold PPO 2000/20/20 Rx 250	0.1%	466	Existing	45127PA001	45127PA0010190	Off Exchange	Gold	78.2%	80.7%	1.00	0.96	PPO	Gold PPO 2000/20/20	2000	Rx 250	Embedded	Embedded	$590.12	$590.12	$599.44	$608.90	$618.52	6.47%
16	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	0.3%	1,365	Existing	45127PA001	45127PA0010189	Off Exchange	Gold	79.9%	87.1%	1.00	1.00	PPO	Gold Shared Deductible PPO 3000/0/25 - 500	3000	Rx 0	Embedded	Embedded	$653.30	$653.30	$663.61	$674.09	$684.73	6.47%
17	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	0.3%	1,110	Existing	45127PA001	45127PA0010188	Off Exchange	Gold	78.6%	84.6%	1.00	0.99	PPO	Gold Shared Deductible PPO 3000/0/25 - 500	3000	Rx 250	Embedded	Embedded	$626.99	$626.99	$636.89	$646.94	$657.16	6.47%
18	Gold PPO 3000/0/15 Rx 0	0.6%	2,509	Existing	45127PA001	45127PA0010195	Off Exchange	Gold	78.1%	84.8%	1.00	0.99	PPO	Gold PPO 3000/0/15	3000	Rx 0	Embedded	Embedded	$629.04	$629.04	$638.97	$649.06	$659.31	6.47%
19	Gold PPO 3000/0/15 Rx 250	0.3%	1,088	Existing	45127PA001	45127PA0010194	Off Exchange	Gold	76.6%	82.1%	1.00	0.97	PPO	Gold PPO 3000/0/15	3000	Rx 250	Embedded	Embedded	$602.93	$602.93	$612.45	$622.12	$631.94	6.47%
20	Gold Easy Blue PPO 0/0/25 Rx 0	0.3%	1,110	New	45127PA001	45127PA0010196	Off Exchange	Gold	80.2%	87.8%	1.00	1.01	PPO	Gold Easy Blue PPO 0/0/25	0	Rx 0	Embedded	Embedded	$660.30	$660.30	$670.72	$681.31	$692.07	6.47%
21	Gold PPO Choice 3000/0/30 Rx $250	0.3%	1,110	New	45127PA001	45127PA0010197	Off Exchange	Gold	77.2%	79.0%	0.86	0.96	PPO Choice	Gold PPO Choice 3000/0/30	3000	Rx $250	Embedded	Embedded	$504.17	$504.17	$512.13	$520.21	$528.43	6.47%
22	Gold PPO Choice 3000/0/30 Rx $0	0.3%	1,110	New	45127PA001	45127PA0010198	Off Exchange	Gold	79.0%	81.8%	0.86	0.97	PPO Choice	Gold PPO Choice 3000/0/30	3000	Rx $0	Embedded	Embedded	$526.27	$526.27	$534.57	$543.01	$551.59	6.47%
23	Silver QHDHP-E PPO 4500/0/10	2.8%	11,100	New	45127PA001	45127PA0010199	Off Exchange	Silver	66.1%	70.3%	1.00	0.92	PPO	Silver QHDHP-E PPO 4500/0/10	4500	Combined	Embedded	Embedded	$501.23	$501.23	$509.14	$517.18	$525.34	6.47%
24	Silver PPO 4000/0/45 Rx 0	15.2%	60,341	Existing	45127PA001	45127PA0010132	Off Exchange	Silver	70.4%	78.6%	1.00	0.95	PPO	Silver PPO 4000/0/45	4000	Rx 0	Embedded	Embedded	$570.67	$570.67	$579.68	$588.83	$598.13	6.47%
25	Silver PPO 4000/0/45 Rx 250	6.4%	25,287	Existing	45127PA001	45127PA0010131	Off Exchange	Silver	69.1%	75.7%	1.00	0.94	PPO	Silver PPO 4000/0/45	4000	Rx 250	Embedded	Embedded	$545.13	$545.13	$553.73	$562.48	$571.36	6.47%
26	Silver PPO 5000/0/40 Rx 0	2.3%	9,280	Existing	45127PA001	45127PA0010185	Off Exchange	Silver	70.3%	75.1%	1.00	0.94	PPO	Silver PPO 5000/0/40	5000	Rx 0	Embedded	Embedded	$540.30	$540.30	$548.83	$557.50	$566.30	6.47%
27	Silver PPO 5000/0/40 Rx 250	1.4%	5,506	Existing	45127PA001	45127PA0010184	Off Exchange	Silver	69.0%	72.1%	1.00	0.92	PPO	Silver PPO 5000/0/40	5000	Rx 250	Embedded	Embedded	$515.27	$515.27	$523.40	$531.67	$540.06	6.47%
28	Silver Valley Advantage EPO 5000/0/35 Rx 0	0.2%	644	Existing	45127PA013	45127PA0130004	Off Exchange	Silver	70.2%	75.4%	0.90	0.94	EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$495.07	$495.07	$502.89	$510.83	$518.89	6.47%
29	Silver Valley Advantage EPO 5000/0/35 Rx 250	0.2%	633	Existing	45127PA013	45127PA0130003	Off Exchange	Silver	68.9%	72.3%	0.90	0.92	EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$472.64	$472.64	$480.10	$487.68	$495.38	6.47%
30	Silver PPO 6000/0/35 Rx 0	0.8%	3,275	Existing	45127PA001	45127PA0010187	Off Exchange	Silver	69.5%	73.9%	1.00	0.93	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded	$529.92	$529.92	$538.29	$546.79	$555.42	6.47%
31	Silver PPO 6000/0/35 Rx 250	0.7%	2,753	Existing	45127PA001	45127PA0010186	Off Exchange	Silver	68.4%	70.8%	1.00	0.92	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded	$505.04	$505.04	$513.01	$521.11	$529.34	6.47%
32	Silver QHDHP PPO 2750/0/25	3.6%	14,264	Existing	45127PA001	45127PA0010124	Off Exchange	Silver	68.8%	79.3%	1.00	0.96	PPO	Silver QHDHP PPO 2750/0/25	2750	Combined	Embedded	Embedded	$576.91	$576.91	$586.02	$595.27	$604.67	6.47%
33	Silver QHDHP PPO 3500/0/25	3.0%	11,755	Existing	45127PA001	45127PA0010170	Off Exchange	Silver	67.3%	73.8%	1.00	0.93	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded	$529.08	$529.08	$537.43	$545.92	$554.54	6.47%
34	Bronze QHDHP-E PPO 6900/0/0	2.4%	9,646	Existing	45127PA001	45127PA0010135	Off Exchange	Bronze	64.8%	61.7%	1.00	0.89	PPO	Bronze QHDHP-E PPO 6900/0/0	6900	Combined	Embedded	Embedded	$438.55	$438.55	$445.48	$452.51	$459.66	6.47%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Calibration

Expected Average Age Factor:	1.564
List-Billed Adjustment for Max 3 Children	1.007
Adjusted Average Age Factor	1.554
Expected Average Region Factor:	1.03
Expected Average Tobacco Factor	1.00
Cumulative Rating Factors (Premium Neutrality):	1.607

Age Factors

Age	Distribution of Poplulation	Age Factor
0-14	12.9%	0.7650
15	0.9%	0.8330
16	1.1%	0.8590
17	1.0%	0.8850
18	1.0%	0.9130
19	1.1%	0.9410
20	1.2%	0.9700
21	1.3%	1.0000
22	1.3%	1.0000
23	1.3%	1.0000
24	1.4%	1.0000
25	1.6%	1.0040
26	1.6%	1.0240
27	1.6%	1.0480
28	1.7%	1.0870
29	1.7%	1.1190
30	1.7%	1.1350
31	1.6%	1.1590
32	1.7%	1.1830
33	1.6%	1.1980
34	1.6%	1.2140
35	1.6%	1.2220
36	1.7%	1.2300
37	1.6%	1.2380
38	1.8%	1.2460
39	1.6%	1.2620
40	1.8%	1.2780
41	1.6%	1.3020
42	1.6%	1.3250
43	1.7%	1.3570
44	1.5%	1.3970
45	1.6%	1.4440
46	1.8%	1.5000
47	1.8%	1.5630
48	1.8%	1.6350
49	2.1%	1.7060
50	2.0%	1.7860
51	2.0%	1.8650
52	2.1%	1.9520
53	2.1%	2.0400
54	2.1%	2.1350
55	2.2%	2.2300
56	2.2%	2.3330
57	2.1%	2.4370
58	2.3%	2.5480
59	2.3%	2.6030
60	2.2%	2.7140
61	2.3%	2.8100
62	2.2%	2.8730
63	1.9%	2.9520
64+	3.3%	3.0000

Region Factors

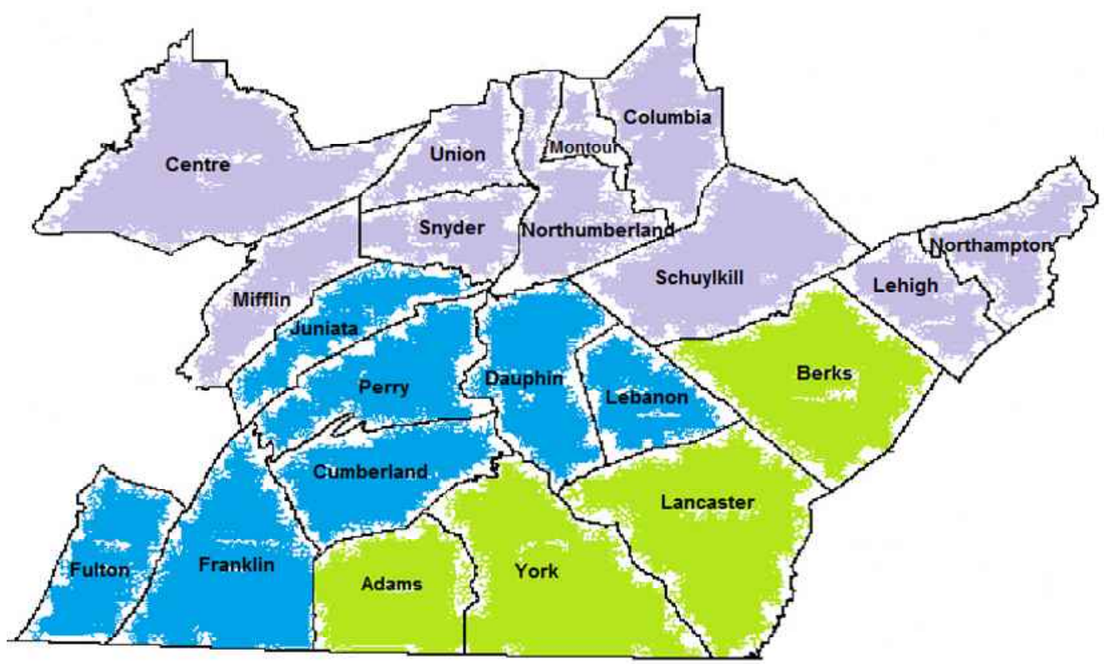
Region	Distribution of Population	Factor
6	43.0%	1.0000
7	38.5%	1.0800
9	18.5%	1.0200

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Rating Factors

Age Factors

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

Region



Region	Factor
6	1.0000
7	1.0800
9	1.0200

Network	Factor
Valley Advantage EPO	0.90
PPO	1.00
PPO Choice	0.86

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
EPO Network Factor

Valley Advantage Network Factor Development

Savings Over Area Hospitals		% Claims	
IP	27%	19%	
OP	17%	38%	
Physician	8%	23%	
EPO Network/Non-EPO Movement			
St. Luke's	75%		Assumes 75% of claim dollars move to EPO product
Other	25%		In Group multi-option market
Blended Savings	12.6%		
Medical Rating Factor	87%		
Total Rating Factor*	0.90		

*0.90 applied in rating

Aggregate Calculation to apply to URRT

Category	Network Factor	PMPM
Inpatient Hospital	0.874	113.21
Outpatient Hospital	0.874	224.43
Professional	0.874	134.86
Other Medical	0.874	16.02
Capitation	1.000	0.00
Prescription Drug	1.000	109.43
Total	0.90	597.95

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
PPO Choice Network Factor

Valley Advantage Network Factor Development

Savings Over Area Hospitals		% Claims	
IP	26%	19%	
OP	26%	38%	
Physician	19%	23%	
Choice 1/Choice 2 Utilization			
Choice 1	75%		Assumes 75% of claim dollars move to Choice 1 facility
Choice 2	25%		In Group multi-option market
Blended Savings	18.0%		
Medical Rating Factor	82%		
Total Rating Factor	0.86		

*0.86 applied in rating

Aggregate Calculation to apply to URRT

Category	Network Factor	PMPM
Inpatient Hospital	0.820	113.21
Outpatient Hospital	0.820	224.43
Professional	0.820	134.86
Other Medical	1.000	16.02
Capitation	1.000	0.00
Prescription Drug	1.000	109.43
Total	0.86	597.95

														Base Rates 1/1/2021 - 3/31/2021							Base Rates 4/1/2021 - 9/30/2021							Base Rates 9/1/2021 - 9/30/2022							Base Rates 10/1/2021 - 12/31/2021							Annual Trend	
#	Combo Description	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Indexed Demand	Product	Medical Plan Description	Deductible	Drug Plan Desc	Pediatric Dental	Pediatric Vision	Medical + Rx	Medical	Pediatric Vision	Total	Medical + Rx	Medical	Pediatric Vision	Total	Medical + Rx	Medical	Pediatric Vision	Total	Medical + Rx	Medical	Pediatric Vision	Total	Medical + Rx	Medical	Pediatric Vision	Total	Medical + Rx	Medical	Pediatric Vision	Total	Medical & Rx	Medical & Rx
1	Platinum PPO 0/0/15 Rx 0	45127PA0010055	Off Exchange	Platinum	91.2%	102.0%	1.13	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded	$521.43	$427.57	$9.06	$1.59	$516.58	$529.09	$4.61	$0.17	$531.87	$538.48	$441.56	$9.31	$1.64	$0.17	$551.67	$561.40	$457.55	$9.85	$1.64	$0.17	$573.21	$529.86	$434.49	$9.37	$1.67	$0.17	$545.07	6.65%	6.65%
2	Platinum PPO 0/0/15 Rx 250	45127PA0010054	Off Exchange	Platinum	88.4%	100.7%	1.11	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded	$504.88	$414.00	$90.88	$1.59	$0.16	$506.63	$513.07	$420.72	$92.35	$1.61	$0.17	$514.85	$521.40	$427.55	$93.85	$1.64	$0.17	$523.21	$529.86	$434.49	$95.37	$1.67	$0.17	$531.70	6.65%	6.65%
3	Platinum PPO 250/0/15 Rx 0	45127PA0010058	Off Exchange	Platinum	89.4%	100.4%	1.11	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded	$502.51	$412.06	$90.45	$1.59	$0.16	$504.26	$510.67	$418.75	$91.92	$1.61	$0.17	$512.45	$518.95	$425.54	$93.41	$1.64	$0.17	$520.76	$527.37	$432.44	$94.93	$1.67	$0.17	$529.21	6.65%	6.65%
4	Platinum PPO 250/0/15 Rx 250	45127PA0010057	Off Exchange	Platinum	86.9%	98.3%	1.09	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded	$486.02	$398.53	$87.49	$1.59	$0.16	$487.77	$493.90	$405.00	$88.90	$1.61	$0.17	$495.68	$501.92	$411.57	$90.35	$1.64	$0.17	$503.73	$510.06	$418.25	$91.81	$1.67	$0.17	$511.90	6.65%	6.65%
5	Gold PPO 0/0/0/0 Rx 0	45127PA0010060	Off Exchange	Gold	79.9%	91.1%	1.05	PPO	Gold PPO 0/0/0/0	0	Rx 0	Embedded	Embedded	$447.15	$365.84	$81.51	$1.59	$0.16	$448.90	$455.09	$373.00	$82.91	$1.61	$0.17	$457.17	$463.40	$379.87	$84.37	$1.64	$0.17	$465.51	$472.00	$386.87	$85.85	$1.67	$0.17	$474.19	6.65%	6.65%
6	Gold PPO 0/0/0/0 Rx 250	45127PA0010059	Off Exchange	Gold	79.0%	91.0%	1.04	PPO	Gold PPO 0/0/0/0	0	Rx 250	Embedded	Embedded	$437.95	$358.12	$78.83	$1.59	$0.16	$439.70	$445.86	$364.55	$80.11	$1.61	$0.17	$447.31	$453.50	$370.87	$81.41	$1.64	$0.17	$455.58	$462.22	$378.00	$82.73	$1.67	$0.17	$463.79	6.65%	6.65%
7	Gold PPO 1000/0/25 Rx 0	45127PA0010084	Off Exchange	Gold	77.4%	89.6%	1.02	PPO	Gold PPO 1000/0/25	1000	Rx 0	Embedded	Embedded	$421.48	$345.61	$75.87	$1.59	$0.16	$423.23	$428.32	$351.22	$77.10	$1.61	$0.17	$430.10	$435.27	$356.92	$78.35	$1.64	$0.17	$437.08	$442.33	$362.71	$79.62	$1.67	$0.17	$444.17	6.65%	6.65%
8	Gold PPO 1000/0/25 Rx 250	45127PA0010085	Off Exchange	Gold	77.6%	86.1%	1.00	PPO	Gold PPO 1000/0/25	1000	Rx 250	Embedded	Embedded	$412.74	$338.44	$74.29	$1.59	$0.16	$414.49	$419.53	$344.09	$75.41	$1.61	$0.17	$421.13	$426.21	$349.67	$76.57	$1.64	$0.17	$428.04	$433.18	$355.32	$77.74	$1.67	$0.17	$435.08	6.65%	6.65%
9	Gold Valley Advantage EPO 2000/0/20 Rx 0	45127PA0130002	Off Exchange	Gold	77.6%	86.1%	1.00	EPO	Gold Valley Advantage EPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$362.74	$297.44	$65.30	$1.59	$0.16	$364.49	$368.63	$302.28	$66.35	$1.61	$0.17	$370.41	$374.61	$307.18	$67.43	$1.64	$0.17	$376.42	$380.69	$312.17	$68.52	$1.67	$0.17	$382.53	6.65%	6.65%
10	Gold Valley Advantage EPO 2000/0/20 Rx 250	45127PA0130001	Off Exchange	Gold	76.2%	83.5%	0.98	EPO	Gold Valley Advantage EPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$341.58	$280.46	$62.66	$1.59	$0.16	$343.87	$353.77	$290.09	$64.60	$1.61	$0.17	$355.55	$359.51	$294.80	$64.71	$1.64	$0.17	$361.32	$365.34	$299.58	$65.76	$1.67	$0.17	$367.18	6.65%	6.65%
11	Gold QHDHP PPO 15000/0/10	45127PA0010161	Off Exchange	Gold	76.1%	88.1%	1.01	PPO	Gold QHDHP PPO 15000/0/10	1500	Combined	Embedded	Embedded	$413.45	$337.39	$74.06	$1.59	$0.16	$415.20	$418.12	$342.86	$75.26	$1.61	$0.17	$419.90	$424.91	$348.43	$76.48	$1.64	$0.17	$426.72	$431.80	$354.08	$77.72	$1.67	$0.17	$433.64	6.65%	6.65%
12	Gold PPO 2000/0/20 Rx 0	45127PA0010090	Off Exchange	Gold	79.9%	87.1%	1.00	PPO	Gold PPO 2000/0/20	2000	Rx 0	Embedded	Embedded	$387.36	$316.21	$69.45	$1.59	$0.16	$389.11	$393.61	$322.79	$70.86	$1.61	$0.17	$395.43	$400.04	$328.03	$72.01	$1.64	$0.17	$401.85	$406.53	$333.35	$73.18	$1.67	$0.17	$408.37	6.65%	6.65%
13	Gold PPO 2000/0/20 Rx 250	45127PA0010089	Off Exchange	Gold	79.2%	84.4%	0.99	PPO	Gold PPO 2000/0/20	2000	Rx 250	Embedded	Embedded	$381.73	$313.00	$68.71	$1.59	$0.16	$383.46	$387.90	$318.08	$69.82	$1.61	$0.17	$389.68	$394.20	$323.24	$70.96	$1.64	$0.17	$396.01	$400.59	$328.48	$72.11	$1.67	$0.17	$402.43	6.65%	6.65%
14	Gold PPO 2000/20/20 Rx 0	45127PA0010191	Off Exchange	Gold	79.8%	83.5%	0.98	PPO	Gold PPO 2000/20/20	2000	Rx 0	Embedded	Embedded	$361.73	$296.64	$65.78	$1.59	$0.16	$367.17	$371.35	$304.51	$66.84	$1.61	$0.17	$373.13	$377.38	$309.45	$67.93	$1.64	$0.17	$379.19	$383.50	$314.47	$69.03	$1.67	$0.17	$385.34	6.65%	6.65%
15	Gold PPO 2000/20/20 Rx 250	45127PA0010190	Off Exchange	Gold	78.2%	80.7%	0.96	PPO	Gold PPO 2000/20/20	2000	Rx 250	Embedded	Embedded	$350.42	$287.16	$63.71	$1.59	$0.16	$352.17	$356.31	$292.08	$64.71	$1.61	$0.17	$358.01	$362.09	$296.87	$65.76	$1.64	$0.17	$364.02	$368.23	$301.76	$66.83	$1.67	$0.17	$370.27	6.65%	6.65%
16	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	45127PA0010189	Off Exchange	Gold	79.9%	87.1%	1.00	PPO	Gold Shared Deductible PPO 3000/0/25 - 500	3000	Rx 0	Embedded	Embedded	$404.73	$331.88	$72.85	$1.59	$0.16	$406.48	$411.30	$337.27	$74.03	$1.61	$0.17	$413.08	$417.97	$342.74	$75.23	$1.64	$0.17	$419.78	$424.75	$348.30	$76.45	$1.67	$0.17	$426.59	6.65%	6.65%
17	Gold Shared Deductible PPO 3000/0/25 Rx 250 - 500 Rx 250	45127PA0010188	Off Exchange	Gold	78.2%	84.4%	0.99	PPO	Gold Shared Deductible PPO 3000/0/25 - 500	3000	Rx 250	Embedded	Embedded	$394.42	$323.31	$70.97	$1.59	$0.16	$396.17	$400.61	$328.46	$72.00	$1.61	$0.17	$402.33	$406.87	$333.49	$73.14	$1.64	$0.17	$408.64	$413.21	$338.69	$74.31	$1.67	$0.17	$415.15	6.65%	6.65%
18	Gold PPO 3000/0/15 Rx 0	45127PA0010195	Off Exchange	Gold	78.1%	84.8%	0.99	PPO	Gold PPO 3000/0/15	3000	Rx 0	Embedded	Embedded	$388.64	$319.50	$70.14	$1.59	$0.16	$390.39	$395.96	$324.69	$71.27	$1.61	$0.17	$397.74	$403.39	$329.96	$72.43	$1.64	$0.17	$404.20	$408.92	$335.21	$73.61	$1.67	$0.17	$410.76	6.65%	6.65%
19	Gold PPO 3000/0/15 Rx 250	45127PA0010194	Off Exchange	Gold	76.6%	82.1%	0.97	PPO	Gold PPO 3000/0/15	3000	Rx 250	Embedded	Embedded	$373.39	$306.18	$67.21	$1.59	$0.16	$375.14	$379.45	$311.15	$68.30	$1.61	$0.17	$381.23	$385.61	$316.20	$69.41	$1.64	$0.17	$387.42	$391.86	$321.33	$70.53	$1.67	$0.17	$393.70	6.65%	6.65%
20	Gold Easy Blue PPO 0/0/25 Rx 0	45127PA0010196	Off Exchange	Gold	80.2%	87.8%	1.01	PPO	Gold Easy Blue PPO 0/0/25	0	Rx 0	Embedded	Embedded	$409.09	$335.45	$73.64	$1.59	$0.16	$410.84	$415.73	$340.99	$74.83	$1.61	$0.17	$417.51	$422.47	$346.43	$76.04	$1.64	$0.17	$423.98	$429.33	$352.05	$77.28	$1.67	$0.17	$431.17	6.65%	6.65%
21	Gold PPO Choice 3000/0/30 Rx $250	45127PA0010197	Off Exchange	Gold	77.2%	79.0%	0.96	PPO Choice	Gold PPO Choice 3000/0/30	3000	Rx $250	Embedded	Embedded	$311.94	$255.79	$56.15	$1.59	$0.16	$313.69	$317.00	$259.94	$57.06	$1.61	$0.17	$318.78	$322.15	$264.16	$57.99	$1.64	$0.17	$323.96	$327.37	$268.44	$58.93	$1.67	$0.17	$329.21	6.65%	6.65%
22	Gold PPO Choice 3000/0/30 Rx $0	45127PA0010198	Off Exchange	Gold	79.9%	81.8%	0.97	PPO Choice	Gold PPO Choice 3000/0/30	3000	Rx $0	Embedded	Embedded	$325.69	$267.06	$58.63	$1.59	$0.16	$327.44	$330.98	$271.40	$59.58	$1.61	$0.17	$332.76	$336.35	$275.81	$60.54	$1.64	$0.17	$338.16	$341.80	$280.28	$61.52	$1.67	$0.17	$343.64	6.65%	6.65%
23	Silver QHDHP-E PPO 4500/0/10	45127PA0010199	Off Exchange	Silver	66.1%	70.3%	0.92	PPO	Silver QHDHP-E PPO 4500/0/10	4500	Combined	Embedded	Embedded	$310.11	$254.29	$55.82	$1.59	$0.16	$311.86	$315.14	$258.41	$56.73	$1.61	$0.17	$316.92	$320.26	$262.61	$57.65	$1.64	$0.17	$322.07	$325.40	$266.87	$58.58	$1.67	$0.17	$327.29	6.65%	6.65%
24	Silver PPO 4000/0/40 Rx 0	45127PA0010184	Off Exchange	Silver	69.1%	75.7%	0.94	PPO	Silver PPO 4000/0/40	4000	Rx 0	Embedded	Embedded	$337.42	$276.69	$60.74	$1.59	$0.16	$339.18	$342.90	$281.18	$61.72	$1.61	$0.17	$344.68	$348.47	$285.75	$62.72	$1.64	$0.17	$350.28	$354.12	$290.38	$63.74	$1.67	$0.17	$355.96	6.65%	6.65%
25	Silver PPO 4000/0/40 Rx 250	45127PA0010183	Off Exchange	Silver	69.1%	75.7%	0.94	PPO	Silver PPO 4000/0/40	4000	Rx 250	Embedded	Embedded	$327.42	$268.44	$58.94	$1.59	$0.16	$329.18	$332.90	$273.00	$59.92	$1.61	$0.17	$334.68	$338.47	$277.59	$60.97	$1.64	$0.17	$340.18	$343.79	$282.24	$61.95	$1.67	$0.17	$346.03	6.65%	6.65%
26	Silver PPO 5000/0/40 Rx 0	45127PA0010185	Off Exchange	Silver	70.3%	75.1%	0.94	PPO	Silver PPO 5000/0/40	5000	Rx 0	Embedded	Embedded	$334.43	$274.23	$60.20	$1.59	$0.16	$336.18	$339.85	$278.68	$61.17	$1.61	$0.17	$341.63	$345.37	$283.20	$62.17	$1.64	$0.17	$347.18	$350.97	$287.80	$63.17	$1.67	$0.17	$352.81	6.65%	6.65%
27	Silver PPO 5000/0/40 Rx 250	45127PA0010184	Off Exchange	Silver	69.0%	72.1%	0.92	PPO	Silver PPO 5000/0/40	5000	Rx 250	Embedded	Embedded	$318.85	$261.45	$57.40	$1.59	$0.16	$320.60	$324.02	$265.70	$58.32	$1.61	$0.17	$325.80	$329.28	$270.01	$59.27	$1.64	$0.17	$331.09	$334.62	$274.39	$60.23	$1.67	$0.17	$336.46	6.65%	6.65%
28	Silver Valley Advantage EPO 5000/0/35 Rx 0	45127PA0130004	Off Exchange	Silver	70.2%	75.4%	0.94	EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$306.28	$251.15	$55.13	$1.59	$0.16	$308.03	$311.25	$255.23	$56.02	$1.61	$0.17	$313.03	$316.30	$259.37	$56.93	$1.64	$0.17	$318.11	$321.43	$263.57	$57.86	$1.67	$0.17	$323.27	6.65%	6.65%
29	Silver Valley Advantage EPO 5000/0/35 Rx 250	45127PA0130003	Off Exchange	Silver	69.1%	72.1%	0.92	EPO	Silver Valley Advantage EPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$297.42	$243.99	$53.56	$1.59	$0.16	$299.17	$302.29	$247.97	$54.42	$1.61	$0.17	$304.17	$307.29	$251.97	$55.29	$1.64	$0.17	$309.17	$312.29	$256.00	$56.18	$1.67	$0.17	$314.18	6.65%	6.65%
30	Silver PPO 6000/0/35 Rx 0	45127PA0010187	Off Exchange	Silver	69.5%	73.9%	0.93	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded	$327.97	$268.93	$59.04	$1.59	$0.16	$329.72	$333.29	$273.38	$59.98	$1.61	$0.17	$335.07	$338.70	$277.73	$60.97	$1.64	$0.17	$340.51	$344.19	$282.24	$61.95	$1.67	$0.17	$346.03	6.65%	6.65%
31	Silver PPO 6000/0/35 Rx 250	45127PA0010186	Off Exchange	Silver	68.4%	70.8%	0.92	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded	$312.48	$256.23	$56.25	$1.59	$0.16	$314.23	$317.55	$260.39	$57.16	$1.61	$0.17	$319.33	$322.71	$264.62	$58.09	$1.64	$0.17	$324.52	$327.94	$268.91	$59.03	$1.67	$0.17	$329.78	6.65%	6.65%
32	Silver QHDHP PPO 2750/0/25	45127PA0010124	Off Exchange	Silver	68.8%	79.3%	0.96	PPO	Silver QHDHP PPO 2750/0/25	2750	Combined	Embedded	Embedded	$357.39	$292.90	$64.30	$1.59	$0.16	$358.95	$360.99	$297.66	$65.34	$1.61	$0.17	$364.78	$368.89	$302.49	$66.40	$1.64	$0.17	$370.70	$374.87	$307.39	$67.48	$1.67	$0.17	$376.71	6.65%	6.65%
33	Silver QHDHP PPO 3500/0/25	45127PA0010170	Off Exchange	Silver	67.3%	73.8%	0.93	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded	$327.44	$268.50	$58.94	$1.59	$0.16	$329.19	$332.76	$272.86	$59.90	$1.61	$0.17	$334.54	$338.16	$277.29	$60.87	$1.64	$0.17	$339.97	$343.64	$281.78	$61.86	$1.67	$0.17	$345.48	6.65%	6.65%
34	Bronze QHDHP-E PPO 6900/0/0	45127PA0010135	Off Exchange	Bronze	64.8%	61.7%	0.89	PPO	Bronze QHDHP-E PPO 6900/0/0	6900	Combined	Embedded	Embedded	$271.12	$222.32	$48.80	$1.59	$0.16	$272.87	$275.52	$225.93	$49.59	$1.61	$0.17	$277.38	$279.99	$229.59	$50.40	$1.64	$0.17	$281.80	$284.53	$233.31	$51.22	$1.67	$0.17	$286.37	6.65%	6.65%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2021
Morbidity Factor Calculation

From Ib Manual Data Table 2

Earned Premium	Ultimate Incurred Claims	Member Months	Total Prescription Drug Rebates*	Total EHB Capitation
$ 315,438,722.74	$ 269,696,701.86	506,640	$ (14,153,272.73)	$ 11,448.50

Premium PMPM	Incurred Clm PMPM	Loss Ratio*
$ 622.61	$ 504.41	81.0%

*Loss Ratio gross of risk adjustment

For Small Groups still in PPACA Insured Market as of 202003

Earned Premium	Ultimate Incurred Claims	Member Months	Total Prescription Drug Rebates*	Total EHB Capitation
$ 238,870,979.77	$ 209,254,862.68	380,074	$ (12,678,614.93)	$ 99,207.90

Premium PMPM	Incurred Clm PMPM	Loss Ratio*
$ 628.49	$ 517.47	82.3%

*Loss Ratio gross of risk adjustment

Change in Incurred Claims	Change in LR	Morbidity Factor Applied
2.6%	1.6%	1.016

Capital BLUE

June 23, 2020

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

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 20-39
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear [redacted]:

CAAC received an objection letter from the Department dated June 16, 2020. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Risk adjustment calculation workbook
- Expanded Bronze justification workbook
- PPO Choice and EPO Network calculation workbook
- Trend leveraging calculation workbook
- Completeness and Redaction Justification Checklist
- Broker commission schedules
- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised URRT
- Revised Rates (PA and Federal Templates)
- Revised Memos – Actuarial, Cover Letter

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 4: Update to Table 2 BEP risk adjustment
- Question 5: Correction to Table 2 capitation
- Question 9: Change to trend

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

- Question 10: Change to Table 5, Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims, Projected Incurred Risk Adjustment PMPM
- Question 11: Change to projected risk adjustment
- Question 13: Change to risk adjustment fee amount
- Questions 14: Change to Table 7, 2020 amounts
- Question 15: Change to Table 9, 2020 amounts
- Question 17: Change to induced demand - change is to show formula only, values are the same
- Question 29: Correct formula in Exhibit L to include PCORTF. This flows to Table 10, taxes and fees
- Question 30: Change to projected loss ratio formula
- Question 31: Correction to Exhibit O1 and O2 – network factors
- Question 33: Correction to URRT Worksheet 2 formula

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

Sincerely,

[redacted]

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

Enclosures

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

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2021

With this response, please find corresponding Q&A Exhibits in SG_20-39_Initial_CAAC_PPO_Q&AExhibits1_Supporting_20200623.xlsx

Question 1. Per Pennsylvania Guidance, page 4, Table A: Required Documents, a Completeness and Redaction Checklist, and, if applicable, Redaction Justification is required. Please include with this data call response.

Answer 1. The requested document has been included with this submission. We withheld it from the initial submission because we have not yet provided a redacted public filing.

Question 2. The Cover Letter states that 40 plans will be offered in 2021. Per Table 10, there will only be 34 plans offered as 6 plans have been discontinued and mapped. Please update accordingly.

Answer 2. The cover letter has been corrected to show 34 plans.

Question 3. Per Table 1: Membership Count, the experience period member months is 504,577 and the projected member months is 396,615. Please explain the reasons behind the decrease in projected member months for the 2021 plan year.

Answer 3. Capital has experienced decreased enrollment throughout 2019 and 2020 due to both ASO plans and competitor PPACA plans. Average membership in 2019 is approximately 42,000 members, compared to 34,000 current members as of Feb 2020. Projected 2021 member-months assume a slight loss of about 3% over current month.

Question 4. Per Table 2: Experience Period Claims and Premiums, please update the Estimated Risk Adjustment, in cell L36, to reflect the amount provided in the Department issued RATEE files.

Answer 4. Risk adjustment has been updated with the amount provided by the Department.

Question 5. Per the Pennsylvania Actuarial Memorandum, CAAC does not have capitation. Please explain why capitation is included in Table 2: Experience Period, Table 3: Trend, and listed as $0.23 in the URRT.

Answer 5. Table 2 and the URRT have been corrected to show no capitation. The amounts shown in the capitation column are claim expenses and have been moved to the correct category. Trend is developed on a combined basis across CAAC and its subsidiaries, Capital Advantage Insurance Company (CAIC) and Keystone Health Plan Central (KHPC). Combined trend allows

pricing for plans across CBC subsidiaries to reflect benefit differences, which results in better consumer understanding. The capitation is from KHPC.

Question 6. Per Table 4: Historical Experience, the completion factors for Jan-16 and Oct-16 are 0.9382 and 0.9565 respectively. Please explain why these completion factors are so low. Also, explain why the Nov-19 completion factor is lower than the Dec-19 completion factor.

Answer 6. Lower completion factors in all 3 months are due to high claimants, with reserve amounts set according to actuarial standards of practice. Reserve amounts continue to be held for these members. Completion factors are developed and applied equally across the entire small group market. Below are the high claim reserves impacting completion factors:

Date	High Claim Reserve
Jan-16	$2,700,000
Oct-16	$2,100,000
Nov-19	$800,000

Question 7. Regarding Trend:

a. Is the data in Table 4 or 4b utilized in developing the proposed trend?
b. Is the data in Table 4 or 4b raw unadjusted data or has it been normalized or 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;
    v. The normalized average PMPM (should match the allowed PMPMs in Column L of Table 4b).

Answer 7.

a. The data in Table 4/4b is not utilized to develop trend.
b. The data in Table 4/4b is raw unadjusted data.

Question 8. Please provide support for not including any utilization trend in the Medical trend amounts.

Answer 8. Annually, the actuarial team meets with our Chief Medical Officer to discuss utilization trends by market segment based on provider conversations and emerging trends in the medical community. Based on those conversations, her best estimate is no change in utilization from 2019 to 2021. Please note this is pre-Covid-19, as Covid-19 factors will be applied separately.

Question 9. Please provide quantitative support for the 0.5% leveraging and 0.5% intensity adjustments utilized on the 'Exhibit E_Trend' tab.

Answer 9. Please see SG_20-39_Initial_CAAC_PPO_Leveraging_Supporting_20200623.xlsx , tab: LeveragingSGAllData. In order to determine the future impact of leveraging, including the impact of increasing cost sharing due to allowed costs rising, the exhibit shows a claim probability distribution with allowed amounts by range. The data is 2019 CBC ACA single risk pool population. The average AV in the Small Group market is approximately 0.85. From the data, I can infer that a deductible (applying to all services) of $1,296 is equal to 85% AV for this population. Using that deductible amount, I can measure incurred claims and member cost-sharing trend, given an allowed trend of 6.5%. Claims are trended in a database in order to move claims into the correct buckets. You can see that the total allowed amounts are increasing at 6.5% annually (columns P and Z). Given the deductible and allowed trend, incurred claims trend at 7.1%, member cost-share at 1.4% and leveraging is 7.1%-6.5% = 0.6%. The leveraging factor has been updated from 0.5% to 0.6% to match the calculation.

The intensity factor of 0.5% is being revised to 0% with this submission. While intensity of OP services continues to grow, that has been offset by reductions in IP services.

Question 10. Per Table 5: Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims, Projected Incurred Risk Adjustment PMPM, please update the amount, as necessary. Please remember to update the URRT as well.

Answer 10. All identified amounts and templates have been updated.

Question 11. Please provide quantitative development of the projected incurred risk adjustment PMPM included in Table 5 of the PA Rate Template. Specifically, provide the necessary quantitative and qualitative support, as well as the source and any adjustments to the source information, for each item included in the risk adjustment calculation (i.e., carrier and statewide PLRS, IDF, GCF, ARF, AV, premium).

Answer 11. The projected risk adjustment PMPM has been updated to reflect 2019 risk adjustment amounts provided by the Department as the baseline. The baseline is then adjusted for changes in risk between 2019 and May 2020. Please see SG_20-39_Initial_CAAC_PPO_RiskCalc_Supporting_CONF_20200623.xlsx for the RA calculation and assumptions including all values requested above. Please note that the 2019 amounts do not exactly match the Department's values, but are reasonably close. These will be updated once CMS releases their final report.

The Summary tab contains the final projected incurred risk adjustment PMPM, highlighted in yellow.

Question 12. Please provide quantitative and qualitative support for not applying any adjustment for a change in demographics or geography.

Answer 12. We utilize the assumption that new membership will resemble existing membership, making changes to demographics or region negligible.

Question 13. Per Table 6: Retention:

a. Please provide the proposed commission schedules for 2021.
b. Using the proposed commission schedules, quantitatively show the development of the percent and PMPM amounts in cells C51 and D51.
c. Using the 2019 SCHE in the Annual Statement, please quantitatively show the development of the Quality Improvements initiatives percent and PMPM amount.
d. Please update the risk adjustment user fee to $0.25, per the 2021 Final Benefit Notice and Payment Parameters.

Answer 13.

a. Please see SG_20-39_Initial_CAAC_PPO_PPMABrokerGroup_Supporting_CONF_20200623 and SG_20-39_Initial_CAAC_PPO_SPMABrokerGroup_Supporting_CONF_20200623 for the unredacted commission schedules.

b. The commission amounts for 2021 are the same as 2020, so past and current financial line of business reports are used to determine the PMPM amount. $19.91 on Exhibit H - Retention is the 2020 budgeted CBC Small Group broker fee amount. (Note that 2019 also utilized the same commission schedule and actual broker commissions paid in the year were $20.66 PMPM.) $19.91 is then calculated as a percent of premium using average premium PMPM calculated in Exhibit I – Projected Loss Ratio. That premium is slightly higher than that shown in Table 6 due to using projected membership, while Table 6 relies on current membership averages to calculate retention PMPMs. This causes slight differences in the values between Exhibit H and Table 6.

c. According to MLR rebate rules, 0.4% is the maximum allowable Quality Improvement (QI) amount to include in the MLR rebate calculations without providing extensive documentation. For that reason, the same amount is used in pricing. But please note the 2019 SHCE shows a QI amount greater than 0.4%.

d. The risk adjustment fee amount has been updated to $0.25.

Question 14. Per Table 7: Normalized Market-Adjusted Projected Allowed Total Claims, the data in column J, 2020, appears to be inconsistent with the 2020 approved annual filing. Please update or explain.

Answer 14. The values have been corrected to reflect the 2020 approved annual filing. The original submission reflected values from the Q3/Q4 quarterly filing.

Question 15. Per Table 9: Year-over-Year Data to Support Table 8, the data listed in Column J, 2020, appears to be inconsistent with the 2020 annual approved filing. Please update or explain.

Answer 15. The values have been corrected to reflect the 2020 approved annual filing. The original submission reflected values from the Q3/Q4 quarterly filing.

Question 16. Per Table 10: Plan Rates, please confirm that all discontinued mapped lives comply with the CMS crosswalk guidance.

Answer 16. We confirm that all discontinued mapped lives comply with the CMS crosswalk guidance.

Question 17. Per the Department's published guidance, the Benefit Richness factors in Table 10 Column L should be developed based upon the following formula: (Plan Pricing AV in column K * CSR Defunding Adjustment in column P)^2 - (Plan Pricing AV in column K * CSR Defunding Adjustment in column P) + 1.24. Further, the value developed by the quadratic formula must then be multiplied by a normalization constant such that the value in Cell L15 or L16 balances back to 1.000. Please modify the cells in Column L to explicitly show the quadratic formula and normalizing constant to demonstrate compliance with our guidance.

Answer 17. The requested formula has been added. The values are the same as originally filed.

Question 18. Per Table 10: Plan Rates, column R, Admin Costs, please explain why the admin percent varies throughout all plans.

Answer 18. The admin cost is a fixed PMPM amount applied to all plans. This amount varies as a percentage of premium. The percentages are calculated on Exhibit L – Rate Development.

Question 19. Per Table 10: Plan Rates, column S, Taxes & Fees, please explain why the percent for taxes and fees changes from plan to plan and why this is appropriate.

Answer 19. Taxes and Fees vary slightly by plan due to the fixed dollar PCORTF amount. This is illustrated in Exhibit L – Rate Development.

Question 20. Please explain the significant variation of pricing AVs amongst plan in the same metal level. In particular, the 0.0897 difference between the highest and lowest Pricing AV amongst silver plans.

Answer 20. Capital uses a vendor manual cost model to determine pricing relativities. These relatitivies do vary from the AV calculator. While the AV calculator allows a 6% AV range within a metal level, it is reasonable that our model could see differences of 9%. It seems the largest variance between the two models is attributable to deductible (Capital's model gives larger credit for higher deductibles). Health status is not used to develop pricing AV.

For further clarification, here is a description of the manual cost model:

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

a. "Milliman utilizes an enrollment and utilization database of full medical and prescription drug claims experience for over 78 million lives, of which approximately 41 million lives were selected and used as the primary source in developing the [model]. Other sources include a database of inpatient admission representing a large percentage of all admissions nationwide, retail pharmacy information, and other reference data sources."
    I. CBC adjusts nationwide data to CBC's average costs and contracting in our service area.

b. The pricing AV is not calculated using the experience of that metal level. Instead, CBC uses the actuarial cost model noted above to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
c. Two points on how the model does not reflect morbidity:
    I. The model pulls from millions of lives and adjusts relative value by only the value of cost-sharing and differences in utilization (for example, cost barriers to emergency room care such as $500 copay, will not only reduce ER costs by $500, but more than $500 because members will find alternative, less costly care).
    II. The actuarial model is intended to produce benefit relativities that are offered to employers with several benefit options. Small Groups are able to select up to five benefit options. If the value of morbidity is priced into lower AV plans, higher morbidity members will begin to choose those plans because the difference in premium outweighs the difference in benefits (members can set premium dollars aside to pay for the extra cost-sharing). That will result in the deterioration of lower AV plans, and pricing would then be modified. For this reason, the model is designed to not reflect morbidity by plan. The same model/methodology is used in the Individual market.

Question 21. Given that Pricing AV is a measure of the percentage of health care costs that are paid by the health insurance plan, please explain how three of the Platinum plans have pricing AVs greater than one.

Answer 21. The pricing AV is calculated relative to the paid-to-allowed ratio. So if a platinum plan has a pricing AV of 1.026 and the paid-to-allowed ratio is 0.854, the benefits are 1.026/.854 -1 = 20% richer than the average plan in the projection period. It is important to note that the average pricing AV in Table 10 matches the pricing AV calculated in Exhibit G, so rates are not inflated. Relativities are developed from Capital's manual cost model.

Question 22. If the requested rate increase is not the same across all products and plans, provide an explanation as to why the rate changes vary by product or plan, given they are based on the same single risk pool of experience for the market. Explain how the impact of morbidity was removed from impacting the variance in the rates changes across products or plans.

Answer 22. The variance in rate change by plan is overwhelmingly due to differences in benefit changes between 2020 and 2021. For example, plans with Rx 250 signficantly increased Rx copays, lowering their annual premium increase. Please see Exhibit B – Benefit Changes for a

detailed listing for cost-sharing changes. Other reasons stem from calibrations to Capital's manual cost model, which determines pricing AV. Plan-specific or member-specific experience or morbidity are not used to determine pricing AV, therefore morbidity does not impact plan-specific rate change.

Question 23. Please provide quantitative support for the development of the area factors. This should include a demonstration of how morbidity differences were excluded from the area factor development.

Answer 23. Capital's Small Group area factors were approved in the 2020 filing, and we are continuing to rely on the data provided at that time. We are proposing no changes to the factors in 2021 in order to offer stabile pricing in the market.

Question 24. Per Table 14. Network Factors, PPO Choice is a new network being offered this year. Has this network been approved by the Pennsylvania Department of Health? If not, when is the expected approval date? If it has been approved, please add the DOH Approval Date in Cell O29.

Answer 24. The PPO Choice network has been offered to Capital's Large Group members since 2009. The network was approved in 2009, but we have not found documentation with the exact date. I have added 5/1/2009 as the approval date until we can locate the documentation.

Question 25. Is the network, PPO Choice, a narrow network?

Answer 25. PPO Choice is a tiered network narrow network with Choice 1 and Choice 2 providers.

Question 26. Please update Exhibit B_BenChange, Pricing AV columns, to reflect the years 2020 and 2021.

Answer 26. Exhibit B – Benefit Change has been corrected.

Question 27. Please provide support for not applying an induced utilization adjustment to the experience period allowed claims due to an increase in benefit mix as noted on 'Exhibit D_BenMix'.

Answer 27. The changes in benefit mix are small enough that we did not deem an induced demand factor greater than 1.0 necessary. We believe induced demand changes to allowed claims in this market segment are negligible. Exhibit D – Benefit Change shows the expected changes to incurred claims due to differences in cost sharing between the BEP and the projection period, which is used to develop the Paid-to-Allowed ratio in Exhibit G.

Question 28. The Federal Income Tax in 'Exhibit H_Ret' is calculated as a subset of the Contingency amount (21% of the 2% Contingency). However, it is included in the rate development as an amount in addition to the 2% Contingency amount. Please provide an explanation as to why this approach is appropriate and does not double-count the impact of

Federal Income Tax (i.e., 2.0% is stated as the Contingency amount in the actuarial memorandum but 2.42% is actually included into the rate development)

Answer 28. Federal income tax is estimated using 2% contingency and included as an allowable retention item. While federal income tax is tied to UW gain/loss, and that amount can only be estimated by considering contingency pricing, it is its own retention line item separate from contingency.

Question 29. Please validate that the Patient-Centered Outcomes Research Trust Fund fee from the 'Exhibit H_Ret' tab flows through to the appropriate exhibits (i.e., 'Exhibit I_Proj_LR').

Answer 29. Exhibit I – Projected Loss Ratio has been corrected to display the same PCORTF amount found in Exhibit H. PCORTF was also missing from Exhibit L – Rate Development, which feeds retention percentages to Table 10. This has been corrected.

Question 30. Per Exhibit I_ProjLR, Quality Improvements is being subtracted from the denominator in calculating the federal medical loss ratio. Per my understanding, the federal medical loss ratio equation is (Incurred Claims + Quality Improvements) / (Premiums – Taxes & Fees). Please explain why it is appropriate to subtract Quality Improvements from the denominator instead of adding it to the numerator.

Answer 30. Exhibit I – Projected Loss Ratio has been corrected to use the formula described above.

Question 31. Please explain why the EPO and PPO Choice network factors are identical and do not take into account the savings identified within the networks mentioned on the 'Exhibit O1_EPONetwork' and 'Exhibit O2_PPOChoiceNetwork' tabs, respectively. In addition, please provide quantitative support for the development of the EPO and PPO Choice network factors.

Answer 31. Exhibits O1 and O2 contained errors that have been corrected with this submission. The medical rating factor in cell B16 now flows to G8 to G10. The EPO and PPO Choice network factors are no longer identical, EPO remaining at 0.92 and PPO Choice moving from 0.92 to 0.89.

Please see SG_20-39_Initial_CAAC_PPO_PPOChoice-EPO_Supporting_CONF_20200623.xlsx for quantitative support of PPO Choice network factors. We relied on two method for the pricing factors:

Method 1: Risk-weighted claims. This method utilizes CBC's member attribution database to assign members to providers based on that member's utilization history. This method allows CBC to assign PPO members to their preferred provider in order to analyze cost and utilization by provider. The data here is for all attributed CBC members regardless of market segment. The focus of the study is on two facilities: Wellspan (WSG) and Lancaster General Hospital (LGH). PPO Choice is offered in region 7 in the small group market, and is likely to gain most membership from groups in Lancaster, York, and Adams counties. Tower Health in Berks county is a Choice 2 provider, limiting sales opportunities in that county. Given this

concentration, it is reasonable to limit the analysis to two large providers in those counties: LGH (Choice 1) and WSG (Choice 2).

- Member Months (MM) are attributed members for the period 201809-201908.
- Claims are for the same period.
- Claims are by type Facility IP (FIP), Facility OP (FOP), Professional IP (PIP) and Professional OP (POP).
- Claims are normalized for risk using Medicare diagnosis-related group (DRG) risk factors for FIP and Medicare Current Procedure Terminology (CPT) risk for FOP, PIP and POP.
- LGH (Choice 1) is compared to WSG (Choice 2) on a PMPM basis.

Method 2: Medicare Benchmark Contract Pricing

Gather Medicare Contract Pricing as of 6/30/2019. CBC's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity. PPO Choice 1 facilities are listed on tab, PPO Choice Tier1 Hospital and PPO Choice 2 facilities are listed on tab, PPO Choice Tier2 Hospital. Choice 1 versus Choice 2 costs as a percentage of Medicare are summarized on the SummaryPPOChoice tab.

Method 1 was used for professional pricing and Method 2 was used for facility pricing. Please note that both methods produced similar facility results. Exhibit O1 has been updated to match the analysis (now shows 26% discount on facility and 19% discount on professional instead of 25% across all medical categories).

For Valley Advantage EPO pricing, please see Please see SG_20-39_Initial_CAAC_PPO_PPOChoice-EPO_Supporting_CONF_20200623.xlsx. CBC's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity. Valley Advantage EPO is offered in region 6. The largest providers in region 6 are St. Luke's (EPO provider) and Lehigh Valley Hospital (LVH). For this analysis, CBC contracted allowed claims as a percentage of Medicare are compared between St. Luke's and LVH. Note that professional contracting is not included in the Medicare Benchmark. Professional claims are assumed equal between St. Luke's and LVH, but EPO members do have contracted savings, noted on the exhibit. The calculation is shown on SummaryEPO.

Question 32. We have the following questions related to the morbidity adjustment on the 'ExhibitQ_Morbidity' tab:

a. Please provide additional support to demonstrate that the higher loss ratio is not due to a shift in plan and/or rating area distribution (i.e., provide the information for all members and those active as of 202003 by metal level and rating area).
b. Please provide the average risk score for each grouping from item a.

c. Please provide quantitative and qualitative support for how the impact of new members as of 202003 were accounted for in the morbidity calculation. Also provide the distribution of new and continuing members as of 202003.

Answer 32.
a. Please see Q&A Exhibit 1 for the requested data.
b. Please see Q&A Exhibit 1 for the requested data. The risk score utilized here is CBC's internal risk score, which is useful in comparison of two populations.
c. Please see Q&A Exhibit 1 for the requested data. Renewing members are any members active in 2019 with enrollment in 202003. New members make up an insignificant percentage of the pool and are assumed to have characteristics similar to the renewing members.

Question 33. Per URRT, WKsh. 2 – Plan Product Info, Section IV: Projected Plan Level Information, it appears that the information has not been correctly inputted. Please update, as necessary.

Answer 33. URRT WS 2 has been corrected.

Question 34. Please provide an exhibit showing the average quarterly rate change (Q1 2021/Q1 2020 – approved, etc.) groups will see if the proposed rates are approved.

Answer 34. Please see Q&A Exhibit 2 for the requested data.

Question 35. For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

Answer 35. Please see SG_20-39_Initial_CAAC_PPO_ExpandedBronze_Supporting_20200623 which contains detail pertaining to all CBC expanded bronze plans in the Small Group and Individual markets.

Question 36. Please confirm that you have tested the rates in Table 11 of the PA AM Exhibits, PA Plan Design Summary and Rate Tables, Federal Rate Template, and the binder to ensure that rates are identical.

Answer 36. I confirm that the exhibits above have been tested to ensure that rates are identical.

Question 37. Please provide by service category the emerging claims data for this policy for the calendar y-t-d as of the end of May and discuss how this data may impact the resulting trend.

Answer 37. Please see Q&A Exhibit 3 for the requested data. While 2020 has seen a dip in claims due to Covid-19, we expected claims to rebound in the fall continuing to 2021. Therefore it is reasonable to use typical trends from 2019 (no Covid impact) to 2021 (limited to no Covid impact).

Question 38. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2015-2019, as applicable.

Answer 38. Please see Q&A Exhibit 4 for the requested data.

Question 39. Please provide an exhibit showing the financial gains and losses for calendar years 2015-2019 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.

Answer 39. Please see Q&A Exhibit 5 for the requested data.

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 1
Morbidity

Average Risk Score by Metal Level

Metal Level	Average 2019 Risk Score	Currently Enrolled Risk Score
Platinum	1.515	1.582
Gold	1.443	1.508
Silver	1.378	1.446
Bronze	1.319	1.423
Total	1.424	1.494

Enrollment Distribution by Metal Level

Metal Level	2019	Currently Enrolled
Platinum	14%	15%
Gold	46%	47%
Silver	36%	35%
Bronze	4%	4%

Average Risk Score by Region

Region	Average 2019 Risk Score	Currently Enrolled Risk Score
6	1.495	1.531
7	1.350	1.448
9	1.450	1.502
Average	1.424	1.494

Enrollment Distribution by Region

Region	2019	Currently Enrolled
6	39%	44%
7	43%	38%
9	18%	18%

Distribution of Renewing/New Members as of 202003

Renewed	98.9%
New	1.1%

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 2
Rate Change by Quarter

Summary

Quarter	% Change	Enrollment Distribution
Q1 over Q1	-7.7%	26%
Q2 over Q2	-6.2%	16%
Q3 over Q3	-1.1%	15%
Q4 over Q4	-1.3%	43%
Average	-3.7%	

Note that Q2 2020 Rates were loaded incorrectly, so Q2 groups received Q1 rates
This was discussed with the Department and is noted in the Actuarial Memorandum

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 3
2020 Jan to May Service by Category

	Incurred	Allowed	MemberMonths	Incurred PMPM	Allowed PMPM
Inpatient	$15,698,831	$16,009,498	165,890	$94.63	$96.51
Outpatient	$27,377,007	$33,450,487	165,890	$165.03	$201.64
Professional	$16,190,176	$21,463,656	165,890	$97.60	$129.38
Total Other	$1,933,523	$2,498,010	165,890	$11.66	$15.06
Capitation	$0	$0	165,890	$0.00	$0.00
Rx Net Rebates	$15,151,283	$17,804,289	165,890	$91.33	$107.33
Total	$76,350,820	$91,225,939	165,890	$460.25	$549.92
Compare to 2019 Total	$268,935,468	$315,842,091	504,577	$532.99	$625.95
				-13.6%	-12.1%

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 4
Projected vs. Actual

	Paid		Risk Adjustment		Exchange User Fees		Market Adjusted Paid	
Year	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
2015	$442.73	$408.78	-$0.08	-$16.26	$0.36	$0.04	$443.17	$425.08
2016	$410.09	$416.98	-$0.15	-$10.57	$0.36	$0.09	$410.60	$427.64
2017	$472.28	$419.87	-$5.93	-$9.34	$0.00	$0.03	$478.22	$429.24
2018	$521.78	$461.30	-$42.86	$6.86	$0.00	$0.00	$564.64	$454.45
2019	$517.78	$505.00	-$10.13	$37.72	$0.00	$0.00	$527.91	$467.27

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 5
Financial History and Projection

	Year	Member Months	Total Premium	Total Incurred	Total Admin	Total Taxes & Fees	Total Profit	Annual Underwriting gain/loss	Annual Underwriting gain/loss PMPY
	2015	951,664	$446,392,172	$359,241,998	$52,319,418	$23,967,461	$10,863,295	$10,863,295	$136.98
	2016	722,751	$349,590,147	$293,991,698	$40,267,317	$11,558,131	$3,773,001	$3,773,001	$62.64
	2017	622,982	$434,177,218	$370,825,361	$36,217,466	$8,817,177	$18,317,214	$18,317,214	$352.83
	2018	776,411	$423,374,472	$351,093,353	$45,059,843	$16,158,945	$11,062,331	$11,062,331	$170.98
	2019	504,878	$331,816,844	$249,974,600	$31,447,494	$14,817,570	$35,577,180	$35,577,180	$845.60
Projected	2020	356,232	$233,857,755	$197,510,644	$25,611,526	$8,796,043	$1,939,543	$1,939,543	$65.34
Projected	2021	396,615	$251,640,027	$216,415,076	$28,955,016	$1,237,136	$5,032,801	$5,032,801	$152.27

Capital BLUE

July 20, 2020

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

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 20-39
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear [redacted]:

CAAC received an objection letter from the Department dated July 7, 2020. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Revised risk adjustment calculation workbook
- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised URRT
- Revised Rates (PA and Federal Templates)
- Revised Memos – Actuarial, Cover Letter
- Rate Change Summary (Attachment 1)
- Public Filing

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 1: The COVID Factor is applied to Table 5, cells C16 and D16, and reflects the issuer's morbidity assumption * Individual Adjustment (individual market only) * COVID factor.
- Question 2: Update to Table 2 BEP risk adjustment
- Question 3: Update to Table 5 Projected Incurred Risk Adjustment PMPM

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

Sincerely,

[redacted]

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

Enclosures

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

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2021

With this response, please find corresponding Q&A Exhibits in SG_20-39_Initial_CAAC_PPO_Q&AExhibits2_Supporting_20200720.xlsx

Question 1. On July 13th, the Department will communicate our guidance based upon updated survey information from the issuers on their best estimate of the COVID-19 impact on 2021 rates. Responses to the round two questions are due on July 16th. Please be sure that all documents in SERFF, after that date, reflect the impact of COVID-19 and are consistent with the Department's July 13th guidance.

Answer 1. The documents in SERFF reflect the impact of COVID-19 and are consistent with the Department's July 13th guidance.

Question 2. Please update the 2019 experience period risk adjustment amount, in Table 2, to reflect the Department calculated revised risk adjustment transfer amount sent to your company on June 30th, 2020, or the final CMS transfer amount published on or before July 16th, if it differs from the Department calculation.

Answer 2. Table 2 BEP risk adjustment is updated to reflect the Department's calculated revised risk adjustment transfer amount sent on June 30, 2020.

Question 3. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the June 30th revisions, or the final CMS transfer amount published on or before July 16th, if it differs from the Department calculation, please provide narrative and detailed supporting data to justify the proposed changes.

Answer 3. Projected risk adjustment in Table 5 has been modified to reflect the June 30th revisions. Please see SG_20-39_Revised_CAAC_PPO_RiskCalc_Supporting_CONF_20200720.xls. The calculation is the same as that submitted in June with changes only for the revised statewide average PLRS. Additionally, the "Comparison" tab shows the change to projected RA in comparison to the change in 2019 amounts provided by the Department. The change in projection is consistent with the change in 2019 results.

Question 4. As a follow-up to question 11, please provide support for the following assumptions:

a. The 1.050 adjustment to the statewide average premium
b. The 1.030 adjustment to the statewide PLRS
c. The 0.980 adjustment to the statewide membership

i. Please note this adjustment should be updated to be applied as a multiplicative adjustment instead of an additive adjustment

d. The values listed as "202004 CBC Estimates", the support for these values should include the following:
   i. Source of the data used
   ii. The time-frame of the data used (e.g., 202001 – 202004 data)
   iii. The development of any completion factors which were applied if a full year of data was not utilized
   iv. Any adjustments which were applied to reflect any decrease in utilization which has occurred in 2020 as a result of COVID-19
   v. Any other adjustments which were applied to change the calculation from a 2020 estimate to a 2021 estimate

Answer 4.

a. 1.05 is the approximate SG premium change between 2019 and 2021. This accounts for rate increases as well as new lower-cost product entries in the market.
b. 1.03 is the approximate PLRS change in the SG market due to the continual availability of ASO plan options in this market. The estimated CBC PLRS as of 202005 is about 4% higher than 2019. 3% statewide is assumed to reflect CBC's own population while acknowledging that movement to ASO may be less in other areas of PA.
c. 0.98 is the approximate change in statewide membership due to movement to ASO. Please note that the calculation is performed on a PMPM basis, so changing the factor to 1.0 has little impact of the final result.
   i. The formula has been corrected.
d. Documentation of 202005 CBC Estimates is included on the "Documentation" tab of SG_20-39_Revised_CAAC_PPO_RiskCalc_Supporting_CONF_20200720.xlsx. Please note that the title of "202004 CBC Estimates" is corrected to "202005 CBC Estimates" with this submission.
   i. CBC collects and tracks member risk score information using the HHS risk model. This is referred to as Care Modeler data in the documentation.
   ii. Timeframe used: 202001-202005
   iii. Completion factors are developed by comparing PLRS as of 201905 to final PLRS as of 201912, but final PLRS derivation does vary by company/market. Actual PLRS as of 201905, factor applied, and notes are found on the "PLRSCompletion" tab.
   iv. No utilization adjustments are made for COVID-19.
   v. The only adjustment to move from 2020 to 2021 is noted in a. above – statewide average premium assumed to increase 2.5% annually.

Question 5. As a follow-up to question 12, please provide additional support for the assumption that projected membership distributions will resemble the experience membership distributions.

Answer 5. Please see Q&A Exhibit 1 for historical enrollment by age and region. The data is all Capital Individual ACA members enrolled between 201701 and 202006. The average age is consistent, although it does increase slightly each year. Regional distributions have moved some between 2017 and 2020. Using filed regional rating factors, the average factor moved from 1.039 in 2017 to 1.034 in 2020. For both age and region, this slight variation from year to year provides assurance that a factor of 1.0 is reasonable.

Question 6. As a follow-up to question 31, The EPO IP savings changed from 18% to 27% with the updated filing. Please provide support for the drivers of this increase in savings from the initial filing to the updated filing.

Answer 6. The original filing utilized a pricing analysis performed in 2018 to price the Valley Advantage EPO in the group market. Upon review (due to the Department's question), updated provider contracts show that St. Luke's and neighboring Lehigh Valley Hospital IP reimbursement amounts (as a percentage of Medicare) continue to widen. The Medicare benchmark analysis is based on contracting through 2021.

Question 7. The blended savings formula in cell B15 on both the 'Exhibit O1_EPO Network' and 'Exhibit O2_PPOChoiceNetwork' tabs utilizes a distribution that implicitly applies 0% savings to non-medical claims. However, the final factor in cell B16 is only applied to medical claims. As a result, the 0% savings to non-medical claims is being double-counted. Please adjust the formulas on these tabs to remove the double-counting of the 0% savings to non-medical claims (e.g., the final network factor should be what is calculated in cell B16).

Answer 7. The blended savings in B16 and B17 is the medical-only savings. This is medical contracted savings, tempered only for fact that higher severity cases will not move to the lower cost facility (i.e. the most-costly members will remain in a regular PPO product, assumptions shown in cells B13 and B14). The total rating factor in B18 is the factor to be applied to total claims (medical, Rx, and other). Here the medical-only factor is applied to medical claims and 1.0 is applied to non-medical to calculated the total factor. This factor is greater than the medical-only factor so not to overstate the total savings.

Question 8. 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, and Federal Rates Template are identical.

Answer 8. I confirm that I have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rates Template are identical.

Question 9. Please ensure that the 7/16/20 versions of the following items are posted in SERFF with your July 16th response to this data call:

a. Cover letter identifying all changes made and the reason for the change. Also, show the revised rate change
b. PA Actuarial Memorandum
c. PA Actuarial Memorandum Exhibits

d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
e. URRT
f. Federal Rate Template
g. Part III: Actuarial Memorandum
h. Updated Rate Change Request Summary (Attachment 1)
i. Public filing PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits subsequent to the initial submission, in addition to all the above items).

Answer 9. The following is included with this data call as of 7/16/2020:

a. Cover letter identifying all changes made, the reason for the change, and revised rate change.
b. PA Actuarial Memorandum
c. PA Actuarial Memorandum Exhibits
d. Department's Plan Design Summary and Rate Template Exhibits (rate template by county is populated with only numeric values – no "NA")
e. URRT
f. Federal Rate Template
g. Part III: Actuarial Memorandum
h. Updated Rate Change Request Summary (Attachment 1)
i. Public filing PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits subsequent to the initial submission, in addition to all the above items).

Capital Advantage Assurance Company

Q&A Exhibit 1

Age and Region Supporting Data

Individual	2017	2018	2019	2020
Age	43.0	44.8	45.3	45.8
Region Factor	1.051	1.062	1.060	1.055

Small Group	2017	2018	2019	2020
Age	37.6	37.8	38.4	38.8
Region Factor	1.039	1.039	1.037	1.034

Capital BLUE

July 23, 2020

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

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 20-39
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear [redacted]:

CAAC received an email from the Department dated July 21, 2020 noting one outstanding issue related to network factor development. We have reviewed the issue and are correcting with this submission. CAAC is providing the following in response to the email:

- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised URRT
- Revised Rates (PA and Federal Templates)
- Revised Memos – Actuarial, Cover Letter
- Revised Rate Change Summary (Attachment 1)
- Revised Public Filing

All changes are related to the change in network factor and are listed below:

- Exhibit O1: Correction to formula in cell B15
- Exhibit O2: Correction to formula in cell B15
- Exhibit O: Correction to Valley Advantage EPO and PPO Choice network factors
- Table 14: Correction to Valley Advantage EPO and PPO Choice proposed network factors
- Table 10: Correction to normalized provider network factor for Valley Advantage EPO and PPO Choice

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

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Sincerely,

[redacted]

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

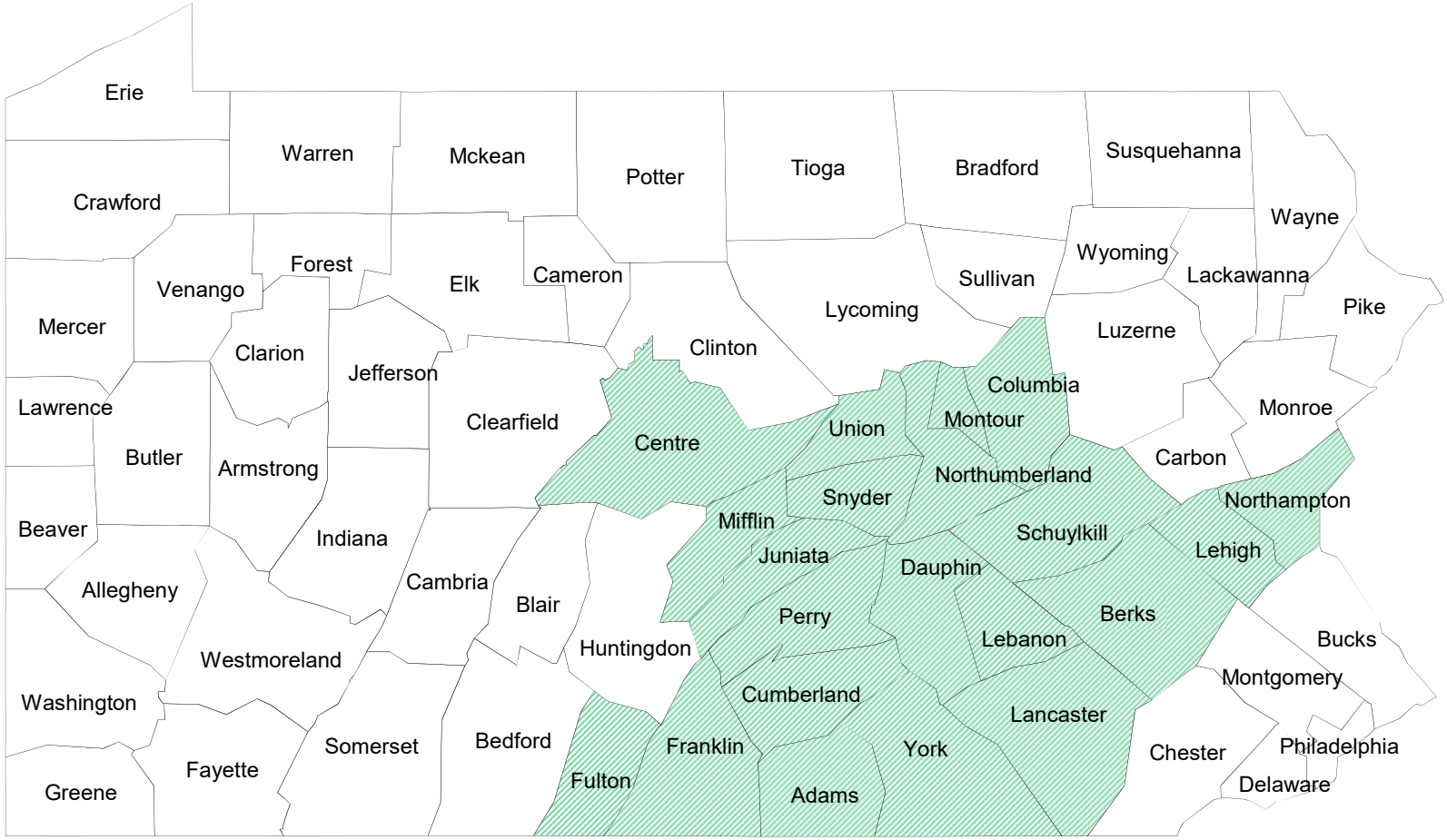
Enclosures

cc: [redacted]

2020 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

: 2020 on-exchange service area

: 2020 off-exchange only service area

2021 Service Area

Issuer: 45127

Market: Small Group

Key *(modify as needed)*

: 2021 on-exchange service area

: 2021 off-exchange only service area