



July 16, 2020

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

Re: Highmark Inc. 2021 ACA Rate Filing (Individual Market)  
Highmark Filing # 1A-DP-20-HI (SERFF # HGHM-132324142)

**This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Inc. 2021 Individual Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Inc. must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Inc. should be redacted before release.**

Dear Ms. Gray:

This Filing includes the Highmark Inc. ("Highmark", "Company") Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2021.

As a result of the Department's review of this filing thus far, the following changes have been made to the initial version of the filing:

- Pursuant to the Department's July 10, 2020 COVID-19 Impact Guidance, the Company is adding a 2.5% morbidity load to account for anticipated increased claim expense in 2021 due to COVID-19. This factor has been added to Table 5, cells C16 and/or D16 as prescribed.
- At the Department's request, the experience period risk adjustment amount found in the PAAM Exhibits and the URRT has been updated to reflect the amount calculated by the Department and sent to the Company on June 30, 2020.
- At the Department's request, the Company added the prescribed formula for the benefit richness factors found in Table 10 column L of the PAAM Exhibits file.
- For a few plans, the Plan Type field on Table 10 was inadvertently labeled "EPO" originally. The label for these plans has been corrected to say "PPO".

The remainder of this cover letter and all of the supporting filing documents have been revised to reflect the changes described above.

**In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department's 2021 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:**

**Requested Company Information**

1. Company Name & NAIC #: **Highmark Inc., NAIC # 54771**
2. Market: **Individual**
3. On or Off Exchange: **The Company anticipates selling plans on and off of the exchange.**
4. Effective date of coverage: **January 1, 2021**
5. Average rate change requested: **0.7% decrease**
6. Range of rate change requested: **-18.1% to 7.8%**
7. Total additional annual revenue generated from the proposed rate change: **(\$2,248,998)**
8. Product(s): **EPO, PPO**
9. Rating Areas and the change from 2020: **Rating Areas 1, 2, 4, 5, 6, 7, 9**  
  
There are no changes in the covered Rating Areas from the 2020 rate filing.
10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated Market: **Gold, Silver, Bronze, and Catastrophic**
11. Current number of covered lives as of February 1, 2020: **28,954**
12. Number of plans offered in 2021 and the change this represents from 2020: **74**

The Company offered 52 plans in 2020. For 2021, the Company is offering 42 new plans in the Market and removing 20 plans from the Market.

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

13. Corresponding contract form #, SERFF and Binder ID#s: **The corresponding SERFF binder numbers are HGHM-PA21-125098192 and HGHM-PA21-125098215, affecting the following Company products and forms:**

| <b>Product Name / Type</b>                                 | <b>Contract Form &amp; SERFF#</b> |
|------------------------------------------------------------|-----------------------------------|
| My Direct Blue [Erie] EPO                                  | EPO/WDP-3; HGHM-132364388         |
| My Direct Blue [Erie] EPO HDHP                             | EPO/HDHP/WDP-3; HGHM-132364539    |
| My Direct Blue [Erie] EPO Catastrophic                     | CAT/EPO/WDP-1; HGHM-132364501     |
| My Direct Blue [Erie] EPO Adult Dental and Vision          | EPO/ADV/WDP; HGHM-132364559       |
| My Blue Access PPO                                         | BA/PPO/WDP; HGHM-132364547        |
| My Blue Access PPO Adult Dental and Vision                 | BA/PPO/ADV/WDP; HGHM-132364581    |
| My Blue Access PPO HDHP                                    | BA/PPO/HDHP/WDP; HGHM-132364571   |
| My Blue Access EPO                                         | BA/EPO/CDP-1; HGHM-132364993      |
| My Blue Access EPO HDHP                                    | BA/EPO/HDHP/CDP-1; HGHM-132365030 |
| My Blue Access EPO Catastrophic                            | BA/CAT/EPO/CDP-1; HGHM-132365036  |
| My Blue Access EPO Adult Dental and Vision                 | BA/EPO/ADV/CDP; HGHM-132365006    |
| My Direct Blue [Lehigh Valley] EPO                         | EPO/CDP-1; HGHM-132365019         |
| My Direct Blue [Lehigh Valley] EPO HDHP                    | EPO/HDHP/CDP-1; HGHM-132365020    |
| My Direct Blue [Lehigh Valley] EPO Catastrophic            | CAT/EPO/CDP-1; HGHM-132365014     |
| My Direct Blue [Lehigh Valley] EPO Adult Dental and Vision | EPO/ADV/CDP; HGHM-132365050       |

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #33709, Company Filing #1A-DP-20-HI (SERFF Filing # HGHM-132324142)**

#### **Additional Filing Disclosures**

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

#### **Potential for Material Unforeseen Impacts**

This rate filing also accounts for the Reinsurance Program operating in the Individual Market in 2021 pursuant to a waiver of certain provisions of the Affordable Care Act for the State of Pennsylvania, as authorized by section 1332 of that Act and expected to be approved by the Centers for Medicare and Medicaid Services and the United States Department of Treasury.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2021 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2021, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, Highmark reserves the right to submit a revised filing.

### **Request for Confidentiality**

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

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

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

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

  
RTKL Representative  
VP Chief Privacy Officer  
Highmark Health  
120 Fifth Avenue, Suite 2114  
Pittsburgh, PA 15222

Ms. Tracie Gray, Director  
Highmark Inc. 2021 Individual Market Rates  
July 16, 2020  
Page 5 of 5

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

Should you have any questions regarding the attached Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]  
Vice President, Actuarial Services  
Highmark Inc.

cc: [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

# Rate Change Summary

## Highmark Inc. – Individual Plans

Rate request filing ID # 1A-DP-20-HI (SERFF # HGHM-132324142) - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

<http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

### Overview

|                                        |                                      |
|----------------------------------------|--------------------------------------|
| Initial requested average rate change: | -0.7% <sup>1</sup>                   |
| Revised requested average rate change: | N/A <sup>1</sup>                     |
| Range of requested rate change:        | -18.1% to 7.8%                       |
| Effective date:                        | January 1, 2021                      |
| People impacted:                       | 28,954                               |
| Available in:                          | Rating Areas 1, 2, 4, 5, 6, 7, and 9 |

### Key information

#### Jan. 2019-Dec. 2019 financial experience

|                            |                    |
|----------------------------|--------------------|
| Premiums                   | \$10,851,923       |
| Claims                     | \$8,099,792        |
| Administrative expenses    | \$1,265,358        |
| Taxes & fees               | \$216,423          |
| Company made (after taxes) | <b>\$1,270,350</b> |

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2021:

|                 |     |
|-----------------|-----|
| Claims:         | 89% |
| Administrative: | 8%  |
| Taxes & fees:   | 3%  |
| Profit:         | 0%  |

The company expects its annual medical costs to increase **9.4%**.

### Explanation of requested rate change

The proposed average rate change is being driven by changes in the base claims experience, trend, retention, the anticipated impact of Covid-19, and the implementation of the Pennsylvania Health Insurance Individual market Stabilization Reinsurance Program ("Reinsurance Program").

<sup>1</sup> 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.

# Actuarial Memorandum

## 1. Basic Information and Data

### A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Inc. (“Highmark”, “Company”)
- NAIC #: 54771
- HIOS Issuer ID: 33709
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2021
- SERFF Rate Filing #: HGHM-132324142

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing includes an assumption within the acceptable range of factors for the COVID-19 impact.

This rate filing also accounts for the Reinsurance Program operating in the Individual Market in 2021 pursuant to a waiver of certain provisions of the Affordable Care Act for the State of Pennsylvania, as authorized by section 1332 of that Act and expected to be approved by the Centers for Medicare and Medicaid Services and the United States Department of Treasury.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2021 by using the factors prescribed in the Department’s guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2021, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, Highmark reserves the right to submit a revised filing.

### B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for Highmark are as follows:

| Year | Avg. Increase | SERFF ID#      |
|------|---------------|----------------|
| 2020 | -1.2%         | HGHM-131904489 |
| 2019 | 6.3%          | HGHM-131475700 |
| 2018 | 25.3%         | HGHM-131020694 |

Historical rate changes varied by plan due to updated cost sharing levels to meet federal AV requirements as well as updates to AV and other pricing factors.

The proposed 2021 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

### **C. Average Rate Change**

The average rate changes as presented in the filing are:

- Table 10: -0.7%
- Table 11: -0.2%

Table 10 calculates the percentage change in the member weighted average rate for 2020 and the member weighted average rate for 2021. Table 11 calculates the percentage increase for each plan and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

### **D. Membership Count**

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

### **E. Benefit/Cost Sharing Changes**

The majority of Highmark's renewing 2021 plans contain cost sharing that differs from the 2020 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

### **F. Experience Period Claims and Premium**

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2019 calendar year results for all policies in the single risk pool, with run out through February 2020. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by Highmark. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:

- o Two months of run out from the end of the experience period,
- o Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
- o Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes amounts for the pediatric vision benefit (\$0.25 PMPM).
- The Estimated Risk Adjustment for the experience period represents our best estimate of the year end risk adjustment transfer payment that Highmark will incur. This amount is developed based on an analysis of Highmark data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk profile. This Market-wide risk profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants. The total amount shown here includes an estimate for the impact of the High Cost Risk Pool during the experience period.

## **G. Credibility of Data**

Given the drastically different product offering between the experience period and the projection period, the experience data is not given any credibility in the rate calculation.

A manual rate was developed by blending 2019 experience from multiple sources, primarily ACA and group claims for the February 1, 2020 snapshot membership, to approximate the anticipated 2021 Highmark population. This experience includes 2019 Highmark ACA experience as well as members from the anticipated Highmark footprint in 2021. This experience was chosen because it is large and reasonably represents the anticipated 2021 Highmark population. A demonstration of the manual rate calculation can be found in Attachment A.

Given the lack of premium and paid claims data for some of the membership sources, these items have been left blank in Table 2b. Additionally, Risk Adjustment has been left blank as it is not used in the rate calculation. All other fields represent the data and assumptions that make up the manual rate.

## **H. Trend Identification**

Table 3b identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying annual trend is 8.4% for medical, 11.4% for pharmacy. Additionally, there is an induced utilization adjustment of 0.36% per year applied to reach the overall trend of 9.41% shown in Table 3b column G. The definitions of service categories, cost, and utilization in Table 3b are consistent with the URRT instructions.

The cost trends presented in Table 3b reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics and morbidity of the ACA population from 2016 to 2019 yield component trends that are generally not directly applicable for trend analysis. The trend components in Table 3b therefore represent the same blended average for all medical types of service and are applied to the aggregate medical experience for pricing. Component data was not used in the development of the trend, except Pharmacy projections data was evaluated. The Pharmacy trend takes into account factors such as projected specialty drug use, pipeline drugs coming to market, and provider contracting.

A separate regression study was developed by the Company's valuation team to analyze the ACA trend levels of enrolled cohorts of ACA members. The enrollment period covers both 2018 and 2019. The analysis took into consideration seasonality and demographics. Resulting r-squared levels were compared to determine confidence levels of the resulting regression trends to develop a reasonable range of trend assumptions.

The regression study resulted in a composite trend that was adjusted for pharmacy expectations as described above.

## **I. Historical Experience**

Table 4 presents the most recent 48 months (4 calendar years) of Highmark data with run-out through February 2020. This data was not used to develop the trend in Table 3b. Please see Section H for further details.

## **2. Rate Development & Change**

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- Given that the expected 2021 population is used to develop the manual cost, no Change in Morbidity is required.
- In accordance with the Department's guidance, there is an adjustment of -0.1% to reflect the impact of the Reinsurance program.

#### **Impact of Health Insurance Coverage Mandate Elimination**

In accordance with the Department's guidance, the morbidity factor was increased by 1.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate.

### **Covid-19 Impact**

For the Covid-19 adjustment, Highmark applied a 1.025 factor for the Covid-19 impact which is within the acceptable range of factors specified by the Department in its COVID-19 guidance.

The elimination of the health insurance coverage mandate and the Covid-19 impact are reflected in the filing by multiplying the morbidity factor of 1.00 by 1.01 and 1.025 to arrive at a final morbidity factor of 1.035.

- Given that the expected 2021 population is used to develop the manual cost, the Change in Demographics adjustment of 1.002 is very small.
- There is a Change in Network adjustment of 1.017.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 1.002 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.817. The formula found in Table 5 cell C28 was overwritten because, unlike the average factors found in Table 10 cells K15 and K16, the Company's paid-to-allowed factor accounts for the projected enrollment by plan and is also dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the manual rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of \$8.69 PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of \$8.67 PMPM in order to be used in the rate development. The expected risk adjustment receivable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be higher than the statewide average.

The \$6.94 PMPM value in cell C31 of Table 5 equals the \$8.67 PMPM value from Attachment B, a charge of (\$1.70) PMPM for the projected net impact of the High Cost Risk Pool program, and a further adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 92%. This results in a percentage of 2.8%. The PMPM of \$18.68 is calculated as 2.8% of the total required

premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of \$39.80 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2019 incurred claims by member to the CY2021 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of 6.1%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB. The formula found in Table 5 cell C33 was overwritten to round the estimate calculated in Tab II.b to exactly 6.10%.

The Company intends to offer twenty-three plans that include benefits in addition to EHB. Specifically, the additional benefits include an adult dental benefit and an adult vision benefit. For the adult dental benefit, the Company relied on a cost estimate from United Concordia Dental (UCD). UCD estimated this benefit to be worth \$32.27 PMPM for Western PA plans and \$30.56 PMPM for Central PA plans on a paid basis. For the adult vision benefit, the Company relied on a cost estimate from its Highmark Vision Underwriting department. The paid basis cost estimate for the vision benefit was \$6.74 PMPM.

## **B. Retention Items**

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of \$2.73 PMPM for 2021. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 0.70%.

The following is a summary of the Taxes & Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is set to 0.0%.
- Risk Adjustment User Fee is set to \$0.25 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.23 PMPM.

The Profit/Contingency for all plans is set to 0%.

### **C. Normalized Market-Adjusted Projected Allowed Total Claims**

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2020 values are pulled from the prior year's filing, while the 2021 values represent our projection for 2021 assumed in the 2021 rate development.

### **D. Components of Rate Change**

Table 8 presents the components of change in the proposed 2021 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2020 plan year rate filing (\$627.39). The difference between Row H (11.0%) and Row A (-0.7%) is caused primarily by the value in cell D83 having the incorrect sign. Changing this value to a negative number would fix the difference.

Table 9 presents the data elements supporting the calculations in Table 8. The 2020 values are populated using the 2020 filed factors adjusted for the membership mix as of February 1, 2020.

## **3. Plan Rate Development**

Table 10 shows the plan rate development for 2021. This table shows the plans that Highmark intends to offer in 2021, as well as all plans offered in the 2020 portfolio. The calibrated plan adjusted index rates for 2020 are calculated according to the instructions. The 2021 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. The Company's induced utilization factors are based on the following state-defined formula:  $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$ . The "Plan AV" is the product of the "Pricing AV" and "Non-Funding of CSR Adjustment." Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications can be found as a separate attachment within the *Supporting Documentation* section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2020 rate of the discontinuing plan to the 2021 rate of the plan to which the member is being mapped.

Columns AG through AP are populated with the February 1, 2020 enrollment by 2021 plan and rating area.

### **Impact of Non-Payment of Cost Sharing Reduction Subsidies**

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.20 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents Highmark's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is -0.2%.

## **5. Plan Factors**

### **A. Age and Tobacco Factors**

Please see Table 12 for Highmark's age and tobacco factors.

### **B. Geographic Factors**

Please see Table 13 for Highmark's geographic factors. The proposed area factors were developed based on a review of 2019 ACA Individual experience in the applicable regions. Allowed cost PMPMs were normalized based on HHS risk scores. By taking this approach, the area factors are normalized consistent with Risk Adjustment calculations and remove morbidity/selection impacts. To ensure credibility of the factors, all Western PA counties were combined and all Central PA counties were combined. Based on this analysis, factors of 0.940 for Western PA and 1.040 for Central PA were determined.

### **C. Network Factors**

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period.

Highmark is updating the network factors for plans in the Western Region (Zones C and I) and introducing a new set of network plans in the Western Region (Zone AA). Quantitative support for the development of these network factors can be found in Attachment G. The proposed factors in the Central Region (Zones F, N & O) are unchanged from the factors used in the prior approved rate filing.

### **D. Service Area Composition**

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

## 6. Actuarial Certifications

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of Highmark to accompany its rate filing (for calendar year 2021) for the Individual Market on and off the Pennsylvania Exchange.

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

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

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

I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2021 PA Actuarial Memorandum Rate Exhibits.

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

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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

I certify that the 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]

[REDACTED]

Date: 07/16/2020

**Highmark Inc.**

**d/b/a Highmark Blue Cross Blue Shield and Highmark Blue Shield**

**Individual Market Product Portfolio**

**Supplemental Exhibits**

|              |                                                       |
|--------------|-------------------------------------------------------|
| Attachment A | Manual Cost Development & Change in Other Calculation |
| Attachment B | Risk Adjustment Calculation                           |
| Attachment C | Induced Demand Calculation                            |
| Attachment D | Broker Commission Calculation                         |
| Attachment E | Change in Demographics Calculation                    |
| Attachment F | URRT Average Increase                                 |
| Attachment G | Network Factor Support                                |
| Attachment H | Milliman Certification                                |

**Highmark Inc.**

**Individual Market**

**Attachment A - Manual Cost Development & 'Change in Other' Calculation**

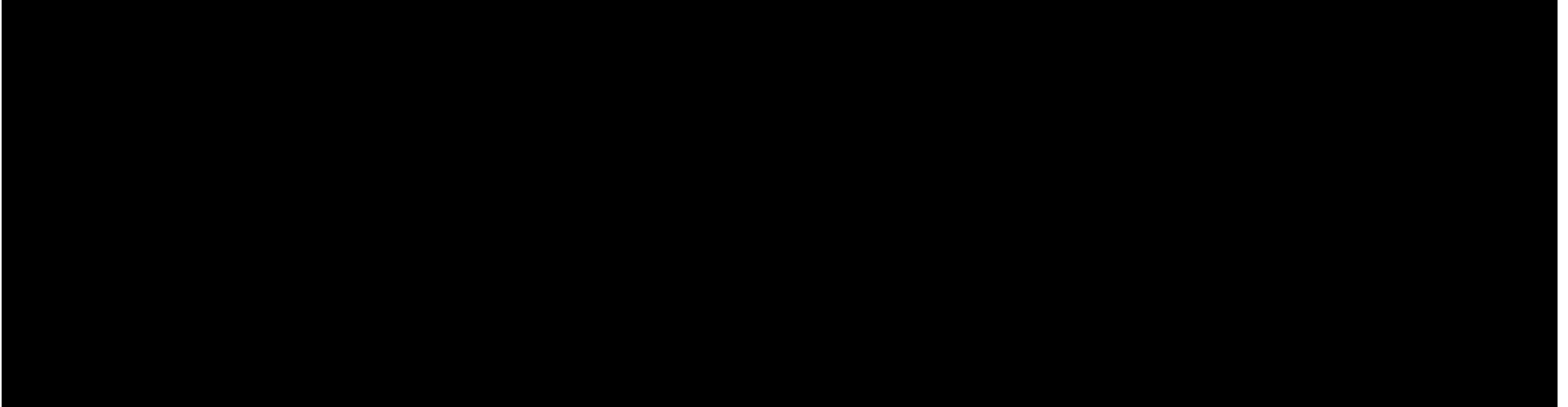
| Manual Cost Development                 |               |
|-----------------------------------------|---------------|
| Projected Member Months                 | 493,524       |
| Manual Allowed Claims                   | \$325,743,167 |
| Medical Allowed PMPM                    | \$660.04      |
| Rx Rebates PMPM                         | (\$34.48)     |
| Hosp/Phys. Settlement PMPM              | \$4.61        |
| Dental Claims PMPM                      | \$1.50        |
| Pediatric Vision Capitation PMPM        | \$0.25        |
| Adjusted Manual Cost PMPM - PID Table 5 | \$631.91      |

| Components of 'Change in Other'    | Factor       |
|------------------------------------|--------------|
| CY2019 Demographic Factor          | 1.921        |
| <u>CY2021 Demographic Factor</u>   | <u>1.925</u> |
| Change in Demographics             | 1.002        |
| CY2019 Network Factor              | 0.980        |
| <u>CY2021 Network Factor</u>       | <u>0.996</u> |
| Change in Network                  | 1.017        |
| Change in Benefits                 | 1.000        |
| Change in Other                    | 1.002        |
| URRT and Table 5 'Change in Other' | 1.021        |

Highmark Inc.

Individual Market

Attachment B - Risk Adjustment Calculation



Highmark Inc.

Individual Market

Attachment C - Induced Demand Calculation

| Induced Utilization Exhibit |                    |                                |                                    |                                 |                                     |                                    |                |
|-----------------------------|--------------------|--------------------------------|------------------------------------|---------------------------------|-------------------------------------|------------------------------------|----------------|
| Plan ID<br>(1)              | Metal Level<br>(2) | Projected<br>Membership<br>(3) | Projected<br>Allowed Claims<br>(4) | Projected Paid<br>Claims<br>(5) | Paid to<br>Allowed<br>Factor<br>(6) | AV & Cost<br>Sharing Factor<br>(7) | (7)/(6)<br>(8) |
| 33709PA0870012              | Gold               | 8,040                          | \$5,805,417                        | \$4,979,346                     | 0.858                               | 0.875                              | 1.020          |
| 33709PA0870001              | Gold               | 13,668                         | \$9,996,028                        | \$8,769,046                     | 0.877                               | 0.906                              | 1.033          |
| 33709PA1150004              | Gold               | 2,556                          | \$1,982,984                        | \$1,739,579                     | 0.877                               | 0.906                              | 1.033          |
| 33709PA0870002              | Silver             | 3,000                          | \$2,293,897                        | \$2,156,934                     | 0.940                               | 1.016                              | 1.080          |
| 33709PA1150002              | Silver             | 1,440                          | \$1,160,818                        | \$1,091,508                     | 0.940                               | 1.016                              | 1.080          |
| 33709PA0890001              | Silver             | 7,404                          | \$5,448,292                        | \$4,829,378                     | 0.886                               | 0.921                              | 1.039          |
| 33709PA0890003              | Silver             | 828                            | \$572,322                          | \$448,220                       | 0.783                               | 0.765                              | 0.976          |
| 33709PA0870013              | Silver             | 312                            | \$216,208                          | \$170,360                       | 0.788                               | 0.771                              | 0.979          |
| 33709PA1150003              | Silver             | 132                            | \$98,008                           | \$77,225                        | 0.788                               | 0.771                              | 0.979          |
| 33709PA0870007              | Bronze             | 16,524                         | \$11,036,810                       | \$7,836,915                     | 0.710                               | 0.670                              | 0.944          |
| 33709PA1150001              | Bronze             | 2,640                          | \$1,908,380                        | \$1,355,085                     | 0.710                               | 0.670                              | 0.944          |
| 33709PA0890002              | Bronze             | 7,944                          | \$5,321,899                        | \$3,817,499                     | 0.717                               | 0.679                              | 0.946          |
| 33709PA1040001              | Catastrophic       | 456                            | \$270,858                          | \$161,999                       | 0.598                               | 0.545                              | 0.912          |
| 33709PA1210005              | Gold               | 1,212                          | \$805,389                          | \$690,787                       | 0.858                               | 0.875                              | 1.020          |
| 33709PA1210004              | Gold               | 2,076                          | \$1,397,254                        | \$1,225,745                     | 0.877                               | 0.906                              | 1.033          |
| 33709PA1220004              | Gold               | 384                            | \$275,528                          | \$241,708                       | 0.877                               | 0.906                              | 1.033          |
| 33709PA1210002              | Silver             | 456                            | \$320,880                          | \$301,721                       | 0.940                               | 1.016                              | 1.080          |
| 33709PA1220002              | Silver             | 204                            | \$152,016                          | \$142,939                       | 0.940                               | 1.016                              | 1.080          |
| 33709PA1230002              | Silver             | 1,128                          | \$763,886                          | \$677,110                       | 0.886                               | 0.921                              | 1.039          |
| 33709PA1230003              | Silver             | 144                            | \$91,601                           | \$71,738                        | 0.783                               | 0.765                              | 0.976          |
| 33709PA1210003              | Silver             | 48                             | \$30,611                           | \$24,120                        | 0.788                               | 0.771                              | 0.979          |
| 33709PA1220003              | Silver             | 24                             | \$16,494                           | \$12,996                        | 0.788                               | 0.771                              | 0.979          |
| 33709PA1210001              | Bronze             | 2,520                          | \$1,549,011                        | \$1,099,907                     | 0.710                               | 0.670                              | 0.944          |
| 33709PA1220001              | Bronze             | 396                            | \$265,174                          | \$188,292                       | 0.710                               | 0.670                              | 0.944          |
| 33709PA1230001              | Bronze             | 1,176                          | \$725,037                          | \$520,083                       | 0.717                               | 0.679                              | 0.946          |
| 33709PA1240001              | Catastrophic       | 72                             | \$39,358                           | \$23,540                        | 0.598                               | 0.545                              | 0.912          |
| 33709PA1160004              | Gold               | 1,212                          | \$1,084,414                        | \$930,109                       | 0.858                               | 0.875                              | 1.020          |
| 33709PA1160003              | Gold               | 2,520                          | \$2,283,696                        | \$2,003,379                     | 0.877                               | 0.906                              | 1.033          |
| 33709PA1170003              | Gold               | 588                            | \$559,011                          | \$490,394                       | 0.877                               | 0.906                              | 1.033          |
| 33709PA1180002              | Silver             | 516                            | \$441,952                          | \$346,120                       | 0.783                               | 0.765                              | 0.976          |
| 33709PA1160002              | Silver             | 420                            | \$360,647                          | \$284,169                       | 0.788                               | 0.771                              | 0.979          |
| 33709PA1170002              | Silver             | 156                            | \$141,678                          | \$111,635                       | 0.788                               | 0.771                              | 0.979          |
| 33709PA1160001              | Bronze             | 1,992                          | \$1,648,667                        | \$1,170,670                     | 0.710                               | 0.670                              | 0.944          |
| 33709PA1170001              | Bronze             | 228                            | \$201,230                          | \$142,888                       | 0.710                               | 0.670                              | 0.944          |
| 33709PA1180001              | Bronze             | 912                            | \$757,072                          | \$543,062                       | 0.717                               | 0.679                              | 0.946          |
| 33709PA0940006              | Gold               | 43,128                         | \$34,649,477                       | \$29,598,050                    | 0.854                               | 0.869                              | 1.018          |
| 33709PA0940005              | Gold               | 19,548                         | \$15,863,146                       | \$13,796,544                    | 0.870                               | 0.894                              | 1.028          |
| 33709PA1120004              | Gold               | 3,660                          | \$3,127,053                        | \$2,719,670                     | 0.870                               | 0.894                              | 1.028          |
| 33709PA0940004              | Silver             | 19,668                         | \$16,726,173                       | \$15,668,120                    | 0.937                               | 1.009                              | 1.077          |
| 33709PA1120002              | Silver             | 10,812                         | \$9,625,368                        | \$9,016,493                     | 0.937                               | 1.009                              | 1.077          |
| 33709PA0950002              | Silver             | 64,812                         | \$53,324,309                       | \$47,473,933                    | 0.890                               | 0.928                              | 1.042          |
| 33709PA0950003              | Silver             | 624                            | \$479,618                          | \$373,038                       | 0.778                               | 0.757                              | 0.974          |
| 33709PA0940007              | Silver             | 192                            | \$148,103                          | \$116,197                       | 0.785                               | 0.767                              | 0.977          |
| 33709PA1120003              | Silver             | 192                            | \$157,232                          | \$123,360                       | 0.785                               | 0.767                              | 0.977          |
| 33709PA0940002              | Bronze             | 57,180                         | \$42,620,842                       | \$30,341,356                    | 0.712                               | 0.672                              | 0.944          |
| 33709PA1120001              | Bronze             | 9,768                          | \$7,792,739                        | \$5,547,574                     | 0.712                               | 0.672                              | 0.944          |
| 33709PA0950001              | Bronze             | 26,028                         | \$19,449,981                       | \$13,965,050                    | 0.718                               | 0.680                              | 0.947          |
| 33709PA0960001              | Catastrophic       | 2,088                          | \$1,379,293                        | \$804,335                       | 0.583                               | 0.530                              | 0.910          |
| 33709PA0970006              | Gold               | 16,536                         | \$13,496,216                       | \$11,528,649                    | 0.854                               | 0.869                              | 1.018          |
| 33709PA0970005              | Gold               | 7,488                          | \$6,173,010                        | \$5,368,810                     | 0.870                               | 0.894                              | 1.028          |
| 33709PA1130004              | Gold               | 1,416                          | \$1,228,063                        | \$1,068,075                     | 0.870                               | 0.894                              | 1.028          |
| 33709PA0970004              | Silver             | 7,500                          | \$6,479,505                        | \$6,069,629                     | 0.937                               | 1.009                              | 1.077          |
| 33709PA1130002              | Silver             | 4,176                          | \$3,774,089                        | \$3,535,350                     | 0.937                               | 1.009                              | 1.077          |
| 33709PA0980002              | Silver             | 24,804                         | \$20,731,739                       | \$18,457,195                    | 0.890                               | 0.928                              | 1.042          |
| 33709PA0980003              | Silver             | 240                            | \$187,399                          | \$145,755                       | 0.778                               | 0.757                              | 0.974          |
| 33709PA0970007              | Silver             | 84                             | \$65,824                           | \$51,644                        | 0.785                               | 0.767                              | 0.977          |
| 33709PA1130003              | Silver             | 84                             | \$69,818                           | \$54,777                        | 0.785                               | 0.767                              | 0.977          |
| 33709PA0970002              | Bronze             | 21,708                         | \$16,437,731                       | \$11,701,858                    | 0.712                               | 0.672                              | 0.944          |
| 33709PA1130001              | Bronze             | 3,780                          | \$3,060,372                        | \$2,178,649                     | 0.712                               | 0.672                              | 0.944          |
| 33709PA0980001              | Bronze             | 10,092                         | \$7,661,253                        | \$5,500,766                     | 0.718                               | 0.680                              | 0.947          |
| 33709PA0990001              | Catastrophic       | 816                            | \$547,596                          | \$319,331                       | 0.583                               | 0.530                              | 0.910          |
| 33709PA1000006              | Gold               | 7,152                          | \$7,023,773                        | \$5,999,802                     | 0.854                               | 0.869                              | 1.018          |
| 33709PA1000005              | Gold               | 3,024                          | \$2,999,676                        | \$2,608,888                     | 0.870                               | 0.894                              | 1.028          |
| 33709PA1140004              | Gold               | 564                            | \$583,653                          | \$507,616                       | 0.870                               | 0.894                              | 1.028          |
| 33709PA1000004              | Silver             | 1,260                          | \$1,309,823                        | \$1,226,967                     | 0.937                               | 1.009                              | 1.077          |
| 33709PA1140002              | Silver             | 840                            | \$906,666                          | \$849,313                       | 0.937                               | 1.009                              | 1.077          |
| 33709PA1010002              | Silver             | 6,420                          | \$6,456,698                        | \$5,748,313                     | 0.890                               | 0.928                              | 1.042          |
| 33709PA1010003              | Silver             | 48                             | \$45,098                           | \$35,076                        | 0.778                               | 0.757                              | 0.974          |
| 33709PA1000007              | Silver             | 96                             | \$90,519                           | \$71,019                        | 0.785                               | 0.767                              | 0.977          |
| 33709PA1140003              | Silver             | 12                             | \$11,885                           | \$9,325                         | 0.785                               | 0.767                              | 0.977          |
| 33709PA1000002              | Bronze             | 23,556                         | \$21,462,733                       | \$15,279,107                    | 0.712                               | 0.672                              | 0.944          |
| 33709PA1140001              | Bronze             | 4,116                          | \$3,965,926                        | \$2,823,303                     | 0.712                               | 0.672                              | 0.944          |
| 33709PA1010001              | Bronze             | 5,988                          | \$5,469,729                        | \$3,927,255                     | 0.718                               | 0.680                              | 0.947          |
| 33709PA1020001              | Catastrophic       | 696                            | \$562,006                          | \$327,734                       | 0.583                               | 0.530                              | 0.910          |
| Total                       |                    | 493,524                        | \$396,166,664                      | \$323,614,131                   | 0.817                               | 0.817                              | 1.000          |

Highmark Inc.

Individual Market

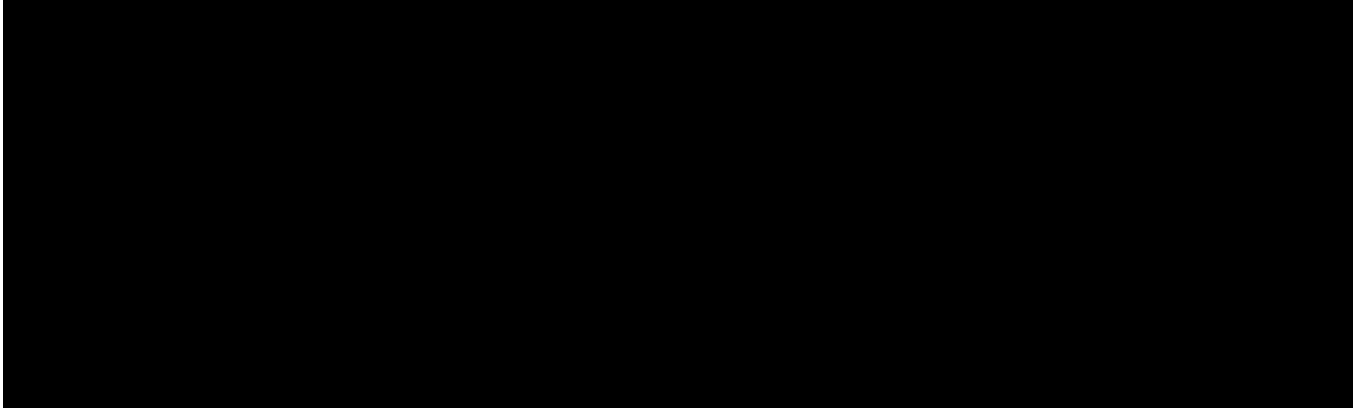
Attachment C - Induced Demand Calculation

| Components of AV & Cost Sharing Factor |              |                       |                            |                       |                          |
|----------------------------------------|--------------|-----------------------|----------------------------|-----------------------|--------------------------|
| HIOS Plan ID                           | Metal Level  | Paid-to-Allowed Ratio | Induced Utilization Factor | Avg. Benefit Richness | AV & Cost Sharing Factor |
| 33709PA0870012                         | Gold         | 0.858                 | 1.118                      | 1.096                 | 0.875                    |
| 33709PA0870001                         | Gold         | 0.877                 | 1.132                      | 1.096                 | 0.906                    |
| 33709PA1150004                         | Gold         | 0.877                 | 1.132                      | 1.096                 | 0.906                    |
| 33709PA0870002                         | Silver       | 0.940                 | 1.184                      | 1.096                 | 1.016                    |
| 33709PA1150002                         | Silver       | 0.940                 | 1.184                      | 1.096                 | 1.016                    |
| 33709PA0890001                         | Silver       | 0.886                 | 1.139                      | 1.096                 | 0.921                    |
| 33709PA0890003                         | Silver       | 0.783                 | 1.070                      | 1.096                 | 0.765                    |
| 33709PA0870013                         | Silver       | 0.788                 | 1.073                      | 1.096                 | 0.771                    |
| 33709PA1150003                         | Silver       | 0.788                 | 1.073                      | 1.096                 | 0.771                    |
| 33709PA0870007                         | Bronze       | 0.710                 | 1.034                      | 1.096                 | 0.670                    |
| 33709PA1150001                         | Bronze       | 0.710                 | 1.034                      | 1.096                 | 0.670                    |
| 33709PA0890002                         | Bronze       | 0.717                 | 1.037                      | 1.096                 | 0.679                    |
| 33709PA1040001                         | Catastrophic | 0.598                 | 1.000                      | 1.096                 | 0.545                    |
| 33709PA1210005                         | Gold         | 0.858                 | 1.118                      | 1.096                 | 0.875                    |
| 33709PA1210004                         | Gold         | 0.877                 | 1.132                      | 1.096                 | 0.906                    |
| 33709PA1220004                         | Gold         | 0.877                 | 1.132                      | 1.096                 | 0.906                    |
| 33709PA1210002                         | Silver       | 0.940                 | 1.184                      | 1.096                 | 1.016                    |
| 33709PA1220002                         | Silver       | 0.940                 | 1.184                      | 1.096                 | 1.016                    |
| 33709PA1230002                         | Silver       | 0.886                 | 1.139                      | 1.096                 | 0.921                    |
| 33709PA1230003                         | Silver       | 0.783                 | 1.070                      | 1.096                 | 0.765                    |
| 33709PA1210003                         | Silver       | 0.788                 | 1.073                      | 1.096                 | 0.771                    |
| 33709PA1220003                         | Silver       | 0.788                 | 1.073                      | 1.096                 | 0.771                    |
| 33709PA1210001                         | Bronze       | 0.710                 | 1.034                      | 1.096                 | 0.670                    |
| 33709PA1220001                         | Bronze       | 0.710                 | 1.034                      | 1.096                 | 0.670                    |
| 33709PA1230001                         | Bronze       | 0.717                 | 1.037                      | 1.096                 | 0.679                    |
| 33709PA1240001                         | Catastrophic | 0.598                 | 1.000                      | 1.096                 | 0.545                    |
| 33709PA1160004                         | Gold         | 0.858                 | 1.118                      | 1.096                 | 0.875                    |
| 33709PA1160003                         | Gold         | 0.877                 | 1.132                      | 1.096                 | 0.906                    |
| 33709PA1170003                         | Gold         | 0.877                 | 1.132                      | 1.096                 | 0.906                    |
| 33709PA1180002                         | Silver       | 0.783                 | 1.070                      | 1.096                 | 0.765                    |
| 33709PA1160002                         | Silver       | 0.788                 | 1.073                      | 1.096                 | 0.771                    |
| 33709PA1170002                         | Silver       | 0.788                 | 1.073                      | 1.096                 | 0.771                    |
| 33709PA1160001                         | Bronze       | 0.710                 | 1.034                      | 1.096                 | 0.670                    |
| 33709PA1170001                         | Bronze       | 0.710                 | 1.034                      | 1.096                 | 0.670                    |
| 33709PA1180001                         | Bronze       | 0.717                 | 1.037                      | 1.096                 | 0.679                    |
| 33709PA0940006                         | Gold         | 0.854                 | 1.115                      | 1.096                 | 0.869                    |
| 33709PA0940005                         | Gold         | 0.870                 | 1.127                      | 1.096                 | 0.894                    |
| 33709PA1120004                         | Gold         | 0.870                 | 1.127                      | 1.096                 | 0.894                    |
| 33709PA0940004                         | Silver       | 0.937                 | 1.181                      | 1.096                 | 1.009                    |
| 33709PA1120002                         | Silver       | 0.937                 | 1.181                      | 1.096                 | 1.009                    |
| 33709PA0950002                         | Silver       | 0.890                 | 1.142                      | 1.096                 | 0.928                    |
| 33709PA0950003                         | Silver       | 0.778                 | 1.067                      | 1.096                 | 0.757                    |
| 33709PA0940007                         | Silver       | 0.785                 | 1.071                      | 1.096                 | 0.767                    |
| 33709PA1120003                         | Silver       | 0.785                 | 1.071                      | 1.096                 | 0.767                    |
| 33709PA0940002                         | Bronze       | 0.712                 | 1.035                      | 1.096                 | 0.672                    |
| 33709PA1120001                         | Bronze       | 0.712                 | 1.035                      | 1.096                 | 0.672                    |
| 33709PA0950001                         | Bronze       | 0.718                 | 1.038                      | 1.096                 | 0.680                    |
| 33709PA0960001                         | Catastrophic | 0.583                 | 0.997                      | 1.096                 | 0.530                    |
| 33709PA0970006                         | Gold         | 0.854                 | 1.115                      | 1.096                 | 0.869                    |
| 33709PA0970005                         | Gold         | 0.870                 | 1.127                      | 1.096                 | 0.894                    |
| 33709PA1130004                         | Gold         | 0.870                 | 1.127                      | 1.096                 | 0.894                    |
| 33709PA0970004                         | Silver       | 0.937                 | 1.181                      | 1.096                 | 1.009                    |
| 33709PA1130002                         | Silver       | 0.937                 | 1.181                      | 1.096                 | 1.009                    |
| 33709PA0980002                         | Silver       | 0.890                 | 1.142                      | 1.096                 | 0.928                    |
| 33709PA0980003                         | Silver       | 0.778                 | 1.067                      | 1.096                 | 0.757                    |
| 33709PA0970007                         | Silver       | 0.785                 | 1.071                      | 1.096                 | 0.767                    |
| 33709PA1130003                         | Silver       | 0.785                 | 1.071                      | 1.096                 | 0.767                    |
| 33709PA0970002                         | Bronze       | 0.712                 | 1.035                      | 1.096                 | 0.672                    |
| 33709PA1130001                         | Bronze       | 0.712                 | 1.035                      | 1.096                 | 0.672                    |
| 33709PA0980001                         | Bronze       | 0.718                 | 1.038                      | 1.096                 | 0.680                    |
| 33709PA0990001                         | Catastrophic | 0.583                 | 0.997                      | 1.096                 | 0.530                    |
| 33709PA1000006                         | Gold         | 0.854                 | 1.115                      | 1.096                 | 0.869                    |
| 33709PA1000005                         | Gold         | 0.870                 | 1.127                      | 1.096                 | 0.894                    |
| 33709PA1140004                         | Gold         | 0.870                 | 1.127                      | 1.096                 | 0.894                    |
| 33709PA1000004                         | Silver       | 0.937                 | 1.181                      | 1.096                 | 1.009                    |
| 33709PA1140002                         | Silver       | 0.937                 | 1.181                      | 1.096                 | 1.009                    |
| 33709PA1010002                         | Silver       | 0.890                 | 1.142                      | 1.096                 | 0.928                    |
| 33709PA1010003                         | Silver       | 0.778                 | 1.067                      | 1.096                 | 0.757                    |
| 33709PA1000007                         | Silver       | 0.785                 | 1.071                      | 1.096                 | 0.767                    |
| 33709PA1140003                         | Silver       | 0.785                 | 1.071                      | 1.096                 | 0.767                    |
| 33709PA1000002                         | Bronze       | 0.712                 | 1.035                      | 1.096                 | 0.672                    |
| 33709PA1140001                         | Bronze       | 0.712                 | 1.035                      | 1.096                 | 0.672                    |
| 33709PA1010001                         | Bronze       | 0.718                 | 1.038                      | 1.096                 | 0.680                    |
| 33709PA1020001                         | Catastrophic | 0.583                 | 0.997                      | 1.096                 | 0.530                    |

**Highmark Inc.**

**Individual Market**

**Attachment D - Broker Commission Calculation**





Highmark Inc.

Individual Market

Attachment F - URRT Average Increase

| HIOS Plan ID   | URRT Plan Category | URRT Current Enrollment | Current Enrollment in Renewing Plans | Current Avg Rate | Projected Avg Rate | Cumulative Rate Change % |
|----------------|--------------------|-------------------------|--------------------------------------|------------------|--------------------|--------------------------|
| 33709PA0380003 | Terminated         | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA0380004 | Terminated         | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA0860001 | Terminated         | 49                      | 0                                    | \$ 801.72        | \$ -               | 0.00%                    |
| 33709PA0860002 | Terminated         | 27                      | 0                                    | \$ 786.34        | \$ -               | 0.00%                    |
| 33709PA0860007 | Terminated         | 125                     | 0                                    | \$ 567.50        | \$ -               | 0.00%                    |
| 33709PA0860008 | Terminated         | 46                      | 0                                    | \$ 541.32        | \$ -               | 0.00%                    |
| 33709PA0860009 | Terminated         | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA0860010 | Terminated         | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA0870001 | Renewing           | 251                     | 251                                  | \$ 801.72        | \$ 670.00          | (16.43%)                 |
| 33709PA0870002 | Renewing           | 87                      | 87                                   | \$ 786.34        | \$ 750.80          | (4.52%)                  |
| 33709PA0870007 | Renewing           | 229                     | 229                                  | \$ 567.50        | \$ 495.26          | (12.73%)                 |
| 33709PA0870008 | Terminated         | 156                     | 0                                    | \$ 541.32        | \$ -               | 0.00%                    |
| 33709PA0870009 | Terminated         | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA0870010 | Terminated         | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA0870012 | Renewing           | 84                      | 84                                   | \$ 773.09        | \$ 646.69          | (16.35%)                 |
| 33709PA0870013 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA0880001 | Terminated         | 22                      | 0                                    | \$ 743.51        | \$ -               | 0.00%                    |
| 33709PA0890001 | Renewing           | 82                      | 82                                   | \$ 743.51        | \$ 681.13          | (8.39%)                  |
| 33709PA0890002 | Renewing           | 1                       | 1                                    | \$ 564.42        | \$ 501.83          | (11.09%)                 |
| 33709PA0890003 | Renewing           | 52                      | 52                                   | \$ 658.88        | \$ 565.25          | (14.21%)                 |
| 33709PA0940002 | Renewing           | 4,032                   | 4,032                                | \$ 559.90        | \$ 554.08          | (1.04%)                  |
| 33709PA0940004 | Renewing           | 2,118                   | 2,118                                | \$ 772.45        | \$ 831.85          | 7.69%                    |
| 33709PA0940005 | Renewing           | 1,708                   | 1,708                                | \$ 791.76        | \$ 736.97          | (6.92%)                  |
| 33709PA0940006 | Renewing           | 2,485                   | 2,485                                | \$ 768.52        | \$ 716.64          | (6.75%)                  |
| 33709PA0940007 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA0950001 | Renewing           | 83                      | 83                                   | \$ 558.94        | \$ 560.28          | 0.24%                    |
| 33709PA0950002 | Renewing           | 3,956                   | 3,956                                | \$ 740.20        | \$ 764.92          | 3.34%                    |
| 33709PA0950003 | Renewing           | 150                     | 150                                  | \$ 647.79        | \$ 624.28          | (3.63%)                  |
| 33709PA0960001 | Renewing           | 152                     | 152                                  | \$ 445.86        | \$ 402.25          | (9.78%)                  |
| 33709PA0970002 | Renewing           | 1,308                   | 1,308                                | \$ 568.73        | \$ 562.93          | (1.02%)                  |
| 33709PA0970004 | Renewing           | 638                     | 638                                  | \$ 784.64        | \$ 845.06          | 7.70%                    |
| 33709PA0970005 | Renewing           | 512                     | 512                                  | \$ 804.25        | \$ 748.68          | (6.91%)                  |
| 33709PA0970006 | Renewing           | 1,090                   | 1,090                                | \$ 780.64        | \$ 728.02          | (6.74%)                  |
| 33709PA0970007 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA0980001 | Renewing           | 21                      | 21                                   | \$ 567.76        | \$ 569.18          | 0.25%                    |
| 33709PA0980002 | Renewing           | 1,829                   | 1,829                                | \$ 751.88        | \$ 777.07          | 3.35%                    |
| 33709PA0980003 | Renewing           | 48                      | 48                                   | \$ 658.01        | \$ 634.19          | (3.62%)                  |
| 33709PA0990001 | Renewing           | 55                      | 55                                   | \$ 452.90        | \$ 408.65          | (9.77%)                  |
| 33709PA1000002 | Renewing           | 1,170                   | 1,170                                | \$ 683.59        | \$ 677.30          | (0.92%)                  |
| 33709PA1000004 | Renewing           | 80                      | 80                                   | \$ 943.10        | \$ 1,016.85        | 7.82%                    |
| 33709PA1000005 | Renewing           | 214                     | 214                                  | \$ 966.67        | \$ 900.94          | (6.80%)                  |
| 33709PA1000006 | Renewing           | 415                     | 415                                  | \$ 938.30        | \$ 876.00          | (6.64%)                  |
| 33709PA1000007 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1010001 | Renewing           | 18                      | 18                                   | \$ 682.42        | \$ 684.88          | 0.36%                    |
| 33709PA1010002 | Renewing           | 447                     | 447                                  | \$ 903.73        | \$ 935.00          | 3.46%                    |
| 33709PA1010003 | Renewing           | 10                      | 10                                   | \$ 790.90        | \$ 763.06          | (3.52%)                  |
| 33709PA1020001 | Renewing           | 44                      | 44                                   | \$ 544.36        | \$ 491.72          | (9.67%)                  |
| 33709PA1040001 | Renewing           | 19                      | 19                                   | \$ 452.90        | \$ 370.97          | (18.09%)                 |
| 33709PA1120001 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1120002 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1120003 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1120004 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1130001 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |

Highmark Inc.

Individual Market

Attachment F - URRT Average Increase

| HIOS Plan ID   | URRT Plan Category | URRT Current Enrollment | Current Enrollment in Renewing Plans | Current Avg Rate | Projected Avg Rate | Cumulative Rate Change % |
|----------------|--------------------|-------------------------|--------------------------------------|------------------|--------------------|--------------------------|
| 33709PA1130002 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1130003 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1130004 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1140001 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1140002 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1140003 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1140004 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1150001 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1150002 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1150003 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1150004 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1160001 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1160002 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1160003 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1160004 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1170001 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1170002 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1170003 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1180001 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1180002 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1210001 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1210002 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1210003 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1210004 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1210005 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1220001 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1220002 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1220003 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1220004 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1230001 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1230002 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1230003 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| 33709PA1240001 | New                | 0                       | 0                                    | \$ -             | \$ -               | 0.00%                    |
| Total          |                    | 23,813                  | 23,388                               | \$ 715.52        | \$ 709.12          | (0.89%)                  |

Highmark Inc.

Individual Market

Attachment G - Network Factor Support

[REDACTED]

| [REDACTED] | [REDACTED] |
|------------|------------|
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |

[REDACTED]

| [REDACTED] | [REDACTED] |
|------------|------------|
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |

[REDACTED]

| [REDACTED] | [REDACTED] |
|------------|------------|
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |
| [REDACTED] | [REDACTED] |



1550 Liberty Ridge Drive, Suite 200  
Wayne, PA 19087-5572  
Tel + 610 687.5644  
Fax + 610 687.4236  
www.milliman.com

## ACTUARIAL MEMORANDUM

### Highmark Inc.

#### Revised Individual Rate Filing - January 1, 2021

I, [REDACTED] am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Inc. ("Highmark") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2021. The rates are guaranteed until December 31, 2021.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
3. The rating factors and rating methodology are reasonable and consistent with Highmark's business plan at the time of the filing.

[REDACTED]  
[REDACTED]  
Fellow, Society of Actuaries  
Member, American Academy of Actuaries  
July 16, 2020

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

|                                 |            |    |            |
|---------------------------------|------------|----|------------|
| Carrier Name:                   | HMARK      |    |            |
| Product(s):                     | EPO, PPO   |    |            |
| Market Segment:                 | Individual |    |            |
| Rate Effective Date:            | 01/01/2021 | to | 12/31/2021 |
| Base Period Start Date:         | 01/01/2019 | to | 12/31/2019 |
| Date of Most Recent Membership: | 02/01/2020 |    |            |

Table 1. Number of Members

|             | Member-months     | Members                              | Member-months           |
|-------------|-------------------|--------------------------------------|-------------------------|
|             | Experience Period | Current Period<br>(as of 02-01-2020) | Projected Rating Period |
| Average Age | 43.9              | 45.3                                 | 45.3                    |
| Total       | 14,229            | 28,954                               | 893,524                 |
| <18         | 1,184             | 1,495                                | 25,038                  |
| 18-24       | 814               | 1,812                                | 31,185                  |
| 25-29       | 1,624             | 2,201                                | 37,267                  |
| 30-34       | 856               | 2,187                                | 36,698                  |
| 35-39       | 789               | 2,320                                | 38,615                  |
| 40-44       | 963               | 2,160                                | 35,639                  |
| 45-49       | 1,100             | 2,656                                | 43,805                  |
| 50-54       | 1,545             | 3,140                                | 52,600                  |
| 55-59       | 2,290             | 4,277                                | 73,219                  |
| 60-63       | 2,518             | 5,104                                | 90,056                  |
| 64+         | 546               | 1,601                                | 28,403                  |

Table 2. Experience Period Claims and Premiums

| Earned Premium                                                                                      | Paid Claims     | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing<br>(Member & HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed<br>Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation | Estimated Risk Adjustment | Estimated Reinsurance Recoveries |
|-----------------------------------------------------------------------------------------------------|-----------------|--------------------------|---------------|------------------------------------------|--------------------------------|--------------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|----------------------------------|
| \$ 8,699,498.27                                                                                     | \$ 8,245,783.75 | \$ 8,757,563.20          | 14,229        | \$ 1,943,863.65                          | \$ 10,701,426.85               | \$ -                                 | \$ (661,328.59)                  | \$ 3,557.25          | \$ -                     | \$ 2,152,425.00           | \$ -                             |
| Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) |                 |                          |               |                                          |                                |                                      |                                  |                      |                          |                           | \$ 705.86                        |
| Loss Ratio                                                                                          |                 |                          |               |                                          |                                |                                      |                                  |                      |                          |                           | 74.64%                           |

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

| Service Category                      | Cost* | Utilization* | Induced Demand* | Composite Trend | Weight* |
|---------------------------------------|-------|--------------|-----------------|-----------------|---------|
| Inpatient Hospital                    | 4.25% | 3.98%        | 1.26%           | 9.76%           | 16.04%  |
| Outpatient Hospital                   | 4.25% | 3.98%        | 1.26%           | 9.76%           | 31.45%  |
| Professional                          | 4.25% | 3.98%        | 1.26%           | 9.76%           | 24.49%  |
| Other Medical                         | 4.25% | 3.98%        | 1.26%           | 9.76%           | 3.08%   |
| Capitation                            |       |              |                 | -12.05%         | 0.04%   |
| Prescription Drugs                    | 7.10% | 4.01%        | 1.26%           | 12.80%          | 24.92%  |
| Total Annual Trend                    |       |              |                 | 10.52%          | 100.00% |
| Months of Trend                       |       |              |                 | 24              |         |
| Total Applied Trend Projection Factor |       |              |                 | 1.221           |         |

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

\*\*Should equal URR 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<br>(Member + HHS) | Prescription Drug Rebates** | Allowed Claims (Net of<br>Prescription Drug Rebates) | Allowed PMPM |
|------------|----------------------|------------------|---------------------|--------------------------|---------|------------------------|-------------------------------------------------|-----------------------------|------------------------------------------------------|--------------|
| Jan-16     | \$ 387,876,714.95    | \$ 10,201,894.98 | 1.0000              | \$ 10,201,894.98         | 43,291  | \$ 235.66              | \$ 40,198,818.82                                | \$ (313,992.42)             | \$ 16,262,801.33                                     | \$ 375.66    |
| Feb-16     |                      | \$ 12,169,468.59 | 1.0000              | \$ 12,169,468.59         | 42,806  | \$ 284.29              |                                                 | \$ (328,491.57)             | \$ 17,338,355.43                                     | \$ 405.04    |
| Mar-16     |                      | \$ 13,344,418.09 | 1.0000              | \$ 13,344,418.09         | 42,852  | \$ 311.41              |                                                 | \$ (380,527.15)             | \$ 18,442,128.68                                     | \$ 430.37    |
| Apr-16     |                      | \$ 12,822,291.23 | 1.0000              | \$ 12,822,291.23         | 42,344  | \$ 302.81              |                                                 | \$ (353,846.52)             | \$ 17,244,584.14                                     | \$ 407.25    |
| May-16     |                      | \$ 12,275,787.86 | 1.0000              | \$ 12,275,787.86         | 41,589  | \$ 295.17              |                                                 | \$ (339,944.14)             | \$ 16,437,252.50                                     | \$ 395.23    |
| Jun-16     |                      | \$ 13,404,145.10 | 1.0000              | \$ 13,404,145.10         | 41,085  | \$ 326.25              |                                                 | \$ (360,218.49)             | \$ 17,357,566.81                                     | \$ 422.48    |
| Jul-16     |                      | \$ 12,598,898.99 | 1.0000              | \$ 12,598,898.99         | 40,586  | \$ 310.42              |                                                 | \$ (322,878.21)             | \$ 16,060,417.17                                     | \$ 395.71    |
| Aug-16     |                      | \$ 13,949,600.87 | 1.0000              | \$ 13,949,600.87         | 40,175  | \$ 347.22              |                                                 | \$ (344,174.86)             | \$ 17,713,552.58                                     | \$ 440.91    |
| Sep-16     |                      | \$ 13,106,940.04 | 1.0000              | \$ 13,106,940.04         | 39,551  | \$ 331.39              |                                                 | \$ (341,682.34)             | \$ 16,337,327.11                                     | \$ 413.07    |
| Oct-16     |                      | \$ 13,069,916.34 | 1.0000              | \$ 13,069,916.34         | 38,903  | \$ 335.96              |                                                 | \$ (340,701.17)             | \$ 16,151,728.92                                     | \$ 415.18    |
| Nov-16     |                      | \$ 12,760,327.38 | 1.0000              | \$ 12,760,327.38         | 38,172  | \$ 334.29              |                                                 | \$ (332,720.71)             | \$ 15,808,056.98                                     | \$ 414.13    |
| Dec-16     |                      | \$ 13,079,446.34 | 1.0000              | \$ 13,079,446.34         | 36,192  | \$ 377.97              |                                                 | \$ (378,681.45)             | \$ 16,736,692.00                                     | \$ 462.44    |
| Jan-17     | \$ 759,501,734.66    | \$ 6,632,213.69  | 0.9977              | \$ 6,647,301.38          | 17,949  | \$ 370.34              | \$ 16,980,712.58                                | \$ (254,820.72)             | \$ 9,326,955.16                                      | \$ 519.64    |
| Feb-17     |                      | \$ 6,750,227.97  | 0.9979              | \$ 6,764,489.43          | 16,944  | \$ 399.23              |                                                 | \$ (268,961.65)             | \$ 8,800,609.09                                      | \$ 519.39    |
| Mar-17     |                      | \$ 8,131,258.74  | 0.9983              | \$ 8,145,266.18          | 16,635  | \$ 489.65              |                                                 | \$ (313,906.93)             | \$ 10,273,815.14                                     | \$ 617.60    |
| Apr-17     |                      | \$ 7,287,574.05  | 0.9981              | \$ 7,301,439.94          | 16,257  | \$ 449.13              |                                                 | \$ (255,303.66)             | \$ 9,010,446.30                                      | \$ 554.25    |
| May-17     |                      | \$ 7,803,285.65  | 0.9982              | \$ 7,817,105.74          | 15,979  | \$ 489.21              |                                                 | \$ (277,157.62)             | \$ 9,642,064.68                                      | \$ 603.42    |
| Jun-17     |                      | \$ 7,448,296.85  | 0.9982              | \$ 7,461,897.91          | 15,733  | \$ 474.28              |                                                 | \$ (301,272.90)             | \$ 9,140,272.41                                      | \$ 580.96    |
| Jul-17     |                      | \$ 7,140,555.49  | 0.9981              | \$ 7,153,878.85          | 15,415  | \$ 464.09              |                                                 | \$ (252,855.20)             | \$ 8,591,955.68                                      | \$ 557.38    |
| Aug-17     |                      | \$ 7,278,902.19  | 0.9982              | \$ 7,292,133.13          | 15,209  | \$ 479.46              |                                                 | \$ (287,513.15)             | \$ 8,699,313.13                                      | \$ 571.98    |
| Sep-17     |                      | \$ 5,742,758.07  | 0.9977              | \$ 5,755,748.49          | 14,974  | \$ 384.38              |                                                 | \$ (241,833.27)             | \$ 7,003,554.64                                      | \$ 467.71    |
| Oct-17     |                      | \$ 7,460,589.88  | 0.9983              | \$ 7,473,412.08          | 14,729  | \$ 507.39              |                                                 | \$ (255,873.74)             | \$ 8,892,860.40                                      | \$ 603.77    |
| Nov-17     |                      | \$ 6,563,563.96  | 0.9981              | \$ 6,576,367.79          | 14,483  | \$ 454.07              |                                                 | \$ (270,169.98)             | \$ 7,784,958.68                                      | \$ 537.52    |
| Dec-17     |                      | \$ 6,550,556.68  | 0.9981              | \$ 6,562,809.10          | 13,809  | \$ 475.36              |                                                 | \$ (257,672.30)             | \$ 7,729,876.38                                      | \$ 559.70    |
| Jan-18     | \$ 9,087,425.74      | \$ 543,298.15    | 0.9974              | \$ 544,706.20            | 1,530   | \$ 356.02              | \$ 3,090,025.07                                 | \$ (31,355.00)              | \$ 837,223.23                                        | \$ 547.20    |
| Feb-18     |                      | \$ 554,800.91    | 0.9977              | \$ 556,099.37            | 1,425   | \$ 390.25              |                                                 | \$ (28,905.25)              | \$ 842,048.07                                        | \$ 590.91    |
| Mar-18     |                      | \$ 703,656.50    | 0.9982              | \$ 704,960.32            | 1,395   | \$ 505.35              |                                                 | \$ (31,546.49)              | \$ 956,820.69                                        | \$ 685.89    |
| Apr-18     |                      | \$ 876,557.70    | 0.9985              | \$ 877,869.33            | 1,381   | \$ 635.68              |                                                 | \$ (30,134.88)              | \$ 1,050,058.05                                      | \$ 760.36    |
| May-18     |                      | \$ 856,832.55    | 0.9984              | \$ 858,191.24            | 1,348   | \$ 636.94              |                                                 | \$ (35,453.79)              | \$ 1,050,806.55                                      | \$ 779.53    |
| Jun-18     |                      | \$ 673,389.31    | 0.9981              | \$ 674,673.63            | 1,325   | \$ 509.19              |                                                 | \$ (29,762.53)              | \$ 885,718.35                                        | \$ 668.47    |
| Jul-18     |                      | \$ 525,610.01    | 0.9976              | \$ 526,872.25            | 1,302   | \$ 404.66              |                                                 | \$ (29,265.48)              | \$ 745,001.99                                        | \$ 572.20    |
| Aug-18     |                      | \$ 760,754.92    | 0.9983              | \$ 762,076.11            | 1,279   | \$ 595.84              |                                                 | \$ (25,722.31)              | \$ 993,164.03                                        | \$ 776.52    |
| Sep-18     |                      | \$ 551,242.32    | 0.9977              | \$ 552,500.48            | 1,263   | \$ 437.45              |                                                 | \$ (23,794.35)              | \$ 782,481.91                                        | \$ 619.54    |
| Oct-18     |                      | \$ 717,574.68    | 0.9982              | \$ 718,879.70            | 1,246   | \$ 576.95              |                                                 | \$ (25,574.41)              | \$ 949,801.40                                        | \$ 762.28    |
| Nov-18     |                      | \$ 595,132.98    | 0.9979              | \$ 596,402.75            | 1,231   | \$ 484.49              |                                                 | \$ (26,653.86)              | \$ 820,891.67                                        | \$ 666.85    |
| Dec-18     |                      | \$ 671,344.92    | 0.9975              | \$ 673,039.85            | 1,197   | \$ 562.27              |                                                 | \$ (26,375.94)              | \$ 877,734.07                                        | \$ 733.28    |
| Jan-19     | \$ 8,699,407.31      | \$ 673,488.14    | 0.9918              | \$ 679,041.02            | 1,233   | \$ 550.72              | \$ 1,943,918.29                                 | \$ (45,548.13)              | \$ 910,397.52                                        | \$ 738.36    |
| Feb-19     |                      | \$ 612,661.34    | 0.9826              | \$ 623,495.73            | 1,222   | \$ 510.23              |                                                 | \$ (48,251.11)              | \$ 790,990.75                                        | \$ 647.29    |
| Mar-19     |                      | \$ 674,679.59    | 0.9813              | \$ 687,535.22            | 1,213   | \$ 566.81              |                                                 | \$ (51,410.08)              | \$ 824,592.83                                        | \$ 679.80    |
| Apr-19     |                      | \$ 783,153.53    | 0.9812              | \$ 798,148.27            | 1,211   | \$ 659.08              |                                                 | \$ (51,031.07)              | \$ 912,370.48                                        | \$ 753.40    |
| May-19     |                      | \$ 905,266.74    | 0.9805              | \$ 923,292.27            | 1,201   | \$ 768.77              |                                                 | \$ (70,602.69)              | \$ 1,019,584.76                                      | \$ 848.95    |
| Jun-19     |                      | \$ 757,404.95    | 0.9538              | \$ 794,058.20            | 1,178   | \$ 674.07              |                                                 | \$ (57,052.81)              | \$ 892,832.80                                        | \$ 757.92    |
| Jul-19     |                      | \$ 610,198.95    | 0.9529              | \$ 640,370.03            | 1,192   | \$ 537.22              |                                                 | \$ (48,619.58)              | \$ 730,244.25                                        | \$ 612.62    |
| Aug-19     |                      | \$ 562,966.18    | 0.9454              | \$ 595,494.94            | 1,164   | \$ 511.59              |                                                 | \$ (62,157.29)              | \$ 665,797.15                                        | \$ 571.99    |
| Sep-19     |                      | \$ 590,858.29    | 0.8850              | \$ 667,625.47            | 1,168   | \$ 571.60              |                                                 | \$ (53,702.96)              | \$ 770,878.73                                        | \$ 660.00    |
| Oct-19     |                      | \$ 755,876.80    | 0.8895              | \$ 854,436.66            | 1,155   | \$ 743.24              |                                                 | \$ (52,779.57)              | \$ 916,424.58                                        | \$ 793.44    |
| Nov-19     |                      | \$ 744,977.82    | 0.8990              | \$ 828,206.46            | 1,155   | \$ 717.49              |                                                 | \$ (52,500.21)              | \$ 879,273.71                                        | \$ 761.28    |
| Dec-19     |                      | \$ 574,251.43    | 0.8682              | \$ 661,453.24            | 1,137   | \$ 581.75              |                                                 | \$ (65,673.11)              | \$ 726,859.65                                        | \$ 639.28    |

\* Express Completion Factor as a percentage

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

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

HMARK  
EPD, PPO  
Individual  
01/01/2021

Table 2b. Manual Experience Period Claims and Premiums

| Earned Premium                                                                                      | Paid Claims | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing<br>(Member & HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed<br>Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation | Estimated Risk Adjustment | Estimated Reinsurance Recovery |
|-----------------------------------------------------------------------------------------------------|-------------|--------------------------|---------------|------------------------------------------|--------------------------------|--------------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|--------------------------------|
|                                                                                                     |             |                          | 493,524       |                                          | \$ 328,757,660.37              | \$ -                                 | \$ (17,017,967.71)               | \$ 123,381.00        | \$ -                     |                           | \$ 631.91                      |
| Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) |             |                          |               |                                          |                                |                                      |                                  |                      |                          |                           | 0.00%                          |
| Loss Ratio                                                                                          |             |                          |               |                                          |                                |                                      |                                  |                      |                          |                           |                                |

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

| Service Category                      | Cost* | Utilization* | Induced Demand* | Composite Trend | Weight* |
|---------------------------------------|-------|--------------|-----------------|-----------------|---------|
| Inpatient Hospital                    | 4.25% | 3.98%        | 0.36%           | 8.79%           | 16.98%  |
| Outpatient Hospital                   | 4.25% | 3.98%        | 0.36%           | 8.79%           | 38.76%  |
| Professional                          | 4.25% | 3.98%        | 0.36%           | 8.79%           | 21.38%  |
| Other Medical                         | 4.25% | 3.98%        | 0.36%           | 8.79%           | 2.19%   |
| Capitation                            |       |              |                 | -12.05%         | 0.04%   |
| Prescription Drugs                    | 7.10% | 4.01%        | 0.36%           | 11.80%          | 20.65%  |
| Total Annual Trend                    |       |              |                 | 9.41%           | 100.00% |
| Months of Trend                       |       |              |                 | 24              |         |
| Total Applied Trend Projection Factor |       |              |                 | 1.197           |         |

\* 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<br>(Member + HHS) | Prescription Drug Rebates** | Allowed Claims (Net of<br>Prescription Drug Rebates) | Allowed PMPM |
|------------|----------------------|-----------------|---------------------|--------------------------|---------|------------------------|-------------------------------------------------|-----------------------------|------------------------------------------------------|--------------|
| Jan-16     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Feb-16     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Mar-16     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Apr-16     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| May-16     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Jun-16     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Jul-16     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Aug-16     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Sep-16     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Oct-16     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Nov-16     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Dec-16     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Jan-17     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Feb-17     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Mar-17     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Apr-17     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| May-17     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Jun-17     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Jul-17     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Aug-17     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Sep-17     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Oct-17     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Nov-17     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Dec-17     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Jan-18     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Feb-18     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Mar-18     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Apr-18     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| May-18     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Jun-18     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Jul-18     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Aug-18     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Sep-18     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Oct-18     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Nov-18     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Dec-18     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Jan-19     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Feb-19     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Mar-19     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Apr-19     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| May-19     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Jun-19     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Jul-19     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Aug-19     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Sep-19     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Oct-19     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Nov-19     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |
| Dec-19     |                      |                 |                     | #DIV/0!                  |         | #DIV/0!                |                                                 |                             |                                                      | #DIV/0!      |

\* Express Completion Factor as a percentage

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

# Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

|                      |                        |                              |           |
|----------------------|------------------------|------------------------------|-----------|
| Carrier Name:        | HMARK                  | Attachment Point:            | \$60,000  |
| Product(s):          | EPO, PPO               | Reinsurance Cap:             | \$100,000 |
| Market Segment:      | Individual             | Coinsurance Rate:            | 60%       |
| Rate Effective Date: | 01/01/2021             |                              |           |
| Incurred Dates:      | 1/1/2019 to 12/31/2019 | Proj. Incurred Claim Impact: | -6.3%     |

| Individual ACA Compliant Policies Only: Incurred Dates 1/1/2019 to 12/31/2019 |           |                |               |                       |                                        |             |
|-------------------------------------------------------------------------------|-----------|----------------|---------------|-----------------------|----------------------------------------|-------------|
| Annual Incurred Claims Range                                                  |           | Unique Members | Member Months | Total Incurred Claims | Total Incurred Claims with Reinsurance |             |
| \$0                                                                           | \$29,999  |                |               |                       |                                        | \$2,742,082 |
| \$30,000                                                                      | \$34,999  |                |               |                       |                                        | \$158,955   |
| \$35,000                                                                      | \$39,999  |                |               |                       |                                        | \$184,377   |
| \$40,000                                                                      | \$44,999  |                |               |                       |                                        | \$125,867   |
| \$45,000                                                                      | \$49,999  |                |               |                       |                                        | \$0         |
| \$50,000                                                                      | \$54,999  |                |               |                       |                                        | \$0         |
| \$55,000                                                                      | \$59,999  |                |               |                       |                                        | \$172,044   |
| \$60,000                                                                      | \$64,999  |                |               |                       |                                        | \$306,115   |
| \$65,000                                                                      | \$69,999  |                |               |                       |                                        | \$250,966   |
| \$70,000                                                                      | \$74,999  |                |               |                       |                                        | \$0         |
| \$75,000                                                                      | \$79,999  |                |               |                       |                                        | \$200,902   |
| \$80,000                                                                      | \$84,999  |                |               |                       |                                        | \$69,739    |
| \$85,000                                                                      | \$89,999  |                |               |                       |                                        | \$142,714   |
| \$90,000                                                                      | \$94,999  |                |               |                       |                                        | \$146,444   |
| \$95,000                                                                      | \$99,999  |                |               |                       |                                        | \$74,609    |
| \$100,000                                                                     | \$109,999 |                |               |                       |                                        | \$77,675    |
| \$110,000                                                                     | \$119,999 |                |               |                       |                                        | \$272,964   |
| \$120,000                                                                     | \$129,999 |                |               |                       |                                        | \$304,784   |
| \$130,000                                                                     | \$139,999 |                |               |                       |                                        | \$224,679   |
| \$140,000                                                                     | \$149,999 |                |               |                       |                                        | \$0         |
| \$150,000                                                                     | \$159,999 |                |               |                       |                                        | \$0         |
| \$160,000                                                                     | \$169,999 |                |               |                       |                                        | \$144,851   |
| \$170,000                                                                     | \$179,999 |                |               |                       |                                        | \$0         |
| \$180,000                                                                     | \$189,999 |                |               |                       |                                        | \$0         |
| \$190,000                                                                     | \$199,999 |                |               |                       |                                        | \$0         |
| \$200,000                                                                     | \$209,999 |                |               |                       |                                        | \$0         |
| \$210,000                                                                     | \$219,999 |                |               |                       |                                        | \$0         |
| \$220,000                                                                     | \$229,999 |                |               |                       |                                        | \$0         |
| \$230,000                                                                     | \$239,999 |                |               |                       |                                        | \$0         |
| \$240,000                                                                     | \$249,999 |                |               |                       |                                        | \$0         |
| \$250,000                                                                     | \$259,999 |                |               |                       |                                        | \$0         |
| \$260,000                                                                     | \$269,999 |                |               |                       |                                        | \$0         |
| \$270,000                                                                     | \$279,999 |                |               |                       |                                        | \$0         |
| \$280,000                                                                     | \$289,999 |                |               |                       |                                        | \$0         |
| \$290,000                                                                     | \$299,999 |                |               |                       |                                        | \$0         |
| \$300,000                                                                     | \$324,999 |                |               |                       |                                        | \$300,314   |
| \$325,000                                                                     | \$349,999 |                |               |                       |                                        | \$314,276   |
| \$350,000                                                                     | \$374,999 |                |               |                       |                                        | \$347,132   |
| \$375,000                                                                     | \$399,999 |                |               |                       |                                        | \$0         |
| \$400,000                                                                     | \$424,999 |                |               |                       |                                        | \$0         |
| \$425,000                                                                     | \$449,999 |                |               |                       |                                        | \$0         |
| \$450,000                                                                     | \$474,999 |                |               |                       |                                        | \$429,323   |
| \$475,000                                                                     | \$499,999 |                |               |                       |                                        | \$0         |
| \$500,000                                                                     | \$599,999 |                |               |                       |                                        | \$0         |
| \$600,000                                                                     | \$699,999 |                |               |                       |                                        | \$0         |
| \$700,000                                                                     | \$799,999 |                |               |                       |                                        | \$0         |
| \$800,000                                                                     | \$899,999 |                |               |                       |                                        | \$0         |
| \$900,000                                                                     | \$999,999 |                |               |                       |                                        | \$894,650   |
| \$1,000,000+                                                                  |           |                |               |                       |                                        | \$0         |
| Total                                                                         |           | 1,599          | 14,229        | \$8,412,694           | \$7,885,461                            |             |

# Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information

|                      |            |                              |           |
|----------------------|------------|------------------------------|-----------|
| Carrier Name:        | HMARK      | Attachment Point:            | \$60,000  |
| Product(s):          | EPO, PPO   | Reinsurance Cap:             | \$100,000 |
| Market Segment:      | Individual | Coinsurance Rate:            | 60%       |
| Rate Effective Date: | 01/01/2021 | Proj. Incurred Claim Impact: | -6.1%     |
|                      |            | Proj. Morbidity Impact:      | -0.1%     |

| Reinsurance Program Impact Continuance Table Development - Plan Year 2021 |           |                |               |                       |                                        |
|---------------------------------------------------------------------------|-----------|----------------|---------------|-----------------------|----------------------------------------|
| Annual Incurred Claims Range                                              |           | Unique Members | Member Months | Total Incurred Claims | Total Incurred Claims with Reinsurance |
| \$0                                                                       | \$29,999  |                |               |                       | \$62,905,318                           |
| \$30,000                                                                  | \$34,999  |                |               |                       | \$6,154,206                            |
| \$35,000                                                                  | \$39,999  |                |               |                       | \$5,659,321                            |
| \$40,000                                                                  | \$44,999  |                |               |                       | \$6,196,327                            |
| \$45,000                                                                  | \$49,999  |                |               |                       | \$3,781,994                            |
| \$50,000                                                                  | \$54,999  |                |               |                       | \$3,194,768                            |
| \$55,000                                                                  | \$59,999  |                |               |                       | \$4,121,488                            |
| \$60,000                                                                  | \$64,999  |                |               |                       | \$3,658,621                            |
| \$65,000                                                                  | \$69,999  |                |               |                       | \$4,161,322                            |
| \$70,000                                                                  | \$74,999  |                |               |                       | \$3,443,126                            |
| \$75,000                                                                  | \$79,999  |                |               |                       | \$2,953,506                            |
| \$80,000                                                                  | \$84,999  |                |               |                       | \$2,273,293                            |
| \$85,000                                                                  | \$89,999  |                |               |                       | \$1,914,985                            |
| \$90,000                                                                  | \$94,999  |                |               |                       | \$2,190,717                            |
| \$95,000                                                                  | \$99,999  |                |               |                       | \$1,798,776                            |
| \$100,000                                                                 | \$109,999 |                |               |                       | \$3,907,617                            |
| \$110,000                                                                 | \$119,999 |                |               |                       | \$4,175,356                            |
| \$120,000                                                                 | \$129,999 |                |               |                       | \$2,739,841                            |
| \$130,000                                                                 | \$139,999 |                |               |                       | \$2,429,230                            |
| \$140,000                                                                 | \$149,999 |                |               |                       | \$2,927,314                            |
| \$150,000                                                                 | \$159,999 |                |               |                       | \$1,567,696                            |
| \$160,000                                                                 | \$169,999 |                |               |                       | \$1,554,019                            |
| \$170,000                                                                 | \$179,999 |                |               |                       | \$2,267,710                            |
| \$180,000                                                                 | \$189,999 |                |               |                       | \$2,589,113                            |
| \$190,000                                                                 | \$199,999 |                |               |                       | \$1,018,342                            |
| \$200,000                                                                 | \$209,999 |                |               |                       | \$2,900,297                            |
| \$210,000                                                                 | \$219,999 |                |               |                       | \$765,093                              |
| \$220,000                                                                 | \$229,999 |                |               |                       | \$798,527                              |
| \$230,000                                                                 | \$239,999 |                |               |                       | \$1,481,833                            |
| \$240,000                                                                 | \$249,999 |                |               |                       | \$1,336,603                            |
| \$250,000                                                                 | \$259,999 |                |               |                       | \$1,603,613                            |
| \$260,000                                                                 | \$269,999 |                |               |                       | \$719,181                              |
| \$270,000                                                                 | \$279,999 |                |               |                       | \$2,007,635                            |
| \$280,000                                                                 | \$289,999 |                |               |                       | \$1,306,211                            |
| \$290,000                                                                 | \$299,999 |                |               |                       | \$1,362,364                            |
| \$300,000                                                                 | \$324,999 |                |               |                       | \$2,862,703                            |
| \$325,000                                                                 | \$349,999 |                |               |                       | \$3,112,847                            |
| \$350,000                                                                 | \$374,999 |                |               |                       | \$4,070,985                            |
| \$375,000                                                                 | \$399,999 |                |               |                       | \$3,944,554                            |
| \$400,000                                                                 | \$424,999 |                |               |                       | \$768,345                              |
| \$425,000                                                                 | \$449,999 |                |               |                       | \$1,653,406                            |
| \$450,000                                                                 | \$474,999 |                |               |                       | \$885,017                              |
| \$475,000                                                                 | \$499,999 |                |               |                       | \$1,379,061                            |
| \$500,000                                                                 | \$599,999 |                |               |                       | \$3,183,256                            |
| \$600,000                                                                 | \$699,999 |                |               |                       | \$1,298,346                            |
| \$700,000                                                                 | \$799,999 |                |               |                       | \$700,666                              |
| \$800,000                                                                 | \$899,999 |                |               |                       | \$1,662,064                            |
| \$900,000                                                                 | \$999,999 |                |               |                       | \$923,923                              |
| \$1,000,000+                                                              |           |                |               |                       | \$3,063,626                            |
| Total                                                                     |           | 34,863         | 325,670       | \$195,299,684         | \$183,374,165                          |

## PA Rate Template Part II

### Rate Development and Change

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

HMARK  
EPO, PPO  
Individual  
01/01/2021

**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 Capitation PMPM (net of prescription drug rebates) PMPM | \$ 705.86              | \$ 631.91   | <- Actual Experience PMPM should be consistent with the Index Rate for Experier |
| Two year trend projection Factor                                                       | 1.221                  | 1.197       |                                                                                 |
| Unadjusted Projected Allowed EHB Claims PMPM                                           | \$ 862.17              | \$ 756.45   |                                                                                 |
| <u>Single Risk Pool Adjustment Factors</u>                                             |                        |             |                                                                                 |
| Change in Morbidity - Impact of Reinsurance Program                                    | 0.999                  | 0.999       |                                                                                 |
| Change in Morbidity - All Other                                                        |                        | 1.035       | <- See URRT Instructions                                                        |
| Total Non-Morbidity Changes                                                            | 0.000                  | 1.021       |                                                                                 |
| Change in Demographics                                                                 |                        | 1.002       | <- See URRT Instructions                                                        |
| Change in Network                                                                      |                        | 1.017       |                                                                                 |
| Change in Benefits                                                                     |                        | 1.000       | <- See URRT Instructions                                                        |
| Change in Other                                                                        |                        | 1.002       | <- See URRT Instructions                                                        |
| Total Adjusted Projected Allowed EHB Claims PMPM                                       | \$ -                   | \$ 798.67   |                                                                                 |
| Credibility Factors                                                                    | 0%                     | 100%        | <- See Instructions                                                             |
| Blended Projected EHB Claims PMPM                                                      |                        | \$ 798.67   | <- Projected Index Rate                                                         |
| <b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>          |                        |             |                                                                                 |
| Adjusted Projected Allowed EHB Claims PMPM                                             | \$ 798.67              |             | <- Index Rate for Projection Period on URRT                                     |
| Projected Paid to Allowed Ratio                                                        | 0.817                  |             |                                                                                 |
| Projected Incurred EHB Claims PMPM                                                     | \$ 652.41              |             |                                                                                 |
| <u>Market-wide Adjustments</u>                                                         |                        |             |                                                                                 |
| Projected Incurred Risk Adjustment PMPM                                                | \$6.94                 |             |                                                                                 |
| Projected Incurred Exchange User Fees PMPM                                             | \$18.68                |             |                                                                                 |
| Projected Incurred Reinsurance Recoveries PMPM                                         | \$39.80                |             |                                                                                 |
| Market-Adjusted Projected Incurred EHB Claims PMPM                                     | \$ 624.36              |             |                                                                                 |
| Market-Adjusted Projected Allowed EHB Claims PMPM                                      | \$ 764.33              |             | <- Market-Adjusted Index Rate                                                   |
| Projected Allowed Non-EHB Claims PMPM                                                  | \$ 4.36                |             |                                                                                 |
| Market-Adjusted Projected Incurred Total Claims PMPM                                   | \$ 627.91              |             |                                                                                 |
| Market-Adjusted Projected Allowed Total Claims PMPM                                    | \$ 768.69              |             |                                                                                 |

**Table 6. Retention**

| Retention Items - Express in percentages                        | Percentages | PMPM Amounts |
|-----------------------------------------------------------------|-------------|--------------|
| Administrative Expenses                                         | 7.70%       | \$52.42      |
| General and Claims                                              | 6.60%       | \$44.92      |
| Agent/Broker Fees and Commissions                               | 0.40%       | \$2.73       |
| Quality Improvement Initiatives                                 | 0.70%       | \$4.77       |
| Taxes and Fees                                                  | 0.07%       | \$0.48       |
| Risk Adjustment User Fee                                        | 0.04%       | \$0.25       |
| PCORI Fee                                                       | 0.03%       | \$0.23       |
| PA Premium & Other Taxes (if applicable)                        | 0.00%       | \$0.00       |
| Federal Income Tax                                              | 0.00%       | \$0.00       |
| Health Insurance Providers Fee (Prorated for Small Groups only) | 0.00%       | \$0.00       |
| Profit/Contingency (after tax)                                  | 0.00%       | \$0.00       |
| Total Retention                                                 | 7.77%       | \$52.91      |
| Projected Required Revenue PMPM                                 |             | \$ 680.82    |

**Table 8. Components of Rate Change**

| Rate Components                                                                     | 2020        | 2021        | Difference | Percent Change |
|-------------------------------------------------------------------------------------|-------------|-------------|------------|----------------|
| A. Calibrated Plan Adjusted Index Rate (PMPM)                                       | \$ 355.67   | \$ 353.31   | \$ (2.37)  | -0.7%          |
| B. Base period allowed claims before normalization                                  | \$ 627.39   | \$ 631.91   | \$ 4.52    | 1.3%           |
| C. Normalization factor component of change                                         | \$ (324.36) | \$ (331.39) | \$ (7.04)  | -2.0%          |
| D. Change in Normalized Allowed Claims Adjustment Components                        |             |             |            |                |
| D1. Base period allowed claims after normalization                                  | \$ 303.03   | \$ 300.52   | \$ (2.51)  | -0.7%          |
| D2. URRT Trend                                                                      | \$ 44.63    | \$ 59.23    | \$ 14.60   | 4.1%           |
| D3. URRT Morbidity                                                                  | \$ 20.86    | \$ 12.31    | \$ (8.55)  | -2.4%          |
| D4. URRT Other                                                                      | \$ 14.23    | \$ 7.77     | \$ (6.47)  | -1.8%          |
| D5. Normalized URRT Risk Adjustment on an allowed basis                             | \$ (16.84)  | \$ (4.04)   | \$ 12.80   | 3.6%           |
| D6. Normalized Exchange User Fee on an allowed basis                                | \$ 10.95    | \$ 10.88    | \$ (0.08)  | 0.0%           |
| D7. Normalized Reinsurance Recoveries on an allowed basis                           | \$ -        | \$ 23.17    | \$ 23.17   | 6.5%           |
| D8. Subtotal - Sum(D1-D7)                                                           | \$ 376.86   | \$ 409.83   | \$ 32.97   | 9.3%           |
| E. Change in Allowable Plan Adjusted Level Components                               |             |             |            |                |
| E1. Network                                                                         | \$ 3.21     | \$ 4.40     | \$ 1.19    | 0.3%           |
| E2. Pricing AV                                                                      | \$ (94.32)  | \$ (79.28)  | \$ 15.04   | 4.2%           |
| E3. Benefit Richness                                                                | \$ 7.54     | \$ 31.31    | \$ 23.76   | 6.7%           |
| E4. Catastrophic Eligibility                                                        | \$ (0.38)   | \$ (0.28)   | \$ 0.10    | 0.0%           |
| E5. Subtotal - Sum(E1-E4)                                                           | \$ (83.94)  | \$ (43.85)  | \$ 40.09   | 11.3%          |
| F. Change in Retention Components                                                   |             |             |            |                |
| F1. Administrative Expenses                                                         | \$ 29.94    | \$ 27.20    | \$ (2.73)  | -0.8%          |
| F2. Taxes and Fees                                                                  | \$ 10.05    | \$ 0.25     | \$ (9.80)  | -2.8%          |
| F3. Profit and/or Contingency                                                       | \$ -        | \$ -        | \$ -       | 0.0%           |
| F4. Subtotal - Sum(F1-F3)                                                           | \$ 39.99    | \$ 27.46    | \$ (12.53) | -3.5%          |
| G. Change in Miscellaneous Items                                                    | \$ 22.76    | \$ 1.22     | \$ (21.54) | -6.1%          |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | \$ 355.67   | \$ 394.65   | \$ 38.98   | 11.0%          |

nce Period on URRT

**For Informational Purposes only - No input required.**

|                                                            |    |        |                                            |
|------------------------------------------------------------|----|--------|--------------------------------------------|
| Blended Base Period Unadjusted Claims before Normalization | \$ | 631.91 | <- Index Rate of Experience Period on URRT |
| Blended Earned Premium                                     | \$ | -      |                                            |
| Blended Loss Ratio                                         |    | 0.00%  |                                            |

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

| Effective Date                             | 01/01/2021 | 04/01/2021 | 07/01/2021 | 10/01/2021 | Total Single Risk Pool |
|--------------------------------------------|------------|------------|------------|------------|------------------------|
| # of Member Months Renewing in Quarter     |            |            |            |            | -                      |
| Adjusted Projected Allowed EHB Claims PMPM | \$ 798.67  | \$ 798.67  | \$ 798.67  | \$ 798.67  | \$ 798.67              |
| Months of Trend                            | -          | 3          | 6          | 9          |                        |
| Annual Trend                               | 9.41%      | 9.41%      | 9.41%      | 9.41%      |                        |
| Single Risk Pool Projected Allowed Claims  | \$ 798.67  | \$ 816.83  | \$ 835.41  | \$ 854.41  | \$ -                   |
| Quarterly Trend Factor                     | 1.000      | 1.023      | 1.046      | 1.070      | 0.000                  |

**Table 7. Normalized Market-Adjusted Projected Allowed Total Claims**

| Normalization Factors                                          | 2020      | 2021      |
|----------------------------------------------------------------|-----------|-----------|
| Average Age Factor                                             | 1.886     | 1.870     |
| Average Geographic Factor                                      | 1.029     | 1.023     |
| Average Tobacco Factor                                         | 1.008     | 1.007     |
| Average Benefit Richness (induced demand)                      | 1.025     | 1.096     |
| Average Network Factor                                         | 1.034     | 0.996     |
| Market-Adjusted Projected Allowed Total Claims PMPM            | \$ 780.25 | \$ 768.69 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | \$ 376.86 | \$ 365.56 |

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

|                                         | 2020       | 2021      |                                                                                                                     |
|-----------------------------------------|------------|-----------|---------------------------------------------------------------------------------------------------------------------|
| Paid-to-Allowed                         | 0.796      | 0.817     |                                                                                                                     |
| URRT Trend (Total Applied Trend Factor) | 1.147      | 1.197     | <- URRT W1, S2                                                                                                      |
| URRT Morbidity                          | 1.060      | 1.034     | <- URRT W1, S2                                                                                                      |
| URRT "Other"                            | 1.039      | 1.021     | <- URRT W1, S2                                                                                                      |
| Risk Adjustment                         | \$ (27.75) | \$ (6.94) | <- URRT W1, S3                                                                                                      |
| Exchange User Fee                       | \$ 18.05   | \$ 18.68  | <- URRT W1, S3                                                                                                      |
| Reinsurance Recoveries                  | \$ -       | \$ 39.80  | <- URRT W1, S3                                                                                                      |
| Capitation                              | \$ 0.20    | \$ 0.20   | <- URRT W1, S2                                                                                                      |
| Network                                 | 1.009      | 1.011     |                                                                                                                     |
| Pricing AV                              | 0.752      | 0.809     | <- For 2020 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding |
| Benefit Richness                        | 1.026      | 1.093     |                                                                                                                     |
| Catastrophic Eligibility                | 0.999      | 0.999     |                                                                                                                     |
| Administrative Expenses                 | 8.42%      | 7.70%     |                                                                                                                     |
| Taxes and Fees                          | 2.83%      | 0.07%     |                                                                                                                     |
| Profit and/or Contingency               | 0.00%      | 0.00%     |                                                                                                                     |

**PA Rate Template Part III**  
**Table 10. Plan Rates**

Carrier Name: HMARK  
Product(s): EPO, PPO  
Market Segment: Individual  
Rate Effective Date: 01/01/2021  
Base Period Start Date: 01/01/2019  
Date of Most Recent Membership: 02/01/2020  
Market Adjusted Index Rate: \$ 764.33

| Date of Most Recent Membership:<br>Market Adjusted Index Rate: |                                      |                                                     |                                                                  |                                                                                                    |                                                                   |               |                               |                                         |                        | 02/01/2020<br>\$                   |                                   | 764.33                      |                  |                          |                               |              |          |  |  |  |  |  |  | 45 CFR Part 156.8 (d) (2) Allowable Factors |  |  |  |  |  |  |  |  |  |
|----------------------------------------------------------------|--------------------------------------|-----------------------------------------------------|------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|---------------|-------------------------------|-----------------------------------------|------------------------|------------------------------------|-----------------------------------|-----------------------------|------------------|--------------------------|-------------------------------|--------------|----------|--|--|--|--|--|--|---------------------------------------------|--|--|--|--|--|--|--|--|--|
| Plan Number                                                    | HIOS Plan ID<br>(Standard Component) | Plan Type<br>(HMO, POS, PPO, EPO, Indemnity, Other) | 1/1/2020 Plan Marketing Name                                     | Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2021 | 1/1/2021 HIOS Plan ID<br>(If 1/1/2020 Plan Discontinued & Mapped) | Metallic Tier | Metallic Tier Actuarial Value | Standard AV, Approach (1), Approach (2) | Exchange On/Off or Off | Pricing AV (company-determined AV) | Benefit Richness (induced demand) | Benefits in addition to EHB | Provider Network | Catastrophic Eligibility | Non-Funding of CSR Adjustment | Pure Premium |          |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Totals - Current Membership                                    |                                      |                                                     |                                                                  |                                                                                                    |                                                                   |               | 0.694                         |                                         |                        | 0.809                              | 0.998                             | 1.000                       | 1.015            | 0.999                    | 1.064                         | \$           | 627.72   |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Total - Projected Membership                                   |                                      |                                                     |                                                                  |                                                                                                    |                                                                   |               | 0.699                         |                                         |                        | 0.814                              | 1.000                             | 1.006                       | 1.000            | 0.999                    | 1.063                         | \$           | 627.78   |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Transitional Plans                                             | TRANSITIONAL                         | N/A                                                 | TRANSITIONAL                                                     | DNM                                                                                                | TRANSITIONAL                                                      | N/A           | N/A                           | N/A                                     | N/A                    | N/A                                | N/A                               | N/A                         | N/A              | N/A                      | N/A                           | N/A          | N/A      |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 1                                                         | 33709PA0860001                       | EPO                                                 | my Direct Blue Conemaugh EPO Gold 800 - 2 Free PCP Visits        | DM                                                                                                 | 33709PA0870001                                                    | Gold          | 0.817                         | Approach (1)                            | On/Off                 | 0.877                              | 1.033                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$613.99 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 2a                                                        | 33709PA0860002                       | EPO                                                 | my Direct Blue Conemaugh EPO Silver 2900 - 2 Free PCP Visits     | DM                                                                                                 | 33709PA0870002                                                    | Silver        | 0.717                         | Approach (1)                            | On/Off                 | 0.784                              | 1.080                             | 1.000                       | 0.886            | 1.000                    | 1.200                         |              | \$688.07 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 2b                                                        | 33709PA0860007                       | EPO                                                 | my Direct Blue Conemaugh EPO Bronze 3900                         | DM                                                                                                 | 33709PA0870007                                                    | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.710                              | 0.944                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$453.88 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 2c                                                        | 33709PA0860008                       | EPO                                                 | my Direct Blue Conemaugh EPO Bronze 7900                         | DM                                                                                                 | 33709PA0870007                                                    | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.710                              | 0.944                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$453.88 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 3                                                         | 33709PA0860011                       | EPO                                                 | my Direct Blue Conemaugh EPO Bronze 7800 - 1 Free PCP Visit      | DM                                                                                                 | 33709PA0870007                                                    | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.710                              | 0.944                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$453.88 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 4                                                         | 33709PA0860012                       | EPO                                                 | my Direct Blue Conemaugh EPO Gold 0 - 2 Free PCP Visits          | DM                                                                                                 | 33709PA0870012                                                    | Gold          | 0.784                         | Approach (1)                            | On/Off                 | 0.858                              | 1.020                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$592.69 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 5                                                         | 33709PA0870001                       | EPO                                                 | my Direct Blue EPO Gold 800 - 2 Free PCP Visits                  | M                                                                                                  |                                                                   | Gold          | 0.817                         | Approach (1)                            | On/Off                 | 0.877                              | 1.033                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$613.99 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 6                                                         | 33709PA0870002                       | EPO                                                 | my Direct Blue EPO Silver 2900 - 2 Free PCP Visits               | M                                                                                                  |                                                                   | Silver        | 0.717                         | Approach (1)                            | On/Off                 | 0.784                              | 1.080                             | 1.000                       | 0.886            | 1.000                    | 1.200                         |              | \$688.07 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 7                                                         | 33709PA0870007                       | EPO                                                 | my Direct Blue EPO Bronze 3900                                   | M                                                                                                  |                                                                   | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.710                              | 0.944                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$453.88 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 8                                                         | 33709PA0870008                       | EPO                                                 | my Direct Blue EPO Bronze 7900                                   | DM                                                                                                 | 33709PA0870007                                                    | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.710                              | 0.944                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$453.88 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 9                                                         | 33709PA0870011                       | EPO                                                 | my Direct Blue EPO Bronze 7800 - 1 Free PCP Visit                | DM                                                                                                 | 33709PA0870007                                                    | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.710                              | 0.944                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$453.88 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 10                                                        | 33709PA0870012                       | EPO                                                 | my Direct Blue EPO Gold 0 - 2 Free PCP Visits                    | M                                                                                                  |                                                                   | Gold          | 0.784                         | Approach (1)                            | On/Off                 | 0.858                              | 1.020                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$592.69 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 11                                                        | 33709PA0870013                       | EPO                                                 |                                                                  | N                                                                                                  |                                                                   | Silver        | 0.72                          | Approach (1)                            | Off                    | 0.788                              | 0.979                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$522.55 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 12                                                        | 33709PA0880001                       | EPO                                                 | my Direct Blue Conemaugh EPO Silver 3950 HSA                     | DM                                                                                                 | 33709PA0890001                                                    | Silver        | 0.66                          | Approach (1)                            | On/Off                 | 0.739                              | 1.039                             | 1.000                       | 0.886            | 1.000                    | 1.200                         |              | \$624.22 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 13                                                        | 33709PA0880002                       | EPO                                                 | my Direct Blue Conemaugh EPO Bronze 6750 HSA                     | DM                                                                                                 | 33709PA0890002                                                    | Bronze        | 0.648                         | Standard AV                             | On/Off                 | 0.717                              | 0.946                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$459.89 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 14                                                        | 33709PA0880003                       | EPO                                                 | my Direct Blue Conemaugh EPO Silver 1750 HSA                     | DM                                                                                                 | 33709PA0890003                                                    | Silver        | 0.719                         | Standard AV                             | Off                    | 0.783                              | 0.976                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$518.06 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 15                                                        | 33709PA0890001                       | EPO                                                 | my Direct Blue EPO Silver 3950 HSA                               | M                                                                                                  |                                                                   | Silver        | 0.66                          | Approach (1)                            | On/Off                 | 0.739                              | 1.039                             | 1.000                       | 0.886            | 1.000                    | 1.200                         |              | \$624.22 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 16                                                        | 33709PA0890002                       | EPO                                                 | my Direct Blue EPO Bronze 6750 HSA                               | M                                                                                                  |                                                                   | Bronze        | 0.648                         | Standard AV                             | On/Off                 | 0.717                              | 0.946                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$459.89 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 17                                                        | 33709PA0890003                       | EPO                                                 | my Direct Blue EPO Silver 1750 HSA                               | M                                                                                                  |                                                                   | Silver        | 0.719                         | Standard AV                             | Off                    | 0.783                              | 0.976                             | 1.000                       | 0.886            | 1.000                    | 1.000                         |              | \$518.06 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 18                                                        | 33709PA0930001                       | EPO                                                 | my Blue Access EPO Bronze 7800 - 1 Free PCP Visit                | DM                                                                                                 | 33709PA1160001                                                    | Bronze        | 0.649                         | Approach (1)                            | Off                    | 0.710                              | 0.944                             | 1.000                       | 0.988            | 1.000                    | 1.000                         |              | \$562.42 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 19                                                        | 33709PA0940001                       | EPO                                                 | my Direct Blue EPO Bronze 7900                                   | DM                                                                                                 | 33709PA0940002                                                    | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.712                              | 0.944                             | 1.000                       | 0.988            | 1.000                    | 1.000                         |              | \$507.81 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 20                                                        | 33709PA0940002                       | EPO                                                 | my Direct Blue EPO Bronze 3900                                   | M                                                                                                  |                                                                   | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.712                              | 0.944                             | 1.000                       | 0.988            | 1.000                    | 1.000                         |              | \$507.81 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 21                                                        | 33709PA0940003                       | EPO                                                 | my Direct Blue EPO Bronze 7800 - 1 Free PCP Visit                | DM                                                                                                 | 33709PA0940002                                                    | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.712                              | 0.944                             | 1.000                       | 0.988            | 1.000                    | 1.000                         |              | \$507.81 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 22                                                        | 33709PA0940004                       | EPO                                                 | my Direct Blue EPO Silver 2900 - 2 Free PCP Visits               | M                                                                                                  |                                                                   | Silver        | 0.717                         | Approach (1)                            | On/Off                 | 0.781                              | 1.077                             | 1.000                       | 0.988            | 1.000                    | 1.200                         |              | \$762.38 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 23                                                        | 33709PA0940005                       | EPO                                                 | my Direct Blue EPO Gold 800 - 2 Free PCP Visits                  | M                                                                                                  |                                                                   | Gold          | 0.817                         | Approach (1)                            | On/Off                 | 0.870                              | 1.028                             | 1.000                       | 0.988            | 1.000                    | 1.000                         |              | \$675.43 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 24                                                        | 33709PA0940006                       | EPO                                                 | my Direct Blue EPO Gold 0 - 2 Free PCP Visits                    | M                                                                                                  |                                                                   | Gold          | 0.784                         | Approach (1)                            | On/Off                 | 0.854                              | 1.018                             | 1.000                       | 0.988            | 1.000                    | 1.000                         |              | \$656.78 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 25                                                        | 33709PA0940007                       | EPO                                                 |                                                                  | N                                                                                                  |                                                                   | Silver        | 0.72                          | Approach (1)                            | Off                    | 0.785                              | 0.977                             | 1.000                       | 0.988            | 1.000                    | 1.000                         |              | \$579.18 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 26                                                        | 33709PA0950001                       | EPO                                                 | my Direct Blue EPO Bronze 6750 HSA                               | M                                                                                                  |                                                                   | Bronze        | 0.648                         | Standard AV                             | On/Off                 | 0.718                              | 0.947                             | 1.000                       | 0.988            | 1.000                    | 1.000                         |              | \$513.47 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 27                                                        | 33709PA0950002                       | EPO                                                 | my Direct Blue EPO Silver 3950 HSA                               | M                                                                                                  |                                                                   | Silver        | 0.66                          | Approach (1)                            | On/Off                 | 0.742                              | 1.042                             | 1.000                       | 0.988            | 1.000                    | 1.200                         |              | \$700.99 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 28                                                        | 33709PA0950003                       | EPO                                                 | my Direct Blue EPO Silver 1750 HSA                               | M                                                                                                  |                                                                   | Silver        | 0.719                         | Standard AV                             | Off                    | 0.778                              | 0.974                             | 1.000                       | 0.988            | 1.000                    | 1.000                         |              | \$572.11 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 29                                                        | 33709PA0960001                       | EPO                                                 | my Direct Blue Major Events EPO 8150 - 3 Free PCP Visits         | M                                                                                                  |                                                                   | Catastrophic  | 0.575                         | Standard AV                             | On/Off                 | 0.583                              | 0.910                             | 1.000                       | 0.988            | 0.920                    | 1.000                         |              | \$368.66 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 30                                                        | 33709PA0970001                       | EPO                                                 | my Direct Blue Lehigh Valley EPO Bronze 7900                     | DM                                                                                                 | 33709PA0970002                                                    | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.712                              | 0.944                             | 1.000                       | 1.004            | 1.000                    | 1.000                         |              | \$515.88 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 31                                                        | 33709PA0970002                       | EPO                                                 | my Direct Blue Lehigh Valley EPO Bronze 3900                     | M                                                                                                  |                                                                   | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.712                              | 0.944                             | 1.000                       | 1.004            | 1.000                    | 1.000                         |              | \$515.88 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 32                                                        | 33709PA0970003                       | EPO                                                 | my Direct Blue Lehigh Valley EPO Bronze 7800 - 1 Free PCP Visit  | DM                                                                                                 | 33709PA0970002                                                    | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.712                              | 0.944                             | 1.000                       | 1.004            | 1.000                    | 1.000                         |              | \$515.88 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |
| Plan 33                                                        | 33709PA0970004                       | EPO                                                 | my Direct Blue Lehigh Valley EPO Silver 2900 - 2 Free PCP Visits | M                                                                                                  |                                                                   | Silver        | 0.717                         | Approach (1)                            | On/Off                 | 0.781                              | 1.077                             | 1.000                       | 1.004            | 1.000                    | 1.200                         |              | \$774.49 |  |  |  |  |  |  |                                             |  |  |  |  |  |  |  |  |  |

Market Adjusted Index Rate:

\$ 764.33

| Market Adjusted Index Rate: \$ 764.33 |                                      |                                                     |                                                                        |                                                                                                    |                                                                   |               |                               |                                         |                        | 45 CFR Part 156.8 (d) (2) Allowable Factors |                                   |                             |                  |                          |                               |              |
|---------------------------------------|--------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|---------------|-------------------------------|-----------------------------------------|------------------------|---------------------------------------------|-----------------------------------|-----------------------------|------------------|--------------------------|-------------------------------|--------------|
| Plan Number                           | HIOS Plan ID<br>(Standard Component) | Plan Type<br>(HMO, POS, PPO, EPO, Indemnity, Other) | 1/1/2020 Plan Marketing Name                                           | Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2021 | 1/1/2021 HIOS Plan ID<br>(If 1/1/2020 Plan Discontinued & Mapped) | Metallic Tier | Metallic Tier Actuarial Value | Standard AV, Approach (1), Approach (2) | Exchange On/Off or Off | Pricing AV (company-determined AV)          | Benefit Richness (induced demand) | Benefits in addition to EHB | Provider Network | Catastrophic Eligibility | Non-Funding of CSR Adjustment | Pure Premium |
| Plan 34                               | 33709PA0970005                       | EPO                                                 | my Direct Blue Lehigh Valley EPO Gold 800 - 2 Free PCP Visits          | M                                                                                                  |                                                                   | Gold          | 0.817                         | Approach (1)                            | On/Off                 | 0.870                                       | 1.028                             | 1.000                       | 1.004            | 1.000                    | 1.000                         | \$686.16     |
| Plan 35                               | 33709PA0970006                       | EPO                                                 | my Direct Blue Lehigh Valley EPO Gold 0 - 2 Free PCP Visits            | M                                                                                                  |                                                                   | Gold          | 0.784                         | Approach (1)                            | On/Off                 | 0.854                                       | 1.018                             | 1.000                       | 1.004            | 1.000                    | 1.000                         | \$667.21     |
| Plan 36                               | 33709PA0970007                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.72                          | Approach (1)                            | Off                    | 0.785                                       | 0.977                             | 1.000                       | 1.004            | 1.000                    | 1.000                         | \$588.38     |
| Plan 37                               | 33709PA0980001                       | EPO                                                 | my Direct Blue Lehigh Valley EPO Bronze 6750 HSA                       | M                                                                                                  |                                                                   | Bronze        | 0.648                         | Standard AV                             | On/Off                 | 0.718                                       | 0.947                             | 1.000                       | 1.004            | 1.000                    | 1.000                         | \$521.63     |
| Plan 38                               | 33709PA0980002                       | EPO                                                 | my Direct Blue Lehigh Valley EPO Silver 3950 HSA                       | M                                                                                                  |                                                                   | Silver        | 0.66                          | Approach (1)                            | On/Off                 | 0.742                                       | 1.042                             | 1.000                       | 1.004            | 1.000                    | 1.200                         | \$712.13     |
| Plan 39                               | 33709PA0980003                       | EPO                                                 | my Direct Blue Lehigh Valley EPO Silver 1750 HSA                       | M                                                                                                  |                                                                   | Silver        | 0.719                         | Standard AV                             | Off                    | 0.778                                       | 0.974                             | 1.000                       | 1.004            | 1.000                    | 1.000                         | \$581.20     |
| Plan 40                               | 33709PA0990001                       | EPO                                                 | my Direct Blue Lehigh Valley Major Events EPO 8150 - 3 Free PCP Visits | M                                                                                                  |                                                                   | Catastrophic  | 0.575                         | Standard AV                             | On/Off                 | 0.583                                       | 0.910                             | 1.000                       | 1.004            | 0.920                    | 1.000                         | \$374.51     |
| Plan 41                               | 33709PA1000001                       | EPO                                                 | my Blue Access EPO Bronze 7900                                         | DM                                                                                                 | 33709PA1000002                                                    | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.712                                       | 0.944                             | 1.000                       | 1.208            | 1.000                    | 1.000                         | \$620.74     |
| Plan 42                               | 33709PA1000002                       | EPO                                                 | my Blue Access EPO Bronze 3900                                         | M                                                                                                  |                                                                   | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.712                                       | 0.944                             | 1.000                       | 1.208            | 1.000                    | 1.000                         | \$620.74     |
| Plan 43                               | 33709PA1000003                       | EPO                                                 | my Blue Access EPO Bronze 7800 - 1 Free PCP Visit                      | DM                                                                                                 | 33709PA1000002                                                    | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.712                                       | 0.944                             | 1.000                       | 1.208            | 1.000                    | 1.000                         | \$620.74     |
| Plan 44                               | 33709PA1000004                       | EPO                                                 | my Blue Access EPO Silver 2900 - 2 Free PCP Visits                     | M                                                                                                  |                                                                   | Silver        | 0.717                         | Approach (1)                            | On/Off                 | 0.781                                       | 1.077                             | 1.000                       | 1.208            | 1.000                    | 1.200                         | \$931.92     |
| Plan 45                               | 33709PA1000005                       | EPO                                                 | my Blue Access EPO Gold 800 - 2 Free PCP Visits                        | M                                                                                                  |                                                                   | Gold          | 0.817                         | Approach (1)                            | On/Off                 | 0.870                                       | 1.028                             | 1.000                       | 1.208            | 1.000                    | 1.000                         | \$825.64     |
| Plan 46                               | 33709PA1000006                       | EPO                                                 | my Blue Access EPO Gold 0 - 2 Free PCP Visits                          | M                                                                                                  |                                                                   | Gold          | 0.784                         | Approach (1)                            | On/Off                 | 0.854                                       | 1.018                             | 1.000                       | 1.208            | 1.000                    | 1.000                         | \$802.83     |
| Plan 47                               | 33709PA1000007                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.72                          | Approach (1)                            | Off                    | 0.785                                       | 0.977                             | 1.000                       | 1.208            | 1.000                    | 1.000                         | \$707.97     |
| Plan 48                               | 33709PA1010001                       | EPO                                                 | my Blue Access EPO Bronze 6750 HSA                                     | M                                                                                                  |                                                                   | Bronze        | 0.648                         | Standard AV                             | On/Off                 | 0.718                                       | 0.947                             | 1.000                       | 1.208            | 1.000                    | 1.000                         | \$627.66     |
| Plan 49                               | 33709PA1010002                       | EPO                                                 | my Blue Access EPO Silver 3950 HSA                                     | M                                                                                                  |                                                                   | Silver        | 0.66                          | Approach (1)                            | On/Off                 | 0.742                                       | 1.042                             | 1.000                       | 1.208            | 1.000                    | 1.200                         | \$856.88     |
| Plan 50                               | 33709PA1010003                       | EPO                                                 | my Blue Access EPO Silver 1750 HSA                                     | M                                                                                                  |                                                                   | Silver        | 0.719                         | Standard AV                             | Off                    | 0.778                                       | 0.974                             | 1.000                       | 1.208            | 1.000                    | 1.000                         | \$699.34     |
| Plan 51                               | 33709PA1020001                       | EPO                                                 | my Blue Access Major Events EPO 8150 - 3 Free PCP Visits               | M                                                                                                  |                                                                   | Catastrophic  | 0.575                         | Standard AV                             | On/Off                 | 0.583                                       | 0.910                             | 1.000                       | 1.208            | 0.920                    | 1.000                         | \$450.64     |
| Plan 52                               | 33709PA1040001                       | EPO                                                 | my Direct Blue Major Events EPO 8150 - 3 Free PCP Visits               | M                                                                                                  |                                                                   | Catastrophic  | 0.575                         | Standard AV                             | On/Off                 | 0.598                                       | 0.912                             | 1.000                       | 0.886            | 0.920                    | 1.000                         | \$339.99     |
| Plan 53                               | 33709PA1050001                       | EPO                                                 | my Direct Blue Conemaugh Major Events EPO 8150 - 3 Free PCP Visits     | DM                                                                                                 | 33709PA1040001                                                    | Catastrophic  | 0.575                         | Standard AV                             | On/Off                 | 0.598                                       | 0.912                             | 1.000                       | 0.886            | 0.920                    | 1.000                         | \$339.99     |
| Plan 54                               | 33709PA1080001                       | EPO                                                 | my Blue Access EPO Silver 1750 HSA                                     | DM                                                                                                 | 33709PA1180002                                                    | Silver        | 0.719                         | Standard AV                             | Off                    | 0.783                                       | 0.976                             | 1.000                       | 1.098            | 1.000                    | 1.000                         | \$641.94     |
| Plan 55                               | 33709PA1120001                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.712                                       | 0.944                             | 1.070                       | 0.988            | 1.000                    | 1.000                         | \$543.52     |
| Plan 56                               | 33709PA1120002                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.717                         | Approach (1)                            | On/Off                 | 0.781                                       | 1.077                             | 1.047                       | 0.988            | 1.000                    | 1.200                         | \$798.08     |
| Plan 57                               | 33709PA1120003                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.72                          | Approach (1)                            | Off                    | 0.785                                       | 0.977                             | 1.062                       | 0.988            | 1.000                    | 1.000                         | \$614.87     |
| Plan 58                               | 33709PA1120004                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Gold          | 0.817                         | Approach (1)                            | On/Off                 | 0.870                                       | 1.028                             | 1.053                       | 0.988            | 1.000                    | 1.000                         | \$711.13     |
| Plan 59                               | 33709PA1130001                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.712                                       | 0.944                             | 1.069                       | 1.004            | 1.000                    | 1.000                         | \$551.58     |
| Plan 60                               | 33709PA1130002                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.717                         | Approach (1)                            | On/Off                 | 0.781                                       | 1.077                             | 1.046                       | 1.004            | 1.000                    | 1.200                         | \$810.19     |
| Plan 61                               | 33709PA1130003                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.72                          | Approach (1)                            | Off                    | 0.785                                       | 0.977                             | 1.061                       | 1.004            | 1.000                    | 1.000                         | \$624.07     |
| Plan 62                               | 33709PA1130004                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Gold          | 0.817                         | Approach (1)                            | On/Off                 | 0.870                                       | 1.028                             | 1.052                       | 1.004            | 1.000                    | 1.000                         | \$721.86     |
| Plan 63                               | 33709PA1140001                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.712                                       | 0.944                             | 1.058                       | 1.208            | 1.000                    | 1.000                         | \$656.44     |
| Plan 64                               | 33709PA1140002                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.717                         | Approach (1)                            | On/Off                 | 0.781                                       | 1.077                             | 1.038                       | 1.208            | 1.000                    | 1.200                         | \$967.62     |
| Plan 65                               | 33709PA1140003                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.72                          | Approach (1)                            | Off                    | 0.785                                       | 0.977                             | 1.050                       | 1.208            | 1.000                    | 1.000                         | \$743.67     |
| Plan 66                               | 33709PA1140004                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Gold          | 0.817                         | Approach (1)                            | On/Off                 | 0.870                                       | 1.028                             | 1.043                       | 1.208            | 1.000                    | 1.000                         | \$861.33     |
| Plan 67                               | 33709PA1150001                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.710                                       | 0.944                             | 1.082                       | 0.886            | 1.000                    | 1.000                         | \$491.22     |
| Plan 68                               | 33709PA1150002                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.717                         | Approach (1)                            | On/Off                 | 0.784                                       | 1.080                             | 1.054                       | 0.886            | 1.000                    | 1.200                         | \$725.40     |
| Plan 69                               | 33709PA1150003                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.72                          | Approach (1)                            | Off                    | 0.788                                       | 0.979                             | 1.071                       | 0.886            | 1.000                    | 1.000                         | \$559.88     |
| Plan 70                               | 33709PA1150004                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Gold          | 0.817                         | Approach (1)                            | On/Off                 | 0.877                                       | 1.033                             | 1.061                       | 0.886            | 1.000                    | 1.000                         | \$651.33     |
| Plan 71                               | 33709PA1160002                       | PPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.72                          | Approach (1)                            | Off                    | 0.788                                       | 0.979                             | 1.000                       | 1.098            | 1.000                    | 1.000                         | \$647.50     |
| Plan 72                               | 33709PA1160003                       | PPO                                                 |                                                                        | N                                                                                                  |                                                                   | Gold          | 0.817                         | Approach (1)                            | Off                    | 0.877                                       | 1.033                             | 1.000                       | 1.098            | 1.000                    | 1.000                         | \$760.81     |
| Plan 73                               | 33709PA1160004                       | PPO                                                 |                                                                        | N                                                                                                  |                                                                   | Gold          | 0.784                         | Approach (1)                            | Off                    | 0.858                                       | 1.020                             | 1.000                       | 1.098            | 1.000                    | 1.000                         | \$734.42     |
| Plan 74                               | 33709PA1170001                       | PPO                                                 |                                                                        | N                                                                                                  |                                                                   | Bronze        | 0.649                         | Approach (1)                            | Off                    | 0.710                                       | 0.944                             | 1.066                       | 1.098            | 1.000                    | 1.000                         | \$599.76     |
| Plan 75                               | 33709PA1170002                       | PPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.72                          | Approach (1)                            | Off                    | 0.788                                       | 0.979                             | 1.058                       | 1.098            | 1.000                    | 1.000                         | \$684.84     |
| Plan 76                               | 33709PA1170003                       | PPO                                                 |                                                                        | N                                                                                                  |                                                                   | Gold          | 0.817                         | Approach (1)                            | Off                    | 0.877                                       | 1.033                             | 1.049                       | 1.098            | 1.000                    | 1.000                         | \$798.15     |
| Plan 77                               | 33709PA1180001                       | PPO                                                 |                                                                        | N                                                                                                  |                                                                   | Bronze        | 0.648                         | Standard AV                             | Off                    | 0.717                                       | 0.946                             | 1.000                       | 1.098            | 1.000                    | 1.000                         | \$569.86     |
| Plan 78                               | 33709PA1210001                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.710                                       | 0.944                             | 1.000                       | 0.816            | 1.000                    | 1.000                         | \$417.71     |
| Plan 79                               | 33709PA1210002                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.717                         | Approach (1)                            | On/Off                 | 0.784                                       | 1.080                             | 1.000                       | 0.816            | 1.000                    | 1.200                         | \$633.22     |
| Plan 80                               | 33709PA1210003                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.72                          | Approach (1)                            | Off                    | 0.788                                       | 0.979                             | 1.000                       | 0.816            | 1.000                    | 1.000                         | \$480.90     |
| Plan 81                               | 33709PA1210004                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Gold          | 0.817                         | Approach (1)                            | On/Off                 | 0.877                                       | 1.033                             | 1.000                       | 0.816            | 1.000                    | 1.000                         | \$565.05     |
| Plan 82                               | 33709PA1210005                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Gold          | 0.784                         | Approach (1)                            | On/Off                 | 0.858                                       | 1.020                             | 1.000                       | 0.816            | 1.000                    | 1.000                         | \$545.45     |
| Plan 83                               | 33709PA1220001                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Bronze        | 0.649                         | Approach (1)                            | On/Off                 | 0.710                                       | 0.944                             | 1.089                       | 0.816            | 1.000                    | 1.000                         | \$455.04     |
| Plan 84                               | 33709PA1220002                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.717                         | Approach (1)                            | On/Off                 | 0.784                                       | 1.080                             | 1.059                       | 0.816            | 1.000                    | 1.200                         | \$670.96     |
| Plan 85                               | 33709PA1220003                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.72                          | Approach (1)                            | Off                    | 0.788                                       | 0.979                             | 1.078                       | 0.816            | 1.000                    | 1.000                         | \$518.23     |
| Plan 86                               | 33709PA1220004                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Gold          | 0.817                         | Approach (1)                            | On/Off                 | 0.877                                       | 1.033                             | 1.066                       | 0.816            | 1.000                    | 1.000                         | \$602.38     |
| Plan 87                               | 33709PA1230001                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Bronze        | 0.648                         | Standard AV                             | On/Off                 | 0.717                                       | 0.946                             | 1.000                       | 0.816            | 1.000                    | 1.000                         | \$423.23     |
| Plan 88                               | 33709PA1230002                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.66                          | Approach (1)                            | On/Off                 | 0.739                                       | 1.039                             | 1.000                       | 0.816            | 1.000                    | 1.200                         | \$574.47     |
| Plan 89                               | 33709PA1230003                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Silver        | 0.719                         | Standard AV                             | Off                    | 0.783                                       | 0.976                             | 1.000                       | 0.816            | 1.000                    | 1.000                         | \$476.76     |
| Plan 90                               | 33709PA1240001                       | EPO                                                 |                                                                        | N                                                                                                  |                                                                   | Catastrophic  | 0.575                         | Standard AV                             | On/Off                 | 0.598                                       | 0.912                             | 1.000                       | 0.816            | 0.920                    | 1.000                         | \$312.89     |

PA Rate Te  
Table 10. Plan

|                                                                                                                                         |                               |  |       |
|-----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|--|-------|
| Carrier Name:<br>Product(s):<br>Market Segment:<br>Rate Effective Date:<br>Base Period Start:<br>Date of Most Recent<br>Market Adjusted | Calibration                   |  |       |
|                                                                                                                                         | Age Calibration Factor        |  | 1.870 |
|                                                                                                                                         | Geographic Calibration Factor |  | 1.023 |
|                                                                                                                                         | Tobacco Calibration Factor    |  | 1.007 |
|                                                                                                                                         | Aggregate Calibration Factor  |  | 1.926 |

|                                  |
|----------------------------------|
| Total Covered Lives @ 02-01-2020 |
| 28,954                           |

| Plan Number | Admin Costs | Taxes & Fees (not including Exchange fees) | Profit or Contingency |
|-------------|-------------|--------------------------------------------|-----------------------|
|-------------|-------------|--------------------------------------------|-----------------------|

| Total Covered Lives Mapped into 2021 Plans @ 02-01-2020 | Total Projected Lives |
|---------------------------------------------------------|-----------------------|
|---------------------------------------------------------|-----------------------|

| 2020 Calibrated Plan Adjusted Index Rate PMPM | 2021 Calibrated Plan Adjusted Index Rate PMPM |
|-----------------------------------------------|-----------------------------------------------|
|-----------------------------------------------|-----------------------------------------------|

| Proposed Rate Change Compared to Prior 12 months |
|--------------------------------------------------|
|--------------------------------------------------|

| % of Total Covered Lives |
|--------------------------|
|--------------------------|

| Totals - Current Market  | 7.7% | 0.1% | 0.0% |
|--------------------------|------|------|------|
| Total - Projected Market | 7.7% | 0.1% | 0.0% |
| Transitional Plans       | N/A  | N/A  | N/A  |
| Plan 1                   | 7.7% | 0.1% | 0.0% |
| Plan 2a                  | 7.7% | 0.1% | 0.0% |
| Plan 2b                  | 7.7% | 0.1% | 0.0% |
| Plan 2c                  | 7.7% | 0.1% | 0.0% |
| Plan 3                   | 7.7% | 0.1% | 0.0% |
| Plan 4                   | 7.7% | 0.1% | 0.0% |
| Plan 5                   | 7.7% | 0.1% | 0.0% |
| Plan 6                   | 7.7% | 0.1% | 0.0% |
| Plan 7                   | 7.7% | 0.1% | 0.0% |
| Plan 8                   | 7.7% | 0.1% | 0.0% |
| Plan 9                   | 7.7% | 0.1% | 0.0% |
| Plan 10                  | 7.7% | 0.1% | 0.0% |
| Plan 11                  | 7.7% | 0.1% | 0.0% |
| Plan 12                  | 7.7% | 0.1% | 0.0% |
| Plan 13                  | 7.7% | 0.1% | 0.0% |
| Plan 14                  | 7.7% | 0.1% | 0.0% |
| Plan 15                  | 7.7% | 0.1% | 0.0% |
| Plan 16                  | 7.7% | 0.1% | 0.0% |
| Plan 17                  | 7.7% | 0.1% | 0.0% |
| Plan 18                  | 7.7% | 0.1% | 0.0% |
| Plan 19                  | 7.7% | 0.1% | 0.0% |
| Plan 20                  | 7.7% | 0.1% | 0.0% |
| Plan 21                  | 7.7% | 0.1% | 0.0% |
| Plan 22                  | 7.7% | 0.1% | 0.0% |
| Plan 23                  | 7.7% | 0.1% | 0.0% |
| Plan 24                  | 7.7% | 0.1% | 0.0% |
| Plan 25                  | 7.7% | 0.1% | 0.0% |
| Plan 26                  | 7.7% | 0.1% | 0.0% |
| Plan 27                  | 7.7% | 0.1% | 0.0% |
| Plan 28                  | 7.7% | 0.1% | 0.0% |
| Plan 29                  | 7.7% | 0.1% | 0.0% |
| Plan 30                  | 7.7% | 0.1% | 0.0% |
| Plan 31                  | 7.7% | 0.1% | 0.0% |
| Plan 32                  | 7.7% | 0.1% | 0.0% |
| Plan 33                  | 7.7% | 0.1% | 0.0% |

| 28,954 | 40,918 |
|--------|--------|
| -      | -      |
| 49     |        |
| 27     |        |
| 125    |        |
| 46     |        |
| 7      |        |
| 25     |        |
| 251    | 1,139  |
| 87     | 250    |
| 229    | 1,377  |
| 156    |        |
| 31     |        |
| 84     | 670    |
| -      | 26     |
| 22     |        |
| -      |        |
| 7      |        |
| 82     | 617    |
| 1      | 662    |
| 52     | 69     |
| 261    |        |
| 2,172  |        |
| 4,032  | 4,765  |
| 599    |        |
| 2,118  | 1,639  |
| 1,708  | 1,629  |
| 2,485  | 3,594  |
| -      | 16     |
| 83     | 2,169  |
| 3,956  | 5,401  |
| 150    | 52     |
| 152    | 174    |
| 681    |        |
| 1,308  | 1,809  |
| 184    |        |
| 638    | 625    |

| \$ 355.67 | \$ 353.31 |
|-----------|-----------|
| N/A       | N/A       |
| \$ 413.54 | \$ 345.58 |
| \$ 405.61 | \$ 387.27 |
| \$ 292.73 | \$ 255.47 |
| \$ 279.22 | \$ 255.47 |
| \$ 295.25 | \$ 255.47 |
| \$ 398.78 | \$ 333.59 |
| \$ 413.54 | \$ 345.58 |
| \$ 405.61 | \$ 387.27 |
| \$ 292.73 | \$ 255.47 |
| \$ 279.22 | \$ 255.47 |
| \$ 295.25 | \$ 255.47 |
| \$ 398.78 | \$ 333.59 |
| \$ -      | \$ 294.11 |
| \$ 383.52 | \$ 351.34 |
| \$ -      | \$ 258.85 |
| \$ 339.86 | \$ 291.58 |
| \$ 383.52 | \$ 351.34 |
| \$ 291.14 | \$ 258.85 |
| \$ 339.86 | \$ 291.58 |
| \$ 306.71 | \$ 316.55 |
| \$ 277.91 | \$ 285.82 |
| \$ 288.81 | \$ 285.82 |
| \$ 288.44 | \$ 285.82 |
| \$ 398.45 | \$ 429.10 |
| \$ 408.41 | \$ 380.16 |
| \$ 396.42 | \$ 369.66 |
| \$ -      | \$ 325.98 |
| \$ 288.31 | \$ 289.00 |
| \$ 381.81 | \$ 394.55 |
| \$ 334.15 | \$ 322.01 |
| \$ 229.99 | \$ 207.50 |
| \$ 282.29 | \$ 290.36 |
| \$ 293.36 | \$ 290.36 |
| \$ 292.99 | \$ 290.36 |
| \$ 404.74 | \$ 435.92 |

| -0.7%  |
|--------|
| N/A    |
| -16.4% |
| -4.5%  |
| -12.7% |
| -8.5%  |
| -13.5% |
| -16.3% |
| -16.4% |
| -4.5%  |
| -12.7% |
| -8.5%  |
| -13.5% |
| -16.3% |
| 0.0%   |
| -8.4%  |
| 0.0%   |
| -14.2% |
| -8.4%  |
| -11.1% |
| -14.2% |
| 3.2%   |
| 2.8%   |
| -1.0%  |
| -0.9%  |
| 7.7%   |
| -6.9%  |
| -6.7%  |
| 0.0%   |
| 0.2%   |
| 3.3%   |
| -3.6%  |
| -9.8%  |
| 2.9%   |
| -1.0%  |
| -0.9%  |
| 7.7%   |

| N/A    |
|--------|
| 0.2%   |
| 0.1%   |
| 0.4%   |
| 0.2%   |
| 0.0%   |
| 0.1%   |
| 0.9%   |
| 0.3%   |
| 0.8%   |
| 0.5%   |
| 0.1%   |
| 0.3%   |
| 0.0%   |
| 0.1%   |
| 0.0%   |
| -14.2% |
| -8.4%  |
| -11.1% |
| -14.2% |
| 3.2%   |
| 2.8%   |
| -1.0%  |
| -0.9%  |
| 7.7%   |
| -6.9%  |
| -6.7%  |
| 0.0%   |
| 0.2%   |
| 3.3%   |
| -3.6%  |
| -9.8%  |
| 2.9%   |
| -1.0%  |
| -0.9%  |
| 7.7%   |

| 02-01-2020 Number of Covered Lives by Rating Area |    |   |       |     |       |        |   |       |        |   | 2021 Continued/Discontinued Plans Indicator |
|---------------------------------------------------|----|---|-------|-----|-------|--------|---|-------|--------|---|---------------------------------------------|
| 1                                                 | 2  | 3 | 4     | 5   | 6     | 7      | 8 | 9     | Total  |   |                                             |
| 240                                               | 13 | - | 1,065 | 358 | 7,463 | 11,977 | - | 7,838 | 28,954 |   |                                             |
| -                                                 | -  | - | -     | -   | -     | -      | - | -     | -      | - | 0                                           |
| -                                                 | -  | - | -     | 49  | -     | -      | - | -     | 49     | 1 |                                             |
| -                                                 | -  | - | -     | 27  | -     | -      | - | -     | 27     | 1 |                                             |
| -                                                 | -  | - | -     | 125 | -     | -      | - | -     | 125    | 1 |                                             |
| -                                                 | -  | - | -     | 46  | -     | -      | - | -     | 46     | 1 |                                             |
| -                                                 | -  | - | -     | 7   | -     | -      | - | -     | 7      | 1 |                                             |
| -                                                 | -  | - | -     | 25  | -     | -      | - | -     | 25     | 1 |                                             |
| 29                                                | -  | - | 222   | -   | -     | -      | - | -     | 251    | 1 |                                             |
| 7                                                 | -  | - | 80    | -   | -     | -      | - | -     | 87     | 1 |                                             |
| 47                                                | -  | - | 182   | -   | -     | -      | - | -     | 229    | 1 |                                             |
| 29                                                | -  | - | 127   | -   | -     | -      | - | -     | 156    | 1 |                                             |
| 11                                                | -  | - | 20    | -   | -     | -      | - | -     | 31     | 1 |                                             |
| 20                                                | -  | - | 64    | -   | -     | -      | - | -     | 84     | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | -      | - | -     | -      | 1 |                                             |
| -                                                 | -  | - | -     | 22  | -     | -      | - | -     | 22     | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | -      | - | -     | -      | 1 |                                             |
| -                                                 | -  | - | -     | 7   | -     | -      | - | -     | 7      | 1 |                                             |
| 13                                                | -  | - | 69    | -   | -     | -      | - | -     | 82     | 1 |                                             |
| -                                                 | -  | - | 1     | -   | -     | -      | - | -     | 1      | 1 |                                             |
| 4                                                 | -  | - | 48    | -   | -     | -      | - | -     | 52     | 1 |                                             |
| 52                                                | 13 | - | 165   | 31  | -     | -      | - | -     | 261    | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | 1,297  | - | 875   | 2,172  | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | 2,370  | - | 1,662 | 4,032  | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | 342    | - | 257   | 599    | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | 1,267  | - | 851   | 2,118  | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | 927    | - | 781   | 1,708  | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | 1,437  | - | 1,048 | 2,485  | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | -      | - | -     | -      | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | 46     | - | 37    | 83     | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | 2,178  | - | 1,778 | 3,956  | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | 92     | - | 58    | 150    | 1 |                                             |
| -                                                 | -  | - | -     | -   | -     | 105    | - | 47    | 152    | 1 |                                             |
| -                                                 | -  | - | -     | -   | 681   | -      | - | -     | 681    | 1 |                                             |
| -                                                 | -  | - | -     | -   | 1,308 | -      | - | -     | 1,308  | 1 |                                             |
| -                                                 | -  | - | -     | -   | 184   | -      | - | -     | 184    | 1 |                                             |
| -                                                 | -  | - | -     | -   | 638   | -      | - | -     | 638    | 1 |                                             |

[illegible]

PA Rate Template Part IV A - Individual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: HMARK
Product(s): EPO, PPO
Market Segment: Individual
Rate Effective Date: 01/01/2021

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2020 Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2021, 1/1/2021 Plan HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or Off

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

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2020 Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2021, 1/1/2021 Plan HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or Off. Rows include Plan 1 through Plan 42.

Table with 10 columns: 2020 21-year-old, Non-Tobacco Premium PMPM, Average (weighted by enrollment by rating area). Rows include Plan 1 through Plan 9.

Totals \$ 322.74 \$ 297.51 \$ - \$ 334.06 \$ 321.79 \$ 378.34 \$ 369.19 \$ - \$ 359.46 \$ 366.62

Table with 10 columns: 2020 21-year-old, Non-Tobacco Premium PMPM, Average (weighted by enrollment by rating area). Rows include Plan 1 through Plan 42.



| 2021 21-year-old, Non-Tobacco Premium PMPM |           |      |           |           |           |           |      |           |           | Average<br>(weighted<br>by<br>enrollment<br>by rating<br>area) |
|--------------------------------------------|-----------|------|-----------|-----------|-----------|-----------|------|-----------|-----------|----------------------------------------------------------------|
| 1                                          | 2         | 3    | 4         | 5         | 6         | 7         | 8    | 9         |           |                                                                |
| \$ 288.27                                  | \$ 297.56 | \$ - | \$ 293.36 | \$ 279.09 | \$ 377.50 | \$ 368.73 | \$ - | \$ 365.94 | \$ 365.66 |                                                                |

|           |           |      |           |           |           |           |      |           |           |
|-----------|-----------|------|-----------|-----------|-----------|-----------|------|-----------|-----------|
| \$ 324.85 | \$ 324.85 | \$ - | \$ 324.85 | \$ 324.85 | \$ 359.40 | \$ 359.40 | \$ - | \$ 359.40 | \$ 324.85 |
| \$ 364.04 | \$ 364.04 | \$ - | \$ 364.04 | \$ 364.04 | \$ 402.76 | \$ 402.76 | \$ - | \$ 402.76 | \$ 364.04 |
| \$ 240.14 | \$ 240.14 | \$ - | \$ 240.14 | \$ 240.14 | \$ 265.68 | \$ 265.68 | \$ - | \$ 265.68 | \$ 240.14 |
| \$ 240.14 | \$ 240.14 | \$ - | \$ 240.14 | \$ 240.14 | \$ 265.68 | \$ 265.68 | \$ - | \$ 265.68 | \$ 240.14 |
| \$ 240.14 | \$ 240.14 | \$ - | \$ 240.14 | \$ 240.14 | \$ 265.68 | \$ 265.68 | \$ - | \$ 265.68 | \$ 240.14 |
| \$ 313.58 | \$ 313.58 | \$ - | \$ 313.58 | \$ 313.58 | \$ 346.94 | \$ 346.94 | \$ - | \$ 346.94 | \$ 313.58 |
| \$ 324.85 | \$ 324.85 | \$ - | \$ 324.85 | \$ 324.85 | \$ 359.40 | \$ 359.40 | \$ - | \$ 359.40 | \$ 324.85 |
| \$ 364.04 | \$ 364.04 | \$ - | \$ 364.04 | \$ 364.04 | \$ 402.76 | \$ 402.76 | \$ - | \$ 402.76 | \$ 364.04 |
| \$ 240.14 | \$ 240.14 | \$ - | \$ 240.14 | \$ 240.14 | \$ 265.68 | \$ 265.68 | \$ - | \$ 265.68 | \$ 240.14 |
| \$ 240.14 | \$ 240.14 | \$ - | \$ 240.14 | \$ 240.14 | \$ 265.68 | \$ 265.68 | \$ - | \$ 265.68 | \$ 240.14 |
| \$ 240.14 | \$ 240.14 | \$ - | \$ 240.14 | \$ 240.14 | \$ 265.68 | \$ 265.68 | \$ - | \$ 265.68 | \$ 240.14 |
| \$ 313.58 | \$ 313.58 | \$ - | \$ 313.58 | \$ 313.58 | \$ 346.94 | \$ 346.94 | \$ - | \$ 346.94 | \$ 313.58 |
| \$ 276.47 | \$ 276.47 | \$ - | \$ 276.47 | \$ 276.47 | \$ 305.88 | \$ 305.88 | \$ - | \$ 305.88 | \$ -      |
| \$ 330.26 | \$ 330.26 | \$ - | \$ 330.26 | \$ 330.26 | \$ 365.39 | \$ 365.39 | \$ - | \$ 365.39 | \$ 330.26 |
| \$ 243.32 | \$ 243.32 | \$ - | \$ 243.32 | \$ 243.32 | \$ 269.20 | \$ 269.20 | \$ - | \$ 269.20 | \$ -      |
| \$ 274.09 | \$ 274.09 | \$ - | \$ 274.09 | \$ 274.09 | \$ 303.25 | \$ 303.25 | \$ - | \$ 303.25 | \$ 274.09 |
| \$ 330.26 | \$ 330.26 | \$ - | \$ 330.26 | \$ 330.26 | \$ 365.39 | \$ 365.39 | \$ - | \$ 365.39 | \$ 330.26 |
| \$ 243.32 | \$ 243.32 | \$ - | \$ 243.32 | \$ 243.32 | \$ 269.20 | \$ 269.20 | \$ - | \$ 269.20 | \$ 243.32 |
| \$ 274.09 | \$ 274.09 | \$ - | \$ 274.09 | \$ 274.09 | \$ 303.25 | \$ 303.25 | \$ - | \$ 303.25 | \$ 274.09 |
| \$ 297.56 | \$ 297.56 | \$ - | \$ 297.56 | \$ 297.56 | \$ 329.22 | \$ 329.22 | \$ - | \$ 329.22 | \$ 297.56 |
| \$ 268.67 | \$ 268.67 | \$ - | \$ 268.67 | \$ 268.67 | \$ 297.25 | \$ 297.25 | \$ - | \$ 297.25 | \$ 297.25 |
| \$ 268.67 | \$ 268.67 | \$ - | \$ 268.67 | \$ 268.67 | \$ 297.25 | \$ 297.25 | \$ - | \$ 297.25 | \$ 297.25 |
| \$ 268.67 | \$ 268.67 | \$ - | \$ 268.67 | \$ 268.67 | \$ 297.25 | \$ 297.25 | \$ - | \$ 297.25 | \$ 297.25 |
| \$ 403.35 | \$ 403.35 | \$ - | \$ 403.35 | \$ 403.35 | \$ 446.26 | \$ 446.26 | \$ - | \$ 446.26 | \$ 446.26 |
| \$ 357.35 | \$ 357.35 | \$ - | \$ 357.35 | \$ 357.35 | \$ 395.37 | \$ 395.37 | \$ - | \$ 395.37 | \$ 395.37 |
| \$ 347.48 | \$ 347.48 | \$ - | \$ 347.48 | \$ 347.48 | \$ 384.45 | \$ 384.45 | \$ - | \$ 384.45 | \$ 384.45 |
| \$ 306.43 | \$ 306.43 | \$ - | \$ 306.43 | \$ 306.43 | \$ 339.02 | \$ 339.02 | \$ - | \$ 339.02 | \$ -      |
| \$ 271.66 | \$ 271.66 | \$ - | \$ 271.66 | \$ 271.66 | \$ 300.56 | \$ 300.56 | \$ - | \$ 300.56 | \$ 300.56 |
| \$ 370.88 | \$ 370.88 | \$ - | \$ 370.88 | \$ 370.88 | \$ 410.33 | \$ 410.33 | \$ - | \$ 410.33 | \$ 410.33 |
| \$ 302.69 | \$ 302.69 | \$ - | \$ 302.69 | \$ 302.69 | \$ 334.89 | \$ 334.89 | \$ - | \$ 334.89 | \$ 334.89 |
| \$ 195.05 | \$ 195.05 | \$ - | \$ 195.05 | \$ 195.05 | \$ 215.80 | \$ 215.80 | \$ - | \$ 215.80 | \$ 215.80 |
| \$ 272.94 | \$ 272.94 | \$ - | \$ 272.94 | \$ 272.94 | \$ 301.97 | \$ 301.97 | \$ - | \$ 301.97 | \$ 301.97 |
| \$ 272.94 | \$ 272.94 | \$ - | \$ 272.94 | \$ 272.94 | \$ 301.97 | \$ 301.97 | \$ - | \$ 301.97 | \$ 301.97 |
| \$ 272.94 | \$ 272.94 | \$ - | \$ 272.94 | \$ 272.94 | \$ 301.97 | \$ 301.97 | \$ - | \$ 301.97 | \$ 301.97 |
| \$ 409.76 | \$ 409.76 | \$ - | \$ 409.76 | \$ 409.76 | \$ 453.35 | \$ 453.35 | \$ - | \$ 453.35 | \$ 453.35 |
| \$ 363.03 | \$ 363.03 | \$ - | \$ 363.03 | \$ 363.03 | \$ 401.65 | \$ 401.65 | \$ - | \$ 401.65 | \$ 401.65 |
| \$ 353.00 | \$ 353.00 | \$ - | \$ 353.00 | \$ 353.00 | \$ 390.56 | \$ 390.56 | \$ - | \$ 390.56 | \$ 390.56 |
| \$ 311.29 | \$ 311.29 | \$ - | \$ 311.29 | \$ 311.29 | \$ 344.41 | \$ 344.41 | \$ - | \$ 344.41 | \$ -      |
| \$ 275.98 | \$ 275.98 | \$ - | \$ 275.98 | \$ 275.98 | \$ 305.34 | \$ 305.34 | \$ - | \$ 305.34 | \$ 305.34 |
| \$ 376.77 | \$ 376.77 | \$ - | \$ 376.77 | \$ 376.77 | \$ 416.85 | \$ 416.85 | \$ - | \$ 416.85 | \$ 416.85 |
| \$ 307.50 | \$ 307.50 | \$ - | \$ 307.50 | \$ 307.50 | \$ 340.21 | \$ 340.21 | \$ - | \$ 340.21 | \$ 340.21 |
| \$ 198.14 | \$ 198.14 | \$ - | \$ 198.14 | \$ 198.14 | \$ 219.22 | \$ 219.22 | \$ - | \$ 219.22 | \$ 219.22 |
| \$ 328.42 | \$ 328.42 | \$ - | \$ 328.42 | \$ 328.42 | \$ 363.36 | \$ 363.36 | \$ - | \$ 363.36 | \$ 363.36 |
| \$ 328.42 | \$ 328.42 | \$ - | \$ 328.42 | \$ 328.42 | \$ 363.36 | \$ 363.36 | \$ - | \$ 363.36 | \$ 363.36 |

| Change in 21-year-old Non-Tobacco Premium PMPM |      |      |        |        |       |       |      |      |       | Average<br>(weighted<br>by<br>enrollment<br>by rating<br>area) |
|------------------------------------------------|------|------|--------|--------|-------|-------|------|------|-------|----------------------------------------------------------------|
| 1                                              | 2    | 3    | 4      | 5      | 6     | 7     | 8    | 9    |       |                                                                |
| -10.4%                                         | 0.0% | 0.0% | -11.8% | -13.2% | -0.2% | -0.1% | 0.0% | 1.9% | -0.2% |                                                                |

|        |        |  |        |        |        |        |  |        |        |
|--------|--------|--|--------|--------|--------|--------|--|--------|--------|
| -19.0% | -19.0% |  | -19.0% | -19.0% | -16.4% | -16.4% |  | -14.8% | -19.0% |
| -7.5%  | -7.5%  |  | -7.5%  | -7.5%  | -4.5%  | -4.5%  |  | -2.6%  | -7.5%  |
| -15.4% | -15.4% |  | -15.4% | -15.4% | -12.7% | -12.7% |  | -11.0% | -15.4% |
| -11.3% | -11.3% |  | -11.3% | -11.3% | -8.5%  | -8.5%  |  | -6.7%  | -11.3% |
| -16.2% | -16.2% |  | -16.2% | -16.2% | -13.5% | -13.5% |  | -11.8% | -16.2% |
| -18.9% | -18.9% |  | -18.9% | -18.9% | -16.3% | -16.3% |  | -14.7% | -18.9% |
| -19.0% | -19.0% |  | -19.0% | -19.0% | -16.4% | -16.4% |  | -14.8% | -19.0% |
| -7.5%  | -7.5%  |  | -7.5%  | -7.5%  | -4.5%  | -4.5%  |  | -2.6%  | -7.5%  |
| -15.4% | -15.4% |  | -15.4% | -15.4% | -12.7% | -12.7% |  | -11.0% | -15.4% |
| -11.3% | -11.3% |  | -11.3% | -11.3% | -8.5%  | -8.5%  |  | -6.7%  | -11.3% |
| -16.2% | -16.2% |  | -16.2% | -16.2% | -13.5% | -13.5% |  | -11.8% | -16.2% |
| -18.9% | -18.9% |  | -18.9% | -18.9% | -16.3% | -16.3% |  | -14.7% | -18.9% |
| -11.2% | -11.2% |  | -11.2% | -11.2% | -8.4%  | -8.4%  |  | -6.6%  | -11.2% |
| -16.9% | -16.9% |  | -16.9% | -16.9% | -14.2% | -14.2% |  | -12.5% | -16.9% |
| -11.2% | -11.2% |  | -11.2% | -11.2% | -8.4%  | -8.4%  |  | -6.6%  | -11.2% |
| -13.8% | -13.8% |  | -13.8% | -13.8% | -11.1% | -11.1% |  | -9.3%  | -13.8% |
| -16.9% | -16.9% |  | -16.9% | -16.9% | -14.2% | -14.2% |  | -12.5% | -16.9% |
| 0.0%   | 0.0%   |  | 0.0%   | 0.0%   | 3.2%   | 3.2%   |  | 5.2%   | 0.0%   |
| -0.3%  | -0.3%  |  | -0.3%  | -0.3%  | 2.8%   | 2.8%   |  | 4.9%   | 3.6%   |
| -4.1%  | -4.1%  |  | -4.1%  | -4.1%  | -1.0%  | -1.0%  |  | 0.9%   | -0.2%  |
| -4.0%  | -4.0%  |  | -4.0%  | -4.0%  | -0.9%  | -0.9%  |  | 1.0%   | -0.1%  |
| 4.4%   | 4.4%   |  | 4.4%   | 4.4%   | 7.7%   | 7.7%   |  | 9.8%   | 8.5%   |
| -9.8%  | -9.8%  |  | -9.8%  | -9.8%  | -6.9%  | -6.9%  |  | -5.1%  | -6.1%  |
| -9.6%  | -9.6%  |  | -9.6%  | -9.6%  | -6.7%  | -6.7%  |  | -4.9%  | -6.0%  |
| -2.9%  | -2.9%  |  | -2.9%  | -2.9%  | 0.2%   | 0.2%   |  | 2.2%   | 1.1%   |
| 0.1%   | 0.1%   |  | 0.1%   | 0.1%   | 3.3%   | 3.3%   |  | 5.4%   | 4.2%   |
| -6.6%  | -6.6%  |  | -6.6%  | -6.6%  | -3.6%  | -3.6%  |  | -1.7%  | -2.9%  |
| -12.6% | -12.6% |  | -12.6% | -12.6% | -9.8%  | -9.8%  |  | -8.0%  | -9.2%  |
| -0.3%  | -0.3%  |  | -0.3%  | -0.3%  | 2.9%   | 2.9%   |  | 4.9%   | 2.9%   |
| -4.1%  | -4.1%  |  | -4.1%  | -4.1%  | -1.0%  | -1.0%  |  | 0.9%   | -1.0%  |
| -4.0%  | -4.0%  |  | -4.0%  | -4.0%  | -0.9%  | -0.9%  |  | 1.0%   | -0.9%  |
| 4.4%   | 4.4%   |  | 4.4%   | 4.4%   | 7.7%   | 7.7%   |  | 9.8%   | 7.7%   |
| -9.8%  | -9.8%  |  | -9.8%  | -9.8%  | -6.9%  | -6.9%  |  | -5.1%  | -6.9%  |
| -9.6%  | -9.6%  |  | -9.6%  | -9.6%  | -6.7%  | -6.7%  |  | -4.9%  | -6.7%  |
| -2.9%  | -2.9%  |  | -2.9%  | -2.9%  | 0.3%   | 0.3%   |  | 2.2%   | 0.3%   |
| 0.1%   | 0.1%   |  | 0.1%   | 0.1%   | 3.3%   | 3.3%   |  | 5.4%   | 3.3%   |
| -6.6%  | -6.6%  |  | -6.6%  | -6.6%  | -3.6%  | -3.6%  |  | -1.7%  | -3.6%  |
| -12.6% | -12.6% |  | -12.6% | -12.6% | -9.8%  | -9.8%  |  | -8.0%  | -9.8%  |
| -0.2%  | -0.2%  |  | -0.2%  | -0.2%  | 3.0%   | 3.0%   |  | 5.0%   | 3.2%   |
| -4.0%  | -4.0%  |  | -4.0%  | -4.0%  | -0.9%  | -0.9%  |  | 1.0%   | -0.7%  |



## PA Rate Quarterly Template Part V Consumer Factors

Carrier Name: HMARK  
Product(s): EPO, PPO  
Market Segment: Individual  
Rate Effective Date: 01/01/2021

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      | 1.100          |
| 15                                        | 0.833      |                |  | 41       | 1.302      | 1.105          |
| 16                                        | 0.859      |                |  | 42       | 1.325      | 1.112          |
| 17                                        | 0.885      |                |  | 43       | 1.357      | 1.121          |
| 18                                        | 0.913      |                |  | 44       | 1.397      | 1.132          |
| 19                                        | 0.941      |                |  | 45       | 1.444      | 1.145          |
| 20                                        | 0.970      |                |  | 46       | 1.500      | 1.160          |
| 21                                        | 1.000      | 1.025          |  | 47       | 1.563      | 1.177          |
| 22                                        | 1.000      | 1.025          |  | 48       | 1.635      | 1.196          |
| 23                                        | 1.000      | 1.025          |  | 49       | 1.706      | 1.217          |
| 24                                        | 1.000      | 1.025          |  | 50       | 1.786      | 1.225          |
| 25                                        | 1.004      | 1.025          |  | 51       | 1.865      | 1.225          |
| 26                                        | 1.024      | 1.025          |  | 52       | 1.952      | 1.225          |
| 27                                        | 1.048      | 1.025          |  | 53       | 2.040      | 1.225          |
| 28                                        | 1.087      | 1.025          |  | 54       | 2.135      | 1.225          |
| 29                                        | 1.119      | 1.025          |  | 55       | 2.230      | 1.225          |
| 30                                        | 1.135      | 1.025          |  | 56       | 2.333      | 1.225          |
| 31                                        | 1.159      | 1.025          |  | 57       | 2.437      | 1.225          |
| 32                                        | 1.183      | 1.025          |  | 58       | 2.548      | 1.225          |
| 33                                        | 1.198      | 1.025          |  | 59       | 2.603      | 1.225          |
| 34                                        | 1.214      | 1.025          |  | 60       | 2.714      | 1.225          |
| 35                                        | 1.222      | 1.025          |  | 61       | 2.810      | 1.225          |
| 36                                        | 1.230      | 1.025          |  | 62       | 2.873      | 1.225          |
| 37                                        | 1.238      | 1.025          |  | 63       | 2.952      | 1.225          |
| 38                                        | 1.246      | 1.025          |  | 64+      | 3.000      | 1.225          |
| 39                                        | 1.262      | 1.025          |  |          |            |                |

\*PA follows the federal default age curve.

Table 13. Geographic Factors

| Geographic Area Factors |                                                                                                    |                |                 |
|-------------------------|----------------------------------------------------------------------------------------------------|----------------|-----------------|
| Area                    | Counties                                                                                           | Current Factor | Proposed Factor |
| Rating Area 1           | Erie, McKean, Mercer, Venango, Clarion, Crawford, Forest, Warren                                   | 0.970          | 0.940           |
| Rating Area 2           | Cameron, Elk, Potter                                                                               | 0.970          | 0.940           |
| Rating Area 3           |                                                                                                    |                |                 |
| Rating Area 4           | Allegheny, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland, Armstrong, Beaver, Butler | 0.970          | 0.940           |
| Rating Area 5           | Bedford, Clearfield, Huntingdon, Jefferson, Blair, Cambria, Somerset                               | 0.970          | 0.940           |
| Rating Area 6           | Centre, Lehigh, Northampton, Schuylkill, Columbia, Mifflin, Montour, Northumberland, Snyder, Union | 1.040          | 1.040           |
| Rating Area 7           | Berks, Lancaster, Adams, York                                                                      | 1.040          | 1.040           |
| Rating Area 8           |                                                                                                    |                |                 |
| Rating Area 9           | Cumberland, Dauphin, Franklin, Lebanon, Perry, Fulton, Juniata                                     | 1.020          | 1.040           |

Table 14. Network Factors

| Projection Period Network Factors |                                   |                |                 |                     |
|-----------------------------------|-----------------------------------|----------------|-----------------|---------------------|
| Network Name                      | Rating Area                       | Current Factor | Proposed Factor | DOH Approval Date   |
| KHPW                              | Zone C (see Plan Design Summary)  | 1.050          | 1.120           | 11/05/1982          |
| ACA Select                        | Zone I (see Plan Design Summary)  | 1.000          | 0.850           | 05/16/2017          |
| ACA Select                        | Zone AA (see Plan Design Summary) | N/A            | 0.760           | 05/16/2017          |
| PremierBlue Shield Preferred      | Zone F (see Plan Design Summary)  | 1.260          | 1.260           | 12/1993 & 8/31/2001 |
| ACA Select                        | Zone N (see Plan Design Summary)  | 1.000          | 1.000           | 05/16/2017          |
| ACA Select                        | Zone O (see Plan Design Summary)  | 0.980          | 0.980           | 05/16/2017          |
|                                   |                                   |                |                 |                     |
|                                   |                                   |                |                 |                     |
|                                   |                                   |                |                 |                     |
|                                   |                                   |                |                 |                     |
|                                   |                                   |                |                 |                     |

Company Name: **Highmark Inc.**  
 Market: **Individual**  
 Product: **EPO, PPO**  
 Effective Date of Rates: **January 1, 2021**

Ending date of Rates: **December 31, 2021**

| HIOS Plan ID (On Exchange)=>  | 33709PA0870012            | 33709PA0870012            | 33709PA0870012            | 33709PA0870001              | 33709PA0870001              | 33709PA0870001              | 33709PA1150004                                        | 33709PA1150004                                        |
|-------------------------------|---------------------------|---------------------------|---------------------------|-----------------------------|-----------------------------|-----------------------------|-------------------------------------------------------|-------------------------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA0870012            | 33709PA0870012            | 33709PA0870012            | 33709PA0870001              | 33709PA0870001              | 33709PA0870001              | 33709PA1150004                                        | 33709PA1150004                                        |
| Plan Marketing Name =>        | my Direct Blue EPO Gold 0 | my Direct Blue EPO Gold 0 | my Direct Blue EPO Gold 0 | my Direct Blue EPO Gold 800 | my Direct Blue EPO Gold 800 | my Direct Blue EPO Gold 800 | my Direct Blue EPO Gold 800 + Adult Dental and Vision | my Direct Blue EPO Gold 800 + Adult Dental and Vision |
| Form # =>                     | EPO/WDP-3                 | EPO/WDP-3                 | EPO/WDP-3                 | EPO/WDP-3                   | EPO/WDP-3                   | EPO/WDP-3                   | EPO/ADV/WDP                                           | EPO/ADV/WDP                                           |
| Rating Area =>                | Area 1                    | Area 4                    | Area 5                    | Area 1                      | Area 4                      | Area 5                      | Area 1                                                | Area 4                                                |
| Network =>                    | I                         | I                         | I                         | I                           | I                           | I                           | I                                                     | I                                                     |
| Metal =>                      | Gold                      | Gold                      | Gold                      | Gold                        | Gold                        | Gold                        | Gold                                                  | Gold                                                  |
| Deductible =>                 | \$0                       | \$0                       | \$0                       | \$800                       | \$800                       | \$800                       | \$800                                                 | \$800                                                 |
| Coinsurance =>                | 60%                       | 60%                       | 60%                       | 80%                         | 80%                         | 80%                         | 80%                                                   | 80%                                                   |
| Copays =>                     | \$20 PCP                  | \$20 PCP                  | \$20 PCP                  | \$15 PCP                    | \$15 PCP                    | \$15 PCP                    | \$15 PCP                                              | \$15 PCP                                              |
| OOP Maximum =>                | \$7,500                   | \$7,500                   | \$7,500                   | \$6,000                     | \$6,000                     | \$6,000                     | \$6,000                                               | \$6,000                                               |
| Pediatric Dental (Yes/No) =>  | Yes                       | Yes                       | Yes                       | Yes                         | Yes                         | Yes                         | Yes                                                   | Yes                                                   |
| Age Band                      | Non-Tobacco               | Tobacco                   | Non-Tobacco               | Tobacco                     | Non-Tobacco                 | Tobacco                     | Non-Tobacco                                           | Tobacco                                               |
| 0 - 14                        | \$239.89                  | \$239.89                  | \$239.89                  | \$239.89                    | \$239.89                    | \$239.89                    | \$248.51                                              | \$248.51                                              |
| 15                            | \$261.21                  | \$261.21                  | \$261.21                  | \$261.21                    | \$261.21                    | \$261.21                    | \$270.60                                              | \$270.60                                              |
| 16                            | \$269.37                  | \$269.37                  | \$269.37                  | \$269.37                    | \$269.37                    | \$269.37                    | \$279.05                                              | \$279.05                                              |
| 17                            | \$277.52                  | \$277.52                  | \$277.52                  | \$277.52                    | \$277.52                    | \$277.52                    | \$287.49                                              | \$287.49                                              |
| 18                            | \$286.30                  | \$286.30                  | \$286.30                  | \$286.30                    | \$286.30                    | \$286.30                    | \$296.59                                              | \$296.59                                              |
| 19                            | \$295.08                  | \$295.08                  | \$295.08                  | \$295.08                    | \$295.08                    | \$295.08                    | \$305.68                                              | \$305.68                                              |
| 20                            | \$304.17                  | \$304.17                  | \$304.17                  | \$304.17                    | \$304.17                    | \$304.17                    | \$315.10                                              | \$315.10                                              |
| 21                            | \$313.58                  | \$321.42                  | \$313.58                  | \$321.42                    | \$313.58                    | \$321.42                    | \$324.85                                              | \$332.97                                              |
| 22                            | \$313.58                  | \$321.42                  | \$313.58                  | \$321.42                    | \$313.58                    | \$321.42                    | \$324.85                                              | \$332.97                                              |
| 23                            | \$313.58                  | \$321.42                  | \$313.58                  | \$321.42                    | \$313.58                    | \$321.42                    | \$324.85                                              | \$332.97                                              |
| 24                            | \$313.58                  | \$321.42                  | \$313.58                  | \$321.42                    | \$313.58                    | \$321.42                    | \$324.85                                              | \$332.97                                              |
| 25                            | \$314.83                  | \$322.70                  | \$314.83                  | \$322.70                    | \$314.83                    | \$322.70                    | \$324.85                                              | \$332.97                                              |
| 26                            | \$321.11                  | \$329.14                  | \$321.11                  | \$329.14                    | \$321.11                    | \$329.14                    | \$332.65                                              | \$340.97                                              |
| 27                            | \$328.63                  | \$336.85                  | \$328.63                  | \$336.85                    | \$328.63                    | \$336.85                    | \$340.44                                              | \$348.95                                              |
| 28                            | \$340.86                  | \$349.38                  | \$340.86                  | \$349.38                    | \$340.86                    | \$349.38                    | \$353.11                                              | \$361.94                                              |
| 29                            | \$350.90                  | \$359.67                  | \$350.90                  | \$359.67                    | \$350.90                    | \$359.67                    | \$363.51                                              | \$372.60                                              |
| 30                            | \$355.91                  | \$364.81                  | \$355.91                  | \$364.81                    | \$355.91                    | \$364.81                    | \$377.92                                              | \$386.70                                              |
| 31                            | \$363.44                  | \$372.53                  | \$363.44                  | \$372.53                    | \$363.44                    | \$372.53                    | \$385.91                                              | \$394.37                                              |
| 32                            | \$370.97                  | \$380.24                  | \$370.97                  | \$380.24                    | \$370.97                    | \$380.24                    | \$393.91                                              | \$402.16                                              |
| 33                            | \$375.67                  | \$385.06                  | \$375.67                  | \$385.06                    | \$375.67                    | \$385.06                    | \$398.90                                              | \$407.17                                              |
| 34                            | \$380.69                  | \$390.21                  | \$380.69                  | \$390.21                    | \$380.69                    | \$390.21                    | \$404.23                                              | \$412.83                                              |
| 35                            | \$383.19                  | \$392.77                  | \$383.19                  | \$392.77                    | \$383.19                    | \$392.77                    | \$406.89                                              | \$418.34                                              |
| 36                            | \$385.70                  | \$395.34                  | \$385.70                  | \$395.34                    | \$385.70                    | \$395.34                    | \$409.56                                              | \$421.10                                              |
| 37                            | \$388.21                  | \$397.92                  | \$388.21                  | \$397.92                    | \$388.21                    | \$397.92                    | \$412.21                                              | \$423.86                                              |
| 38                            | \$390.72                  | \$400.49                  | \$390.72                  | \$400.49                    | \$390.72                    | \$400.49                    | \$414.88                                              | \$426.61                                              |
| 39                            | \$395.74                  | \$405.63                  | \$395.74                  | \$405.63                    | \$395.74                    | \$405.63                    | \$420.21                                              | \$429.37                                              |
| 40                            | \$400.76                  | \$410.84                  | \$400.76                  | \$410.84                    | \$400.76                    | \$410.84                    | \$425.16                                              | \$432.12                                              |
| 41                            | \$408.28                  | \$415.15                  | \$408.28                  | \$415.15                    | \$408.28                    | \$415.15                    | \$429.95                                              | \$434.89                                              |
| 42                            | \$415.49                  | \$421.02                  | \$415.49                  | \$421.02                    | \$415.49                    | \$421.02                    | \$434.89                                              | \$439.37                                              |
| 43                            | \$425.53                  | \$431.06                  | \$425.53                  | \$431.06                    | \$425.53                    | \$431.06                    | \$439.37                                              | \$443.86                                              |
| 44                            | \$438.07                  | \$443.10                  | \$438.07                  | \$443.10                    | \$438.07                    | \$443.10                    | \$443.86                                              | \$448.34                                              |
| 45                            | \$452.81                  | \$457.84                  | \$452.81                  | \$457.84                    | \$452.81                    | \$457.84                    | \$448.34                                              | \$452.81                                              |
| 46                            | \$470.37                  | \$475.40                  | \$470.37                  | \$475.40                    | \$470.37                    | \$475.40                    | \$452.81                                              | \$457.29                                              |
| 47                            | \$490.13                  | \$495.16                  | \$490.13                  | \$495.16                    | \$490.13                    | \$495.16                    | \$457.29                                              | \$461.77                                              |
| 48                            | \$512.70                  | \$517.73                  | \$512.70                  | \$517.73                    | \$512.70                    | \$517.73                    | \$461.77                                              | \$466.25                                              |
| 49                            | \$534.97                  | \$539.99                  | \$534.97                  | \$539.99                    | \$534.97                    | \$539.99                    | \$466.25                                              | \$470.73                                              |
| 50                            | \$560.05                  | \$565.08                  | \$560.05                  | \$565.08                    | \$560.05                    | \$565.08                    | \$470.73                                              | \$475.21                                              |
| 51                            | \$584.83                  | \$589.86                  | \$584.83                  | \$589.86                    | \$584.83                    | \$589.86                    | \$475.21                                              | \$479.69                                              |
| 52                            | \$612.11                  | \$617.14                  | \$612.11                  | \$617.14                    | \$612.11                    | \$617.14                    | \$479.69                                              | \$484.17                                              |
| 53                            | \$639.70                  | \$644.73                  | \$639.70                  | \$644.73                    | \$639.70                    | \$644.73                    | \$484.17                                              | \$488.65                                              |
| 54                            | \$669.49                  | \$674.52                  | \$669.49                  | \$674.52                    | \$669.49                    | \$674.52                    | \$488.65                                              | \$493.13                                              |
| 55                            | \$699.28                  | \$704.31                  | \$699.28                  | \$704.31                    | \$699.28                    | \$704.31                    | \$493.13                                              | \$497.61                                              |
| 56                            | \$731.58                  | \$736.61                  | \$731.58                  | \$736.61                    | \$731.58                    | \$736.61                    | \$497.61                                              | \$502.09                                              |
| 57                            | \$764.19                  | \$769.22                  | \$764.19                  | \$769.22                    | \$764.19                    | \$769.22                    | \$502.09                                              | \$506.57                                              |
| 58                            | \$799.00                  | \$804.03                  | \$799.00                  | \$804.03                    | \$799.00                    | \$804.03                    | \$506.57                                              | \$511.05                                              |
| 59                            | \$816.25                  | \$821.28                  | \$816.25                  | \$821.28                    | \$816.25                    | \$821.28                    | \$511.05                                              | \$515.53                                              |
| 60                            | \$851.06                  | \$856.09                  | \$851.06                  | \$856.09                    | \$851.06                    | \$856.09                    | \$515.53                                              | \$520.01                                              |
| 61                            | \$881.16                  | \$886.19                  | \$881.16                  | \$886.19                    | \$881.16                    | \$886.19                    | \$520.01                                              | \$524.49                                              |
| 62                            | \$900.92                  | \$905.95                  | \$900.92                  | \$905.95                    | \$900.92                    | \$905.95                    | \$524.49                                              | \$528.97                                              |
| 63                            | \$925.69                  | \$930.72                  | \$925.69                  | \$930.72                    | \$925.69                    | \$930.72                    | \$528.97                                              | \$533.45                                              |
| 64+                           | \$940.74                  | \$945.77                  | \$940.74                  | \$945.77                    | \$940.74                    | \$945.77                    | \$533.45                                              | \$537.93                                              |

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

|                               |                                                       |                                |                                |                                |                                                          |                                                          |                                                          |                                                          |                                    |            |          |            |          |            |          |          |          |
|-------------------------------|-------------------------------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------|------------------------------------|------------|----------|------------|----------|------------|----------|----------|----------|
| HIOS Plan ID (On Exchange)=>  | 33709PA1150004                                        | 33709PA0870002                 | 33709PA0870002                 | 33709PA0870002                 | 33709PA1150002                                           | 33709PA1150002                                           | 33709PA1150002                                           | 33709PA1150002                                           | 33709PA0890001                     |            |          |            |          |            |          |          |          |
| HIOS Plan ID (Off Exchange)=> | 33709PA1150004                                        | 33709PA0870002                 | 33709PA0870002                 | 33709PA0870002                 | 33709PA1150002                                           | 33709PA1150002                                           | 33709PA1150002                                           | 33709PA1150002                                           | 33709PA0890001                     |            |          |            |          |            |          |          |          |
| Plan Marketing Name =>        | my Direct Blue EPO Gold 800 + Adult Dental and Vision | my Direct Blue EPO Silver 2900 | my Direct Blue EPO Silver 2900 | my Direct Blue EPO Silver 2900 | my Direct Blue EPO Silver 2900 + Adult Dental and Vision | my Direct Blue EPO Silver 2900 + Adult Dental and Vision | my Direct Blue EPO Silver 2900 + Adult Dental and Vision | my Direct Blue EPO Silver 2900 + Adult Dental and Vision | my Direct Blue EPO Silver 3450 HSA |            |          |            |          |            |          |          |          |
| Form # =>                     | EPO/ADV/WDP                                           | EPO/WDP-3                      | EPO/WDP-3                      | EPO/WDP-3                      | EPO/ADV/WDP                                              | EPO/ADV/WDP                                              | EPO/ADV/WDP                                              | EPO/ADV/WDP                                              | EPO/HDHP/WDP-3                     |            |          |            |          |            |          |          |          |
| Rating Area =>                | Area 5                                                | Area 1                         | Area 4                         | Area 5                         | Area 1                                                   | Area 4                                                   | Area 5                                                   | Area 5                                                   | Area 1                             |            |          |            |          |            |          |          |          |
| Network =>                    | I                                                     | I                              | I                              | I                              | I                                                        | I                                                        | I                                                        | I                                                        | I                                  |            |          |            |          |            |          |          |          |
| Metal =>                      | Gold                                                  | Silver                         | Silver                         | Silver                         | Silver                                                   | Silver                                                   | Silver                                                   | Silver                                                   | Silver                             |            |          |            |          |            |          |          |          |
| Deductible =>                 | \$800                                                 | \$2,900                        | \$2,900                        | \$2,900                        | \$2,900                                                  | \$2,900                                                  | \$2,900                                                  | \$2,900                                                  | \$3,450                            |            |          |            |          |            |          |          |          |
| Coinsurance =>                | 80%                                                   | 70%                            | 70%                            | 70%                            | 70%                                                      | 70%                                                      | 70%                                                      | 70%                                                      | 90%                                |            |          |            |          |            |          |          |          |
| Copays =>                     | \$15 PCP                                              | \$50 PCP                       | \$50 PCP                       | \$50 PCP                       | \$50 PCP                                                 | \$50 PCP                                                 | \$50 PCP                                                 | \$50 PCP                                                 | \$70 after Ded. PCP                |            |          |            |          |            |          |          |          |
| OOP Maximum =>                | \$6,000                                               | \$7,800                        | \$7,800                        | \$7,800                        | \$7,800                                                  | \$7,800                                                  | \$7,800                                                  | \$7,800                                                  | \$6,900                            |            |          |            |          |            |          |          |          |
| Pediatric Dental (Yes/No) =>  | Yes                                                   | Yes                            | Yes                            | Yes                            | Yes                                                      | Yes                                                      | Yes                                                      | Yes                                                      | Yes                                |            |          |            |          |            |          |          |          |
| Age Band                      | Non-Tobacco                                           | Tobacco                        | Non-Tobacco                    | Tobacco                        | Non-Tobacco                                              | Tobacco                                                  | Non-Tobacco                                              | Tobacco                                                  | Non-Tobacco                        | Tobacco    |          |            |          |            |          |          |          |
| 0 - 14                        | \$263.62                                              | \$263.62                       | \$278.49                       | \$278.49                       | \$278.49                                                 | \$278.49                                                 | \$278.49                                                 | \$278.49                                                 | \$293.60                           | \$293.60   | \$293.60 | \$293.60   | \$293.60 | \$293.60   | \$293.60 | \$252.65 | \$252.65 |
| 15                            | \$287.05                                              | \$287.05                       | \$303.25                       | \$303.25                       | \$303.25                                                 | \$303.25                                                 | \$303.25                                                 | \$303.25                                                 | \$319.70                           | \$319.70   | \$319.70 | \$319.70   | \$319.70 | \$319.70   | \$319.70 | \$275.11 | \$275.11 |
| 16                            | \$296.01                                              | \$296.01                       | \$312.71                       | \$312.71                       | \$312.71                                                 | \$312.71                                                 | \$312.71                                                 | \$312.71                                                 | \$329.68                           | \$329.68   | \$329.68 | \$329.68   | \$329.68 | \$329.68   | \$329.68 | \$283.69 | \$283.69 |
| 17                            | \$304.97                                              | \$304.97                       | \$322.18                       | \$322.18                       | \$322.18                                                 | \$322.18                                                 | \$322.18                                                 | \$322.18                                                 | \$339.65                           | \$339.65   | \$339.65 | \$339.65   | \$339.65 | \$339.65   | \$339.65 | \$292.28 | \$292.28 |
| 18                            | \$314.62                                              | \$314.62                       | \$332.37                       | \$332.37                       | \$332.37                                                 | \$332.37                                                 | \$332.37                                                 | \$332.37                                                 | \$350.40                           | \$350.40   | \$350.40 | \$350.40   | \$350.40 | \$350.40   | \$350.40 | \$301.53 | \$301.53 |
| 19                            | \$324.27                                              | \$324.27                       | \$342.56                       | \$342.56                       | \$342.56                                                 | \$342.56                                                 | \$342.56                                                 | \$342.56                                                 | \$361.15                           | \$361.15   | \$361.15 | \$361.15   | \$361.15 | \$361.15   | \$361.15 | \$310.77 | \$310.77 |
| 20                            | \$334.26                                              | \$334.26                       | \$353.12                       | \$353.12                       | \$353.12                                                 | \$353.12                                                 | \$353.12                                                 | \$353.12                                                 | \$372.28                           | \$372.28   | \$372.28 | \$372.28   | \$372.28 | \$372.28   | \$372.28 | \$320.35 | \$320.35 |
| 21                            | \$344.60                                              | \$353.22                       | \$364.04                       | \$373.14                       | \$364.04                                                 | \$373.14                                                 | \$364.04                                                 | \$373.14                                                 | \$383.79                           | \$393.38   | \$383.79 | \$393.38   | \$383.79 | \$393.38   | \$383.79 | \$330.26 | \$338.52 |
| 22                            | \$344.60                                              | \$353.22                       | \$364.04                       | \$373.14                       | \$364.04                                                 | \$373.14                                                 | \$364.04                                                 | \$373.14                                                 | \$383.79                           | \$393.38   | \$383.79 | \$393.38   | \$383.79 | \$393.38   | \$383.79 | \$330.26 | \$338.52 |
| 23                            | \$344.60                                              | \$353.22                       | \$364.04                       | \$373.14                       | \$364.04                                                 | \$373.14                                                 | \$364.04                                                 | \$373.14                                                 | \$383.79                           | \$393.38   | \$383.79 | \$393.38   | \$383.79 | \$393.38   | \$383.79 | \$330.26 | \$338.52 |
| 24                            | \$344.60                                              | \$353.22                       | \$364.04                       | \$373.14                       | \$364.04                                                 | \$373.14                                                 | \$364.04                                                 | \$373.14                                                 | \$383.79                           | \$393.38   | \$383.79 | \$393.38   | \$383.79 | \$393.38   | \$383.79 | \$330.26 | \$338.52 |
| 25                            | \$345.98                                              | \$354.63                       | \$365.50                       | \$374.64                       | \$365.50                                                 | \$374.64                                                 | \$365.50                                                 | \$374.64                                                 | \$385.33                           | \$394.96   | \$385.33 | \$394.96   | \$385.33 | \$394.96   | \$385.33 | \$331.58 | \$339.87 |
| 26                            | \$352.87                                              | \$361.69                       | \$372.78                       | \$382.10                       | \$372.78                                                 | \$382.10                                                 | \$372.78                                                 | \$382.10                                                 | \$393.00                           | \$402.83   | \$393.00 | \$402.83   | \$393.00 | \$402.83   | \$393.00 | \$338.19 | \$346.64 |
| 27                            | \$361.14                                              | \$370.17                       | \$381.51                       | \$391.05                       | \$381.51                                                 | \$391.05                                                 | \$381.51                                                 | \$391.05                                                 | \$402.21                           | \$412.27   | \$402.21 | \$412.27   | \$402.21 | \$412.27   | \$402.21 | \$346.11 | \$354.76 |
| 28                            | \$374.58                                              | \$383.94                       | \$395.71                       | \$405.60                       | \$395.71                                                 | \$405.60                                                 | \$395.71                                                 | \$405.60                                                 | \$417.18                           | \$427.61   | \$417.18 | \$427.61   | \$417.18 | \$427.61   | \$417.18 | \$358.99 | \$367.96 |
| 29                            | \$385.61                                              | \$395.25                       | \$407.36                       | \$417.54                       | \$407.36                                                 | \$417.54                                                 | \$407.36                                                 | \$417.54                                                 | \$429.46                           | \$440.20   | \$429.46 | \$440.20   | \$429.46 | \$440.20   | \$429.46 | \$369.56 | \$378.80 |
| 30                            | \$391.12                                              | \$400.90                       | \$413.19                       | \$423.52                       | \$413.19                                                 | \$423.52                                                 | \$413.19                                                 | \$423.52                                                 | \$435.60                           | \$446.49   | \$435.60 | \$446.49   | \$435.60 | \$446.49   | \$435.60 | \$374.85 | \$384.22 |
| 31                            | \$399.39                                              | \$409.37                       | \$421.92                       | \$432.47                       | \$421.92                                                 | \$432.47                                                 | \$421.92                                                 | \$432.47                                                 | \$444.81                           | \$455.93   | \$444.81 | \$455.93   | \$444.81 | \$455.93   | \$444.81 | \$382.77 | \$392.34 |
| 32                            | \$407.66                                              | \$417.85                       | \$430.66                       | \$441.43                       | \$430.66                                                 | \$441.43                                                 | \$430.66                                                 | \$441.43                                                 | \$454.02                           | \$465.37   | \$454.02 | \$465.37   | \$454.02 | \$465.37   | \$454.02 | \$390.70 | \$400.47 |
| 33                            | \$412.83                                              | \$423.15                       | \$436.12                       | \$447.02                       | \$436.12                                                 | \$447.02                                                 | \$436.12                                                 | \$447.02                                                 | \$459.78                           | \$471.27   | \$459.78 | \$471.27   | \$459.78 | \$471.27   | \$459.78 | \$395.65 | \$405.54 |
| 34                            | \$418.34                                              | \$428.80                       | \$441.94                       | \$452.99                       | \$441.94                                                 | \$452.99                                                 | \$441.94                                                 | \$452.99                                                 | \$465.92                           | \$477.57   | \$465.92 | \$477.57   | \$465.92 | \$477.57   | \$465.92 | \$400.94 | \$410.96 |
| 35                            | \$421.10                                              | \$431.63                       | \$444.86                       | \$455.98                       | \$444.86                                                 | \$455.98                                                 | \$444.86                                                 | \$455.98                                                 | \$468.99                           | \$480.71   | \$468.99 | \$480.71   | \$468.99 | \$480.71   | \$468.99 | \$403.58 | \$413.67 |
| 36                            | \$423.86                                              | \$434.46                       | \$447.77                       | \$458.96                       | \$447.77                                                 | \$458.96                                                 | \$447.77                                                 | \$458.96                                                 | \$472.06                           | \$483.86   | \$472.06 | \$483.86   | \$472.06 | \$483.86   | \$472.06 | \$406.22 | \$416.38 |
| 37                            | \$426.61                                              | \$437.28                       | \$450.68                       | \$461.95                       | \$450.68                                                 | \$461.95                                                 | \$450.68                                                 | \$461.95                                                 | \$475.13                           | \$487.01   | \$475.13 | \$487.01   | \$475.13 | \$487.01   | \$475.13 | \$408.86 | \$419.08 |
| 38                            | \$429.37                                              | \$440.10                       | \$453.59                       | \$464.93                       | \$453.59                                                 | \$464.93                                                 | \$453.59                                                 | \$464.93                                                 | \$478.20                           | \$490.16   | \$478.20 | \$490.16   | \$478.20 | \$490.16   | \$478.20 | \$411.50 | \$421.79 |
| 39                            | \$434.89                                              | \$445.76                       | \$459.42                       | \$470.91                       | \$459.42                                                 | \$470.91                                                 | \$459.42                                                 | \$470.91                                                 | \$484.34                           | \$496.45   | \$484.34 | \$496.45   | \$484.34 | \$496.45   | \$484.34 | \$416.79 | \$427.21 |
| 40                            | \$440.40                                              | \$448.44                       | \$465.24                       | \$476.75                       | \$465.24                                                 | \$476.75                                                 | \$465.24                                                 | \$476.75                                                 | \$490.48                           | \$502.63   | \$490.48 | \$502.63   | \$490.48 | \$502.63   | \$490.48 | \$422.07 | \$432.28 |
| 41                            | \$448.67                                              | \$459.78                       | \$473.98                       | \$485.25                       | \$473.98                                                 | \$485.25                                                 | \$473.98                                                 | \$485.25                                                 | \$499.69                           | \$512.16   | \$499.69 | \$512.16   | \$499.69 | \$512.16   | \$499.69 | \$430.00 | \$440.75 |
| 42                            | \$456.60                                              | \$467.74                       | \$482.35                       | \$493.77                       | \$482.35                                                 | \$493.77                                                 | \$482.35                                                 | \$493.77                                                 | \$505.52                           | \$518.07   | \$505.52 | \$518.07   | \$505.52 | \$518.07   | \$505.52 | \$437.59 | \$447.86 |
| 43                            | \$467.62                                              | \$479.20                       | \$494.00                       | \$505.77                       | \$494.00                                                 | \$505.77                                                 | \$494.00                                                 | \$505.77                                                 | \$520.80                           | \$533.82   | \$520.80 | \$533.82   | \$520.80 | \$533.82   | \$520.80 | \$448.16 | \$458.39 |
| 44                            | \$481.41                                              | \$494.16                       | \$508.56                       | \$520.41                       | \$508.56                                                 | \$520.41                                                 | \$508.56                                                 | \$520.41                                                 | \$536.15                           | \$549.59   | \$536.15 | \$549.59   | \$536.15 | \$549.59   | \$536.15 | \$461.37 | \$471.72 |
| 45                            | \$497.60                                              | \$510.75                       | \$525.67                       | \$538.42                       | \$525.67                                                 | \$538.42                                                 | \$525.67                                                 | \$538.42                                                 | \$554.19                           | \$567.80   | \$554.19 | \$567.80   | \$554.19 | \$567.80   | \$554.19 | \$476.90 | \$487.25 |
| 46                            | \$516.90                                              | \$530.60                       | \$546.06                       | \$559.43                       | \$546.06                                                 | \$559.43                                                 | \$546.06                                                 | \$559.43                                                 | \$575.69                           | \$589.60   | \$575.69 | \$589.60   | \$575.69 | \$589.60   | \$575.69 | \$495.39 | \$505.65 |
| 47                            | \$538.61                                              | \$553.39                       | \$568.99                       | \$583.90                       | \$568.99                                                 | \$583.90                                                 | \$568.99                                                 | \$583.90                                                 | \$599.86                           | \$615.30   | \$599.86 | \$615.30   | \$599.86 | \$615.30   | \$599.86 | \$516.20 | \$526.57 |
| 48                            | \$563.42                                              | \$579.25                       | \$595.21                       | \$611.27                       | \$595.21                                                 | \$611.27                                                 | \$595.21                                                 | \$611.27                                                 | \$627.50                           | \$643.75   | \$627.50 | \$643.75   | \$627.50 | \$643.75   | \$627.50 | \$539.98 | \$556.25 |
| 49                            | \$587.89                                              | \$604.46                       | \$621.05                       | \$637.82                       | \$621.05                                                 | \$637.82                                                 | \$621.05                                                 | \$637.82                                                 | \$654.75                           | \$671.63   | \$654.75 | \$671.63   | \$654.75 | \$671.63   | \$654.75 | \$563.42 | \$579.79 |
| 50                            | \$615.46                                              | \$632.94                       | \$650.18                       | \$667.66                       | \$650.18                                                 | \$667.66                                                 | \$650.18                                                 | \$667.66                                                 | \$685.45                           | \$703.15   | \$685.45 | \$703.15   | \$685.45 | \$703.15   | \$685.45 | \$589.84 | \$606.55 |
| 51                            | \$642.68                                              | \$660.47                       | \$678.93                       | \$697.07                       | \$678.93                                                 | \$697.07                                                 | \$678.93                                                 | \$697.07                                                 | \$715.77                           | \$734.27   | \$715.77 | \$734.27   | \$715.77 | \$734.27   | \$715.77 | \$615.93 | \$634.51 |
| 52                            | \$672.66                                              | \$691.41                       | \$710.61                       | \$729.65                       | \$710.61                                                 | \$729.65                                                 | \$710.61                                                 | \$729.65                                                 | \$749.16                           | \$768.93   | \$749.16 | \$768.93   | \$749.16 | \$768.93   | \$749.16 | \$644.67 | \$664.24 |
| 53                            | \$702.98                                              | \$722.27                       | \$742.64                       | \$762.08                       | \$742.64                                                 | \$762.08                                                 | \$742.64                                                 | \$762.08                                                 | \$782.93                           | \$803.39   | \$782.93 | \$803.39   | \$782.93 | \$803.39   | \$782.93 | \$673.73 | \$694.19 |
| 54                            | \$735.72                                              | \$756.13                       | \$777.23                       | \$798.36                       | \$777.23                                                 | \$798.36                                                 | \$777.23                                                 | \$798.36                                                 | \$819.39                           | \$841.07   | \$819.39 | \$841.07   | \$819.39 | \$841.07   | \$819.39 | \$705.11 | \$726.22 |
| 55                            | \$768.46                                              | \$790.36                       | \$811.81                       | \$834.39                       | \$811.81                                                 | \$834.39                                                 | \$811.81                                                 | \$834.39                                                 | \$855.85                           | \$878.55   | \$855.85 | \$878.55   | \$855.85 | \$878.55   | \$855.85 | \$736.48 | \$758.06 |
| 56                            | \$803.95                                              | \$826.44                       | \$849.31                       | \$872.40                       | \$849.31                                                 | \$872.40                                                 | \$849.31                                                 | \$872.40                                                 | \$895.38                           | \$918.99   | \$895.38 | \$918.99   | \$895.38 | \$918.99   | \$895.38 | \$770.50 | \$793.86 |
| 57                            | \$839.79                                              | \$863.44                       | \$887.17                       | \$911.08                       | \$887.17                                                 | \$911.08                                                 | \$887.17                                                 | \$911.08                                                 | \$935.30                           | \$959.33   | \$935.30 | \$959.33   | \$935.30 | \$959.33   | \$935.30 | \$804.84 | \$829.93 |
| 58                            | \$878.04                                              | \$902.90                       | \$927.57                       | \$952.75                       | \$927.57                                                 | \$952.75                                                 | \$927.57                                                 | \$952.75                                                 | \$977.90                           | \$1,003.39 | \$977.90 | \$1,003.39 | \$977.90 | \$1,003.39 | \$977.90 | \$841.50 | \$867.09 |
| 59                            | \$896.99                                              | \$922.41                       | \$947.60                       | \$973.48                       | \$947.60                                                 | \$973.48                                                 | \$947.60                                                 | \$973.48                                                 | \$999.01                           | \$1,025.39 | \$999.01 | \$1,025.39 | \$999.01 | \$1,025.39 | \$999.01 | \$859.67 | \$885.26 |
| 60                            | \$935.24                                              | \$961.44                       |                                |                                |                                                          |                                                          |                                                          |                                                          |                                    |            |          |            |          |            |          |          |          |

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

|                               |                                       |                                       |                                       |                                       |                                       |                                   |                                   |                                   |
|-------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| HIOS Plan ID (On Exchange)=>  | 33709PA0890001                        | 33709PA0890001                        | N/A                                   | N/A                                   | N/A                                   | N/A                               | N/A                               | N/A                               |
| HIOS Plan ID (Off Exchange)=> | 33709PA0890001                        | 33709PA0890001                        | 33709PA0890003                        | 33709PA0890003                        | 33709PA0890003                        | 33709PA0870013                    | 33709PA0870013                    | 33709PA0870013                    |
| Plan Marketing Name =>        | my Direct Blue EPO Silver<br>3450 HSA | my Direct Blue EPO Silver<br>3450 HSA | my Direct Blue EPO Silver<br>1850 HSA | my Direct Blue EPO Silver<br>1850 HSA | my Direct Blue EPO Silver<br>1850 HSA | my Direct Blue EPO Silver<br>2600 | my Direct Blue EPO Silver<br>2600 | my Direct Blue EPO Silver<br>2600 |
| Form # =>                     | EPO/HDHP/WDHP-3                       | EPO/HDHP/WDHP-3                       | EPO/HDHP/WDHP-3                       | EPO/HDHP/WDHP-3                       | EPO/HDHP/WDHP-3                       | EPO/WDHP-3                        | EPO/WDHP-3                        | EPO/WDHP-3                        |
| Rating Area =>                | Area 4                                | Area 5                                | Area 1                                | Area 4                                | Area 5                                | Area 1                            | Area 4                            | Area 5                            |
| Network =>                    | I                                     | I                                     | I                                     | I                                     | I                                     | I                                 | I                                 | I                                 |
| Metal =>                      | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                | Silver                            | Silver                            | Silver                            |
| Deductible =>                 | \$3,450                               | \$3,450                               | \$1,850                               | \$1,850                               | \$1,850                               | \$2,600                           | \$2,600                           | \$2,600                           |
| Coinsurance =>                | 90%                                   | 90%                                   | 70%                                   | 70%                                   | 70%                                   | 70%                               | 70%                               | 70%                               |
| Copays =>                     | \$70 after Ded. PCP                   | \$70 after Ded. PCP                   | N/A                                   | N/A                                   | N/A                                   | \$40 PCP                          | \$40 PCP                          | \$40 PCP                          |
| OOP Maximum =>                | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$8,500                           | \$8,500                           | \$8,500                           |
| Pediatric Dental (Yes/No) =>  | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                               | Yes                               | Yes                               |
| Age Band                      | Non-Tobacco                           | Tobacco                               | Non-Tobacco                           | Tobacco                               | Non-Tobacco                           | Tobacco                           | Non-Tobacco                       | Tobacco                           |
| 0 - 14                        | \$252.65                              | \$252.65                              | \$252.65                              | \$252.65                              | \$209.68                              | \$209.68                          | \$209.68                          | \$209.68                          |
| 15                            | \$275.11                              | \$275.11                              | \$275.11                              | \$275.11                              | \$228.32                              | \$228.32                          | \$228.32                          | \$228.32                          |
| 16                            | \$283.69                              | \$283.69                              | \$283.69                              | \$283.69                              | \$235.44                              | \$235.44                          | \$235.44                          | \$235.44                          |
| 17                            | \$292.28                              | \$292.28                              | \$292.28                              | \$292.28                              | \$242.57                              | \$242.57                          | \$242.57                          | \$242.57                          |
| 18                            | \$301.53                              | \$301.53                              | \$301.53                              | \$301.53                              | \$250.24                              | \$250.24                          | \$250.24                          | \$250.24                          |
| 19                            | \$310.77                              | \$310.77                              | \$310.77                              | \$310.77                              | \$257.92                              | \$257.92                          | \$257.92                          | \$257.92                          |
| 20                            | \$320.35                              | \$320.35                              | \$320.35                              | \$320.35                              | \$265.87                              | \$265.87                          | \$265.87                          | \$265.87                          |
| 21                            | \$330.26                              | \$338.52                              | \$330.26                              | \$338.52                              | \$274.09                              | \$280.94                          | \$274.09                          | \$280.94                          |
| 22                            | \$330.26                              | \$338.52                              | \$330.26                              | \$338.52                              | \$274.09                              | \$280.94                          | \$274.09                          | \$280.94                          |
| 23                            | \$330.26                              | \$338.52                              | \$330.26                              | \$338.52                              | \$274.09                              | \$280.94                          | \$274.09                          | \$280.94                          |
| 24                            | \$330.26                              | \$338.52                              | \$330.26                              | \$338.52                              | \$274.09                              | \$280.94                          | \$274.09                          | \$280.94                          |
| 25                            | \$331.58                              | \$339.87                              | \$331.58                              | \$339.87                              | \$275.19                              | \$282.07                          | \$275.19                          | \$282.07                          |
| 26                            | \$338.19                              | \$346.64                              | \$338.19                              | \$346.64                              | \$280.67                              | \$287.69                          | \$280.67                          | \$287.69                          |
| 27                            | \$346.11                              | \$354.76                              | \$346.11                              | \$354.76                              | \$287.25                              | \$294.43                          | \$287.25                          | \$294.43                          |
| 28                            | \$358.99                              | \$367.96                              | \$358.99                              | \$367.96                              | \$297.94                              | \$305.39                          | \$297.94                          | \$305.39                          |
| 29                            | \$369.56                              | \$378.80                              | \$369.56                              | \$378.80                              | \$306.71                              | \$314.38                          | \$306.71                          | \$314.38                          |
| 30                            | \$374.85                              | \$384.22                              | \$374.85                              | \$384.22                              | \$311.09                              | \$318.87                          | \$311.09                          | \$318.87                          |
| 31                            | \$382.77                              | \$392.34                              | \$382.77                              | \$392.34                              | \$317.67                              | \$325.61                          | \$317.67                          | \$325.61                          |
| 32                            | \$390.70                              | \$400.47                              | \$390.70                              | \$400.47                              | \$324.25                              | \$332.36                          | \$324.25                          | \$332.36                          |
| 33                            | \$395.65                              | \$405.54                              | \$395.65                              | \$405.54                              | \$328.36                              | \$336.57                          | \$328.36                          | \$336.57                          |
| 34                            | \$400.94                              | \$410.96                              | \$400.94                              | \$410.96                              | \$332.75                              | \$341.07                          | \$332.75                          | \$341.07                          |
| 35                            | \$403.58                              | \$413.67                              | \$403.58                              | \$413.67                              | \$334.94                              | \$343.31                          | \$334.94                          | \$343.31                          |
| 36                            | \$406.22                              | \$416.38                              | \$406.22                              | \$416.38                              | \$337.13                              | \$345.56                          | \$337.13                          | \$345.56                          |
| 37                            | \$408.86                              | \$419.08                              | \$408.86                              | \$419.08                              | \$339.32                              | \$347.80                          | \$339.32                          | \$347.80                          |
| 38                            | \$411.50                              | \$421.79                              | \$411.50                              | \$421.79                              | \$341.52                              | \$350.06                          | \$341.52                          | \$350.06                          |
| 39                            | \$416.79                              | \$427.21                              | \$416.79                              | \$427.21                              | \$345.90                              | \$354.55                          | \$345.90                          | \$354.55                          |
| 40                            | \$422.07                              | \$464.28                              | \$422.07                              | \$464.28                              | \$350.29                              | \$385.32                          | \$350.29                          | \$385.32                          |
| 41                            | \$430.00                              | \$475.15                              | \$430.00                              | \$475.15                              | \$356.87                              | \$394.34                          | \$356.87                          | \$394.34                          |
| 42                            | \$437.59                              | \$486.60                              | \$437.59                              | \$486.60                              | \$363.17                              | \$403.85                          | \$363.17                          | \$403.85                          |
| 43                            | \$448.16                              | \$502.39                              | \$448.16                              | \$502.39                              | \$371.94                              | \$416.94                          | \$371.94                          | \$416.94                          |
| 44                            | \$461.37                              | \$522.27                              | \$461.37                              | \$522.27                              | \$382.90                              | \$433.44                          | \$382.90                          | \$433.44                          |
| 45                            | \$476.90                              | \$546.05                              | \$476.90                              | \$546.05                              | \$395.79                              | \$453.18                          | \$395.79                          | \$453.18                          |
| 46                            | \$495.39                              | \$574.65                              | \$495.39                              | \$574.65                              | \$411.14                              | \$476.92                          | \$411.14                          | \$476.92                          |
| 47                            | \$516.20                              | \$607.57                              | \$516.20                              | \$607.57                              | \$428.40                              | \$504.23                          | \$428.40                          | \$504.23                          |
| 48                            | \$539.98                              | \$645.82                              | \$539.98                              | \$645.82                              | \$448.14                              | \$535.98                          | \$448.14                          | \$535.98                          |
| 49                            | \$563.42                              | \$685.68                              | \$563.42                              | \$685.68                              | \$467.60                              | \$569.07                          | \$467.60                          | \$569.07                          |
| 50                            | \$589.84                              | \$722.55                              | \$589.84                              | \$722.55                              | \$489.52                              | \$599.66                          | \$489.52                          | \$599.66                          |
| 51                            | \$615.93                              | \$754.51                              | \$615.93                              | \$754.51                              | \$511.18                              | \$626.20                          | \$511.18                          | \$626.20                          |
| 52                            | \$644.67                              | \$789.72                              | \$644.67                              | \$789.72                              | \$535.02                              | \$655.40                          | \$535.02                          | \$655.40                          |
| 53                            | \$673.73                              | \$825.32                              | \$673.73                              | \$825.32                              | \$559.14                              | \$684.95                          | \$559.14                          | \$684.95                          |
| 54                            | \$705.11                              | \$863.76                              | \$705.11                              | \$863.76                              | \$585.18                              | \$716.85                          | \$585.18                          | \$716.85                          |
| 55                            | \$736.48                              | \$902.19                              | \$736.48                              | \$902.19                              | \$611.22                              | \$748.74                          | \$611.22                          | \$748.74                          |
| 56                            | \$770.50                              | \$943.86                              | \$770.50                              | \$943.86                              | \$639.45                              | \$783.33                          | \$639.45                          | \$783.33                          |
| 57                            | \$804.84                              | \$985.93                              | \$804.84                              | \$985.93                              | \$667.96                              | \$818.25                          | \$667.96                          | \$818.25                          |
| 58                            | \$841.50                              | \$1,030.84                            | \$841.50                              | \$1,030.84                            | \$698.38                              | \$855.52                          | \$698.38                          | \$855.52                          |
| 59                            | \$859.67                              | \$1,053.10                            | \$859.67                              | \$1,053.10                            | \$713.46                              | \$873.99                          | \$713.46                          | \$873.99                          |
| 60                            | \$896.33                              | \$1,098.00                            | \$896.33                              | \$1,098.00                            | \$743.88                              | \$911.25                          | \$743.88                          | \$911.25                          |
| 61                            | \$928.03                              | \$1,136.84                            | \$928.03                              | \$1,136.84                            | \$770.19                              | \$943.48                          | \$770.19                          | \$943.48                          |
| 62                            | \$948.84                              | \$1,162.33                            | \$948.84                              | \$1,162.33                            | \$787.46                              | \$964.64                          | \$787.46                          | \$964.64                          |
| 63                            | \$974.93                              | \$1,194.29                            | \$974.93                              | \$1,194.29                            | \$809.11                              | \$991.16                          | \$809.11                          | \$991.16                          |
| 64+                           | \$990.78                              | \$1,213.71                            | \$990.78                              | \$1,213.71                            | \$822.27                              | \$1,007.28                        | \$822.27                          | \$1,007.28                        |

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

| HIOS Plan ID (On Exchange)=>  | N/A                                                            |            | N/A                                                            |            | N/A                                                            |            | 33709PA0870007                    |          | 33709PA0870007                    |          | 33709PA0870007                    |          | 33709PA1150001                                                 |          | 33709PA1150001                                                 |          |
|-------------------------------|----------------------------------------------------------------|------------|----------------------------------------------------------------|------------|----------------------------------------------------------------|------------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|----------------------------------------------------------------|----------|----------------------------------------------------------------|----------|
| HIOS Plan ID (Off Exchange)=> | 33709PA1150003                                                 |            | 33709PA1150003                                                 |            | 33709PA1150003                                                 |            | 33709PA0870007                    |          | 33709PA0870007                    |          | 33709PA0870007                    |          | 33709PA1150001                                                 |          | 33709PA1150001                                                 |          |
| Plan Marketing Name =>        | my Direct Blue EPO Silver<br>2600 + Adult Dental and<br>Vision |            | my Direct Blue EPO Silver<br>2600 + Adult Dental and<br>Vision |            | my Direct Blue EPO Silver<br>2600 + Adult Dental and<br>Vision |            | my Direct Blue EPO Bronze<br>3800 |          | my Direct Blue EPO Bronze<br>3800 |          | my Direct Blue EPO Bronze<br>3800 |          | my Direct Blue EPO Bronze<br>3800 + Adult Dental and<br>Vision |          | my Direct Blue EPO Bronze<br>3800 + Adult Dental and<br>Vision |          |
| Form # =>                     | EPO/ADV/WDP                                                    |            | EPO/ADV/WDP                                                    |            | EPO/ADV/WDP                                                    |            | EPO/WDP-3                         |          | EPO/WDP-3                         |          | EPO/WDP-3                         |          | EPO/ADV/WDP                                                    |          | EPO/ADV/WDP                                                    |          |
| Rating Area =>                | Area 1                                                         |            | Area 4                                                         |            | Area 5                                                         |            | Area 1                            |          | Area 4                            |          | Area 5                            |          | Area 1                                                         |          | Area 4                                                         |          |
| Network =>                    | I                                                              |            | I                                                              |            | I                                                              |            | I                                 |          | I                                 |          | I                                 |          | I                                                              |          | I                                                              |          |
| Metal =>                      | Silver                                                         |            | Silver                                                         |            | Silver                                                         |            | Bronze                            |          | Bronze                            |          | Bronze                            |          | Bronze                                                         |          | Bronze                                                         |          |
| Deductible =>                 | \$2,600                                                        |            | \$2,600                                                        |            | \$2,600                                                        |            | \$3,800                           |          | \$3,800                           |          | \$3,800                           |          | \$3,800                                                        |          | \$3,800                                                        |          |
| Coinsurance =>                | 70%                                                            |            | 70%                                                            |            | 70%                                                            |            | 50%                               |          | 50%                               |          | 50%                               |          | 50%                                                            |          | 50%                                                            |          |
| Copays =>                     | \$40 PCP                                                       |            | \$40 PCP                                                       |            | \$40 PCP                                                       |            | \$60 PCP                          |          | \$60 PCP                          |          | \$60 PCP                          |          | \$60 PCP                                                       |          | \$60 PCP                                                       |          |
| OOP Maximum =>                | \$8,500                                                        |            | \$8,500                                                        |            | \$8,500                                                        |            | \$8,500                           |          | \$8,500                           |          | \$8,500                           |          | \$8,500                                                        |          | \$8,500                                                        |          |
| Pediatric Dental (Yes/No) =>  | Yes                                                            |            | Yes                                                            |            | Yes                                                            |            | Yes                               |          | Yes                               |          | Yes                               |          | Yes                                                            |          | Yes                                                            |          |
| Age Band                      | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                                                    | Tobacco  | Non-Tobacco                                                    | Tobacco  |
| 0 - 14                        | \$226.61                                                       | \$226.61   | \$226.61                                                       | \$226.61   | \$226.61                                                       | \$226.61   | \$183.71                          | \$183.71 | \$183.71                          | \$183.71 | \$183.71                          | \$183.71 | \$198.82                                                       | \$198.82 | \$198.82                                                       | \$198.82 |
| 15                            | \$246.75                                                       | \$246.75   | \$246.75                                                       | \$246.75   | \$246.75                                                       | \$246.75   | \$200.04                          | \$200.04 | \$200.04                          | \$200.04 | \$200.04                          | \$200.04 | \$216.49                                                       | \$216.49 | \$216.49                                                       | \$216.49 |
| 16                            | \$254.45                                                       | \$254.45   | \$254.45                                                       | \$254.45   | \$254.45                                                       | \$254.45   | \$206.28                          | \$206.28 | \$206.28                          | \$206.28 | \$206.28                          | \$206.28 | \$223.25                                                       | \$223.25 | \$223.25                                                       | \$223.25 |
| 17                            | \$262.15                                                       | \$262.15   | \$262.15                                                       | \$262.15   | \$262.15                                                       | \$262.15   | \$212.52                          | \$212.52 | \$212.52                          | \$212.52 | \$212.52                          | \$212.52 | \$230.00                                                       | \$230.00 | \$230.00                                                       | \$230.00 |
| 18                            | \$270.45                                                       | \$270.45   | \$270.45                                                       | \$270.45   | \$270.45                                                       | \$270.45   | \$219.25                          | \$219.25 | \$219.25                          | \$219.25 | \$219.25                          | \$219.25 | \$237.28                                                       | \$237.28 | \$237.28                                                       | \$237.28 |
| 19                            | \$278.74                                                       | \$278.74   | \$278.74                                                       | \$278.74   | \$278.74                                                       | \$278.74   | \$225.97                          | \$225.97 | \$225.97                          | \$225.97 | \$225.97                          | \$225.97 | \$244.56                                                       | \$244.56 | \$244.56                                                       | \$244.56 |
| 20                            | \$287.33                                                       | \$287.33   | \$287.33                                                       | \$287.33   | \$287.33                                                       | \$287.33   | \$232.94                          | \$232.94 | \$232.94                          | \$232.94 | \$232.94                          | \$232.94 | \$252.09                                                       | \$252.09 | \$252.09                                                       | \$252.09 |
| 21                            | \$296.22                                                       | \$303.63   | \$296.22                                                       | \$303.63   | \$296.22                                                       | \$303.63   | \$240.14                          | \$246.14 | \$240.14                          | \$246.14 | \$240.14                          | \$246.14 | \$259.89                                                       | \$266.39 | \$259.89                                                       | \$266.39 |
| 22                            | \$296.22                                                       | \$303.63   | \$296.22                                                       | \$303.63   | \$296.22                                                       | \$303.63   | \$240.14                          | \$246.14 | \$240.14                          | \$246.14 | \$240.14                          | \$246.14 | \$259.89                                                       | \$266.39 | \$259.89                                                       | \$266.39 |
| 23                            | \$296.22                                                       | \$303.63   | \$296.22                                                       | \$303.63   | \$296.22                                                       | \$303.63   | \$240.14                          | \$246.14 | \$240.14                          | \$246.14 | \$240.14                          | \$246.14 | \$259.89                                                       | \$266.39 | \$259.89                                                       | \$266.39 |
| 24                            | \$296.22                                                       | \$303.63   | \$296.22                                                       | \$303.63   | \$296.22                                                       | \$303.63   | \$240.14                          | \$246.14 | \$240.14                          | \$246.14 | \$240.14                          | \$246.14 | \$259.89                                                       | \$266.39 | \$259.89                                                       | \$266.39 |
| 25                            | \$297.40                                                       | \$304.84   | \$297.40                                                       | \$304.84   | \$297.40                                                       | \$304.84   | \$241.10                          | \$247.13 | \$241.10                          | \$247.13 | \$241.10                          | \$247.13 | \$260.93                                                       | \$267.45 | \$260.93                                                       | \$267.45 |
| 26                            | \$303.33                                                       | \$310.91   | \$303.33                                                       | \$310.91   | \$303.33                                                       | \$310.91   | \$245.90                          | \$252.05 | \$245.90                          | \$252.05 | \$245.90                          | \$252.05 | \$266.13                                                       | \$272.78 | \$266.13                                                       | \$272.78 |
| 27                            | \$310.44                                                       | \$318.20   | \$310.44                                                       | \$318.20   | \$310.44                                                       | \$318.20   | \$251.67                          | \$257.96 | \$251.67                          | \$257.96 | \$251.67                          | \$257.96 | \$272.36                                                       | \$279.17 | \$272.36                                                       | \$279.17 |
| 28                            | \$321.99                                                       | \$330.04   | \$321.99                                                       | \$330.04   | \$321.99                                                       | \$330.04   | \$261.03                          | \$267.56 | \$261.03                          | \$267.56 | \$261.03                          | \$267.56 | \$282.50                                                       | \$289.56 | \$282.50                                                       | \$289.56 |
| 29                            | \$331.47                                                       | \$339.76   | \$331.47                                                       | \$339.76   | \$331.47                                                       | \$339.76   | \$268.72                          | \$275.44 | \$268.72                          | \$275.44 | \$268.72                          | \$275.44 | \$290.82                                                       | \$298.09 | \$290.82                                                       | \$298.09 |
| 30                            | \$336.21                                                       | \$344.62   | \$336.21                                                       | \$344.62   | \$336.21                                                       | \$344.62   | \$272.56                          | \$279.37 | \$272.56                          | \$279.37 | \$272.56                          | \$279.37 | \$294.98                                                       | \$302.35 | \$294.98                                                       | \$302.35 |
| 31                            | \$343.32                                                       | \$351.90   | \$343.32                                                       | \$351.90   | \$343.32                                                       | \$351.90   | \$278.32                          | \$285.28 | \$278.32                          | \$285.28 | \$278.32                          | \$285.28 | \$301.21                                                       | \$308.74 | \$301.21                                                       | \$308.74 |
| 32                            | \$350.43                                                       | \$359.19   | \$350.43                                                       | \$359.19   | \$350.43                                                       | \$359.19   | \$284.09                          | \$291.19 | \$284.09                          | \$291.19 | \$284.09                          | \$291.19 | \$307.45                                                       | \$315.14 | \$307.45                                                       | \$315.14 |
| 33                            | \$354.87                                                       | \$363.74   | \$354.87                                                       | \$363.74   | \$354.87                                                       | \$363.74   | \$287.69                          | \$294.88 | \$287.69                          | \$294.88 | \$287.69                          | \$294.88 | \$311.35                                                       | \$319.13 | \$311.35                                                       | \$319.13 |
| 34                            | \$359.61                                                       | \$368.60   | \$359.61                                                       | \$368.60   | \$359.61                                                       | \$368.60   | \$291.53                          | \$298.82 | \$291.53                          | \$298.82 | \$291.53                          | \$298.82 | \$315.51                                                       | \$323.40 | \$315.51                                                       | \$323.40 |
| 35                            | \$361.98                                                       | \$371.03   | \$361.98                                                       | \$371.03   | \$361.98                                                       | \$371.03   | \$293.45                          | \$300.79 | \$293.45                          | \$300.79 | \$293.45                          | \$300.79 | \$317.59                                                       | \$325.53 | \$317.59                                                       | \$325.53 |
| 36                            | \$364.35                                                       | \$373.46   | \$364.35                                                       | \$373.46   | \$364.35                                                       | \$373.46   | \$295.37                          | \$302.75 | \$295.37                          | \$302.75 | \$295.37                          | \$302.75 | \$319.66                                                       | \$327.65 | \$319.66                                                       | \$327.65 |
| 37                            | \$366.72                                                       | \$375.89   | \$366.72                                                       | \$375.89   | \$366.72                                                       | \$375.89   | \$297.29                          | \$304.72 | \$297.29                          | \$304.72 | \$297.29                          | \$304.72 | \$321.74                                                       | \$329.78 | \$321.74                                                       | \$329.78 |
| 38                            | \$369.09                                                       | \$378.32   | \$369.09                                                       | \$378.32   | \$369.09                                                       | \$378.32   | \$299.21                          | \$306.69 | \$299.21                          | \$306.69 | \$299.21                          | \$306.69 | \$323.82                                                       | \$331.92 | \$323.82                                                       | \$331.92 |
| 39                            | \$373.83                                                       | \$383.18   | \$373.83                                                       | \$383.18   | \$373.83                                                       | \$383.18   | \$303.06                          | \$310.64 | \$303.06                          | \$310.64 | \$303.06                          | \$310.64 | \$327.98                                                       | \$336.18 | \$327.98                                                       | \$336.18 |
| 40                            | \$378.57                                                       | \$416.43   | \$378.57                                                       | \$416.43   | \$378.57                                                       | \$416.43   | \$306.90                          | \$337.59 | \$306.90                          | \$337.59 | \$306.90                          | \$337.59 | \$332.14                                                       | \$365.35 | \$332.14                                                       | \$365.35 |
| 41                            | \$385.68                                                       | \$426.18   | \$385.68                                                       | \$426.18   | \$385.68                                                       | \$426.18   | \$312.66                          | \$345.49 | \$312.66                          | \$345.49 | \$312.66                          | \$345.49 | \$338.38                                                       | \$373.91 | \$338.38                                                       | \$373.91 |
| 42                            | \$392.49                                                       | \$436.45   | \$392.49                                                       | \$436.45   | \$392.49                                                       | \$436.45   | \$318.19                          | \$353.83 | \$318.19                          | \$353.83 | \$318.19                          | \$353.83 | \$344.35                                                       | \$382.92 | \$344.35                                                       | \$382.92 |
| 43                            | \$401.97                                                       | \$450.61   | \$401.97                                                       | \$450.61   | \$401.97                                                       | \$450.61   | \$325.87                          | \$365.30 | \$325.87                          | \$365.30 | \$325.87                          | \$365.30 | \$352.67                                                       | \$395.34 | \$352.67                                                       | \$395.34 |
| 44                            | \$413.82                                                       | \$468.44   | \$413.82                                                       | \$468.44   | \$413.82                                                       | \$468.44   | \$335.48                          | \$379.76 | \$335.48                          | \$379.76 | \$335.48                          | \$379.76 | \$363.07                                                       | \$411.00 | \$363.07                                                       | \$411.00 |
| 45                            | \$427.74                                                       | \$489.76   | \$427.74                                                       | \$489.76   | \$427.74                                                       | \$489.76   | \$346.76                          | \$397.04 | \$346.76                          | \$397.04 | \$346.76                          | \$397.04 | \$375.28                                                       | \$429.70 | \$375.28                                                       | \$429.70 |
| 46                            | \$444.33                                                       | \$515.42   | \$444.33                                                       | \$515.42   | \$444.33                                                       | \$515.42   | \$360.21                          | \$417.84 | \$360.21                          | \$417.84 | \$360.21                          | \$417.84 | \$389.84                                                       | \$452.21 | \$389.84                                                       | \$452.21 |
| 47                            | \$462.99                                                       | \$544.94   | \$462.99                                                       | \$544.94   | \$462.99                                                       | \$544.94   | \$375.34                          | \$441.78 | \$375.34                          | \$441.78 | \$375.34                          | \$441.78 | \$406.21                                                       | \$478.11 | \$406.21                                                       | \$478.11 |
| 48                            | \$484.32                                                       | \$579.25   | \$484.32                                                       | \$579.25   | \$484.32                                                       | \$579.25   | \$392.63                          | \$469.59 | \$392.63                          | \$469.59 | \$392.63                          | \$469.59 | \$424.92                                                       | \$508.20 | \$424.92                                                       | \$508.20 |
| 49                            | \$505.35                                                       | \$615.01   | \$505.35                                                       | \$615.01   | \$505.35                                                       | \$615.01   | \$409.68                          | \$498.58 | \$409.68                          | \$498.58 | \$409.68                          | \$498.58 | \$443.37                                                       | \$539.58 | \$443.37                                                       | \$539.58 |
| 50                            | \$529.05                                                       | \$648.09   | \$529.05                                                       | \$648.09   | \$529.05                                                       | \$648.09   | \$428.89                          | \$525.39 | \$428.89                          | \$525.39 | \$428.89                          | \$525.39 | \$464.16                                                       | \$568.60 | \$464.16                                                       | \$568.60 |
| 51                            | \$552.45                                                       | \$676.75   | \$552.45                                                       | \$676.75   | \$552.45                                                       | \$676.75   | \$447.86                          | \$548.63 | \$447.86                          | \$548.63 | \$447.86                          | \$548.63 | \$484.69                                                       | \$593.75 | \$484.69                                                       | \$593.75 |
| 52                            | \$578.22                                                       | \$708.32   | \$578.22                                                       | \$708.32   | \$578.22                                                       | \$708.32   | \$468.75                          | \$574.22 | \$468.75                          | \$574.22 | \$468.75                          | \$574.22 | \$507.31                                                       | \$621.45 | \$507.31                                                       | \$621.45 |
| 53                            | \$604.29                                                       | \$740.26   | \$604.29                                                       | \$740.26   | \$604.29                                                       | \$740.26   | \$489.89                          | \$600.12 | \$489.89                          | \$600.12 | \$489.89                          | \$600.12 | \$530.18                                                       | \$649.47 | \$530.18                                                       | \$649.47 |
| 54                            | \$632.43                                                       | \$774.73   | \$632.43                                                       | \$774.73   | \$632.43                                                       | \$774.73   | \$512.70                          | \$628.06 | \$512.70                          | \$628.06 | \$512.70                          | \$628.06 | \$554.87                                                       | \$679.72 | \$554.87                                                       | \$679.72 |
| 55                            | \$660.57                                                       | \$809.20   | \$660.57                                                       | \$809.20   | \$660.57                                                       | \$809.20   | \$535.51                          | \$656.00 | \$535.51                          | \$656.00 | \$535.51                          | \$656.00 | \$579.55                                                       | \$709.95 | \$579.55                                                       | \$709.95 |
| 56                            | \$691.08                                                       | \$846.57   | \$691.08                                                       | \$846.57   | \$691.08                                                       | \$846.57   | \$560.25                          | \$686.31 | \$560.25                          | \$686.31 | \$560.25                          | \$686.31 | \$606.32                                                       | \$742.74 | \$606.32                                                       | \$742.74 |
| 57                            | \$721.89                                                       | \$884.32   | \$721.89                                                       | \$884.32   | \$721.89                                                       | \$884.32   | \$585.22                          | \$716.89 | \$585.22                          | \$716.89 | \$585.22                          | \$716.89 | \$633.35                                                       | \$775.85 | \$633.35                                                       | \$775.85 |
| 58                            | \$754.77                                                       | \$924.59   | \$754.77                                                       | \$924.59   | \$754.77                                                       | \$924.59   | \$611.88                          | \$749.55 | \$611.88                          | \$749.55 | \$611.88                          | \$749.55 | \$662.20                                                       | \$811.20 | \$662.20                                                       | \$811.20 |
| 59                            | \$771.06                                                       | \$944.55   | \$771.06                                                       | \$944.55   | \$771.06                                                       | \$944.55   | \$625.08                          | \$765.72 | \$625.08                          | \$765.72 | \$625.08                          | \$765.72 | \$676.49                                                       | \$828.70 | \$676.49                                                       | \$828.70 |
| 60                            | \$803.94                                                       | \$984.83   | \$803.94                                                       | \$984.83   | \$803.94                                                       | \$984.83   | \$651.74                          | \$798.38 | \$651.74                          | \$798.38 | \$651.74                          | \$798.38 | \$705.34                                                       | \$864.04 | \$705.34                                                       | \$864.04 |
| 61                            | \$832.38                                                       | \$1,019.67 | \$832.38                                                       | \$1,019.67 | \$832.38                                                       | \$1,019.67 | \$674.79                          | \$826.62 | \$674.79                          | \$826.62 | \$674.79                          | \$826.62 | \$730.29                                                       | \$894.61 | \$730.29                                                       | \$894.61 |
| 62                            | \$851.04                                                       | \$1,042.52 | \$851.04                                                       | \$1,042.52 | \$851.04                                                       | \$1,042.52 | \$689.92                          | \$845.15 | \$689.92                          | \$845.15 | \$689.92                          | \$845.15 | \$746.66                                                       | \$914.66 | \$746.66                                                       | \$914.66 |
| 63                            | \$874.44                                                       | \$1,071.19 | \$874.44                                                       | \$1,071.19 | \$874.44                                                       | \$1,071.19 | \$708.89                          | \$868.39 | \$708.89                          | \$868.39 | \$708.89                          | \$868.39 | \$767.20                                                       | \$939.82 | \$767.20                                                       | \$939.82 |
| 64+                           | \$888.66                                                       | \$1,088.61 | \$888.66                                                       | \$1,088.61 | \$888.66                                                       | \$1,088.61 | \$720.42                          | \$882.51 | \$720.42                          | \$882.51 | \$720.42                          | \$882.51 | \$779.67                                                       | \$955.10 | \$779.67                                                       | \$955.10 |

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

|                               |                                                                |                                       |                                       |                                       |                                       |                                                             |                                                             |                                                             |                                   |
|-------------------------------|----------------------------------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------|-----------------------------------|
| HIOS Plan ID (On Exchange)=>  | 33709PA1150001                                                 | 33709PA0890002                        | 33709PA0890002                        | 33709PA0890002                        | 33709PA0890002                        | 33709PA1040001                                              | 33709PA1040001                                              | 33709PA1040001                                              | 33709PA1210005                    |
| HIOS Plan ID (Off Exchange)=> | 33709PA1150001                                                 | 33709PA0890002                        | 33709PA0890002                        | 33709PA0890002                        | 33709PA1040001                        | 33709PA1040001                                              | 33709PA1040001                                              | 33709PA1210005                                              | 33709PA1210005                    |
| Plan Marketing Name =>        | my Direct Blue EPO Bronze<br>3800 + Adult Dental and<br>Vision | my Direct Blue EPO Bronze<br>6900 HSA | my Direct Blue EPO Bronze<br>6900 HSA | my Direct Blue EPO Bronze<br>6900 HSA | my Direct Blue EPO Bronze<br>6900 HSA | my Direct Blue Major Events<br>EPO 8550 - 3 Free PCP Visits | my Direct Blue Major Events<br>EPO 8550 - 3 Free PCP Visits | my Direct Blue Major Events<br>EPO 8550 - 3 Free PCP Visits | my Direct Blue Erie EPO Gold<br>0 |
| Form # =>                     | EPO/ADV/WDP                                                    | EPO/HDHP/WDP-3                        | EPO/HDHP/WDP-3                        | EPO/HDHP/WDP-3                        | EPO/HDHP/WDP-3                        | CAT/EPO/WDP-1                                               | CAT/EPO/WDP-1                                               | CAT/EPO/WDP-1                                               | EPO/WDP-3                         |
| Rating Area =>                | Area 5                                                         | Area 1                                | Area 1                                | Area 4                                | Area 5                                | Area 1                                                      | Area 4                                                      | Area 5                                                      | Area 1                            |
| Network =>                    | I                                                              | I                                     | I                                     | I                                     | I                                     | I                                                           | I                                                           | I                                                           | AA                                |
| Metal =>                      | Bronze                                                         | Bronze                                | Bronze                                | Bronze                                | Bronze                                | Catastrophic                                                | Catastrophic                                                | Catastrophic                                                | Gold                              |
| Deductible =>                 | \$3,800                                                        | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$8,550                                                     | \$8,550                                                     | \$8,550                                                     | \$0                               |
| Coinsurance =>                | 50%                                                            | 100%                                  | 100%                                  | 100%                                  | 100%                                  | 100%                                                        | 100%                                                        | 100%                                                        | 60%                               |
| Copays =>                     | \$60 PCP                                                       | N/A                                   | N/A                                   | N/A                                   | N/A                                   | \$0 (Visits 1-3); then 100%<br>after Ded. PCP               | \$0 (Visits 1-3); then 100%<br>after Ded. PCP               | \$0 (Visits 1-3); then 100%<br>after Ded. PCP               | \$20 PCP                          |
| OOP Maximum =>                | \$6,500                                                        | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$8,550                                                     | \$8,550                                                     | \$8,550                                                     | \$7,500                           |
| Pediatric Dental (Yes/No) =>  | Yes                                                            | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                                         | Yes                                                         | Yes                                                         | Yes                               |
| Age Band                      | Non-Tobacco                                                    | Tobacco                               | Non-Tobacco                           | Tobacco                               | Non-Tobacco                           | Tobacco                                                     | Non-Tobacco                                                 | Tobacco                                                     | Non-Tobacco                       |
| 0 - 14                        | \$198.82                                                       | \$198.82                              | \$186.14                              | \$186.14                              | \$186.14                              | \$186.14                                                    | \$186.14                                                    | \$186.14                                                    | \$186.14                          |
| 15                            | \$216.49                                                       | \$216.49                              | \$202.69                              | \$202.69                              | \$202.69                              | \$202.69                                                    | \$202.69                                                    | \$202.69                                                    | \$202.69                          |
| 16                            | \$223.25                                                       | \$223.25                              | \$209.01                              | \$209.01                              | \$209.01                              | \$209.01                                                    | \$209.01                                                    | \$209.01                                                    | \$209.01                          |
| 17                            | \$230.00                                                       | \$230.00                              | \$215.34                              | \$215.34                              | \$215.34                              | \$215.34                                                    | \$215.34                                                    | \$215.34                                                    | \$215.34                          |
| 18                            | \$237.28                                                       | \$237.28                              | \$222.15                              | \$222.15                              | \$222.15                              | \$222.15                                                    | \$222.15                                                    | \$222.15                                                    | \$222.15                          |
| 19                            | \$244.56                                                       | \$244.56                              | \$228.96                              | \$228.96                              | \$228.96                              | \$228.96                                                    | \$228.96                                                    | \$228.96                                                    | \$228.96                          |
| 20                            | \$252.09                                                       | \$252.09                              | \$236.02                              | \$236.02                              | \$236.02                              | \$236.02                                                    | \$236.02                                                    | \$236.02                                                    | \$236.02                          |
| 21                            | \$259.89                                                       | \$259.89                              | \$243.32                              | \$243.32                              | \$243.32                              | \$243.32                                                    | \$243.32                                                    | \$243.32                                                    | \$243.32                          |
| 22                            | \$259.89                                                       | \$259.89                              | \$243.32                              | \$243.32                              | \$243.32                              | \$243.32                                                    | \$243.32                                                    | \$243.32                                                    | \$243.32                          |
| 23                            | \$259.89                                                       | \$259.89                              | \$243.32                              | \$243.32                              | \$243.32                              | \$243.32                                                    | \$243.32                                                    | \$243.32                                                    | \$243.32                          |
| 24                            | \$259.89                                                       | \$259.89                              | \$243.32                              | \$243.32                              | \$243.32                              | \$243.32                                                    | \$243.32                                                    | \$243.32                                                    | \$243.32                          |
| 25                            | \$260.93                                                       | \$260.93                              | \$244.29                              | \$244.29                              | \$244.29                              | \$244.29                                                    | \$244.29                                                    | \$244.29                                                    | \$244.29                          |
| 26                            | \$266.13                                                       | \$266.13                              | \$249.16                              | \$249.16                              | \$249.16                              | \$249.16                                                    | \$249.16                                                    | \$249.16                                                    | \$249.16                          |
| 27                            | \$272.36                                                       | \$272.36                              | \$255.00                              | \$255.00                              | \$255.00                              | \$255.00                                                    | \$255.00                                                    | \$255.00                                                    | \$255.00                          |
| 28                            | \$282.50                                                       | \$282.50                              | \$264.49                              | \$264.49                              | \$264.49                              | \$264.49                                                    | \$264.49                                                    | \$264.49                                                    | \$264.49                          |
| 29                            | \$290.82                                                       | \$290.82                              | \$272.28                              | \$272.28                              | \$272.28                              | \$272.28                                                    | \$272.28                                                    | \$272.28                                                    | \$272.28                          |
| 30                            | \$294.98                                                       | \$294.98                              | \$276.17                              | \$276.17                              | \$276.17                              | \$276.17                                                    | \$276.17                                                    | \$276.17                                                    | \$276.17                          |
| 31                            | \$301.21                                                       | \$301.21                              | \$282.01                              | \$282.01                              | \$282.01                              | \$282.01                                                    | \$282.01                                                    | \$282.01                                                    | \$282.01                          |
| 32                            | \$307.45                                                       | \$307.45                              | \$287.85                              | \$287.85                              | \$287.85                              | \$287.85                                                    | \$287.85                                                    | \$287.85                                                    | \$287.85                          |
| 33                            | \$311.35                                                       | \$311.35                              | \$291.50                              | \$291.50                              | \$291.50                              | \$291.50                                                    | \$291.50                                                    | \$291.50                                                    | \$291.50                          |
| 34                            | \$315.51                                                       | \$315.51                              | \$295.39                              | \$295.39                              | \$295.39                              | \$295.39                                                    | \$295.39                                                    | \$295.39                                                    | \$295.39                          |
| 35                            | \$317.59                                                       | \$317.59                              | \$297.34                              | \$297.34                              | \$297.34                              | \$297.34                                                    | \$297.34                                                    | \$297.34                                                    | \$297.34                          |
| 36                            | \$319.66                                                       | \$319.66                              | \$299.28                              | \$299.28                              | \$299.28                              | \$299.28                                                    | \$299.28                                                    | \$299.28                                                    | \$299.28                          |
| 37                            | \$321.74                                                       | \$321.74                              | \$301.23                              | \$301.23                              | \$301.23                              | \$301.23                                                    | \$301.23                                                    | \$301.23                                                    | \$301.23                          |
| 38                            | \$323.82                                                       | \$323.82                              | \$303.18                              | \$303.18                              | \$303.18                              | \$303.18                                                    | \$303.18                                                    | \$303.18                                                    | \$303.18                          |
| 39                            | \$327.98                                                       | \$327.98                              | \$307.07                              | \$307.07                              | \$307.07                              | \$307.07                                                    | \$307.07                                                    | \$307.07                                                    | \$307.07                          |
| 40                            | \$332.14                                                       | \$332.14                              | \$310.96                              | \$310.96                              | \$310.96                              | \$310.96                                                    | \$310.96                                                    | \$310.96                                                    | \$310.96                          |
| 41                            | \$338.38                                                       | \$338.38                              | \$316.80                              | \$316.80                              | \$316.80                              | \$316.80                                                    | \$316.80                                                    | \$316.80                                                    | \$316.80                          |
| 42                            | \$344.35                                                       | \$344.35                              | \$322.40                              | \$322.40                              | \$322.40                              | \$322.40                                                    | \$322.40                                                    | \$322.40                                                    | \$322.40                          |
| 43                            | \$352.67                                                       | \$352.67                              | \$330.19                              | \$330.19                              | \$330.19                              | \$330.19                                                    | \$330.19                                                    | \$330.19                                                    | \$330.19                          |
| 44                            | \$363.07                                                       | \$363.07                              | \$339.92                              | \$339.92                              | \$339.92                              | \$339.92                                                    | \$339.92                                                    | \$339.92                                                    | \$339.92                          |
| 45                            | \$375.28                                                       | \$375.28                              | \$351.35                              | \$351.35                              | \$351.35                              | \$351.35                                                    | \$351.35                                                    | \$351.35                                                    | \$351.35                          |
| 46                            | \$389.84                                                       | \$389.84                              | \$364.98                              | \$364.98                              | \$364.98                              | \$364.98                                                    | \$364.98                                                    | \$364.98                                                    | \$364.98                          |
| 47                            | \$406.21                                                       | \$406.21                              | \$380.31                              | \$380.31                              | \$380.31                              | \$380.31                                                    | \$380.31                                                    | \$380.31                                                    | \$380.31                          |
| 48                            | \$424.92                                                       | \$424.92                              | \$397.83                              | \$397.83                              | \$397.83                              | \$397.83                                                    | \$397.83                                                    | \$397.83                                                    | \$397.83                          |
| 49                            | \$443.37                                                       | \$443.37                              | \$415.10                              | \$415.10                              | \$415.10                              | \$415.10                                                    | \$415.10                                                    | \$415.10                                                    | \$415.10                          |
| 50                            | \$464.16                                                       | \$464.16                              | \$434.57                              | \$434.57                              | \$434.57                              | \$434.57                                                    | \$434.57                                                    | \$434.57                                                    | \$434.57                          |
| 51                            | \$484.69                                                       | \$484.69                              | \$453.79                              | \$453.79                              | \$453.79                              | \$453.79                                                    | \$453.79                                                    | \$453.79                                                    | \$453.79                          |
| 52                            | \$507.31                                                       | \$507.31                              | \$474.96                              | \$474.96                              | \$474.96                              | \$474.96                                                    | \$474.96                                                    | \$474.96                                                    | \$474.96                          |
| 53                            | \$530.18                                                       | \$530.18                              | \$496.37                              | \$496.37                              | \$496.37                              | \$496.37                                                    | \$496.37                                                    | \$496.37                                                    | \$496.37                          |
| 54                            | \$554.87                                                       | \$554.87                              | \$519.49                              | \$519.49                              | \$519.49                              | \$519.49                                                    | \$519.49                                                    | \$519.49                                                    | \$519.49                          |
| 55                            | \$579.55                                                       | \$579.55                              | \$542.60                              | \$542.60                              | \$542.60                              | \$542.60                                                    | \$542.60                                                    | \$542.60                                                    | \$542.60                          |
| 56                            | \$606.32                                                       | \$606.32                              | \$567.67                              | \$567.67                              | \$567.67                              | \$567.67                                                    | \$567.67                                                    | \$567.67                                                    | \$567.67                          |
| 57                            | \$633.35                                                       | \$633.35                              | \$592.97                              | \$592.97                              | \$592.97                              | \$592.97                                                    | \$592.97                                                    | \$592.97                                                    | \$592.97                          |
| 58                            | \$662.20                                                       | \$662.20                              | \$619.98                              | \$619.98                              | \$619.98                              | \$619.98                                                    | \$619.98                                                    | \$619.98                                                    | \$619.98                          |
| 59                            | \$676.49                                                       | \$676.49                              | \$633.36                              | \$633.36                              | \$633.36                              | \$633.36                                                    | \$633.36                                                    | \$633.36                                                    | \$633.36                          |
| 60                            | \$705.34                                                       | \$705.34                              | \$660.37                              | \$660.37                              | \$660.37                              | \$660.37                                                    | \$660.37                                                    | \$660.37                                                    | \$660.37                          |
| 61                            | \$730.29                                                       | \$730.29                              | \$683.73                              | \$683.73                              | \$683.73                              | \$683.73                                                    | \$683.73                                                    | \$683.73                                                    | \$683.73                          |
| 62                            | \$746.66                                                       | \$746.66                              | \$699.06                              | \$699.06                              | \$699.06                              | \$699.06                                                    | \$699.06                                                    | \$699.06                                                    | \$699.06                          |
| 63                            | \$767.20                                                       | \$767.20                              | \$718.28                              | \$718.28                              | \$718.28                              | \$718.28                                                    | \$718.28                                                    | \$718.28                                                    | \$718.28                          |
| 64+                           | \$779.67                                                       | \$779.67                              | \$729.96                              | \$729.96                              | \$729.96                              | \$729.96                                                    | \$729.96                                                    | \$729.96                                                    | \$729.96                          |

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

| HIOS Plan ID (On Exchange)=>  | 33709PA1210004                   | 33709PA1220004                                             | 33709PA1210002                      | 33709PA1220002                                                | 33709PA1230002                          | N/A                                     | N/A                                 | N/A                                                           |
|-------------------------------|----------------------------------|------------------------------------------------------------|-------------------------------------|---------------------------------------------------------------|-----------------------------------------|-----------------------------------------|-------------------------------------|---------------------------------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA1210004                   | 33709PA1220004                                             | 33709PA1210002                      | 33709PA1220002                                                | 33709PA1230002                          | 33709PA1230003                          | 33709PA1210003                      | 33709PA1220003                                                |
| Plan Marketing Name =>        | my Direct Blue Erie EPO Gold 800 | my Direct Blue Erie EPO Gold 800 + Adult Dental and Vision | my Direct Blue Erie EPO Silver 2900 | my Direct Blue Erie EPO Silver 2900 + Adult Dental and Vision | my Direct Blue Erie EPO Silver 3450 HSA | my Direct Blue Erie EPO Silver 1850 HSA | my Direct Blue Erie EPO Silver 2600 | my Direct Blue Erie EPO Silver 2600 + Adult Dental and Vision |
| Form # =>                     | EPO/WDP-3                        | EPO/ADV/WDP                                                | EPO/WDP-3                           | EPO/ADV/WDP                                                   | EPO/HDHP/WDP-3                          | EPO/HDHP/WDP-3                          | EPO/WDP-3                           | EPO/ADV/WDP                                                   |
| Rating Area =>                | Area 1                           | Area 1                                                     | Area 1                              | Area 1                                                        | Area 1                                  | Area 1                                  | Area 1                              | Area 1                                                        |
| Network =>                    | AA                               | AA                                                         | AA                                  | AA                                                            | AA                                      | AA                                      | AA                                  | AA                                                            |
| Metal =>                      | Gold                             | Gold                                                       | Silver                              | Silver                                                        | Silver                                  | Silver                                  | Silver                              | Silver                                                        |
| Deductible =>                 | \$800                            | \$800                                                      | \$2,900                             | \$2,900                                                       | \$3,450                                 | \$1,850                                 | \$2,600                             | \$2,600                                                       |
| Coinsurance =>                | 80%                              | 80%                                                        | 70%                                 | 70%                                                           | 90%                                     | 70%                                     | 70%                                 | 70%                                                           |
| Copays =>                     | \$15 PCP                         | \$15 PCP                                                   | \$50 PCP                            | \$50 PCP                                                      | \$70 after Ded. PCP                     | N/A                                     | \$40 PCP                            | \$40 PCP                                                      |
| OOP Maximum =>                | \$6,000                          | \$6,000                                                    | \$7,800                             | \$7,800                                                       | \$6,900                                 | \$6,900                                 | \$8,500                             | \$8,500                                                       |
| Pediatric Dental (Yes/No) =>  | Yes                              | Yes                                                        | Yes                                 | Yes                                                           | Yes                                     | Yes                                     | Yes                                 | Yes                                                           |
| Age Band                      | Non-Tobacco                      | Tobacco                                                    | Non-Tobacco                         | Tobacco                                                       | Non-Tobacco                             | Tobacco                                 | Non-Tobacco                         | Tobacco                                                       |
| 0 - 14                        | \$228.70                         | \$228.70                                                   | \$243.81                            | \$243.81                                                      | \$256.29                                | \$256.29                                | \$271.40                            | \$271.40                                                      |
| 15                            | \$249.03                         | \$249.03                                                   | \$265.49                            | \$265.49                                                      | \$279.07                                | \$279.07                                | \$295.52                            | \$295.52                                                      |
| 16                            | \$256.80                         | \$256.80                                                   | \$273.77                            | \$273.77                                                      | \$287.78                                | \$287.78                                | \$304.75                            | \$304.75                                                      |
| 17                            | \$264.57                         | \$264.57                                                   | \$282.06                            | \$282.06                                                      | \$296.49                                | \$296.49                                | \$313.97                            | \$313.97                                                      |
| 18                            | \$272.94                         | \$272.94                                                   | \$290.98                            | \$290.98                                                      | \$305.87                                | \$305.87                                | \$323.91                            | \$323.91                                                      |
| 19                            | \$281.31                         | \$281.31                                                   | \$299.91                            | \$299.91                                                      | \$315.25                                | \$315.25                                | \$333.84                            | \$333.84                                                      |
| 20                            | \$289.98                         | \$289.98                                                   | \$309.15                            | \$309.15                                                      | \$324.97                                | \$324.97                                | \$344.13                            | \$344.13                                                      |
| 21                            | \$298.95                         | \$306.42                                                   | \$318.71                            | \$326.68                                                      | \$335.02                                | \$343.40                                | \$354.77                            | \$363.64                                                      |
| 22                            | \$298.95                         | \$306.42                                                   | \$318.71                            | \$326.68                                                      | \$335.02                                | \$343.40                                | \$354.77                            | \$363.64                                                      |
| 23                            | \$298.95                         | \$306.42                                                   | \$318.71                            | \$326.68                                                      | \$335.02                                | \$343.40                                | \$354.77                            | \$363.64                                                      |
| 24                            | \$298.95                         | \$306.42                                                   | \$318.71                            | \$326.68                                                      | \$335.02                                | \$343.40                                | \$354.77                            | \$363.64                                                      |
| 25                            | \$300.15                         | \$307.65                                                   | \$319.98                            | \$327.98                                                      | \$336.36                                | \$344.77                                | \$356.19                            | \$365.09                                                      |
| 26                            | \$306.12                         | \$313.77                                                   | \$326.36                            | \$334.52                                                      | \$343.06                                | \$351.64                                | \$363.28                            | \$372.36                                                      |
| 27                            | \$313.30                         | \$321.13                                                   | \$334.01                            | \$342.36                                                      | \$351.10                                | \$359.88                                | \$371.80                            | \$381.10                                                      |
| 28                            | \$324.96                         | \$333.08                                                   | \$346.44                            | \$355.10                                                      | \$364.17                                | \$373.27                                | \$385.63                            | \$395.27                                                      |
| 29                            | \$334.53                         | \$342.89                                                   | \$356.64                            | \$365.56                                                      | \$374.89                                | \$384.26                                | \$396.99                            | \$406.91                                                      |
| 30                            | \$339.31                         | \$347.79                                                   | \$361.74                            | \$370.78                                                      | \$380.25                                | \$389.76                                | \$402.66                            | \$412.73                                                      |
| 31                            | \$346.48                         | \$355.14                                                   | \$369.38                            | \$378.61                                                      | \$388.29                                | \$398.00                                | \$411.18                            | \$421.46                                                      |
| 32                            | \$353.66                         | \$362.50                                                   | \$377.03                            | \$386.46                                                      | \$396.33                                | \$406.24                                | \$419.69                            | \$430.18                                                      |
| 33                            | \$358.14                         | \$367.09                                                   | \$381.81                            | \$391.36                                                      | \$401.35                                | \$411.38                                | \$425.01                            | \$435.64                                                      |
| 34                            | \$362.93                         | \$372.00                                                   | \$386.91                            | \$396.58                                                      | \$406.71                                | \$416.88                                | \$430.69                            | \$441.46                                                      |
| 35                            | \$365.32                         | \$374.45                                                   | \$389.46                            | \$399.20                                                      | \$409.39                                | \$419.62                                | \$433.53                            | \$444.37                                                      |
| 36                            | \$367.71                         | \$376.90                                                   | \$392.01                            | \$401.81                                                      | \$412.07                                | \$422.37                                | \$436.37                            | \$447.28                                                      |
| 37                            | \$370.10                         | \$379.35                                                   | \$394.56                            | \$404.42                                                      | \$414.75                                | \$425.12                                | \$439.21                            | \$450.19                                                      |
| 38                            | \$372.49                         | \$381.80                                                   | \$397.11                            | \$407.04                                                      | \$417.43                                | \$427.87                                | \$442.04                            | \$453.09                                                      |
| 39                            | \$377.27                         | \$386.70                                                   | \$402.21                            | \$412.27                                                      | \$422.80                                | \$433.37                                | \$447.72                            | \$458.91                                                      |
| 40                            | \$382.06                         | \$420.27                                                   | \$407.31                            | \$448.04                                                      | \$428.16                                | \$470.98                                | \$453.40                            | \$498.74                                                      |
| 41                            | \$389.23                         | \$430.10                                                   | \$414.96                            | \$458.53                                                      | \$436.20                                | \$482.00                                | \$461.91                            | \$510.41                                                      |
| 42                            | \$396.11                         | \$440.47                                                   | \$422.29                            | \$469.59                                                      | \$443.90                                | \$493.62                                | \$470.07                            | \$522.72                                                      |
| 43                            | \$405.68                         | \$454.77                                                   | \$432.49                            | \$484.82                                                      | \$454.62                                | \$509.63                                | \$481.42                            | \$539.67                                                      |
| 44                            | \$417.63                         | \$472.76                                                   | \$445.24                            | \$504.01                                                      | \$468.02                                | \$529.80                                | \$495.61                            | \$561.03                                                      |
| 45                            | \$431.68                         | \$494.27                                                   | \$460.22                            | \$526.95                                                      | \$483.77                                | \$553.92                                | \$512.29                            | \$586.57                                                      |
| 46                            | \$448.43                         | \$520.18                                                   | \$478.07                            | \$554.56                                                      | \$502.53                                | \$582.93                                | \$532.16                            | \$617.31                                                      |
| 47                            | \$467.26                         | \$549.97                                                   | \$498.14                            | \$586.31                                                      | \$523.64                                | \$616.32                                | \$554.51                            | \$652.66                                                      |
| 48                            | \$488.78                         | \$584.58                                                   | \$521.09                            | \$623.22                                                      | \$547.76                                | \$655.12                                | \$580.05                            | \$693.74                                                      |
| 49                            | \$510.01                         | \$620.68                                                   | \$543.72                            | \$661.71                                                      | \$571.54                                | \$695.56                                | \$605.24                            | \$736.58                                                      |
| 50                            | \$533.92                         | \$654.05                                                   | \$569.22                            | \$697.29                                                      | \$598.35                                | \$732.98                                | \$633.62                            | \$776.18                                                      |
| 51                            | \$557.54                         | \$682.99                                                   | \$594.39                            | \$728.13                                                      | \$624.81                                | \$765.39                                | \$661.65                            | \$810.52                                                      |
| 52                            | \$583.55                         | \$714.85                                                   | \$622.12                            | \$762.10                                                      | \$653.96                                | \$801.10                                | \$692.51                            | \$848.32                                                      |
| 53                            | \$609.86                         | \$747.08                                                   | \$650.17                            | \$796.46                                                      | \$683.44                                | \$837.21                                | \$723.73                            | \$886.57                                                      |
| 54                            | \$638.26                         | \$781.87                                                   | \$680.45                            | \$833.55                                                      | \$715.27                                | \$876.21                                | \$757.43                            | \$927.85                                                      |
| 55                            | \$666.66                         | \$816.66                                                   | \$710.72                            | \$870.63                                                      | \$747.09                                | \$915.19                                | \$791.14                            | \$969.15                                                      |
| 56                            | \$697.45                         | \$854.38                                                   | \$743.55                            | \$910.85                                                      | \$781.60                                | \$957.46                                | \$827.68                            | \$1,013.91                                                    |
| 57                            | \$728.54                         | \$892.46                                                   | \$776.70                            | \$951.46                                                      | \$816.44                                | \$1,000.14                              | \$864.57                            | \$1,059.10                                                    |
| 58                            | \$761.72                         | \$933.11                                                   | \$812.07                            | \$994.79                                                      | \$853.63                                | \$1,045.70                              | \$903.95                            | \$1,107.34                                                    |
| 59                            | \$778.17                         | \$953.26                                                   | \$829.60                            | \$1,016.26                                                    | \$872.06                                | \$1,068.27                              | \$923.47                            | \$1,131.25                                                    |
| 60                            | \$811.35                         | \$993.90                                                   | \$864.98                            | \$1,059.60                                                    | \$909.24                                | \$1,113.82                              | \$962.85                            | \$1,179.49                                                    |
| 61                            | \$840.05                         | \$1,029.06                                                 | \$895.58                            | \$1,097.09                                                    | \$941.41                                | \$1,153.23                              | \$996.90                            | \$1,221.20                                                    |
| 62                            | \$858.88                         | \$1,052.13                                                 | \$915.65                            | \$1,121.67                                                    | \$962.51                                | \$1,179.07                              | \$1,019.25                          | \$1,248.58                                                    |
| 63                            | \$882.50                         | \$1,081.06                                                 | \$940.83                            | \$1,152.52                                                    | \$988.98                                | \$1,211.50                              | \$1,047.28                          | \$1,282.92                                                    |
| 64+                           | \$896.85                         | \$1,098.64                                                 | \$956.13                            | \$1,171.26                                                    | \$1,005.06                              | \$1,231.20                              | \$1,064.31                          | \$1,303.78                                                    |

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

| HIOS Plan ID (On Exchange)=>  | 33709PA1210001                         | 33709PA1220001                                                      | 33709PA1230001                             | 33709PA1240001                                                      | N/A                       | N/A                       | N/A                       | N/A                       |
|-------------------------------|----------------------------------------|---------------------------------------------------------------------|--------------------------------------------|---------------------------------------------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA1210001                         | 33709PA1220001                                                      | 33709PA1230001                             | 33709PA1240001                                                      | 33709PA1160004            | 33709PA1160004            | 33709PA1160004            | 33709PA1160004            |
| Plan Marketing Name =>        | my Direct Blue Erie EPO<br>Bronze 3800 | my Direct Blue Erie EPO<br>Bronze 3800 + Adult Dental<br>and Vision | my Direct Blue Erie EPO<br>Bronze 6900 HSA | my Direct Blue Erie Major<br>Events EPO 8550 - 3 Free PCP<br>Visits | my Blue Access PPO Gold 0 | my Blue Access PPO Gold 0 | my Blue Access PPO Gold 0 | my Blue Access PPO Gold 0 |
| Form # =>                     | EPO/WDP-3                              | EPO/ADV/WDP                                                         | EPO/HDHP/WDP-3                             | CAT/EPO/WDP-1                                                       | BA/PPO/WDP                | BA/PPO/WDP                | BA/PPO/WDP                | BA/PPO/WDP                |
| Rating Area =>                | Area 1                                 | Area 1                                                              | Area 1                                     | Area 1                                                              | Area 1                    | Area 2                    | Area 4                    | Area 5                    |
| Network =>                    | AA                                     | AA                                                                  | AA                                         | AA                                                                  | C                         | C                         | C                         | C                         |
| Metal =>                      | Bronze                                 | Bronze                                                              | Bronze                                     | Catastrophic                                                        | Gold                      | Gold                      | Gold                      | Gold                      |
| Deductible =>                 | \$3,800                                | \$3,800                                                             | \$6,900                                    | \$8,550                                                             | \$0                       | \$0                       | \$0                       | \$0                       |
| Coinurance =>                 | 50%                                    | 50%                                                                 | 100%                                       | 100%                                                                | 60%                       | 60%                       | 60%                       | 60%                       |
| Copays =>                     | \$60 PCP                               | \$60 PCP                                                            | N/A                                        | \$0 (Visits 1-3); then 100%<br>after Ded. PCP                       | \$20 PCP                  | \$20 PCP                  | \$20 PCP                  | \$20 PCP                  |
| OOP Maximum =>                | \$8,500                                | \$8,500                                                             | \$6,900                                    | \$8,550                                                             | \$7,500                   | \$7,500                   | \$7,500                   | \$7,500                   |
| Pediatric Dental (Yes/No) =>  | Yes                                    | Yes                                                                 | Yes                                        | Yes                                                                 | Yes                       | Yes                       | Yes                       | Yes                       |
| Age Band                      | Non-Tobacco                            | Tobacco                                                             | Non-Tobacco                                | Tobacco                                                             | Non-Tobacco               | Tobacco                   | Non-Tobacco               | Tobacco                   |
| 0 - 14                        | \$169.07                               | \$169.07                                                            | \$184.17                                   | \$184.17                                                            | \$171.30                  | \$171.30                  | \$126.64                  | \$126.64                  |
| 15                            | \$184.09                               | \$184.09                                                            | \$200.54                                   | \$200.54                                                            | \$186.53                  | \$186.53                  | \$137.89                  | \$137.89                  |
| 16                            | \$189.84                               | \$189.84                                                            | \$206.80                                   | \$206.80                                                            | \$192.35                  | \$192.35                  | \$142.20                  | \$142.20                  |
| 17                            | \$195.59                               | \$195.59                                                            | \$213.06                                   | \$213.06                                                            | \$198.17                  | \$198.17                  | \$146.50                  | \$146.50                  |
| 18                            | \$201.77                               | \$201.77                                                            | \$219.80                                   | \$219.80                                                            | \$204.44                  | \$204.44                  | \$151.14                  | \$151.14                  |
| 19                            | \$207.96                               | \$207.96                                                            | \$226.55                                   | \$226.55                                                            | \$210.71                  | \$210.71                  | \$155.77                  | \$155.77                  |
| 20                            | \$214.37                               | \$214.37                                                            | \$233.53                                   | \$233.53                                                            | \$217.20                  | \$217.20                  | \$160.57                  | \$160.57                  |
| 21                            | \$221.00                               | \$226.53                                                            | \$240.75                                   | \$246.77                                                            | \$223.92                  | \$229.52                  | \$165.54                  | \$169.68                  |
| 22                            | \$221.00                               | \$226.53                                                            | \$240.75                                   | \$246.77                                                            | \$223.92                  | \$229.52                  | \$165.54                  | \$169.68                  |
| 23                            | \$221.00                               | \$226.53                                                            | \$240.75                                   | \$246.77                                                            | \$223.92                  | \$229.52                  | \$165.54                  | \$169.68                  |
| 24                            | \$221.00                               | \$226.53                                                            | \$240.75                                   | \$246.77                                                            | \$223.92                  | \$229.52                  | \$165.54                  | \$169.68                  |
| 25                            | \$221.88                               | \$227.43                                                            | \$241.71                                   | \$247.75                                                            | \$224.82                  | \$230.44                  | \$166.20                  | \$170.36                  |
| 26                            | \$226.30                               | \$231.96                                                            | \$246.53                                   | \$252.69                                                            | \$229.29                  | \$235.02                  | \$169.51                  | \$173.75                  |
| 27                            | \$231.61                               | \$237.40                                                            | \$252.31                                   | \$258.62                                                            | \$234.67                  | \$240.54                  | \$173.49                  | \$177.83                  |
| 28                            | \$240.23                               | \$246.24                                                            | \$261.70                                   | \$268.24                                                            | \$243.40                  | \$249.49                  | \$179.94                  | \$184.44                  |
| 29                            | \$247.30                               | \$253.48                                                            | \$269.40                                   | \$276.14                                                            | \$250.57                  | \$256.83                  | \$185.24                  | \$189.87                  |
| 30                            | \$250.84                               | \$257.11                                                            | \$273.25                                   | \$280.08                                                            | \$254.15                  | \$260.50                  | \$187.89                  | \$192.59                  |
| 31                            | \$256.14                               | \$262.54                                                            | \$279.03                                   | \$286.01                                                            | \$259.52                  | \$266.01                  | \$191.86                  | \$196.66                  |
| 32                            | \$261.44                               | \$267.98                                                            | \$284.81                                   | \$291.93                                                            | \$264.90                  | \$271.52                  | \$195.83                  | \$200.73                  |
| 33                            | \$264.76                               | \$271.38                                                            | \$288.42                                   | \$295.63                                                            | \$268.26                  | \$274.97                  | \$198.32                  | \$203.28                  |
| 34                            | \$268.29                               | \$275.00                                                            | \$292.27                                   | \$299.58                                                            | \$271.84                  | \$278.64                  | \$200.97                  | \$205.99                  |
| 35                            | \$270.06                               | \$276.81                                                            | \$294.20                                   | \$301.56                                                            | \$273.63                  | \$280.47                  | \$202.29                  | \$207.35                  |
| 36                            | \$271.83                               | \$278.63                                                            | \$296.12                                   | \$303.52                                                            | \$275.42                  | \$282.31                  | \$203.61                  | \$208.70                  |
| 37                            | \$273.60                               | \$280.44                                                            | \$298.05                                   | \$305.50                                                            | \$277.21                  | \$284.14                  | \$204.94                  | \$210.06                  |
| 38                            | \$275.37                               | \$282.25                                                            | \$299.97                                   | \$307.47                                                            | \$279.00                  | \$285.98                  | \$206.26                  | \$211.42                  |
| 39                            | \$278.90                               | \$285.87                                                            | \$303.83                                   | \$311.43                                                            | \$282.59                  | \$289.65                  | \$208.91                  | \$214.13                  |
| 40                            | \$282.44                               | \$310.68                                                            | \$307.68                                   | \$338.45                                                            | \$286.17                  | \$314.79                  | \$211.56                  | \$232.72                  |
| 41                            | \$287.74                               | \$317.95                                                            | \$313.46                                   | \$346.37                                                            | \$291.54                  | \$322.15                  | \$215.53                  | \$238.16                  |
| 42                            | \$292.83                               | \$325.63                                                            | \$318.99                                   | \$354.72                                                            | \$296.69                  | \$329.92                  | \$219.34                  | \$243.91                  |
| 43                            | \$299.90                               | \$336.19                                                            | \$326.70                                   | \$366.23                                                            | \$303.86                  | \$340.63                  | \$224.64                  | \$251.82                  |
| 44                            | \$308.74                               | \$349.49                                                            | \$336.33                                   | \$380.73                                                            | \$312.82                  | \$354.11                  | \$231.26                  | \$261.79                  |
| 45                            | \$319.12                               | \$365.39                                                            | \$347.64                                   | \$398.05                                                            | \$323.34                  | \$370.22                  | \$239.04                  | \$273.70                  |
| 46                            | \$331.50                               | \$384.54                                                            | \$361.13                                   | \$418.91                                                            | \$335.88                  | \$389.62                  | \$248.31                  | \$288.04                  |
| 47                            | \$345.42                               | \$406.56                                                            | \$376.29                                   | \$442.89                                                            | \$349.99                  | \$411.94                  | \$258.74                  | \$304.54                  |
| 48                            | \$361.34                               | \$432.16                                                            | \$393.63                                   | \$470.78                                                            | \$366.11                  | \$437.87                  | \$270.66                  | \$323.71                  |
| 49                            | \$377.03                               | \$458.85                                                            | \$410.72                                   | \$499.85                                                            | \$382.01                  | \$464.91                  | \$282.41                  | \$343.69                  |
| 50                            | \$394.71                               | \$483.52                                                            | \$429.98                                   | \$526.73                                                            | \$399.92                  | \$489.90                  | \$295.65                  | \$362.17                  |
| 51                            | \$412.17                               | \$504.91                                                            | \$449.00                                   | \$550.03                                                            | \$417.61                  | \$511.57                  | \$308.73                  | \$378.19                  |
| 52                            | \$431.39                               | \$528.45                                                            | \$469.94                                   | \$575.68                                                            | \$437.09                  | \$535.44                  | \$323.13                  | \$395.83                  |
| 53                            | \$450.84                               | \$552.28                                                            | \$491.13                                   | \$601.63                                                            | \$456.80                  | \$559.58                  | \$337.70                  | \$413.68                  |
| 54                            | \$471.84                               | \$578.00                                                            | \$514.00                                   | \$629.65                                                            | \$478.07                  | \$585.64                  | \$353.43                  | \$432.95                  |
| 55                            | \$492.83                               | \$603.72                                                            | \$536.87                                   | \$657.67                                                            | \$499.34                  | \$611.69                  | \$369.15                  | \$452.21                  |
| 56                            | \$515.59                               | \$631.60                                                            | \$561.67                                   | \$688.05                                                            | \$522.41                  | \$639.95                  | \$386.20                  | \$473.10                  |
| 57                            | \$538.58                               | \$659.76                                                            | \$586.71                                   | \$718.72                                                            | \$545.69                  | \$668.47                  | \$403.42                  | \$494.19                  |
| 58                            | \$563.11                               | \$689.81                                                            | \$613.43                                   | \$751.45                                                            | \$570.55                  | \$698.92                  | \$421.80                  | \$516.71                  |
| 59                            | \$575.26                               | \$704.69                                                            | \$626.67                                   | \$767.67                                                            | \$582.86                  | \$714.00                  | \$430.90                  | \$527.85                  |
| 60                            | \$599.79                               | \$734.74                                                            | \$653.40                                   | \$800.42                                                            | \$607.72                  | \$744.46                  | \$449.28                  | \$550.37                  |
| 61                            | \$621.01                               | \$760.74                                                            | \$676.51                                   | \$828.72                                                            | \$629.22                  | \$770.79                  | \$465.17                  | \$569.83                  |
| 62                            | \$634.93                               | \$777.79                                                            | \$691.67                                   | \$847.30                                                            | \$643.32                  | \$788.07                  | \$475.60                  | \$582.61                  |
| 63                            | \$652.39                               | \$799.18                                                            | \$710.69                                   | \$870.60                                                            | \$661.01                  | \$809.74                  | \$488.67                  | \$598.62                  |
| 64+                           | \$663.00                               | \$812.18                                                            | \$722.25                                   | \$884.76                                                            | \$671.76                  | \$822.91                  | \$496.62                  | \$608.36                  |

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

| HIOS Plan ID (On Exchange)=>  | N/A                       |            | N/A                         |            | N/A                         |            | N/A                         |            | N/A                         |            | N/A                         |            | N/A                                                      |            | N/A                                                      |            |
|-------------------------------|---------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|----------------------------------------------------------|------------|----------------------------------------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA1160004            |            | 33709PA1160003              |            | 33709PA1160003              |            | 33709PA1160003              |            | 33709PA1160003              |            | 33709PA1160003              |            | 33709PA1170003                                           |            | 33709PA1170003                                           |            |
| Plan Marketing Name =>        | my Blue Access PPO Gold 0 |            | my Blue Access PPO Gold 800 |            | my Blue Access PPO Gold 800 |            | my Blue Access PPO Gold 800 |            | my Blue Access PPO Gold 800 |            | my Blue Access PPO Gold 800 |            | my Blue Access PPO Gold 800<br>+ Adult Dental and Vision |            | my Blue Access PPO Gold 800<br>+ Adult Dental and Vision |            |
| Form # =>                     | BA/PPO/WDP                |            | BA/PPO/WDP                  |            | BA/PPO/WDP                  |            | BA/PPO/WDP                  |            | BA/PPO/WDP                  |            | BA/PPO/WDP                  |            | BA/PPO/ADV/WDP                                           |            | BA/PPO/ADV/WDP                                           |            |
| Rating Area =>                | Area 6                    |            | Area 1                      |            | Area 2                      |            | Area 4                      |            | Area 5                      |            | Area 6                      |            | Area 1                                                   |            | Area 2                                                   |            |
| Network =>                    | C                         |            | C                           |            | C                           |            | C                           |            | C                           |            | C                           |            | C                                                        |            | C                                                        |            |
| Metal =>                      | Gold                      |            | Gold                        |            | Gold                        |            | Gold                        |            | Gold                        |            | Gold                        |            | Gold                                                     |            | Gold                                                     |            |
| Deductible =>                 | \$0                       |            | \$800                       |            | \$800                       |            | \$800                       |            | \$800                       |            | \$800                       |            | \$800                                                    |            | \$800                                                    |            |
| Coinsurance =>                | 60%                       |            | 80%                         |            | 80%                         |            | 80%                         |            | 80%                         |            | 80%                         |            | 80%                                                      |            | 80%                                                      |            |
| Copays =>                     | \$20 PCP                  |            | \$15 PCP                    |            | \$15 PCP                    |            | \$15 PCP                    |            | \$15 PCP                    |            | \$15 PCP                    |            | \$15 PCP                                                 |            | \$15 PCP                                                 |            |
| OOP Maximum =>                | \$7,500                   |            | \$6,000                     |            | \$6,000                     |            | \$6,000                     |            | \$6,000                     |            | \$6,000                     |            | \$6,000                                                  |            | \$6,000                                                  |            |
| Pediatric Dental (Yes/No) =>  | Yes                       |            | Yes                         |            | Yes                         |            | Yes                         |            | Yes                         |            | Yes                         |            | Yes                                                      |            | Yes                                                      |            |
| Age Band                      | Non-Tobacco               | Tobacco    | Non-Tobacco                 | Tobacco    | Non-Tobacco                 | Tobacco    | Non-Tobacco                 | Tobacco    | Non-Tobacco                 | Tobacco    | Non-Tobacco                 | Tobacco    | Non-Tobacco                                              | Tobacco    | Non-Tobacco                                              | Tobacco    |
| 0 - 14                        | \$328.87                  | \$328.87   | \$307.93                    | \$307.93   | \$307.93                    | \$307.93   | \$307.93                    | \$307.93   | \$307.93                    | \$307.93   | \$340.69                    | \$340.69   | \$323.04                                                 | \$323.04   | \$323.04                                                 | \$323.04   |
| 15                            | \$358.11                  | \$358.11   | \$335.30                    | \$335.30   | \$335.30                    | \$335.30   | \$335.30                    | \$335.30   | \$335.30                    | \$335.30   | \$370.98                    | \$370.98   | \$351.76                                                 | \$351.76   | \$351.76                                                 | \$351.76   |
| 16                            | \$369.28                  | \$369.28   | \$345.76                    | \$345.76   | \$345.76                    | \$345.76   | \$345.76                    | \$345.76   | \$345.76                    | \$345.76   | \$382.56                    | \$382.56   | \$362.74                                                 | \$362.74   | \$362.74                                                 | \$362.74   |
| 17                            | \$380.46                  | \$380.46   | \$356.23                    | \$356.23   | \$356.23                    | \$356.23   | \$356.23                    | \$356.23   | \$356.23                    | \$356.23   | \$394.13                    | \$394.13   | \$373.72                                                 | \$373.72   | \$373.72                                                 | \$373.72   |
| 18                            | \$392.50                  | \$392.50   | \$367.50                    | \$367.50   | \$367.50                    | \$367.50   | \$367.50                    | \$367.50   | \$367.50                    | \$367.50   | \$406.60                    | \$406.60   | \$385.54                                                 | \$385.54   | \$385.54                                                 | \$385.54   |
| 19                            | \$404.54                  | \$404.54   | \$378.77                    | \$378.77   | \$378.77                    | \$378.77   | \$378.77                    | \$378.77   | \$378.77                    | \$378.77   | \$419.07                    | \$419.07   | \$397.37                                                 | \$397.37   | \$397.37                                                 | \$397.37   |
| 20                            | \$417.00                  | \$417.00   | \$390.44                    | \$390.44   | \$390.44                    | \$390.44   | \$390.44                    | \$390.44   | \$390.44                    | \$390.44   | \$431.99                    | \$431.99   | \$409.61                                                 | \$409.61   | \$409.61                                                 | \$409.61   |
| 21                            | \$429.90                  | \$440.65   | \$402.52                    | \$412.58   | \$402.52                    | \$412.58   | \$402.52                    | \$412.58   | \$402.52                    | \$412.58   | \$445.35                    | \$456.48   | \$422.28                                                 | \$432.84   | \$422.28                                                 | \$432.84   |
| 22                            | \$429.90                  | \$440.65   | \$402.52                    | \$412.58   | \$402.52                    | \$412.58   | \$402.52                    | \$412.58   | \$402.52                    | \$412.58   | \$445.35                    | \$456.48   | \$422.28                                                 | \$432.84   | \$422.28                                                 | \$432.84   |
| 23                            | \$429.90                  | \$440.65   | \$402.52                    | \$412.58   | \$402.52                    | \$412.58   | \$402.52                    | \$412.58   | \$402.52                    | \$412.58   | \$445.35                    | \$456.48   | \$422.28                                                 | \$432.84   | \$422.28                                                 | \$432.84   |
| 24                            | \$429.90                  | \$440.65   | \$402.52                    | \$412.58   | \$402.52                    | \$412.58   | \$402.52                    | \$412.58   | \$402.52                    | \$412.58   | \$445.35                    | \$456.48   | \$422.28                                                 | \$432.84   | \$422.28                                                 | \$432.84   |
| 25                            | \$431.62                  | \$442.41   | \$404.13                    | \$414.23   | \$404.13                    | \$414.23   | \$404.13                    | \$414.23   | \$404.13                    | \$414.23   | \$447.13                    | \$458.31   | \$423.97                                                 | \$434.57   | \$423.97                                                 | \$434.57   |
| 26                            | \$440.22                  | \$451.23   | \$412.18                    | \$422.48   | \$412.18                    | \$422.48   | \$412.18                    | \$422.48   | \$412.18                    | \$422.48   | \$456.04                    | \$467.44   | \$432.41                                                 | \$443.22   | \$432.41                                                 | \$443.22   |
| 27                            | \$450.54                  | \$461.80   | \$421.84                    | \$432.39   | \$421.84                    | \$432.39   | \$421.84                    | \$432.39   | \$421.84                    | \$432.39   | \$466.73                    | \$478.40   | \$442.55                                                 | \$453.61   | \$442.55                                                 | \$453.61   |
| 28                            | \$467.30                  | \$478.98   | \$437.54                    | \$448.48   | \$437.54                    | \$448.48   | \$437.54                    | \$448.48   | \$437.54                    | \$448.48   | \$484.10                    | \$496.20   | \$459.02                                                 | \$470.50   | \$459.02                                                 | \$470.50   |
| 29                            | \$481.06                  | \$493.09   | \$450.42                    | \$461.68   | \$450.42                    | \$461.68   | \$450.42                    | \$461.68   | \$450.42                    | \$461.68   | \$498.35                    | \$510.81   | \$472.53                                                 | \$484.34   | \$472.53                                                 | \$484.34   |
| 30                            | \$487.94                  | \$500.14   | \$456.86                    | \$468.28   | \$456.86                    | \$468.28   | \$456.86                    | \$468.28   | \$456.86                    | \$468.28   | \$505.47                    | \$518.11   | \$479.29                                                 | \$491.27   | \$479.29                                                 | \$491.27   |
| 31                            | \$498.25                  | \$510.71   | \$466.52                    | \$478.18   | \$466.52                    | \$478.18   | \$466.52                    | \$478.18   | \$466.52                    | \$478.18   | \$516.16                    | \$529.06   | \$489.42                                                 | \$501.66   | \$489.42                                                 | \$501.66   |
| 32                            | \$508.57                  | \$521.28   | \$476.18                    | \$488.08   | \$476.18                    | \$488.08   | \$476.18                    | \$488.08   | \$476.18                    | \$488.08   | \$526.85                    | \$540.02   | \$499.56                                                 | \$512.05   | \$499.56                                                 | \$512.05   |
| 33                            | \$515.02                  | \$527.90   | \$482.22                    | \$494.28   | \$482.22                    | \$494.28   | \$482.22                    | \$494.28   | \$482.22                    | \$494.28   | \$533.53                    | \$546.87   | \$505.89                                                 | \$518.54   | \$505.89                                                 | \$518.54   |
| 34                            | \$521.90                  | \$534.95   | \$488.66                    | \$500.88   | \$488.66                    | \$500.88   | \$488.66                    | \$500.88   | \$488.66                    | \$500.88   | \$540.65                    | \$554.17   | \$512.65                                                 | \$525.47   | \$512.65                                                 | \$525.47   |
| 35                            | \$525.34                  | \$538.47   | \$491.88                    | \$504.18   | \$491.88                    | \$504.18   | \$491.88                    | \$504.18   | \$491.88                    | \$504.18   | \$544.22                    | \$557.83   | \$516.03                                                 | \$528.93   | \$516.03                                                 | \$528.93   |
| 36                            | \$528.78                  | \$542.00   | \$495.10                    | \$507.48   | \$495.10                    | \$507.48   | \$495.10                    | \$507.48   | \$495.10                    | \$507.48   | \$547.78                    | \$561.47   | \$519.40                                                 | \$532.39   | \$519.40                                                 | \$532.39   |
| 37                            | \$532.22                  | \$545.53   | \$498.32                    | \$510.78   | \$498.32                    | \$510.78   | \$498.32                    | \$510.78   | \$498.32                    | \$510.78   | \$551.34                    | \$565.12   | \$522.78                                                 | \$535.85   | \$522.78                                                 | \$535.85   |
| 38                            | \$535.66                  | \$549.05   | \$501.54                    | \$514.08   | \$501.54                    | \$514.08   | \$501.54                    | \$514.08   | \$501.54                    | \$514.08   | \$554.91                    | \$568.78   | \$526.16                                                 | \$539.31   | \$526.16                                                 | \$539.31   |
| 39                            | \$542.53                  | \$556.09   | \$507.98                    | \$520.68   | \$507.98                    | \$520.68   | \$507.98                    | \$520.68   | \$507.98                    | \$520.68   | \$562.03                    | \$576.08   | \$532.92                                                 | \$546.24   | \$532.92                                                 | \$546.24   |
| 40                            | \$549.41                  | \$604.35   | \$514.42                    | \$526.86   | \$514.42                    | \$526.86   | \$514.42                    | \$526.86   | \$514.42                    | \$526.86   | \$569.16                    | \$583.67   | \$539.67                                                 | \$553.64   | \$539.67                                                 | \$553.64   |
| 41                            | \$559.73                  | \$618.50   | \$524.08                    | \$536.52   | \$524.08                    | \$536.52   | \$524.08                    | \$536.52   | \$524.08                    | \$536.52   | \$579.11                    | \$593.85   | \$549.81                                                 | \$564.54   | \$549.81                                                 | \$564.54   |
| 42                            | \$569.62                  | \$633.42   | \$533.34                    | \$545.86   | \$533.34                    | \$545.86   | \$533.34                    | \$545.86   | \$533.34                    | \$545.86   | \$593.07                    | \$607.81   | \$559.52                                                 | \$574.29   | \$559.52                                                 | \$574.29   |
| 43                            | \$583.37                  | \$653.96   | \$546.22                    | \$558.74   | \$546.22                    | \$558.74   | \$546.22                    | \$558.74   | \$546.22                    | \$558.74   | \$612.31                    | \$626.81   | \$573.03                                                 | \$588.03   | \$573.03                                                 | \$588.03   |
| 44                            | \$600.57                  | \$679.85   | \$562.32                    | \$575.08   | \$562.32                    | \$575.08   | \$562.32                    | \$575.08   | \$562.32                    | \$575.08   | \$636.55                    | \$651.25   | \$598.93                                                 | \$614.03   | \$598.93                                                 | \$614.03   |
| 45                            | \$620.78                  | \$710.79   | \$581.24                    | \$596.52   | \$581.24                    | \$596.52   | \$581.24                    | \$596.52   | \$581.24                    | \$596.52   | \$663.08                    | \$678.88   | \$614.03                                                 | \$630.24   | \$614.03                                                 | \$630.24   |
| 46                            | \$644.85                  | \$748.03   | \$603.78                    | \$619.52   | \$603.78                    | \$619.52   | \$603.78                    | \$619.52   | \$603.78                    | \$619.52   | \$686.03                    | \$702.03   | \$636.42                                                 | \$652.84   | \$636.42                                                 | \$652.84   |
| 47                            | \$671.93                  | \$790.86   | \$629.14                    | \$645.52   | \$629.14                    | \$645.52   | \$629.14                    | \$645.52   | \$629.14                    | \$645.52   | \$710.08                    | \$726.88   | \$658.02                                                 | \$675.02   | \$658.02                                                 | \$675.02   |
| 48                            | \$702.89                  | \$840.66   | \$658.12                    | \$674.52   | \$658.12                    | \$674.52   | \$658.12                    | \$674.52   | \$658.12                    | \$674.52   | \$738.15                    | \$755.35   | \$690.43                                                 | \$708.03   | \$690.43                                                 | \$708.03   |
| 49                            | \$733.41                  | \$892.56   | \$686.70                    | \$703.10   | \$686.70                    | \$703.10   | \$686.70                    | \$703.10   | \$686.70                    | \$703.10   | \$765.77                    | \$783.57   | \$720.41                                                 | \$738.61   | \$720.41                                                 | \$738.61   |
| 50                            | \$767.80                  | \$940.56   | \$718.90                    | \$735.30   | \$718.90                    | \$735.30   | \$718.90                    | \$735.30   | \$718.90                    | \$735.30   | \$795.40                    | \$813.60   | \$754.19                                                 | \$772.39   | \$754.19                                                 | \$772.39   |
| 51                            | \$801.76                  | \$982.16   | \$750.70                    | \$767.10   | \$750.70                    | \$767.10   | \$750.70                    | \$767.10   | \$750.70                    | \$767.10   | \$826.58                    | \$845.18   | \$787.55                                                 | \$806.15   | \$787.55                                                 | \$806.15   |
| 52                            | \$839.16                  | \$1,027.97 | \$785.72                    | \$802.12   | \$785.72                    | \$802.12   | \$785.72                    | \$802.12   | \$785.72                    | \$802.12   | \$859.32                    | \$878.32   | \$818.29                                                 | \$837.29   | \$818.29                                                 | \$837.29   |
| 53                            | \$877.00                  | \$1,074.33 | \$821.14                    | \$837.54   | \$821.14                    | \$837.54   | \$821.14                    | \$837.54   | \$821.14                    | \$837.54   | \$890.51                    | \$910.11   | \$849.29                                                 | \$868.89   | \$849.29                                                 | \$868.89   |
| 54                            | \$917.84                  | \$1,124.35 | \$859.38                    | \$875.78   | \$859.38                    | \$875.78   | \$859.38                    | \$875.78   | \$859.38                    | \$875.78   | \$921.70                    | \$942.30   | \$869.47                                                 | \$889.07   | \$869.47                                                 | \$889.07   |
| 55                            | \$958.68                  | \$1,174.38 | \$897.62                    | \$914.02   | \$897.62                    | \$914.02   | \$897.62                    | \$914.02   | \$897.62                    | \$914.02   | \$953.13                    | \$974.13   | \$899.91                                                 | \$920.91   | \$899.91                                                 | \$920.91   |
| 56                            | \$1,002.96                | \$1,228.63 | \$939.08                    | \$955.48   | \$939.08                    | \$955.48   | \$939.08                    | \$955.48   | \$939.08                    | \$955.48   | \$1,004.32                  | \$1,025.32 | \$921.29                                                 | \$942.29   | \$921.29                                                 | \$942.29   |
| 57                            | \$1,047.67                | \$1,283.40 | \$980.94                    | \$1,000.34 | \$980.94                    | \$1,000.34 | \$980.94                    | \$1,000.34 | \$980.94                    | \$1,000.34 | \$1,031.65                  | \$1,052.65 | \$948.63                                                 | \$969.63   | \$948.63                                                 | \$969.63   |
| 58                            | \$1,095.39                | \$1,341.85 | \$1,025.62                  | \$1,046.02 | \$1,025.62                  | \$1,046.02 | \$1,025.62                  | \$1,046.02 | \$1,025.62                  | \$1,046.02 | \$1,063.07                  | \$1,084.07 | \$975.97                                                 | \$996.97   | \$975.97                                                 | \$996.97   |
| 59                            | \$1,119.03                | \$1,370.81 | \$1,047.76                  | \$1,068.16 | \$1,047.76                  | \$1,068.16 | \$1,047.76                  | \$1,068.16 | \$1,047.76                  | \$1,068.16 | \$1,084.32                  | \$1,105.32 | \$996.22                                                 | \$1,017.22 | \$996.22                                                 | \$1,017.22 |
| 60                            | \$1,166.75                | \$1,429.27 | \$1,092.44                  | \$1,112.84 | \$1,092.44                  | \$1,112.84 | \$1,092.44                  | \$1,112.84 | \$1,092.44                  | \$1,112.84 | \$1,128.68                  | \$1,149.68 | \$1,043.94                                               | \$1,064.94 | \$1,043.94                                               | \$1,064.94 |
| 61                            | \$1,208.02                | \$1,479.82 | \$1,131.08                  | \$1,151.48 | \$1,131.08                  | \$1,151.48 | \$1,131.08                  | \$1,151.48 | \$1,131.08                  | \$1,151.48 | \$1,167.83                  | \$1,188.83 | \$1,084.63                                               | \$1,105.63 | \$1,084.63                                               | \$1,105.63 |
| 62                            | \$1,235.10                | \$1,513.00 | \$1,156.44                  | \$1,176.84 | \$1,156.44                  | \$1,176.84 | \$1,156.44                  | \$1,176.84 | \$1,156.44                  | \$1,176.84 | \$1,193.08                  | \$1,214.08 | \$1,113.13                                               | \$1,134.13 | \$1,113.13                                               | \$1,134.13 |
| 63                            | \$1,269.06                | \$1,554.60 | \$1,188.24                  | \$1,208.64 | \$1,188.24                  | \$1,208.64 | \$1,188.24                  | \$1,208.64 | \$1,188.24                  | \$1,208.64 | \$1,224.28                  | \$1,245.28 | \$1,139.18                                               | \$1,160.18 | \$1,139.18                                               | \$1,160.18 |
| 64+                           | \$1,289.70                | \$1,579.88 | \$1,207.56                  | \$1,227.96 | \$1,207.56                  | \$1,227.96 | \$1,207.56                  | \$1,227.96 | \$1,207.56                  | \$1,227.96 | \$1,244.00                  | \$1,265.00 | \$1,160.18                                               | \$1,181.18 | \$1,160.18                                               | \$1,181.18 |

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

| HIOS Plan ID (On Exchange)=>  | N/A                                                      |            | N/A                                                      |            | N/A                                                      |            | N/A                                   |            | N/A                                   |            | N/A                                   |            | N/A                                   |            | N/A                                   |            |
|-------------------------------|----------------------------------------------------------|------------|----------------------------------------------------------|------------|----------------------------------------------------------|------------|---------------------------------------|------------|---------------------------------------|------------|---------------------------------------|------------|---------------------------------------|------------|---------------------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA1170003                                           |            | 33709PA1170003                                           |            | 33709PA1170003                                           |            | 33709PA1180002                        |            | 33709PA1180002                        |            | 33709PA1180002                        |            | 33709PA1180002                        |            | 33709PA1180002                        |            |
| Plan Marketing Name =>        | my Blue Access PPO Gold 800<br>+ Adult Dental and Vision |            | my Blue Access PPO Gold 800<br>+ Adult Dental and Vision |            | my Blue Access PPO Gold 800<br>+ Adult Dental and Vision |            | my Blue Access PPO Silver<br>1850 HSA |            | my Blue Access PPO Silver<br>1850 HSA |            | my Blue Access PPO Silver<br>1850 HSA |            | my Blue Access PPO Silver<br>1850 HSA |            | my Blue Access PPO Silver<br>1850 HSA |            |
| Form # =>                     | BA/PPO/ADV/WDP                                           |            | BA/PPO/ADV/WDP                                           |            | BA/PPO/ADV/WDP                                           |            | BA/PPO/HDHP/WDP                       |            | BA/PPO/HDHP/WDP                       |            | BA/PPO/HDHP/WDP                       |            | BA/PPO/HDHP/WDP                       |            | BA/PPO/HDHP/WDP                       |            |
| Rating Area =>                | Area 4                                                   |            | Area 5                                                   |            | Area 6                                                   |            | Area 1                                |            | Area 2                                |            | Area 4                                |            | Area 5                                |            | Area 6                                |            |
| Network =>                    | C                                                        |            | C                                                        |            | C                                                        |            | C                                     |            | C                                     |            | C                                     |            | C                                     |            | C                                     |            |
| Metal =>                      | Gold                                                     |            | Gold                                                     |            | Gold                                                     |            | Silver                                |            | Silver                                |            | Silver                                |            | Silver                                |            | Silver                                |            |
| Deductible =>                 | \$800                                                    |            | \$800                                                    |            | \$800                                                    |            | \$1,850                               |            | \$1,850                               |            | \$1,850                               |            | \$1,850                               |            | \$1,850                               |            |
| Coinsurance =>                | 80%                                                      |            | 80%                                                      |            | 80%                                                      |            | 70%                                   |            | 70%                                   |            | 70%                                   |            | 70%                                   |            | 70%                                   |            |
| Copays =>                     | \$15 PCP                                                 |            | \$15 PCP                                                 |            | \$15 PCP                                                 |            | N/A                                   |            | N/A                                   |            | N/A                                   |            | N/A                                   |            | N/A                                   |            |
| OOP Maximum =>                | \$6,000                                                  |            | \$6,000                                                  |            | \$6,000                                                  |            | \$6,900                               |            | \$6,900                               |            | \$6,900                               |            | \$6,900                               |            | \$6,900                               |            |
| Pediatric Dental (Yes/No) =>  | Yes                                                      |            | Yes                                                      |            | Yes                                                      |            | Yes                                   |            | Yes                                   |            | Yes                                   |            | Yes                                   |            | Yes                                   |            |
| Age Band                      | Non-Tobacco                                              | Tobacco    | Non-Tobacco                                              | Tobacco    | Non-Tobacco                                              | Tobacco    | Non-Tobacco                           | Tobacco    | Non-Tobacco                           | Tobacco    | Non-Tobacco                           | Tobacco    | Non-Tobacco                           | Tobacco    | Non-Tobacco                           | Tobacco    |
| 0 - 14                        | \$323.04                                                 | \$323.04   | \$323.04                                                 | \$323.04   | \$357.41                                                 | \$357.41   | \$259.82                              | \$259.82   | \$259.82                              | \$259.82   | \$259.82                              | \$259.82   | \$259.82                              | \$259.82   | \$287.46                              | \$287.46   |
| 15                            | \$351.76                                                 | \$351.76   | \$351.76                                                 | \$351.76   | \$389.18                                                 | \$389.18   | \$282.91                              | \$282.91   | \$282.91                              | \$282.91   | \$282.91                              | \$282.91   | \$282.91                              | \$282.91   | \$313.01                              | \$313.01   |
| 16                            | \$362.74                                                 | \$362.74   | \$362.74                                                 | \$362.74   | \$401.32                                                 | \$401.32   | \$291.74                              | \$291.74   | \$291.74                              | \$291.74   | \$291.74                              | \$291.74   | \$291.74                              | \$291.74   | \$322.78                              | \$322.78   |
| 17                            | \$373.72                                                 | \$373.72   | \$373.72                                                 | \$373.72   | \$413.47                                                 | \$413.47   | \$300.57                              | \$300.57   | \$300.57                              | \$300.57   | \$300.57                              | \$300.57   | \$300.57                              | \$300.57   | \$332.55                              | \$332.55   |
| 18                            | \$385.54                                                 | \$385.54   | \$385.54                                                 | \$385.54   | \$426.55                                                 | \$426.55   | \$310.08                              | \$310.08   | \$310.08                              | \$310.08   | \$310.08                              | \$310.08   | \$310.08                              | \$310.08   | \$343.07                              | \$343.07   |
| 19                            | \$397.37                                                 | \$397.37   | \$397.37                                                 | \$397.37   | \$439.64                                                 | \$439.64   | \$319.59                              | \$319.59   | \$319.59                              | \$319.59   | \$319.59                              | \$319.59   | \$319.59                              | \$319.59   | \$353.59                              | \$353.59   |
| 20                            | \$409.61                                                 | \$409.61   | \$409.61                                                 | \$409.61   | \$453.18                                                 | \$453.18   | \$329.44                              | \$329.44   | \$329.44                              | \$329.44   | \$329.44                              | \$329.44   | \$329.44                              | \$329.44   | \$364.49                              | \$364.49   |
| 21                            | \$422.28                                                 | \$432.84   | \$422.28                                                 | \$432.84   | \$467.20                                                 | \$478.88   | \$339.63                              | \$348.12   | \$339.63                              | \$348.12   | \$339.63                              | \$348.12   | \$339.63                              | \$348.12   | \$375.76                              | \$385.15   |
| 22                            | \$422.28                                                 | \$432.84   | \$422.28                                                 | \$432.84   | \$467.20                                                 | \$478.88   | \$339.63                              | \$348.12   | \$339.63                              | \$348.12   | \$339.63                              | \$348.12   | \$339.63                              | \$348.12   | \$375.76                              | \$385.15   |
| 23                            | \$422.28                                                 | \$432.84   | \$422.28                                                 | \$432.84   | \$467.20                                                 | \$478.88   | \$339.63                              | \$348.12   | \$339.63                              | \$348.12   | \$339.63                              | \$348.12   | \$339.63                              | \$348.12   | \$375.76                              | \$385.15   |
| 24                            | \$422.28                                                 | \$432.84   | \$422.28                                                 | \$432.84   | \$467.20                                                 | \$478.88   | \$339.63                              | \$348.12   | \$339.63                              | \$348.12   | \$339.63                              | \$348.12   | \$339.63                              | \$348.12   | \$375.76                              | \$385.15   |
| 25                            | \$423.97                                                 | \$434.57   | \$423.97                                                 | \$434.57   | \$469.07                                                 | \$480.80   | \$349.51                              | \$349.51   | \$349.51                              | \$349.51   | \$349.51                              | \$349.51   | \$349.51                              | \$349.51   | \$377.26                              | \$386.69   |
| 26                            | \$432.41                                                 | \$443.22   | \$432.41                                                 | \$443.22   | \$478.41                                                 | \$490.37   | \$347.78                              | \$356.47   | \$347.78                              | \$356.47   | \$347.78                              | \$356.47   | \$347.78                              | \$356.47   | \$384.78                              | \$394.40   |
| 27                            | \$442.55                                                 | \$453.61   | \$442.55                                                 | \$453.61   | \$489.63                                                 | \$501.87   | \$355.93                              | \$364.83   | \$355.93                              | \$364.83   | \$355.93                              | \$364.83   | \$355.93                              | \$364.83   | \$393.80                              | \$403.65   |
| 28                            | \$459.02                                                 | \$470.50   | \$459.02                                                 | \$470.50   | \$507.85                                                 | \$520.55   | \$369.18                              | \$378.41   | \$369.18                              | \$378.41   | \$369.18                              | \$378.41   | \$369.18                              | \$378.41   | \$408.45                              | \$418.66   |
| 29                            | \$472.53                                                 | \$484.34   | \$472.53                                                 | \$484.34   | \$522.80                                                 | \$535.87   | \$380.05                              | \$389.55   | \$380.05                              | \$389.55   | \$380.05                              | \$389.55   | \$380.05                              | \$389.55   | \$420.48                              | \$430.99   |
| 30                            | \$479.29                                                 | \$491.27   | \$479.29                                                 | \$491.27   | \$530.27                                                 | \$543.53   | \$385.48                              | \$395.12   | \$385.48                              | \$395.12   | \$385.48                              | \$395.12   | \$385.48                              | \$395.12   | \$426.49                              | \$437.15   |
| 31                            | \$489.42                                                 | \$501.66   | \$489.42                                                 | \$501.66   | \$541.48                                                 | \$555.02   | \$393.63                              | \$403.47   | \$393.63                              | \$403.47   | \$393.63                              | \$403.47   | \$393.63                              | \$403.47   | \$435.51                              | \$446.40   |
| 32                            | \$499.56                                                 | \$512.05   | \$499.56                                                 | \$512.05   | \$552.70                                                 | \$566.52   | \$401.78                              | \$411.82   | \$401.78                              | \$411.82   | \$401.78                              | \$411.82   | \$401.78                              | \$411.82   | \$444.52                              | \$455.63   |
| 33                            | \$505.89                                                 | \$518.54   | \$505.89                                                 | \$518.54   | \$559.71                                                 | \$573.70   | \$406.88                              | \$417.05   | \$406.88                              | \$417.05   | \$406.88                              | \$417.05   | \$406.88                              | \$417.05   | \$450.16                              | \$461.41   |
| 34                            | \$512.65                                                 | \$525.47   | \$512.65                                                 | \$525.47   | \$567.18                                                 | \$581.36   | \$412.31                              | \$422.62   | \$412.31                              | \$422.62   | \$412.31                              | \$422.62   | \$412.31                              | \$422.62   | \$456.17                              | \$467.57   |
| 35                            | \$516.03                                                 | \$528.93   | \$516.03                                                 | \$528.93   | \$570.92                                                 | \$585.19   | \$415.03                              | \$425.41   | \$415.03                              | \$425.41   | \$415.03                              | \$425.41   | \$415.03                              | \$425.41   | \$459.18                              | \$470.66   |
| 36                            | \$519.40                                                 | \$532.39   | \$519.40                                                 | \$532.39   | \$574.66                                                 | \$589.03   | \$417.74                              | \$428.18   | \$417.74                              | \$428.18   | \$417.74                              | \$428.18   | \$417.74                              | \$428.18   | \$462.18                              | \$473.73   |
| 37                            | \$522.78                                                 | \$535.85   | \$522.78                                                 | \$535.85   | \$578.39                                                 | \$592.85   | \$420.46                              | \$430.97   | \$420.46                              | \$430.97   | \$420.46                              | \$430.97   | \$420.46                              | \$430.97   | \$465.19                              | \$476.82   |
| 38                            | \$526.16                                                 | \$539.31   | \$526.16                                                 | \$539.31   | \$582.13                                                 | \$596.68   | \$423.18                              | \$433.76   | \$423.18                              | \$433.76   | \$423.18                              | \$433.76   | \$423.18                              | \$433.76   | \$468.20                              | \$479.91   |
| 39                            | \$532.92                                                 | \$546.24   | \$532.92                                                 | \$546.24   | \$589.61                                                 | \$604.35   | \$428.61                              | \$439.33   | \$428.61                              | \$439.33   | \$428.61                              | \$439.33   | \$428.61                              | \$439.33   | \$474.21                              | \$486.07   |
| 40                            | \$539.67                                                 | \$593.64   | \$539.67                                                 | \$593.64   | \$597.08                                                 | \$611.99   | \$434.05                              | \$444.76   | \$434.05                              | \$444.76   | \$434.05                              | \$444.76   | \$434.05                              | \$444.76   | \$480.22                              | \$492.24   |
| 41                            | \$549.81                                                 | \$607.54   | \$549.81                                                 | \$607.54   | \$608.29                                                 | \$622.16   | \$442.20                              | \$452.91   | \$442.20                              | \$452.91   | \$442.20                              | \$452.91   | \$442.20                              | \$452.91   | \$488.24                              | \$500.46   |
| 42                            | \$559.52                                                 | \$622.19   | \$559.52                                                 | \$622.19   | \$619.04                                                 | \$633.99   | \$450.01                              | \$460.72   | \$450.01                              | \$460.72   | \$450.01                              | \$460.72   | \$450.01                              | \$460.72   | \$497.88                              | \$510.09   |
| 43                            | \$573.03                                                 | \$642.37   | \$573.03                                                 | \$642.37   | \$633.99                                                 | \$648.37   | \$460.88                              | \$471.59   | \$460.88                              | \$471.59   | \$460.88                              | \$471.59   | \$460.88                              | \$471.59   | \$509.91                              | \$522.11   |
| 44                            | \$589.93                                                 | \$667.80   | \$589.93                                                 | \$667.80   | \$652.68                                                 | \$667.80   | \$474.46                              | \$485.17   | \$474.46                              | \$485.17   | \$474.46                              | \$485.17   | \$474.46                              | \$485.17   | \$524.94                              | \$537.13   |
| 45                            | \$609.77                                                 | \$698.19   | \$609.77                                                 | \$698.19   | \$674.64                                                 | \$689.77   | \$490.43                              | \$501.14   | \$490.43                              | \$501.14   | \$490.43                              | \$501.14   | \$490.43                              | \$501.14   | \$542.60                              | \$554.79   |
| 46                            | \$633.42                                                 | \$734.77   | \$633.42                                                 | \$734.77   | \$700.80                                                 | \$712.93   | \$509.45                              | \$520.16   | \$509.45                              | \$520.16   | \$509.45                              | \$520.16   | \$509.45                              | \$520.16   | \$563.64                              | \$575.83   |
| 47                            | \$660.02                                                 | \$776.84   | \$660.02                                                 | \$776.84   | \$730.23                                                 | \$742.36   | \$530.84                              | \$541.55   | \$530.84                              | \$541.55   | \$530.84                              | \$541.55   | \$530.84                              | \$541.55   | \$587.31                              | \$599.50   |
| 48                            | \$690.43                                                 | \$825.75   | \$690.43                                                 | \$825.75   | \$763.87                                                 | \$775.00   | \$555.30                              | \$566.14   | \$555.30                              | \$566.14   | \$555.30                              | \$566.14   | \$555.30                              | \$566.14   | \$614.37                              | \$626.56   |
| 49                            | \$720.41                                                 | \$876.74   | \$720.41                                                 | \$876.74   | \$797.04                                                 | \$808.17   | \$579.41                              | \$590.12   | \$579.41                              | \$590.12   | \$579.41                              | \$590.12   | \$579.41                              | \$590.12   | \$640.05                              | \$652.24   |
| 50                            | \$754.19                                                 | \$923.88   | \$754.19                                                 | \$923.88   | \$834.42                                                 | \$845.55   | \$606.58                              | \$617.29   | \$606.58                              | \$617.29   | \$606.58                              | \$617.29   | \$606.58                              | \$617.29   | \$671.11                              | \$683.30   |
| 51                            | \$787.55                                                 | \$964.75   | \$787.55                                                 | \$964.75   | \$871.33                                                 | \$882.46   | \$633.41                              | \$644.12   | \$633.41                              | \$644.12   | \$633.41                              | \$644.12   | \$633.41                              | \$644.12   | \$700.79                              | \$712.98   |
| 52                            | \$824.29                                                 | \$1,009.76 | \$824.29                                                 | \$1,009.76 | \$911.97                                                 | \$923.10   | \$662.96                              | \$673.67   | \$662.96                              | \$673.67   | \$662.96                              | \$673.67   | \$662.96                              | \$673.67   | \$733.48                              | \$745.67   |
| 53                            | \$861.45                                                 | \$1,055.28 | \$861.45                                                 | \$1,055.28 | \$953.09                                                 | \$964.22   | \$692.85                              | \$703.56   | \$692.85                              | \$703.56   | \$692.85                              | \$703.56   | \$692.85                              | \$703.56   | \$766.55                              | \$778.74   |
| 54                            | \$901.57                                                 | \$1,104.42 | \$901.57                                                 | \$1,104.42 | \$997.47                                                 | \$1,008.60 | \$725.11                              | \$735.82   | \$725.11                              | \$735.82   | \$725.11                              | \$735.82   | \$725.11                              | \$735.82   | \$802.25                              | \$814.44   |
| 55                            | \$941.68                                                 | \$1,153.56 | \$941.68                                                 | \$1,153.56 | \$1,041.86                                               | \$1,052.99 | \$757.37                              | \$768.08   | \$757.37                              | \$768.08   | \$757.37                              | \$768.08   | \$757.37                              | \$768.08   | \$837.94                              | \$850.13   |
| 56                            | \$985.18                                                 | \$1,206.85 | \$985.18                                                 | \$1,206.85 | \$1,089.98                                               | \$1,101.11 | \$792.36                              | \$803.07   | \$792.36                              | \$803.07   | \$792.36                              | \$803.07   | \$792.36                              | \$803.07   | \$876.65                              | \$888.84   |
| 57                            | \$1,029.10                                               | \$1,260.65 | \$1,029.10                                               | \$1,260.65 | \$1,138.57                                               | \$1,149.70 | \$827.68                              | \$838.39   | \$827.68                              | \$838.39   | \$827.68                              | \$838.39   | \$827.68                              | \$838.39   | \$915.73                              | \$927.92   |
| 58                            | \$1,075.97                                               | \$1,318.06 | \$1,075.97                                               | \$1,318.06 | \$1,190.43                                               | \$1,201.56 | \$865.38                              | \$876.09   | \$865.38                              | \$876.09   | \$865.38                              | \$876.09   | \$865.38                              | \$876.09   | \$957.44                              | \$969.63   |
| 59                            | \$1,099.19                                               | \$1,346.51 | \$1,099.19                                               | \$1,346.51 | \$1,216.12                                               | \$1,227.25 | \$884.06                              | \$894.77   | \$884.06                              | \$894.77   | \$884.06                              | \$894.77   | \$884.06                              | \$894.77   | \$978.10                              | \$990.29   |
| 60                            | \$1,146.07                                               | \$1,403.94 | \$1,146.07                                               | \$1,403.94 | \$1,267.98                                               | \$1,279.11 | \$921.76                              | \$932.47   | \$921.76                              | \$932.47   | \$921.76                              | \$932.47   | \$921.76                              | \$932.47   | \$1,019.81                            | \$1,031.99 |
| 61                            | \$1,186.61                                               | \$1,453.60 | \$1,186.61                                               | \$1,453.60 | \$1,312.83                                               | \$1,323.96 | \$954.36                              | \$965.07   | \$954.36                              | \$965.07   | \$954.36                              | \$965.07   | \$954.36                              | \$965.07   | \$1,055.89                            | \$1,068.08 |
| 62                            | \$1,213.21                                               | \$1,486.18 | \$1,213.21                                               | \$1,486.18 | \$1,342.27                                               | \$1,353.40 | \$975.76                              | \$986.47   | \$975.76                              | \$986.47   | \$975.76                              | \$986.47   | \$975.76                              | \$986.47   | \$1,079.56                            | \$1,091.75 |
| 63                            | \$1,246.57                                               | \$1,527.05 | \$1,246.57                                               | \$1,527.05 | \$1,379.17                                               | \$1,390.30 | \$1,002.59                            | \$1,013.72 | \$1,002.59                            | \$1,013.72 | \$1,002.59                            | \$1,013.72 | \$1,002.59                            | \$1,013.72 | \$1,109.24                            | \$1,121.43 |
| 64+                           | \$1,266.84                                               | \$1,551.88 | \$1,266.84                                               | \$1,551.88 | \$1,401.60                                               | \$1,412.73 | \$1,018.89                            | \$1,029.99 | \$1,018.89                            | \$1,029.99 | \$1,018.89                            | \$1,029.99 | \$1,018.89                            | \$1,029.99 | \$1,127.28                            | \$1,139.47 |

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

| HIOS Plan ID (On Exchange)=>  | N/A                            |            | N/A                            |            | N/A                            |            | N/A                            |            | N/A                            |            | N/A                                                      |            | N/A                                                      |            | N/A                                                      |            |
|-------------------------------|--------------------------------|------------|--------------------------------|------------|--------------------------------|------------|--------------------------------|------------|--------------------------------|------------|----------------------------------------------------------|------------|----------------------------------------------------------|------------|----------------------------------------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA1160002                 |            | 33709PA1160002                 |            | 33709PA1160002                 |            | 33709PA1160002                 |            | 33709PA1160002                 |            | 33709PA1170002                                           |            | 33709PA1170002                                           |            | 33709PA1170002                                           |            |
| Plan Marketing Name =>        | my Blue Access PPO Silver 2600 |            | my Blue Access PPO Silver 2600 |            | my Blue Access PPO Silver 2600 |            | my Blue Access PPO Silver 2600 |            | my Blue Access PPO Silver 2600 |            | my Blue Access PPO Silver 2600 + Adult Dental and Vision |            | my Blue Access PPO Silver 2600 + Adult Dental and Vision |            | my Blue Access PPO Silver 2600 + Adult Dental and Vision |            |
| Form # =>                     | BA/PPO/WDP                     |            | BA/PPO/WDP                     |            | BA/PPO/WDP                     |            | BA/PPO/WDP                     |            | BA/PPO/WDP                     |            | BA/PPO/ADV/WDP                                           |            | BA/PPO/ADV/WDP                                           |            | BA/PPO/ADV/WDP                                           |            |
| Rating Area =>                | Area 1                         |            | Area 2                         |            | Area 4                         |            | Area 5                         |            | Area 6                         |            | Area 1                                                   |            | Area 2                                                   |            | Area 4                                                   |            |
| Network =>                    | C                              |            | C                              |            | C                              |            | C                              |            | C                              |            | C                                                        |            | C                                                        |            | C                                                        |            |
| Metal =>                      | Silver                         |            | Silver                         |            | Silver                         |            | Silver                         |            | Silver                         |            | Silver                                                   |            | Silver                                                   |            | Silver                                                   |            |
| Deductible =>                 | \$2,600                        |            | \$2,600                        |            | \$2,600                        |            | \$2,600                        |            | \$2,600                        |            | \$2,600                                                  |            | \$2,600                                                  |            | \$2,600                                                  |            |
| Coinsurance =>                | 70%                            |            | 70%                            |            | 70%                            |            | 70%                            |            | 70%                            |            | 70%                                                      |            | 70%                                                      |            | 70%                                                      |            |
| Copays =>                     | \$40 PCP                       |            | \$40 PCP                       |            | \$40 PCP                       |            | \$40 PCP                       |            | \$40 PCP                       |            | \$40 PCP                                                 |            | \$40 PCP                                                 |            | \$40 PCP                                                 |            |
| OOP Maximum =>                | \$8,500                        |            | \$8,500                        |            | \$8,500                        |            | \$8,500                        |            | \$8,500                        |            | \$8,500                                                  |            | \$8,500                                                  |            | \$8,500                                                  |            |
| Pediatric Dental (Yes/No) =>  | Yes                            |            | Yes                            |            | Yes                            |            | Yes                            |            | Yes                            |            | Yes                                                      |            | Yes                                                      |            | Yes                                                      |            |
| Age Band                      | Non-Tobacco                    | Tobacco    | Non-Tobacco                    | Tobacco    | Non-Tobacco                    | Tobacco    | Non-Tobacco                    | Tobacco    | Non-Tobacco                    | Tobacco    | Non-Tobacco                                              | Tobacco    | Non-Tobacco                                              | Tobacco    | Non-Tobacco                                              | Tobacco    |
| 0 - 14                        | \$262.07                       | \$262.07   | \$262.07                       | \$262.07   | \$262.07                       | \$262.07   | \$262.07                       | \$262.07   | \$289.95                       | \$289.95   | \$277.18                                                 | \$277.18   | \$277.18                                                 | \$277.18   | \$277.18                                                 | \$277.18   |
| 15                            | \$285.37                       | \$285.37   | \$285.37                       | \$285.37   | \$285.37                       | \$285.37   | \$285.37                       | \$285.37   | \$315.72                       | \$315.72   | \$301.82                                                 | \$301.82   | \$301.82                                                 | \$301.82   | \$301.82                                                 | \$301.82   |
| 16                            | \$294.28                       | \$294.28   | \$294.28                       | \$294.28   | \$294.28                       | \$294.28   | \$294.28                       | \$294.28   | \$325.58                       | \$325.58   | \$311.24                                                 | \$311.24   | \$311.24                                                 | \$311.24   | \$311.24                                                 | \$311.24   |
| 17                            | \$303.18                       | \$303.18   | \$303.18                       | \$303.18   | \$303.18                       | \$303.18   | \$303.18                       | \$303.18   | \$335.43                       | \$335.43   | \$320.66                                                 | \$320.66   | \$320.66                                                 | \$320.66   | \$320.66                                                 | \$320.66   |
| 18                            | \$312.78                       | \$312.78   | \$312.78                       | \$312.78   | \$312.78                       | \$312.78   | \$312.78                       | \$312.78   | \$346.05                       | \$346.05   | \$330.81                                                 | \$330.81   | \$330.81                                                 | \$330.81   | \$330.81                                                 | \$330.81   |
| 19                            | \$322.37                       | \$322.37   | \$322.37                       | \$322.37   | \$322.37                       | \$322.37   | \$322.37                       | \$322.37   | \$356.66                       | \$356.66   | \$340.95                                                 | \$340.95   | \$340.95                                                 | \$340.95   | \$340.95                                                 | \$340.95   |
| 20                            | \$332.30                       | \$332.30   | \$332.30                       | \$332.30   | \$332.30                       | \$332.30   | \$332.30                       | \$332.30   | \$367.65                       | \$367.65   | \$351.46                                                 | \$351.46   | \$351.46                                                 | \$351.46   | \$351.46                                                 | \$351.46   |
| 21                            | \$342.58                       | \$351.14   | \$342.58                       | \$351.14   | \$342.58                       | \$351.14   | \$342.58                       | \$351.14   | \$379.02                       | \$388.50   | \$362.33                                                 | \$371.39   | \$362.33                                                 | \$371.39   | \$362.33                                                 | \$371.39   |
| 22                            | \$342.58                       | \$351.14   | \$342.58                       | \$351.14   | \$342.58                       | \$351.14   | \$342.58                       | \$351.14   | \$379.02                       | \$388.50   | \$362.33                                                 | \$371.39   | \$362.33                                                 | \$371.39   | \$362.33                                                 | \$371.39   |
| 23                            | \$342.58                       | \$351.14   | \$342.58                       | \$351.14   | \$342.58                       | \$351.14   | \$342.58                       | \$351.14   | \$379.02                       | \$388.50   | \$362.33                                                 | \$371.39   | \$362.33                                                 | \$371.39   | \$362.33                                                 | \$371.39   |
| 24                            | \$342.58                       | \$351.14   | \$342.58                       | \$351.14   | \$342.58                       | \$351.14   | \$342.58                       | \$351.14   | \$379.02                       | \$388.50   | \$362.33                                                 | \$371.39   | \$362.33                                                 | \$371.39   | \$362.33                                                 | \$371.39   |
| 25                            | \$343.95                       | \$352.55   | \$343.95                       | \$352.55   | \$343.95                       | \$352.55   | \$343.95                       | \$352.55   | \$380.54                       | \$390.05   | \$363.78                                                 | \$372.87   | \$363.78                                                 | \$372.87   | \$363.78                                                 | \$372.87   |
| 26                            | \$350.80                       | \$359.57   | \$350.80                       | \$359.57   | \$350.80                       | \$359.57   | \$350.80                       | \$359.57   | \$388.12                       | \$397.82   | \$371.03                                                 | \$380.31   | \$371.03                                                 | \$380.31   | \$371.03                                                 | \$380.31   |
| 27                            | \$359.02                       | \$368.00   | \$359.02                       | \$368.00   | \$359.02                       | \$368.00   | \$359.02                       | \$368.00   | \$397.21                       | \$407.14   | \$379.72                                                 | \$389.21   | \$379.72                                                 | \$389.21   | \$379.72                                                 | \$389.21   |
| 28                            | \$372.38                       | \$381.69   | \$372.38                       | \$381.69   | \$372.38                       | \$381.69   | \$372.38                       | \$381.69   | \$411.99                       | \$422.29   | \$393.85                                                 | \$403.70   | \$393.85                                                 | \$403.70   | \$393.85                                                 | \$403.70   |
| 29                            | \$383.35                       | \$392.93   | \$383.35                       | \$392.93   | \$383.35                       | \$392.93   | \$383.35                       | \$392.93   | \$424.12                       | \$434.72   | \$405.45                                                 | \$415.59   | \$405.45                                                 | \$415.59   | \$405.45                                                 | \$415.59   |
| 30                            | \$388.83                       | \$398.55   | \$388.83                       | \$398.55   | \$388.83                       | \$398.55   | \$388.83                       | \$398.55   | \$430.19                       | \$440.94   | \$411.24                                                 | \$421.52   | \$411.24                                                 | \$421.52   | \$411.24                                                 | \$421.52   |
| 31                            | \$397.05                       | \$406.98   | \$397.05                       | \$406.98   | \$397.05                       | \$406.98   | \$397.05                       | \$406.98   | \$439.28                       | \$450.26   | \$419.94                                                 | \$430.44   | \$419.94                                                 | \$430.44   | \$419.94                                                 | \$430.44   |
| 32                            | \$405.27                       | \$415.40   | \$405.27                       | \$415.40   | \$405.27                       | \$415.40   | \$405.27                       | \$415.40   | \$448.38                       | \$459.59   | \$428.64                                                 | \$439.36   | \$428.64                                                 | \$439.36   | \$428.64                                                 | \$439.36   |
| 33                            | \$410.41                       | \$420.67   | \$410.41                       | \$420.67   | \$410.41                       | \$420.67   | \$410.41                       | \$420.67   | \$454.07                       | \$465.42   | \$434.07                                                 | \$444.92   | \$434.07                                                 | \$444.92   | \$434.07                                                 | \$444.92   |
| 34                            | \$415.89                       | \$426.29   | \$415.89                       | \$426.29   | \$415.89                       | \$426.29   | \$415.89                       | \$426.29   | \$460.13                       | \$471.63   | \$439.87                                                 | \$450.87   | \$439.87                                                 | \$450.87   | \$439.87                                                 | \$450.87   |
| 35                            | \$418.63                       | \$429.10   | \$418.63                       | \$429.10   | \$418.63                       | \$429.10   | \$418.63                       | \$429.10   | \$463.16                       | \$474.74   | \$442.77                                                 | \$453.84   | \$442.77                                                 | \$453.84   | \$442.77                                                 | \$453.84   |
| 36                            | \$421.37                       | \$431.90   | \$421.37                       | \$431.90   | \$421.37                       | \$431.90   | \$421.37                       | \$431.90   | \$466.19                       | \$477.84   | \$445.67                                                 | \$456.81   | \$445.67                                                 | \$456.81   | \$445.67                                                 | \$456.81   |
| 37                            | \$424.11                       | \$434.71   | \$424.11                       | \$434.71   | \$424.11                       | \$434.71   | \$424.11                       | \$434.71   | \$469.23                       | \$480.96   | \$448.56                                                 | \$459.77   | \$448.56                                                 | \$459.77   | \$448.56                                                 | \$459.77   |
| 38                            | \$426.85                       | \$437.52   | \$426.85                       | \$437.52   | \$426.85                       | \$437.52   | \$426.85                       | \$437.52   | \$472.26                       | \$484.07   | \$451.46                                                 | \$462.75   | \$451.46                                                 | \$462.75   | \$451.46                                                 | \$462.75   |
| 39                            | \$432.34                       | \$443.15   | \$432.34                       | \$443.15   | \$432.34                       | \$443.15   | \$432.34                       | \$443.15   | \$478.32                       | \$490.28   | \$457.26                                                 | \$468.69   | \$457.26                                                 | \$468.69   | \$457.26                                                 | \$468.69   |
| 40                            | \$437.82                       | \$481.60   | \$437.82                       | \$481.60   | \$437.82                       | \$481.60   | \$437.82                       | \$481.60   | \$484.39                       | \$532.83   | \$463.06                                                 | \$509.37   | \$463.06                                                 | \$509.37   | \$463.06                                                 | \$509.37   |
| 41                            | \$446.04                       | \$492.87   | \$446.04                       | \$492.87   | \$446.04                       | \$492.87   | \$446.04                       | \$492.87   | \$493.48                       | \$545.30   | \$471.75                                                 | \$521.28   | \$471.75                                                 | \$521.28   | \$471.75                                                 | \$521.28   |
| 42                            | \$453.92                       | \$504.76   | \$453.92                       | \$504.76   | \$453.92                       | \$504.76   | \$453.92                       | \$504.76   | \$502.20                       | \$558.45   | \$480.09                                                 | \$533.86   | \$480.09                                                 | \$533.86   | \$480.09                                                 | \$533.86   |
| 43                            | \$464.88                       | \$521.13   | \$464.88                       | \$521.13   | \$464.88                       | \$521.13   | \$464.88                       | \$521.13   | \$514.33                       | \$576.56   | \$491.68                                                 | \$551.17   | \$491.68                                                 | \$551.17   | \$491.68                                                 | \$551.17   |
| 44                            | \$478.58                       | \$541.75   | \$478.58                       | \$541.75   | \$478.58                       | \$541.75   | \$478.58                       | \$541.75   | \$529.49                       | \$599.38   | \$506.18                                                 | \$573.00   | \$506.18                                                 | \$573.00   | \$506.18                                                 | \$573.00   |
| 45                            | \$494.69                       | \$566.42   | \$494.69                       | \$566.42   | \$494.69                       | \$566.42   | \$494.69                       | \$566.42   | \$547.30                       | \$626.66   | \$523.20                                                 | \$599.06   | \$523.20                                                 | \$599.06   | \$523.20                                                 | \$599.06   |
| 46                            | \$513.87                       | \$596.09   | \$513.87                       | \$596.09   | \$513.87                       | \$596.09   | \$513.87                       | \$596.09   | \$568.53                       | \$659.49   | \$543.50                                                 | \$630.46   | \$543.50                                                 | \$630.46   | \$543.50                                                 | \$630.46   |
| 47                            | \$535.45                       | \$630.22   | \$535.45                       | \$630.22   | \$535.45                       | \$630.22   | \$535.45                       | \$630.22   | \$592.41                       | \$697.27   | \$566.32                                                 | \$666.56   | \$566.32                                                 | \$666.56   | \$566.32                                                 | \$666.56   |
| 48                            | \$560.12                       | \$669.90   | \$560.12                       | \$669.90   | \$560.12                       | \$669.90   | \$560.12                       | \$669.90   | \$619.70                       | \$741.16   | \$592.41                                                 | \$708.52   | \$592.41                                                 | \$708.52   | \$592.41                                                 | \$708.52   |
| 49                            | \$584.44                       | \$711.26   | \$584.44                       | \$711.26   | \$584.44                       | \$711.26   | \$584.44                       | \$711.26   | \$646.61                       | \$786.92   | \$618.13                                                 | \$752.26   | \$618.13                                                 | \$752.26   | \$618.13                                                 | \$752.26   |
| 50                            | \$611.85                       | \$749.52   | \$611.85                       | \$749.52   | \$611.85                       | \$749.52   | \$611.85                       | \$749.52   | \$676.93                       | \$829.24   | \$647.12                                                 | \$792.72   | \$647.12                                                 | \$792.72   | \$647.12                                                 | \$792.72   |
| 51                            | \$638.91                       | \$782.66   | \$638.91                       | \$782.66   | \$638.91                       | \$782.66   | \$638.91                       | \$782.66   | \$706.87                       | \$865.92   | \$675.75                                                 | \$827.79   | \$675.75                                                 | \$827.79   | \$675.75                                                 | \$827.79   |
| 52                            | \$668.72                       | \$819.18   | \$668.72                       | \$819.18   | \$668.72                       | \$819.18   | \$668.72                       | \$819.18   | \$739.85                       | \$906.32   | \$707.27                                                 | \$866.41   | \$707.27                                                 | \$866.41   | \$707.27                                                 | \$866.41   |
| 53                            | \$698.86                       | \$856.10   | \$698.86                       | \$856.10   | \$698.86                       | \$856.10   | \$698.86                       | \$856.10   | \$773.20                       | \$947.17   | \$739.15                                                 | \$905.46   | \$739.15                                                 | \$905.46   | \$739.15                                                 | \$905.46   |
| 54                            | \$731.41                       | \$895.98   | \$731.41                       | \$895.98   | \$731.41                       | \$895.98   | \$731.41                       | \$895.98   | \$809.21                       | \$991.28   | \$773.57                                                 | \$947.62   | \$773.57                                                 | \$947.62   | \$773.57                                                 | \$947.62   |
| 55                            | \$763.95                       | \$935.84   | \$763.95                       | \$935.84   | \$763.95                       | \$935.84   | \$763.95                       | \$935.84   | \$845.21                       | \$1,035.38 | \$808.00                                                 | \$989.80   | \$808.00                                                 | \$989.80   | \$808.00                                                 | \$989.80   |
| 56                            | \$799.24                       | \$979.07   | \$799.24                       | \$979.07   | \$799.24                       | \$979.07   | \$799.24                       | \$979.07   | \$884.25                       | \$1,083.21 | \$845.32                                                 | \$1,035.52 | \$845.32                                                 | \$1,035.52 | \$845.32                                                 | \$1,035.52 |
| 57                            | \$834.87                       | \$1,022.72 | \$834.87                       | \$1,022.72 | \$834.87                       | \$1,022.72 | \$834.87                       | \$1,022.72 | \$923.67                       | \$1,131.50 | \$883.00                                                 | \$1,081.68 | \$883.00                                                 | \$1,081.68 | \$883.00                                                 | \$1,081.68 |
| 58                            | \$872.89                       | \$1,069.29 | \$872.89                       | \$1,069.29 | \$872.89                       | \$1,069.29 | \$872.89                       | \$1,069.29 | \$965.74                       | \$1,183.03 | \$923.22                                                 | \$1,130.94 | \$923.22                                                 | \$1,130.94 | \$923.22                                                 | \$1,130.94 |
| 59                            | \$891.74                       | \$1,092.38 | \$891.74                       | \$1,092.38 | \$891.74                       | \$1,092.38 | \$891.74                       | \$1,092.38 | \$986.59                       | \$1,208.57 | \$943.14                                                 | \$1,155.35 | \$943.14                                                 | \$1,155.35 | \$943.14                                                 | \$1,155.35 |
| 60                            | \$929.76                       | \$1,138.96 | \$929.76                       | \$1,138.96 | \$929.76                       | \$1,138.96 | \$929.76                       | \$1,138.96 | \$1,028.66                     | \$1,260.11 | \$983.36                                                 | \$1,204.62 | \$983.36                                                 | \$1,204.62 | \$983.36                                                 | \$1,204.62 |
| 61                            | \$962.65                       | \$1,179.25 | \$962.65                       | \$1,179.25 | \$962.65                       | \$1,179.25 | \$962.65                       | \$1,179.25 | \$1,065.05                     | \$1,304.69 | \$1,018.15                                               | \$1,247.23 | \$1,018.15                                               | \$1,247.23 | \$1,018.15                                               | \$1,247.23 |
| 62                            | \$984.23                       | \$1,205.68 | \$984.23                       | \$1,205.68 | \$984.23                       | \$1,205.68 | \$984.23                       | \$1,205.68 | \$1,088.92                     | \$1,333.93 | \$1,040.97                                               | \$1,275.19 | \$1,040.97                                               | \$1,275.19 | \$1,040.97                                               | \$1,275.19 |
| 63                            | \$1,011.30                     | \$1,238.84 | \$1,011.30                     | \$1,238.84 | \$1,011.30                     | \$1,238.84 | \$1,011.30                     | \$1,238.84 | \$1,118.87                     | \$1,370.62 | \$1,069.60                                               | \$1,310.26 | \$1,069.60                                               | \$1,310.26 | \$1,069.60                                               | \$1,310.26 |
| 64+                           | \$1,027.74                     | \$1,258.98 | \$1,027.74                     | \$1,258.98 | \$1,027.74                     | \$1,258.98 | \$1,027.74                     | \$1,258.98 | \$1,137.06                     | \$1,392.90 | \$1,086.99                                               | \$1,331.56 | \$1,086.99                                               | \$1,331.56 | \$1,086.99                                               | \$1,331.56 |

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

| HIOS Plan ID (On Exchange)=>  | N/A                                                            |            | N/A                                                            |            | N/A                               |            | N/A                               |            | N/A                               |            | N/A                               |            | N/A                               |            | N/A                                                            |            |
|-------------------------------|----------------------------------------------------------------|------------|----------------------------------------------------------------|------------|-----------------------------------|------------|-----------------------------------|------------|-----------------------------------|------------|-----------------------------------|------------|-----------------------------------|------------|----------------------------------------------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA1170002                                                 |            | 33709PA1170002                                                 |            | 33709PA1160001                    |            | 33709PA1160001                    |            | 33709PA1160001                    |            | 33709PA1160001                    |            | 33709PA1160001                    |            | 33709PA1170001                                                 |            |
| Plan Marketing Name =>        | my Blue Access PPO Silver<br>2600 + Adult Dental and<br>Vision |            | my Blue Access PPO Silver<br>2600 + Adult Dental and<br>Vision |            | my Blue Access PPO Bronze<br>3800 |            | my Blue Access PPO Bronze<br>3800 |            | my Blue Access PPO Bronze<br>3800 |            | my Blue Access PPO Bronze<br>3800 |            | my Blue Access PPO Bronze<br>3800 |            | my Blue Access PPO Bronze<br>3800 + Adult Dental and<br>Vision |            |
| Form # =>                     | BA/PPO/ADV/WDP                                                 |            | BA/PPO/ADV/WDP                                                 |            | BA/PPO/WDP                        |            | BA/PPO/WDP                        |            | BA/PPO/WDP                        |            | BA/PPO/WDP                        |            | BA/PPO/WDP                        |            | BA/PPO/ADV/WDP                                                 |            |
| Rating Area =>                | Area 5                                                         |            | Area 6                                                         |            | Area 1                            |            | Area 2                            |            | Area 4                            |            | Area 5                            |            | Area 6                            |            | Area 1                                                         |            |
| Network =>                    | C                                                              |            | C                                                              |            | C                                 |            | C                                 |            | C                                 |            | C                                 |            | C                                 |            | C                                                              |            |
| Metal =>                      | Silver                                                         |            | Silver                                                         |            | Bronze                            |            | Bronze                            |            | Bronze                            |            | Bronze                            |            | Bronze                            |            | Bronze                                                         |            |
| Deductible =>                 | \$2,600                                                        |            | \$2,600                                                        |            | \$3,800                           |            | \$3,800                           |            | \$3,800                           |            | \$3,800                           |            | \$3,800                           |            | \$3,800                                                        |            |
| Coinsurance =>                | 70%                                                            |            | 70%                                                            |            | 50%                               |            | 50%                               |            | 50%                               |            | 50%                               |            | 50%                               |            | 50%                                                            |            |
| Copays =>                     | \$40 PCP                                                       |            | \$40 PCP                                                       |            | \$60 PCP                          |            | \$60 PCP                          |            | \$60 PCP                          |            | \$60 PCP                          |            | \$60 PCP                          |            | \$60 PCP                                                       |            |
| OOP Maximum =>                | \$8,500                                                        |            | \$8,500                                                        |            | \$8,500                           |            | \$8,500                           |            | \$8,500                           |            | \$8,500                           |            | \$8,500                           |            | \$8,500                                                        |            |
| Pediatric Dental (Yes/No) =>  | Yes                                                            |            | Yes                                                            |            | Yes                               |            | Yes                               |            | Yes                               |            | Yes                               |            | Yes                               |            | Yes                                                            |            |
| Age Band                      | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                       | Tobacco    | Non-Tobacco                       | Tobacco    | Non-Tobacco                       | Tobacco    | Non-Tobacco                       | Tobacco    | Non-Tobacco                       | Tobacco    | Non-Tobacco                                                    | Tobacco    |
| 0 - 14                        | \$277.18                                                       | \$277.18   | \$306.67                                                       | \$306.67   | \$227.63                          | \$227.63   | \$227.63                          | \$227.63   | \$227.63                          | \$227.63   | \$227.63                          | \$227.63   | \$251.85                          | \$251.85   | \$242.74                                                       | \$242.74   |
| 15                            | \$301.82                                                       | \$301.82   | \$333.93                                                       | \$333.93   | \$247.87                          | \$247.87   | \$247.87                          | \$247.87   | \$247.87                          | \$247.87   | \$247.87                          | \$247.87   | \$274.24                          | \$274.24   | \$264.32                                                       | \$264.32   |
| 16                            | \$311.24                                                       | \$311.24   | \$344.36                                                       | \$344.36   | \$255.60                          | \$255.60   | \$255.60                          | \$255.60   | \$255.60                          | \$255.60   | \$255.60                          | \$255.60   | \$282.80                          | \$282.80   | \$272.57                                                       | \$272.57   |
| 17                            | \$320.66                                                       | \$320.66   | \$354.78                                                       | \$354.78   | \$263.34                          | \$263.34   | \$263.34                          | \$263.34   | \$263.34                          | \$263.34   | \$263.34                          | \$263.34   | \$291.36                          | \$291.36   | \$280.82                                                       | \$280.82   |
| 18                            | \$330.81                                                       | \$330.81   | \$366.00                                                       | \$366.00   | \$271.67                          | \$271.67   | \$271.67                          | \$271.67   | \$271.67                          | \$271.67   | \$271.67                          | \$271.67   | \$300.58                          | \$300.58   | \$289.70                                                       | \$289.70   |
| 19                            | \$340.95                                                       | \$340.95   | \$377.23                                                       | \$377.23   | \$280.00                          | \$280.00   | \$280.00                          | \$280.00   | \$280.00                          | \$280.00   | \$280.00                          | \$280.00   | \$309.80                          | \$309.80   | \$298.59                                                       | \$298.59   |
| 20                            | \$351.46                                                       | \$351.46   | \$388.85                                                       | \$388.85   | \$288.63                          | \$288.63   | \$288.63                          | \$288.63   | \$288.63                          | \$288.63   | \$288.63                          | \$288.63   | \$319.34                          | \$319.34   | \$307.79                                                       | \$307.79   |
| 21                            | \$362.33                                                       | \$371.39   | \$400.88                                                       | \$410.90   | \$297.56                          | \$305.00   | \$297.56                          | \$305.00   | \$297.56                          | \$305.00   | \$297.56                          | \$305.00   | \$329.22                          | \$337.45   | \$317.31                                                       | \$325.24   |
| 22                            | \$362.33                                                       | \$371.39   | \$400.88                                                       | \$410.90   | \$297.56                          | \$305.00   | \$297.56                          | \$305.00   | \$297.56                          | \$305.00   | \$297.56                          | \$305.00   | \$329.22                          | \$337.45   | \$317.31                                                       | \$325.24   |
| 23                            | \$362.33                                                       | \$371.39   | \$400.88                                                       | \$410.90   | \$297.56                          | \$305.00   | \$297.56                          | \$305.00   | \$297.56                          | \$305.00   | \$297.56                          | \$305.00   | \$329.22                          | \$337.45   | \$317.31                                                       | \$325.24   |
| 24                            | \$362.33                                                       | \$371.39   | \$400.88                                                       | \$410.90   | \$297.56                          | \$305.00   | \$297.56                          | \$305.00   | \$297.56                          | \$305.00   | \$297.56                          | \$305.00   | \$329.22                          | \$337.45   | \$317.31                                                       | \$325.24   |
| 25                            | \$363.78                                                       | \$372.87   | \$402.48                                                       | \$412.54   | \$298.75                          | \$306.22   | \$298.75                          | \$306.22   | \$298.75                          | \$306.22   | \$298.75                          | \$306.22   | \$330.54                          | \$338.80   | \$318.58                                                       | \$326.54   |
| 26                            | \$371.03                                                       | \$380.31   | \$410.50                                                       | \$420.76   | \$304.70                          | \$312.32   | \$304.70                          | \$312.32   | \$304.70                          | \$312.32   | \$304.70                          | \$312.32   | \$337.12                          | \$345.55   | \$324.93                                                       | \$333.05   |
| 27                            | \$379.72                                                       | \$389.21   | \$420.12                                                       | \$430.62   | \$311.84                          | \$319.64   | \$311.84                          | \$319.64   | \$311.84                          | \$319.64   | \$311.84                          | \$319.64   | \$345.02                          | \$353.65   | \$332.54                                                       | \$340.85   |
| 28                            | \$393.85                                                       | \$403.70   | \$435.76                                                       | \$446.65   | \$323.45                          | \$331.54   | \$323.45                          | \$331.54   | \$323.45                          | \$331.54   | \$323.45                          | \$331.54   | \$357.86                          | \$366.81   | \$344.92                                                       | \$353.54   |
| 29                            | \$405.45                                                       | \$415.59   | \$448.58                                                       | \$459.79   | \$332.97                          | \$341.29   | \$332.97                          | \$341.29   | \$332.97                          | \$341.29   | \$332.97                          | \$341.29   | \$368.40                          | \$377.61   | \$355.07                                                       | \$363.95   |
| 30                            | \$411.24                                                       | \$421.52   | \$455.00                                                       | \$466.38   | \$337.73                          | \$346.17   | \$337.73                          | \$346.17   | \$337.73                          | \$346.17   | \$337.73                          | \$346.17   | \$373.66                          | \$383.00   | \$360.15                                                       | \$369.15   |
| 31                            | \$419.94                                                       | \$430.44   | \$464.62                                                       | \$476.24   | \$344.87                          | \$353.49   | \$344.87                          | \$353.49   | \$344.87                          | \$353.49   | \$344.87                          | \$353.49   | \$381.57                          | \$391.11   | \$367.76                                                       | \$376.95   |
| 32                            | \$428.64                                                       | \$439.36   | \$474.24                                                       | \$486.10   | \$352.01                          | \$360.81   | \$352.01                          | \$360.81   | \$352.01                          | \$360.81   | \$352.01                          | \$360.81   | \$389.47                          | \$399.21   | \$375.38                                                       | \$384.76   |
| 33                            | \$434.07                                                       | \$444.92   | \$480.25                                                       | \$492.26   | \$356.48                          | \$365.39   | \$356.48                          | \$365.39   | \$356.48                          | \$365.39   | \$356.48                          | \$365.39   | \$394.41                          | \$404.27   | \$380.14                                                       | \$389.64   |
| 34                            | \$439.87                                                       | \$450.87   | \$486.67                                                       | \$498.84   | \$361.24                          | \$370.27   | \$361.24                          | \$370.27   | \$361.24                          | \$370.27   | \$361.24                          | \$370.27   | \$399.67                          | \$409.66   | \$385.21                                                       | \$394.84   |
| 35                            | \$442.77                                                       | \$453.84   | \$489.88                                                       | \$502.13   | \$363.62                          | \$372.71   | \$363.62                          | \$372.71   | \$363.62                          | \$372.71   | \$363.62                          | \$372.71   | \$402.31                          | \$412.37   | \$387.75                                                       | \$397.44   |
| 36                            | \$445.67                                                       | \$456.81   | \$493.08                                                       | \$505.41   | \$366.00                          | \$375.15   | \$366.00                          | \$375.15   | \$366.00                          | \$375.15   | \$366.00                          | \$375.15   | \$404.94                          | \$415.06   | \$390.29                                                       | \$400.05   |
| 37                            | \$448.56                                                       | \$459.77   | \$496.29                                                       | \$508.70   | \$368.38                          | \$377.59   | \$368.38                          | \$377.59   | \$368.38                          | \$377.59   | \$368.38                          | \$377.59   | \$407.57                          | \$417.76   | \$392.83                                                       | \$402.65   |
| 38                            | \$451.46                                                       | \$462.75   | \$499.50                                                       | \$511.99   | \$370.76                          | \$380.03   | \$370.76                          | \$380.03   | \$370.76                          | \$380.03   | \$370.76                          | \$380.03   | \$410.21                          | \$420.47   | \$395.37                                                       | \$405.25   |
| 39                            | \$457.26                                                       | \$468.69   | \$505.91                                                       | \$518.56   | \$375.52                          | \$384.91   | \$375.52                          | \$384.91   | \$375.52                          | \$384.91   | \$375.52                          | \$384.91   | \$415.48                          | \$425.87   | \$400.45                                                       | \$410.46   |
| 40                            | \$463.06                                                       | \$509.37   | \$512.32                                                       | \$563.55   | \$380.28                          | \$418.31   | \$380.28                          | \$418.31   | \$380.28                          | \$418.31   | \$380.28                          | \$418.31   | \$420.74                          | \$462.81   | \$405.52                                                       | \$446.07   |
| 41                            | \$471.75                                                       | \$521.28   | \$521.95                                                       | \$576.75   | \$387.42                          | \$428.10   | \$387.42                          | \$428.10   | \$387.42                          | \$428.10   | \$387.42                          | \$428.10   | \$428.64                          | \$473.65   | \$413.14                                                       | \$456.52   |
| 42                            | \$480.09                                                       | \$533.86   | \$531.17                                                       | \$590.66   | \$394.27                          | \$438.43   | \$394.27                          | \$438.43   | \$394.27                          | \$438.43   | \$394.27                          | \$438.43   | \$436.22                          | \$485.08   | \$420.44                                                       | \$467.53   |
| 43                            | \$491.68                                                       | \$551.17   | \$543.99                                                       | \$609.81   | \$403.79                          | \$452.65   | \$403.79                          | \$452.65   | \$403.79                          | \$452.65   | \$403.79                          | \$452.65   | \$446.75                          | \$500.81   | \$430.59                                                       | \$482.69   |
| 44                            | \$506.18                                                       | \$573.00   | \$560.03                                                       | \$633.95   | \$415.69                          | \$470.56   | \$415.69                          | \$470.56   | \$415.69                          | \$470.56   | \$415.69                          | \$470.56   | \$459.92                          | \$520.63   | \$443.28                                                       | \$501.79   |
| 45                            | \$523.20                                                       | \$599.06   | \$578.87                                                       | \$662.81   | \$429.68                          | \$491.98   | \$429.68                          | \$491.98   | \$429.68                          | \$491.98   | \$429.68                          | \$491.98   | \$475.39                          | \$544.32   | \$458.20                                                       | \$524.64   |
| 46                            | \$543.50                                                       | \$630.46   | \$601.32                                                       | \$697.53   | \$446.34                          | \$517.75   | \$446.34                          | \$517.75   | \$446.34                          | \$517.75   | \$446.34                          | \$517.75   | \$493.83                          | \$572.84   | \$475.97                                                       | \$552.13   |
| 47                            | \$566.32                                                       | \$666.56   | \$626.58                                                       | \$737.48   | \$465.09                          | \$547.41   | \$465.09                          | \$547.41   | \$465.09                          | \$547.41   | \$465.09                          | \$547.41   | \$514.57                          | \$605.65   | \$495.96                                                       | \$583.74   |
| 48                            | \$592.41                                                       | \$708.52   | \$655.44                                                       | \$783.91   | \$486.51                          | \$581.87   | \$486.51                          | \$581.87   | \$486.51                          | \$581.87   | \$486.51                          | \$581.87   | \$538.27                          | \$643.77   | \$518.80                                                       | \$620.48   |
| 49                            | \$618.13                                                       | \$752.26   | \$683.90                                                       | \$832.31   | \$507.64                          | \$617.80   | \$507.64                          | \$617.80   | \$507.64                          | \$617.80   | \$507.64                          | \$617.80   | \$561.65                          | \$683.53   | \$541.33                                                       | \$658.80   |
| 50                            | \$647.12                                                       | \$792.72   | \$715.97                                                       | \$877.06   | \$531.44                          | \$651.01   | \$531.44                          | \$651.01   | \$531.44                          | \$651.01   | \$531.44                          | \$651.01   | \$587.99                          | \$720.29   | \$566.72                                                       | \$694.23   |
| 51                            | \$675.75                                                       | \$827.79   | \$747.64                                                       | \$915.86   | \$554.95                          | \$679.81   | \$554.95                          | \$679.81   | \$554.95                          | \$679.81   | \$554.95                          | \$679.81   | \$614.00                          | \$752.15   | \$591.78                                                       | \$724.93   |
| 52                            | \$707.27                                                       | \$866.41   | \$782.52                                                       | \$958.59   | \$580.84                          | \$711.53   | \$580.84                          | \$711.53   | \$580.84                          | \$711.53   | \$580.84                          | \$711.53   | \$642.64                          | \$787.23   | \$619.39                                                       | \$758.75   |
| 53                            | \$739.15                                                       | \$905.46   | \$817.80                                                       | \$1,001.81 | \$607.02                          | \$743.60   | \$607.02                          | \$743.60   | \$607.02                          | \$743.60   | \$607.02                          | \$743.60   | \$671.61                          | \$822.72   | \$647.31                                                       | \$792.95   |
| 54                            | \$773.57                                                       | \$947.62   | \$855.88                                                       | \$1,048.45 | \$635.29                          | \$778.23   | \$635.29                          | \$778.23   | \$635.29                          | \$778.23   | \$635.29                          | \$778.23   | \$702.88                          | \$861.03   | \$677.46                                                       | \$829.89   |
| 55                            | \$808.00                                                       | \$989.80   | \$893.96                                                       | \$1,095.10 | \$663.56                          | \$812.86   | \$663.56                          | \$812.86   | \$663.56                          | \$812.86   | \$663.56                          | \$812.86   | \$734.16                          | \$899.35   | \$707.60                                                       | \$866.81   |
| 56                            | \$845.32                                                       | \$1,035.52 | \$935.25                                                       | \$1,145.68 | \$694.21                          | \$850.41   | \$694.21                          | \$850.41   | \$694.21                          | \$850.41   | \$694.21                          | \$850.41   | \$768.07                          | \$940.89   | \$740.28                                                       | \$906.84   |
| 57                            | \$883.00                                                       | \$1,081.68 | \$976.94                                                       | \$1,196.75 | \$725.15                          | \$888.31   | \$725.15                          | \$888.31   | \$725.15                          | \$888.31   | \$725.15                          | \$888.31   | \$802.31                          | \$982.83   | \$773.28                                                       | \$947.27   |
| 58                            | \$923.22                                                       | \$1,130.94 | \$1,021.44                                                     | \$1,251.26 | \$758.18                          | \$928.77   | \$758.18                          | \$928.77   | \$758.18                          | \$928.77   | \$758.18                          | \$928.77   | \$838.85                          | \$1,027.59 | \$808.51                                                       | \$990.42   |
| 59                            | \$943.14                                                       | \$1,155.35 | \$1,043.49                                                     | \$1,278.28 | \$774.55                          | \$948.82   | \$774.55                          | \$948.82   | \$774.55                          | \$948.82   | \$774.55                          | \$948.82   | \$856.96                          | \$1,049.78 | \$825.96                                                       | \$1,011.80 |
| 60                            | \$983.36                                                       | \$1,204.62 | \$1,087.99                                                     | \$1,332.79 | \$807.58                          | \$989.29   | \$807.58                          | \$989.29   | \$807.58                          | \$989.29   | \$807.58                          | \$989.29   | \$893.50                          | \$1,094.54 | \$861.18                                                       | \$1,054.95 |
| 61                            | \$1,018.15                                                     | \$1,247.23 | \$1,126.47                                                     | \$1,379.93 | \$836.14                          | \$1,024.27 | \$836.14                          | \$1,024.27 | \$836.14                          | \$1,024.27 | \$836.14                          | \$1,024.27 | \$925.11                          | \$1,133.26 | \$891.64                                                       | \$1,092.26 |
| 62                            | \$1,040.97                                                     | \$1,275.19 | \$1,151.73                                                     | \$1,410.87 | \$854.89                          | \$1,047.24 | \$854.89                          | \$1,047.24 | \$854.89                          | \$1,047.24 | \$854.89                          | \$1,047.24 | \$945.85                          | \$1,158.67 | \$911.63                                                       | \$1,116.75 |
| 63                            | \$1,069.60                                                     | \$1,310.26 | \$1,183.40                                                     | \$1,449.67 | \$878.40                          | \$1,076.04 | \$878.40                          | \$1,076.04 | \$878.40                          | \$1,076.04 | \$878.40                          | \$1,076.04 | \$971.86                          | \$1,190.53 | \$936.70                                                       | \$1,147.46 |
| 64+                           | \$1,086.99                                                     | \$1,331.56 | \$1,202.64                                                     | \$1,473.23 | \$892.68                          | \$1,093.53 | \$892.68                          | \$1,093.53 | \$892.68                          | \$1,093.53 | \$892.68                          | \$1,093.53 | \$987.66                          | \$1,209.88 | \$951.93                                                       | \$1,166.11 |

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

| HIOS Plan ID (On Exchange)=>  | N/A                                                            |            | N/A                                                            |            | N/A                                                            |            | N/A                                                            |            | N/A                                   |            | N/A                                   |            | N/A                                   |            | N/A                                   |            |
|-------------------------------|----------------------------------------------------------------|------------|----------------------------------------------------------------|------------|----------------------------------------------------------------|------------|----------------------------------------------------------------|------------|---------------------------------------|------------|---------------------------------------|------------|---------------------------------------|------------|---------------------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA1170001                                                 |            | 33709PA1170001                                                 |            | 33709PA1170001                                                 |            | 33709PA1170001                                                 |            | 33709PA1180001                        |            | 33709PA1180001                        |            | 33709PA1180001                        |            | 33709PA1180001                        |            |
| Plan Marketing Name =>        | my Blue Access PPO Bronze<br>3800 + Adult Dental and<br>Vision |            | my Blue Access PPO Bronze<br>3800 + Adult Dental and<br>Vision |            | my Blue Access PPO Bronze<br>3800 + Adult Dental and<br>Vision |            | my Blue Access PPO Bronze<br>3800 + Adult Dental and<br>Vision |            | my Blue Access PPO Bronze<br>6900 HSA |            | my Blue Access PPO Bronze<br>6900 HSA |            | my Blue Access PPO Bronze<br>6900 HSA |            | my Blue Access PPO Bronze<br>6900 HSA |            |
| Form # =>                     | BA/PPO/ADV/WDP                                                 |            | BA/PPO/ADV/WDP                                                 |            | BA/PPO/ADV/WDP                                                 |            | BA/PPO/ADV/WDP                                                 |            | BA/PPO/HDHP/WDP                       |            | BA/PPO/HDHP/WDP                       |            | BA/PPO/HDHP/WDP                       |            | BA/PPO/HDHP/WDP                       |            |
| Rating Area =>                | Area 2                                                         |            | Area 4                                                         |            | Area 5                                                         |            | Area 6                                                         |            | Area 1                                |            | Area 2                                |            | Area 4                                |            | Area 5                                |            |
| Network =>                    | C                                                              |            | C                                                              |            | C                                                              |            | C                                                              |            | C                                     |            | C                                     |            | C                                     |            | C                                     |            |
| Metal =>                      | Bronze                                                         |            | Bronze                                                         |            | Bronze                                                         |            | Bronze                                                         |            | Bronze                                |            | Bronze                                |            | Bronze                                |            | Bronze                                |            |
| Deductible =>                 | \$3,800                                                        |            | \$3,800                                                        |            | \$3,800                                                        |            | \$3,800                                                        |            | \$6,900                               |            | \$6,900                               |            | \$6,900                               |            | \$6,900                               |            |
| Coinurance =>                 | 50%                                                            |            | 50%                                                            |            | 50%                                                            |            | 50%                                                            |            | 100%                                  |            | 100%                                  |            | 100%                                  |            | 100%                                  |            |
| Copays =>                     | \$60 PCP                                                       |            | \$60 PCP                                                       |            | \$60 PCP                                                       |            | \$60 PCP                                                       |            | N/A                                   |            | N/A                                   |            | N/A                                   |            | N/A                                   |            |
| OOP Maximum =>                | \$8,500                                                        |            | \$8,500                                                        |            | \$8,500                                                        |            | \$8,500                                                        |            | \$6,900                               |            | \$6,900                               |            | \$6,900                               |            | \$6,900                               |            |
| Pediatric Dental (Yes/No) =>  | Yes                                                            |            | Yes                                                            |            | Yes                                                            |            | Yes                                                            |            | Yes                                   |            | Yes                                   |            | Yes                                   |            | Yes                                   |            |
| Age Band                      | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                           | Tobacco    | Non-Tobacco                           | Tobacco    | Non-Tobacco                           | Tobacco    | Non-Tobacco                           | Tobacco    |
| 0 - 14                        | \$242.74                                                       | \$242.74   | \$242.74                                                       | \$242.74   | \$242.74                                                       | \$242.74   | \$268.57                                                       | \$268.57   | \$230.65                              | \$230.65   | \$230.65                              | \$230.65   | \$230.65                              | \$230.65   | \$230.65                              | \$230.65   |
| 15                            | \$264.32                                                       | \$264.32   | \$264.32                                                       | \$264.32   | \$264.32                                                       | \$264.32   | \$292.44                                                       | \$292.44   | \$251.15                              | \$251.15   | \$251.15                              | \$251.15   | \$251.15                              | \$251.15   | \$251.15                              | \$251.15   |
| 16                            | \$272.57                                                       | \$272.57   | \$272.57                                                       | \$272.57   | \$272.57                                                       | \$272.57   | \$301.57                                                       | \$301.57   | \$258.99                              | \$258.99   | \$258.99                              | \$258.99   | \$258.99                              | \$258.99   | \$258.99                              | \$258.99   |
| 17                            | \$280.82                                                       | \$280.82   | \$280.82                                                       | \$280.82   | \$280.82                                                       | \$280.82   | \$310.70                                                       | \$310.70   | \$266.83                              | \$266.83   | \$266.83                              | \$266.83   | \$266.83                              | \$266.83   | \$266.83                              | \$266.83   |
| 18                            | \$289.70                                                       | \$289.70   | \$289.70                                                       | \$289.70   | \$289.70                                                       | \$289.70   | \$320.53                                                       | \$320.53   | \$275.27                              | \$275.27   | \$275.27                              | \$275.27   | \$275.27                              | \$275.27   | \$275.27                              | \$275.27   |
| 19                            | \$298.59                                                       | \$298.59   | \$298.59                                                       | \$298.59   | \$298.59                                                       | \$298.59   | \$330.36                                                       | \$330.36   | \$283.71                              | \$283.71   | \$283.71                              | \$283.71   | \$283.71                              | \$283.71   | \$283.71                              | \$283.71   |
| 20                            | \$307.79                                                       | \$307.79   | \$307.79                                                       | \$307.79   | \$307.79                                                       | \$307.79   | \$340.54                                                       | \$340.54   | \$292.46                              | \$292.46   | \$292.46                              | \$292.46   | \$292.46                              | \$292.46   | \$292.46                              | \$292.46   |
| 21                            | \$317.31                                                       | \$325.24   | \$317.31                                                       | \$325.24   | \$317.31                                                       | \$325.24   | \$351.07                                                       | \$359.85   | \$301.50                              | \$309.04   | \$301.50                              | \$309.04   | \$301.50                              | \$309.04   | \$301.50                              | \$309.04   |
| 22                            | \$317.31                                                       | \$325.24   | \$317.31                                                       | \$325.24   | \$317.31                                                       | \$325.24   | \$351.07                                                       | \$359.85   | \$301.50                              | \$309.04   | \$301.50                              | \$309.04   | \$301.50                              | \$309.04   | \$301.50                              | \$309.04   |
| 23                            | \$317.31                                                       | \$325.24   | \$317.31                                                       | \$325.24   | \$317.31                                                       | \$325.24   | \$351.07                                                       | \$359.85   | \$301.50                              | \$309.04   | \$301.50                              | \$309.04   | \$301.50                              | \$309.04   | \$301.50                              | \$309.04   |
| 24                            | \$317.31                                                       | \$325.24   | \$317.31                                                       | \$325.24   | \$317.31                                                       | \$325.24   | \$351.07                                                       | \$359.85   | \$301.50                              | \$309.04   | \$301.50                              | \$309.04   | \$301.50                              | \$309.04   | \$301.50                              | \$309.04   |
| 25                            | \$318.58                                                       | \$326.54   | \$318.58                                                       | \$326.54   | \$318.58                                                       | \$326.54   | \$352.47                                                       | \$361.28   | \$302.71                              | \$310.28   | \$302.71                              | \$310.28   | \$302.71                              | \$310.28   | \$302.71                              | \$310.28   |
| 26                            | \$324.93                                                       | \$333.05   | \$324.93                                                       | \$333.05   | \$324.93                                                       | \$333.05   | \$359.50                                                       | \$368.49   | \$308.74                              | \$316.46   | \$308.74                              | \$316.46   | \$308.74                              | \$316.46   | \$308.74                              | \$316.46   |
| 27                            | \$332.54                                                       | \$340.85   | \$332.54                                                       | \$340.85   | \$332.54                                                       | \$340.85   | \$367.92                                                       | \$377.12   | \$315.97                              | \$323.87   | \$315.97                              | \$323.87   | \$315.97                              | \$323.87   | \$315.97                              | \$323.87   |
| 28                            | \$344.92                                                       | \$353.54   | \$344.92                                                       | \$353.54   | \$344.92                                                       | \$353.54   | \$381.61                                                       | \$391.15   | \$327.73                              | \$335.92   | \$327.73                              | \$335.92   | \$327.73                              | \$335.92   | \$327.73                              | \$335.92   |
| 29                            | \$355.07                                                       | \$363.95   | \$355.07                                                       | \$363.95   | \$355.07                                                       | \$363.95   | \$392.85                                                       | \$402.67   | \$337.38                              | \$345.81   | \$337.38                              | \$345.81   | \$337.38                              | \$345.81   | \$337.38                              | \$345.81   |
| 30                            | \$360.15                                                       | \$369.15   | \$360.15                                                       | \$369.15   | \$360.15                                                       | \$369.15   | \$398.46                                                       | \$408.42   | \$342.20                              | \$350.76   | \$342.20                              | \$350.76   | \$342.20                              | \$350.76   | \$342.20                              | \$350.76   |
| 31                            | \$367.76                                                       | \$376.95   | \$367.76                                                       | \$376.95   | \$367.76                                                       | \$376.95   | \$406.89                                                       | \$417.06   | \$349.44                              | \$358.18   | \$349.44                              | \$358.18   | \$349.44                              | \$358.18   | \$349.44                              | \$358.18   |
| 32                            | \$375.38                                                       | \$384.76   | \$375.38                                                       | \$384.76   | \$375.38                                                       | \$384.76   | \$415.32                                                       | \$425.70   | \$356.67                              | \$365.59   | \$356.67                              | \$365.59   | \$356.67                              | \$365.59   | \$356.67                              | \$365.59   |
| 33                            | \$380.14                                                       | \$389.64   | \$380.14                                                       | \$389.64   | \$380.14                                                       | \$389.64   | \$420.58                                                       | \$431.09   | \$361.20                              | \$370.23   | \$361.20                              | \$370.23   | \$361.20                              | \$370.23   | \$361.20                              | \$370.23   |
| 34                            | \$385.21                                                       | \$394.84   | \$385.21                                                       | \$394.84   | \$385.21                                                       | \$394.84   | \$426.20                                                       | \$436.86   | \$366.02                              | \$375.17   | \$366.02                              | \$375.17   | \$366.02                              | \$375.17   | \$366.02                              | \$375.17   |
| 35                            | \$387.75                                                       | \$397.44   | \$387.75                                                       | \$397.44   | \$387.75                                                       | \$397.44   | \$429.01                                                       | \$439.74   | \$368.43                              | \$377.64   | \$368.43                              | \$377.64   | \$368.43                              | \$377.64   | \$368.43                              | \$377.64   |
| 36                            | \$390.29                                                       | \$400.05   | \$390.29                                                       | \$400.05   | \$390.29                                                       | \$400.05   | \$431.82                                                       | \$442.62   | \$370.85                              | \$380.12   | \$370.85                              | \$380.12   | \$370.85                              | \$380.12   | \$370.85                              | \$380.12   |
| 37                            | \$392.83                                                       | \$402.65   | \$392.83                                                       | \$402.65   | \$392.83                                                       | \$402.65   | \$434.62                                                       | \$445.49   | \$373.26                              | \$382.59   | \$373.26                              | \$382.59   | \$373.26                              | \$382.59   | \$373.26                              | \$382.59   |
| 38                            | \$395.37                                                       | \$405.25   | \$395.37                                                       | \$405.25   | \$395.37                                                       | \$405.25   | \$437.43                                                       | \$448.37   | \$375.67                              | \$385.06   | \$375.67                              | \$385.06   | \$375.67                              | \$385.06   | \$375.67                              | \$385.06   |
| 39                            | \$400.45                                                       | \$410.46   | \$400.45                                                       | \$410.46   | \$400.45                                                       | \$410.46   | \$443.05                                                       | \$454.13   | \$380.49                              | \$390.00   | \$380.49                              | \$390.00   | \$380.49                              | \$390.00   | \$380.49                              | \$390.00   |
| 40                            | \$405.52                                                       | \$446.07   | \$405.52                                                       | \$446.07   | \$405.52                                                       | \$446.07   | \$448.67                                                       | \$493.54   | \$385.32                              | \$423.85   | \$385.32                              | \$423.85   | \$385.32                              | \$423.85   | \$385.32                              | \$423.85   |
| 41                            | \$413.14                                                       | \$456.52   | \$413.14                                                       | \$456.52   | \$413.14                                                       | \$456.52   | \$457.09                                                       | \$505.08   | \$392.55                              | \$433.77   | \$392.55                              | \$433.77   | \$392.55                              | \$433.77   | \$392.55                              | \$433.77   |
| 42                            | \$420.44                                                       | \$467.53   | \$420.44                                                       | \$467.53   | \$420.44                                                       | \$467.53   | \$465.17                                                       | \$517.27   | \$399.49                              | \$444.23   | \$399.49                              | \$444.23   | \$399.49                              | \$444.23   | \$399.49                              | \$444.23   |
| 43                            | \$430.59                                                       | \$482.69   | \$430.59                                                       | \$482.69   | \$430.59                                                       | \$482.69   | \$476.40                                                       | \$534.04   | \$409.14                              | \$458.65   | \$409.14                              | \$458.65   | \$409.14                              | \$458.65   | \$409.14                              | \$458.65   |
| 44                            | \$443.28                                                       | \$501.79   | \$443.28                                                       | \$501.79   | \$443.28                                                       | \$501.79   | \$490.44                                                       | \$555.18   | \$421.20                              | \$476.80   | \$421.20                              | \$476.80   | \$421.20                              | \$476.80   | \$421.20                              | \$476.80   |
| 45                            | \$458.20                                                       | \$524.64   | \$458.20                                                       | \$524.64   | \$458.20                                                       | \$524.64   | \$506.95                                                       | \$580.46   | \$435.37                              | \$498.50   | \$435.37                              | \$498.50   | \$435.37                              | \$498.50   | \$435.37                              | \$498.50   |
| 46                            | \$475.97                                                       | \$552.13   | \$475.97                                                       | \$552.13   | \$475.97                                                       | \$552.13   | \$526.61                                                       | \$610.87   | \$452.25                              | \$524.61   | \$452.25                              | \$524.61   | \$452.25                              | \$524.61   | \$452.25                              | \$524.61   |
| 47                            | \$495.96                                                       | \$583.74   | \$495.96                                                       | \$583.74   | \$495.96                                                       | \$583.74   | \$548.72                                                       | \$645.84   | \$471.24                              | \$554.65   | \$471.24                              | \$554.65   | \$471.24                              | \$554.65   | \$471.24                              | \$554.65   |
| 48                            | \$518.80                                                       | \$620.48   | \$518.80                                                       | \$620.48   | \$518.80                                                       | \$620.48   | \$574.00                                                       | \$686.50   | \$492.95                              | \$589.57   | \$492.95                              | \$589.57   | \$492.95                              | \$589.57   | \$492.95                              | \$589.57   |
| 49                            | \$541.33                                                       | \$658.80   | \$541.33                                                       | \$658.80   | \$541.33                                                       | \$658.80   | \$598.93                                                       | \$728.90   | \$514.36                              | \$625.98   | \$514.36                              | \$625.98   | \$514.36                              | \$625.98   | \$514.36                              | \$625.98   |
| 50                            | \$566.72                                                       | \$694.23   | \$566.72                                                       | \$694.23   | \$566.72                                                       | \$694.23   | \$627.01                                                       | \$768.09   | \$538.48                              | \$659.64   | \$538.48                              | \$659.64   | \$538.48                              | \$659.64   | \$538.48                              | \$659.64   |
| 51                            | \$591.78                                                       | \$724.93   | \$591.78                                                       | \$724.93   | \$591.78                                                       | \$724.93   | \$654.75                                                       | \$802.07   | \$562.30                              | \$688.82   | \$562.30                              | \$688.82   | \$562.30                              | \$688.82   | \$562.30                              | \$688.82   |
| 52                            | \$619.39                                                       | \$758.75   | \$619.39                                                       | \$758.75   | \$619.39                                                       | \$758.75   | \$685.29                                                       | \$839.48   | \$588.53                              | \$720.95   | \$588.53                              | \$720.95   | \$588.53                              | \$720.95   | \$588.53                              | \$720.95   |
| 53                            | \$647.31                                                       | \$792.95   | \$647.31                                                       | \$792.95   | \$647.31                                                       | \$792.95   | \$716.18                                                       | \$877.32   | \$615.06                              | \$753.45   | \$615.06                              | \$753.45   | \$615.06                              | \$753.45   | \$615.06                              | \$753.45   |
| 54                            | \$677.46                                                       | \$829.89   | \$677.46                                                       | \$829.89   | \$677.46                                                       | \$829.89   | \$749.53                                                       | \$918.17   | \$643.70                              | \$788.53   | \$643.70                              | \$788.53   | \$643.70                              | \$788.53   | \$643.70                              | \$788.53   |
| 55                            | \$707.60                                                       | \$866.81   | \$707.60                                                       | \$866.81   | \$707.60                                                       | \$866.81   | \$782.89                                                       | \$959.04   | \$672.35                              | \$823.63   | \$672.35                              | \$823.63   | \$672.35                              | \$823.63   | \$672.35                              | \$823.63   |
| 56                            | \$740.28                                                       | \$906.84   | \$740.28                                                       | \$906.84   | \$740.28                                                       | \$906.84   | \$819.05                                                       | \$1,003.34 | \$703.40                              | \$861.67   | \$703.40                              | \$861.67   | \$703.40                              | \$861.67   | \$703.40                              | \$861.67   |
| 57                            | \$773.28                                                       | \$947.27   | \$773.28                                                       | \$947.27   | \$773.28                                                       | \$947.27   | \$855.56                                                       | \$1,048.06 | \$734.76                              | \$900.08   | \$734.76                              | \$900.08   | \$734.76                              | \$900.08   | \$734.76                              | \$900.08   |
| 58                            | \$808.51                                                       | \$990.42   | \$808.51                                                       | \$990.42   | \$808.51                                                       | \$990.42   | \$894.53                                                       | \$1,095.80 | \$768.22                              | \$941.07   | \$768.22                              | \$941.07   | \$768.22                              | \$941.07   | \$768.22                              | \$941.07   |
| 59                            | \$825.96                                                       | \$1,011.80 | \$825.96                                                       | \$1,011.80 | \$825.96                                                       | \$1,011.80 | \$913.84                                                       | \$1,119.45 | \$784.80                              | \$961.38   | \$784.80                              | \$961.38   | \$784.80                              | \$961.38   | \$784.80                              | \$961.38   |
| 60                            | \$861.18                                                       | \$1,054.95 | \$861.18                                                       | \$1,054.95 | \$861.18                                                       | \$1,054.95 | \$952.80                                                       | \$1,167.18 | \$818.27                              | \$1,002.38 | \$818.27                              | \$1,002.38 | \$818.27                              | \$1,002.38 | \$818.27                              | \$1,002.38 |
| 61                            | \$891.64                                                       | \$1,092.26 | \$891.64                                                       | \$1,092.26 | \$891.64                                                       | \$1,092.26 | \$986.51                                                       | \$1,208.47 | \$847.22                              | \$1,037.84 | \$847.22                              | \$1,037.84 | \$847.22                              | \$1,037.84 | \$847.22                              | \$1,037.84 |
| 62                            | \$911.63                                                       | \$1,116.75 | \$911.63                                                       | \$1,116.75 | \$911.63                                                       | \$1,116.75 | \$1,008.62                                                     | \$1,235.56 | \$866.21                              | \$1,061.11 | \$866.21                              | \$1,061.11 | \$866.21                              | \$1,061.11 | \$866.21                              | \$1,061.11 |
| 63                            | \$936.70                                                       | \$1,147.46 | \$936.70                                                       | \$1,147.46 | \$936.70                                                       | \$1,147.46 | \$1,036.36                                                     | \$1,269.54 | \$890.03                              | \$1,090.29 | \$890.03                              | \$1,090.29 | \$890.03                              | \$1,090.29 | \$890.03                              | \$1,090.29 |
| 64+                           | \$951.93                                                       | \$1,166.11 | \$951.93                                                       | \$1,166.11 | \$951.93                                                       | \$1,166.11 | \$1,053.21                                                     | \$1,290.18 | \$904.50                              | \$1,108.01 | \$904.50                              | \$1,108.01 | \$904.50                              | \$1,108.01 | \$904.50                              | \$1,108.01 |

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

| HIOS Plan ID (On Exchange)=>  | N/A                                   |            | 33709PA0940006            |            | 33709PA0940006            |            | 33709PA0940005              |            | 33709PA0940005              |            | 33709PA1120004                                           |            | 33709PA1120004                                           |            | 33709PA0940004                    |            |
|-------------------------------|---------------------------------------|------------|---------------------------|------------|---------------------------|------------|-----------------------------|------------|-----------------------------|------------|----------------------------------------------------------|------------|----------------------------------------------------------|------------|-----------------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA1180001                        |            | 33709PA0940006            |            | 33709PA0940006            |            | 33709PA0940005              |            | 33709PA0940005              |            | 33709PA1120004                                           |            | 33709PA1120004                                           |            | 33709PA0940004                    |            |
| Plan Marketing Name =>        | my Blue Access PPO Bronze<br>6900 HSA |            | my Direct Blue EPO Gold 0 |            | my Direct Blue EPO Gold 0 |            | my Direct Blue EPO Gold 800 |            | my Direct Blue EPO Gold 800 |            | my Direct Blue EPO Gold 800<br>+ Adult Dental and Vision |            | my Direct Blue EPO Gold 800<br>+ Adult Dental and Vision |            | my Direct Blue EPO Silver<br>2900 |            |
| Form # =>                     | BA/PPO/HDHP/WDP                       |            | EPO/CDP-1                 |            | EPO/CDP-1                 |            | EPO/CDP-1                   |            | EPO/CDP-1                   |            | EPO/ADV/CDP                                              |            | EPO/ADV/CDP                                              |            | EPO/CDP-1                         |            |
| Rating Area =>                | Area 6                                |            | Area 7                    |            | Area 9                    |            | Area 7                      |            | Area 9                      |            | Area 7                                                   |            | Area 9                                                   |            | Area 7                            |            |
| Network =>                    | C                                     |            | O                         |            | O                         |            | O                           |            | O                           |            | O                                                        |            | O                                                        |            | O                                 |            |
| Metal =>                      | Bronze                                |            | Gold                      |            | Gold                      |            | Gold                        |            | Gold                        |            | Gold                                                     |            | Gold                                                     |            | Silver                            |            |
| Deductible =>                 | \$6,900                               |            | \$0                       |            | \$0                       |            | \$800                       |            | \$800                       |            | \$800                                                    |            | \$800                                                    |            | \$2,900                           |            |
| Coinsurance =>                | 100%                                  |            | 60%                       |            | 60%                       |            | 80%                         |            | 80%                         |            | 80%                                                      |            | 80%                                                      |            | 70%                               |            |
| Copays =>                     | N/A                                   |            | \$20 PCP                  |            | \$20 PCP                  |            | \$15 PCP                    |            | \$15 PCP                    |            | \$15 PCP                                                 |            | \$15 PCP                                                 |            | \$50 PCP                          |            |
| OOP Maximum =>                | \$6,900                               |            | \$7,500                   |            | \$7,500                   |            | \$6,000                     |            | \$6,000                     |            | \$6,000                                                  |            | \$6,000                                                  |            | \$7,800                           |            |
| Pediatric Dental (Yes/No) =>  | Yes                                   |            | Yes                       |            | Yes                       |            | Yes                         |            | Yes                         |            | Yes                                                      |            | Yes                                                      |            | Yes                               |            |
| Age Band                      | Non-Tobacco                           | Tobacco    | Non-Tobacco               | Tobacco    | Non-Tobacco               | Tobacco    | Non-Tobacco                 | Tobacco    | Non-Tobacco                 | Tobacco    | Non-Tobacco                                              | Tobacco    | Non-Tobacco                                              | Tobacco    | Non-Tobacco                       | Tobacco    |
| 0 - 14                        | \$255.18                              | \$255.18   | \$294.10                  | \$294.10   | \$294.10                  | \$294.10   | \$302.46                    | \$302.46   | \$302.46                    | \$302.46   | \$318.45                                                 | \$318.45   | \$318.45                                                 | \$318.45   | \$341.39                          | \$341.39   |
| 15                            | \$277.86                              | \$277.86   | \$320.25                  | \$320.25   | \$320.25                  | \$320.25   | \$329.34                    | \$329.34   | \$329.34                    | \$329.34   | \$346.75                                                 | \$346.75   | \$346.75                                                 | \$346.75   | \$371.73                          | \$371.73   |
| 16                            | \$286.54                              | \$286.54   | \$330.24                  | \$330.24   | \$330.24                  | \$330.24   | \$339.62                    | \$339.62   | \$339.62                    | \$339.62   | \$357.58                                                 | \$357.58   | \$357.58                                                 | \$357.58   | \$383.34                          | \$383.34   |
| 17                            | \$295.21                              | \$295.21   | \$340.24                  | \$340.24   | \$340.24                  | \$340.24   | \$349.90                    | \$349.90   | \$349.90                    | \$349.90   | \$368.40                                                 | \$368.40   | \$368.40                                                 | \$368.40   | \$394.94                          | \$394.94   |
| 18                            | \$304.55                              | \$304.55   | \$351.00                  | \$351.00   | \$351.00                  | \$351.00   | \$360.97                    | \$360.97   | \$360.97                    | \$360.97   | \$380.05                                                 | \$380.05   | \$380.05                                                 | \$380.05   | \$407.44                          | \$407.44   |
| 19                            | \$313.89                              | \$313.89   | \$361.77                  | \$361.77   | \$361.77                  | \$361.77   | \$372.04                    | \$372.04   | \$372.04                    | \$372.04   | \$391.71                                                 | \$391.71   | \$391.71                                                 | \$391.71   | \$419.93                          | \$419.93   |
| 20                            | \$323.56                              | \$323.56   | \$372.92                  | \$372.92   | \$372.92                  | \$372.92   | \$383.51                    | \$383.51   | \$383.51                    | \$383.51   | \$403.78                                                 | \$403.78   | \$403.78                                                 | \$403.78   | \$432.87                          | \$432.87   |
| 21                            | \$333.57                              | \$341.91   | \$384.45                  | \$394.06   | \$384.45                  | \$394.06   | \$395.37                    | \$405.25   | \$395.37                    | \$405.25   | \$416.27                                                 | \$426.68   | \$416.27                                                 | \$426.68   | \$446.26                          | \$457.42   |
| 22                            | \$333.57                              | \$341.91   | \$384.45                  | \$394.06   | \$384.45                  | \$394.06   | \$395.37                    | \$405.25   | \$395.37                    | \$405.25   | \$416.27                                                 | \$426.68   | \$416.27                                                 | \$426.68   | \$446.26                          | \$457.42   |
| 23                            | \$333.57                              | \$341.91   | \$384.45                  | \$394.06   | \$384.45                  | \$394.06   | \$395.37                    | \$405.25   | \$395.37                    | \$405.25   | \$416.27                                                 | \$426.68   | \$416.27                                                 | \$426.68   | \$446.26                          | \$457.42   |
| 24                            | \$333.57                              | \$341.91   | \$384.45                  | \$394.06   | \$384.45                  | \$394.06   | \$395.37                    | \$405.25   | \$395.37                    | \$405.25   | \$416.27                                                 | \$426.68   | \$416.27                                                 | \$426.68   | \$446.26                          | \$457.42   |
| 25                            | \$334.90                              | \$343.27   | \$385.99                  | \$395.64   | \$385.99                  | \$395.64   | \$396.95                    | \$406.87   | \$396.95                    | \$406.87   | \$417.94                                                 | \$428.39   | \$417.94                                                 | \$428.39   | \$448.05                          | \$459.25   |
| 26                            | \$341.58                              | \$350.12   | \$393.68                  | \$403.52   | \$393.68                  | \$403.52   | \$404.86                    | \$414.98   | \$404.86                    | \$414.98   | \$426.26                                                 | \$436.92   | \$426.26                                                 | \$436.92   | \$456.97                          | \$468.39   |
| 27                            | \$349.58                              | \$358.32   | \$402.90                  | \$412.97   | \$402.90                  | \$412.97   | \$414.35                    | \$424.71   | \$414.35                    | \$424.71   | \$436.25                                                 | \$447.16   | \$436.25                                                 | \$447.16   | \$467.68                          | \$479.37   |
| 28                            | \$362.59                              | \$371.65   | \$417.90                  | \$428.35   | \$417.90                  | \$428.35   | \$429.77                    | \$440.51   | \$429.77                    | \$440.51   | \$452.49                                                 | \$463.80   | \$452.49                                                 | \$463.80   | \$485.08                          | \$497.21   |
| 29                            | \$373.26                              | \$382.59   | \$430.20                  | \$440.96   | \$430.20                  | \$440.96   | \$442.42                    | \$453.48   | \$442.42                    | \$453.48   | \$465.81                                                 | \$477.46   | \$465.81                                                 | \$477.46   | \$499.36                          | \$511.84   |
| 30                            | \$378.60                              | \$388.07   | \$436.35                  | \$447.26   | \$436.35                  | \$447.26   | \$448.74                    | \$459.96   | \$448.74                    | \$459.96   | \$472.47                                                 | \$484.28   | \$472.47                                                 | \$484.28   | \$506.51                          | \$519.17   |
| 31                            | \$386.61                              | \$396.28   | \$445.58                  | \$456.72   | \$445.58                  | \$456.72   | \$458.23                    | \$469.69   | \$458.23                    | \$469.69   | \$482.46                                                 | \$494.52   | \$482.46                                                 | \$494.52   | \$517.22                          | \$530.15   |
| 32                            | \$394.61                              | \$404.48   | \$454.80                  | \$466.17   | \$454.80                  | \$466.17   | \$467.72                    | \$479.41   | \$467.72                    | \$479.41   | \$492.45                                                 | \$504.76   | \$492.45                                                 | \$504.76   | \$527.93                          | \$541.13   |
| 33                            | \$399.62                              | \$409.61   | \$460.57                  | \$472.08   | \$460.57                  | \$472.08   | \$473.65                    | \$485.49   | \$473.65                    | \$485.49   | \$498.69                                                 | \$511.16   | \$498.69                                                 | \$511.16   | \$534.62                          | \$547.99   |
| 34                            | \$404.95                              | \$415.07   | \$466.72                  | \$478.39   | \$466.72                  | \$478.39   | \$479.98                    | \$491.98   | \$479.98                    | \$491.98   | \$505.35                                                 | \$517.98   | \$505.35                                                 | \$517.98   | \$541.76                          | \$555.30   |
| 35                            | \$407.62                              | \$417.81   | \$469.80                  | \$481.55   | \$469.80                  | \$481.55   | \$483.14                    | \$495.22   | \$483.14                    | \$495.22   | \$508.68                                                 | \$521.40   | \$508.68                                                 | \$521.40   | \$545.33                          | \$558.96   |
| 36                            | \$410.29                              | \$420.55   | \$472.87                  | \$484.69   | \$472.87                  | \$484.69   | \$486.31                    | \$498.47   | \$486.31                    | \$498.47   | \$512.01                                                 | \$524.81   | \$512.01                                                 | \$524.81   | \$548.90                          | \$562.62   |
| 37                            | \$412.96                              | \$423.28   | \$475.95                  | \$487.85   | \$475.95                  | \$487.85   | \$489.47                    | \$501.71   | \$489.47                    | \$501.71   | \$515.34                                                 | \$528.22   | \$515.34                                                 | \$528.22   | \$552.47                          | \$566.28   |
| 38                            | \$415.63                              | \$426.02   | \$479.02                  | \$491.00   | \$479.02                  | \$491.00   | \$492.63                    | \$504.95   | \$492.63                    | \$504.95   | \$518.67                                                 | \$531.64   | \$518.67                                                 | \$531.64   | \$556.04                          | \$569.94   |
| 39                            | \$420.97                              | \$431.49   | \$485.18                  | \$497.31   | \$485.18                  | \$497.31   | \$498.96                    | \$511.43   | \$498.96                    | \$511.43   | \$525.33                                                 | \$538.46   | \$525.33                                                 | \$538.46   | \$563.18                          | \$577.26   |
| 40                            | \$426.30                              | \$436.93   | \$491.33                  | \$504.46   | \$491.33                  | \$504.46   | \$505.28                    | \$517.77   | \$505.28                    | \$517.77   | \$531.99                                                 | \$545.19   | \$531.99                                                 | \$545.19   | \$570.32                          | \$584.35   |
| 41                            | \$434.31                              | \$445.07   | \$500.55                  | \$513.11   | \$500.55                  | \$513.11   | \$514.77                    | \$527.33   | \$514.77                    | \$527.33   | \$541.98                                                 | \$555.30   | \$541.98                                                 | \$555.30   | \$584.03                          | \$598.04   |
| 42                            | \$441.98                              | \$452.81   | \$509.40                  | \$522.00   | \$509.40                  | \$522.00   | \$523.87                    | \$536.52   | \$523.87                    | \$536.52   | \$551.56                                                 | \$564.88   | \$551.56                                                 | \$564.88   | \$591.29                          | \$605.57   |
| 43                            | \$452.65                              | \$463.52   | \$521.70                  | \$534.33   | \$521.70                  | \$534.33   | \$536.52                    | \$549.19   | \$536.52                    | \$549.19   | \$564.88                                                 | \$578.23   | \$564.88                                                 | \$578.23   | \$605.57                          | \$620.00   |
| 44                            | \$466.00                              | \$477.00   | \$537.08                  | \$550.16   | \$537.08                  | \$550.16   | \$552.33                    | \$565.00   | \$552.33                    | \$565.00   | \$581.53                                                 | \$594.69   | \$581.53                                                 | \$594.69   | \$620.00                          | \$634.00   |
| 45                            | \$481.68                              | \$492.96   | \$555.15                  | \$568.30   | \$555.15                  | \$568.30   | \$570.91                    | \$583.66   | \$570.91                    | \$583.66   | \$601.09                                                 | \$614.25   | \$601.09                                                 | \$614.25   | \$644.40                          | \$658.00   |
| 46                            | \$500.36                              | \$511.84   | \$576.68                  | \$589.33   | \$576.68                  | \$589.33   | \$593.06                    | \$605.81   | \$593.06                    | \$605.81   | \$624.41                                                 | \$637.26   | \$624.41                                                 | \$637.26   | \$666.39                          | \$679.39   |
| 47                            | \$521.37                              | \$532.96   | \$600.90                  | \$613.55   | \$600.90                  | \$613.55   | \$617.96                    | \$630.71   | \$617.96                    | \$630.71   | \$650.63                                                 | \$663.48   | \$650.63                                                 | \$663.48   | \$692.50                          | \$705.35   |
| 48                            | \$545.39                              | \$556.98   | \$628.58                  | \$641.23   | \$628.58                  | \$641.23   | \$646.43                    | \$659.18   | \$646.43                    | \$659.18   | \$680.60                                                 | \$693.45   | \$680.60                                                 | \$693.45   | \$720.00                          | \$732.85   |
| 49                            | \$569.07                              | \$580.66   | \$655.87                  | \$668.52   | \$655.87                  | \$668.52   | \$674.50                    | \$687.25   | \$674.50                    | \$687.25   | \$710.16                                                 | \$722.91   | \$710.16                                                 | \$722.91   | \$752.33                          | \$764.83   |
| 50                            | \$595.76                              | \$607.35   | \$686.63                  | \$699.28   | \$686.63                  | \$699.28   | \$706.13                    | \$718.78   | \$706.13                    | \$718.78   | \$743.46                                                 | \$756.11   | \$743.46                                                 | \$756.11   | \$786.33                          | \$798.98   |
| 51                            | \$622.11                              | \$633.70   | \$717.00                  | \$729.65   | \$717.00                  | \$729.65   | \$737.37                    | \$750.02   | \$737.37                    | \$750.02   | \$776.34                                                 | \$788.99   | \$776.34                                                 | \$788.99   | \$818.76                          | \$831.41   |
| 52                            | \$651.13                              | \$662.72   | \$750.45                  | \$763.10   | \$750.45                  | \$763.10   | \$771.76                    | \$784.41   | \$771.76                    | \$784.41   | \$811.56                                                 | \$824.21   | \$811.56                                                 | \$824.21   | \$854.03                          | \$866.68   |
| 53                            | \$680.48                              | \$692.07   | \$784.28                  | \$796.87   | \$784.28                  | \$796.87   | \$806.55                    | \$819.14   | \$806.55                    | \$819.14   | \$849.19                                                 | \$861.78   | \$849.19                                                 | \$861.78   | \$891.37                          | \$903.96   |
| 54                            | \$712.17                              | \$723.76   | \$820.80                  | \$833.39   | \$820.80                  | \$833.39   | \$844.11                    | \$856.70   | \$844.11                    | \$856.70   | \$888.74                                                 | \$901.33   | \$888.74                                                 | \$901.33   | \$922.97                          | \$935.56   |
| 55                            | \$743.86                              | \$755.45   | \$857.32                  | \$870.00   | \$857.32                  | \$870.00   | \$881.68                    | \$894.27   | \$881.68                    | \$894.27   | \$928.28                                                 | \$940.87   | \$928.28                                                 | \$940.87   | \$962.46                          | \$975.05   |
| 56                            | \$778.22                              | \$790.81   | \$896.92                  | \$909.51   | \$896.92                  | \$909.51   | \$922.40                    | \$935.00   | \$922.40                    | \$935.00   | \$971.16                                                 | \$983.75   | \$971.16                                                 | \$983.75   | \$1,005.33                        | \$1,017.92 |
| 57                            | \$812.91                              | \$825.50   | \$936.90                  | \$949.49   | \$936.90                  | \$949.49   | \$963.52                    | \$976.11   | \$963.52                    | \$976.11   | \$1,014.45                                               | \$1,027.04 | \$1,014.45                                               | \$1,027.04 | \$1,049.62                        | \$1,062.21 |
| 58                            | \$849.94                              | \$862.53   | \$979.58                  | \$992.17   | \$979.58                  | \$992.17   | \$1,007.40                  | \$1,020.00 | \$1,007.40                  | \$1,020.00 | \$1,060.66                                               | \$1,073.25 | \$1,060.66                                               | \$1,073.25 | \$1,095.83                        | \$1,108.42 |
| 59                            | \$868.28                              | \$880.87   | \$1,000.72                | \$1,013.31 | \$1,000.72                | \$1,013.31 | \$1,029.15                  | \$1,041.74 | \$1,029.15                  | \$1,041.74 | \$1,083.55                                               | \$1,096.14 | \$1,083.55                                               | \$1,096.14 | \$1,118.72                        | \$1,131.31 |
| 60                            | \$905.31                              | \$917.90   | \$1,043.40                | \$1,056.00 | \$1,043.40                | \$1,056.00 | \$1,073.03                  | \$1,085.62 | \$1,073.03                  | \$1,085.62 | \$1,129.76                                               | \$1,142.35 | \$1,129.76                                               | \$1,142.35 | \$1,164.93                        | \$1,177.52 |
| 61                            | \$937.33                              | \$950.00   | \$1,080.30                | \$1,092.90 | \$1,080.30                | \$1,092.90 | \$1,110.99                  | \$1,123.58 | \$1,110.99                  | \$1,123.58 | \$1,169.72                                               | \$1,182.31 | \$1,169.72                                               | \$1,182.31 | \$1,204.89                        | \$1,217.48 |
| 62                            | \$958.35                              | \$971.00   | \$1,104.52                | \$1,117.12 | \$1,104.52                | \$1,117.12 | \$1,135.90                  | \$1,148.49 | \$1,135.90                  | \$1,148.49 | \$1,195.94                                               | \$1,208.53 | \$1,195.94                                               | \$1,208.53 | \$1,230.11                        | \$1,242.70 |
| 63                            | \$984.70                              | \$1,007.39 | \$1,134.90                | \$1,147.59 | \$1,134.90                | \$1,147.59 | \$1,166.37                  | \$1,179.06 | \$1,166.37                  | \$1,179.06 | \$1,228.81                                               | \$1,241.40 | \$1,228.81                                               | \$1,241.40 | \$1,263.00                        | \$1,275.59 |
| 64+                           | \$1,000.71                            | \$1,023.40 | \$1,153.35                | \$1,166.04 | \$1,153.35                | \$1,166.04 | \$1,184.83                  | \$1,197.42 | \$1,184.83                  | \$1,197.42 | \$1,246.27                                               | \$1,258.86 | \$1,246.27                                               | \$1,258.86 | \$1,280.45                        | \$1,293.04 |

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

| HIOS Plan ID (On Exchange)=>  | 33709PA0940004                    | 33709PA1120002                                                 | 33709PA1120002                                                 | 33709PA0950002                        | 33709PA0950002                        | N/A                                   | N/A                                   | N/A                               |
|-------------------------------|-----------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|-----------------------------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA0940004                    | 33709PA1120002                                                 | 33709PA1120002                                                 | 33709PA0950002                        | 33709PA0950002                        | 33709PA0950003                        | 33709PA0950003                        | 33709PA0940007                    |
| Plan Marketing Name =>        | my Direct Blue EPO Silver<br>2900 | my Direct Blue EPO Silver<br>2900 + Adult Dental and<br>Vision | my Direct Blue EPO Silver<br>2900 + Adult Dental and<br>Vision | my Direct Blue EPO Silver<br>3450 HSA | my Direct Blue EPO Silver<br>3450 HSA | my Direct Blue EPO Silver<br>1850 HSA | my Direct Blue EPO Silver<br>1850 HSA | my Direct Blue EPO Silver<br>2600 |
| Form # =>                     | EPO/CDP-1                         | EPO/ADV/CDP                                                    | EPO/ADV/CDP                                                    | EPO/HDHP/CDP-1                        | EPO/HDHP/CDP-1                        | EPO/HDHP/CDP-1                        | EPO/HDHP/CDP-1                        | EPO/CDP-1                         |
| Rating Area =>                | Area 9                            | Area 7                                                         | Area 9                                                         | Area 7                                | Area 9                                | Area 7                                | Area 9                                | Area 7                            |
| Network =>                    | O                                 | O                                                              | O                                                              | O                                     | O                                     | O                                     | O                                     | O                                 |
| Metal =>                      | Silver                            | Silver                                                         | Silver                                                         | Silver                                | Silver                                | Silver                                | Silver                                | Silver                            |
| Deductible =>                 | \$2,900                           | \$2,900                                                        | \$2,900                                                        | \$3,450                               | \$3,450                               | \$1,850                               | \$1,850                               | \$2,600                           |
| Coinsurance =>                | 70%                               | 70%                                                            | 70%                                                            | 90%                                   | 90%                                   | 70%                                   | 70%                                   | 70%                               |
| Copays =>                     | \$50 PCP                          | \$50 PCP                                                       | \$50 PCP                                                       | \$70 after Ded. PCP                   | \$70 after Ded. PCP                   | N/A                                   | N/A                                   | \$40 PCP                          |
| OOP Maximum =>                | \$7,800                           | \$7,800                                                        | \$7,800                                                        | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$8,500                           |
| Pediatric Dental (Yes/No) =>  | Yes                               | Yes                                                            | Yes                                                            | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                               |
| Age Band                      | Non-Tobacco                       | Tobacco                                                        | Non-Tobacco                                                    | Tobacco                               | Non-Tobacco                           | Tobacco                               | Non-Tobacco                           | Tobacco                           |
| 0 - 14                        | \$341.39                          | \$341.39                                                       | \$357.38                                                       | \$357.38                              | \$313.90                              | \$313.90                              | \$256.19                              | \$256.19                          |
| 15                            | \$371.73                          | \$371.73                                                       | \$389.14                                                       | \$389.14                              | \$341.80                              | \$341.80                              | \$278.96                              | \$278.96                          |
| 16                            | \$383.34                          | \$383.34                                                       | \$401.29                                                       | \$401.29                              | \$352.47                              | \$352.47                              | \$287.67                              | \$287.67                          |
| 17                            | \$394.94                          | \$394.94                                                       | \$413.44                                                       | \$413.44                              | \$363.14                              | \$363.14                              | \$296.38                              | \$296.38                          |
| 18                            | \$407.44                          | \$407.44                                                       | \$426.52                                                       | \$426.52                              | \$374.63                              | \$374.63                              | \$305.75                              | \$305.75                          |
| 19                            | \$419.93                          | \$419.93                                                       | \$439.60                                                       | \$439.60                              | \$386.12                              | \$386.12                              | \$315.13                              | \$315.13                          |
| 20                            | \$432.87                          | \$432.87                                                       | \$453.15                                                       | \$453.15                              | \$398.02                              | \$398.02                              | \$324.84                              | \$324.84                          |
| 21                            | \$446.26                          | \$457.42                                                       | \$467.16                                                       | \$478.84                              | \$410.33                              | \$420.59                              | \$334.89                              | \$343.26                          |
| 22                            | \$446.26                          | \$457.42                                                       | \$467.16                                                       | \$478.84                              | \$410.33                              | \$420.59                              | \$334.89                              | \$343.26                          |
| 23                            | \$446.26                          | \$457.42                                                       | \$467.16                                                       | \$478.84                              | \$410.33                              | \$420.59                              | \$334.89                              | \$343.26                          |
| 24                            | \$446.26                          | \$457.42                                                       | \$467.16                                                       | \$478.84                              | \$410.33                              | \$420.59                              | \$334.89                              | \$343.26                          |
| 25                            | \$448.05                          | \$459.25                                                       | \$469.03                                                       | \$480.76                              | \$411.97                              | \$422.27                              | \$336.23                              | \$344.64                          |
| 26                            | \$456.97                          | \$468.39                                                       | \$478.37                                                       | \$490.33                              | \$420.18                              | \$430.68                              | \$342.93                              | \$351.50                          |
| 27                            | \$467.68                          | \$479.37                                                       | \$489.58                                                       | \$501.82                              | \$430.03                              | \$440.78                              | \$350.96                              | \$359.73                          |
| 28                            | \$485.08                          | \$497.21                                                       | \$507.80                                                       | \$520.50                              | \$446.03                              | \$457.18                              | \$364.03                              | \$373.13                          |
| 29                            | \$499.36                          | \$511.84                                                       | \$522.75                                                       | \$535.82                              | \$459.16                              | \$470.64                              | \$374.74                              | \$384.11                          |
| 30                            | \$506.51                          | \$519.17                                                       | \$530.23                                                       | \$543.49                              | \$465.72                              | \$477.36                              | \$380.10                              | \$389.60                          |
| 31                            | \$517.22                          | \$530.15                                                       | \$541.44                                                       | \$554.98                              | \$475.57                              | \$487.46                              | \$388.14                              | \$397.84                          |
| 32                            | \$527.93                          | \$541.13                                                       | \$552.65                                                       | \$566.47                              | \$485.42                              | \$497.56                              | \$396.17                              | \$406.07                          |
| 33                            | \$534.62                          | \$547.99                                                       | \$559.66                                                       | \$573.65                              | \$491.58                              | \$503.87                              | \$401.20                              | \$411.23                          |
| 34                            | \$541.76                          | \$555.30                                                       | \$567.13                                                       | \$581.31                              | \$498.14                              | \$510.59                              | \$406.56                              | \$416.72                          |
| 35                            | \$545.33                          | \$558.96                                                       | \$570.87                                                       | \$585.14                              | \$501.42                              | \$513.96                              | \$409.24                              | \$419.47                          |
| 36                            | \$548.90                          | \$562.62                                                       | \$574.61                                                       | \$588.98                              | \$504.71                              | \$517.33                              | \$411.91                              | \$422.21                          |
| 37                            | \$552.47                          | \$566.28                                                       | \$578.34                                                       | \$592.80                              | \$507.99                              | \$520.69                              | \$414.59                              | \$424.95                          |
| 38                            | \$556.04                          | \$569.94                                                       | \$582.08                                                       | \$596.63                              | \$511.27                              | \$524.05                              | \$417.27                              | \$427.70                          |
| 39                            | \$563.18                          | \$577.26                                                       | \$589.56                                                       | \$604.30                              | \$517.84                              | \$530.79                              | \$422.63                              | \$433.20                          |
| 40                            | \$570.32                          | \$627.35                                                       | \$597.03                                                       | \$656.73                              | \$524.40                              | \$576.84                              | \$427.99                              | \$470.79                          |
| 41                            | \$581.03                          | \$642.04                                                       | \$608.24                                                       | \$672.11                              | \$534.25                              | \$590.35                              | \$436.03                              | \$481.81                          |
| 42                            | \$591.29                          | \$657.51                                                       | \$618.99                                                       | \$688.32                              | \$543.69                              | \$604.58                              | \$443.73                              | \$493.43                          |
| 43                            | \$605.57                          | \$678.84                                                       | \$633.94                                                       | \$710.65                              | \$556.82                              | \$624.20                              | \$454.45                              | \$509.44                          |
| 44                            | \$623.43                          | \$705.72                                                       | \$652.62                                                       | \$738.77                              | \$573.23                              | \$648.90                              | \$467.84                              | \$529.59                          |
| 45                            | \$644.40                          | \$737.84                                                       | \$674.58                                                       | \$772.39                              | \$592.52                              | \$678.44                              | \$483.58                              | \$553.70                          |
| 46                            | \$669.39                          | \$776.49                                                       | \$700.74                                                       | \$812.86                              | \$615.50                              | \$713.98                              | \$502.34                              | \$582.71                          |
| 47                            | \$697.50                          | \$820.96                                                       | \$730.17                                                       | \$859.41                              | \$641.35                              | \$754.87                              | \$523.43                              | \$616.08                          |
| 48                            | \$729.64                          | \$872.65                                                       | \$763.81                                                       | \$913.52                              | \$670.89                              | \$802.38                              | \$547.55                              | \$654.87                          |
| 49                            | \$761.32                          | \$926.53                                                       | \$796.97                                                       | \$969.91                              | \$700.02                              | \$851.92                              | \$571.32                              | \$695.30                          |
| 50                            | \$797.02                          | \$976.35                                                       | \$834.35                                                       | \$1,022.08                            | \$732.85                              | \$897.74                              | \$598.11                              | \$732.68                          |
| 51                            | \$832.27                          | \$1,019.53                                                     | \$871.25                                                       | \$1,067.28                            | \$765.27                              | \$937.46                              | \$624.57                              | \$765.10                          |
| 52                            | \$871.10                          | \$1,067.10                                                     | \$911.90                                                       | \$1,117.08                            | \$800.96                              | \$981.18                              | \$653.71                              | \$800.79                          |
| 53                            | \$910.37                          | \$1,115.20                                                     | \$953.01                                                       | \$1,167.44                            | \$837.07                              | \$1,025.41                            | \$683.18                              | \$836.90                          |
| 54                            | \$952.77                          | \$1,167.14                                                     | \$997.39                                                       | \$1,221.80                            | \$876.05                              | \$1,073.16                            | \$714.99                              | \$875.86                          |
| 55                            | \$995.16                          | \$1,219.07                                                     | \$1,041.77                                                     | \$1,276.17                            | \$915.04                              | \$1,120.92                            | \$746.80                              | \$914.83                          |
| 56                            | \$1,041.12                        | \$1,275.37                                                     | \$1,089.88                                                     | \$1,335.10                            | \$957.30                              | \$1,172.69                            | \$781.30                              | \$957.09                          |
| 57                            | \$1,087.54                        | \$1,332.24                                                     | \$1,138.47                                                     | \$1,394.63                            | \$999.97                              | \$1,224.96                            | \$816.13                              | \$999.76                          |
| 58                            | \$1,137.07                        | \$1,392.91                                                     | \$1,190.32                                                     | \$1,458.14                            | \$1,045.52                            | \$1,280.76                            | \$853.30                              | \$1,045.29                        |
| 59                            | \$1,161.61                        | \$1,422.97                                                     | \$1,216.02                                                     | \$1,489.62                            | \$1,068.09                            | \$1,308.41                            | \$871.72                              | \$1,067.86                        |
| 60                            | \$1,211.15                        | \$1,483.66                                                     | \$1,267.87                                                     | \$1,553.14                            | \$1,113.64                            | \$1,364.21                            | \$908.89                              | \$1,113.39                        |
| 61                            | \$1,253.99                        | \$1,536.14                                                     | \$1,312.72                                                     | \$1,608.08                            | \$1,153.03                            | \$1,412.46                            | \$941.04                              | \$1,152.77                        |
| 62                            | \$1,282.10                        | \$1,570.57                                                     | \$1,342.15                                                     | \$1,644.13                            | \$1,178.88                            | \$1,444.13                            | \$962.14                              | \$1,178.62                        |
| 63                            | \$1,317.36                        | \$1,613.77                                                     | \$1,379.06                                                     | \$1,689.35                            | \$1,211.29                            | \$1,483.83                            | \$988.60                              | \$1,211.04                        |
| 64+                           | \$1,338.78                        | \$1,640.01                                                     | \$1,401.48                                                     | \$1,716.81                            | \$1,230.99                            | \$1,507.96                            | \$1,004.67                            | \$1,230.72                        |

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

| HIOS Plan ID (On Exchange)=>  | N/A                            |            | N/A                                                      |            | N/A                                                      |            | 33709PA0940002                 |            | 33709PA0940002                 |            | 33709PA1120001                                           |            | 33709PA1120001                                           |            | 33709PA0950001                     |            |
|-------------------------------|--------------------------------|------------|----------------------------------------------------------|------------|----------------------------------------------------------|------------|--------------------------------|------------|--------------------------------|------------|----------------------------------------------------------|------------|----------------------------------------------------------|------------|------------------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA0940007                 |            | 33709PA1120003                                           |            | 33709PA1120003                                           |            | 33709PA0940002                 |            | 33709PA0940002                 |            | 33709PA1120001                                           |            | 33709PA1120001                                           |            | 33709PA0950001                     |            |
| Plan Marketing Name =>        | my Direct Blue EPO Silver 2600 |            | my Direct Blue EPO Silver 2600 + Adult Dental and Vision |            | my Direct Blue EPO Silver 2600 + Adult Dental and Vision |            | my Direct Blue EPO Bronze 3800 |            | my Direct Blue EPO Bronze 3800 |            | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision |            | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision |            | my Direct Blue EPO Bronze 6900 HSA |            |
| Form # =>                     | EPO/CDP-1                      |            | EPO/ADV/CDP                                              |            | EPO/ADV/CDP                                              |            | EPO/CDP-1                      |            | EPO/CDP-1                      |            | EPO/ADV/CDP                                              |            | EPO/ADV/CDP                                              |            | EPO/HDHP/CDP-1                     |            |
| Rating Area =>                | Area 9                         |            | Area 7                                                   |            | Area 9                                                   |            | Area 7                         |            | Area 9                         |            | Area 7                                                   |            | Area 9                                                   |            | Area 7                             |            |
| Network =>                    | O                              |            | O                                                        |            | O                                                        |            | O                              |            | O                              |            | O                                                        |            | O                                                        |            | O                                  |            |
| Metal =>                      | Silver                         |            | Silver                                                   |            | Silver                                                   |            | Bronze                         |            | Bronze                         |            | Bronze                                                   |            | Bronze                                                   |            | Bronze                             |            |
| Deductible =>                 | \$2,600                        |            | \$2,600                                                  |            | \$2,600                                                  |            | \$3,800                        |            | \$3,800                        |            | \$3,800                                                  |            | \$3,800                                                  |            | \$6,900                            |            |
| Coinsurance =>                | 70%                            |            | 70%                                                      |            | 70%                                                      |            | 50%                            |            | 50%                            |            | 50%                                                      |            | 50%                                                      |            | 100%                               |            |
| Copays =>                     | \$40 PCP                       |            | \$40 PCP                                                 |            | \$40 PCP                                                 |            | \$60 PCP                       |            | \$60 PCP                       |            | \$60 PCP                                                 |            | \$60 PCP                                                 |            | N/A                                |            |
| OOP Maximum =>                | \$8,500                        |            | \$8,500                                                  |            | \$8,500                                                  |            | \$8,500                        |            | \$8,500                        |            | \$8,500                                                  |            | \$8,500                                                  |            | \$6,900                            |            |
| Pediatric Dental (Yes/No) =>  | Yes                            |            | Yes                                                      |            | Yes                                                      |            | Yes                            |            | Yes                            |            | Yes                                                      |            | Yes                                                      |            | Yes                                |            |
| Age Band                      | Non-Tobacco                    | Tobacco    | Non-Tobacco                                              | Tobacco    | Non-Tobacco                                              | Tobacco    | Non-Tobacco                    | Tobacco    | Non-Tobacco                    | Tobacco    | Non-Tobacco                                              | Tobacco    | Non-Tobacco                                              | Tobacco    | Non-Tobacco                        | Tobacco    |
| 0 - 14                        | \$259.35                       | \$259.35   | \$275.34                                                 | \$275.34   | \$275.34                                                 | \$275.34   | \$227.40                       | \$227.40   | \$227.40                       | \$227.40   | \$243.38                                                 | \$243.38   | \$243.38                                                 | \$243.38   | \$229.93                           | \$229.93   |
| 15                            | \$282.40                       | \$282.40   | \$299.81                                                 | \$299.81   | \$299.81                                                 | \$299.81   | \$247.61                       | \$247.61   | \$247.61                       | \$247.61   | \$265.02                                                 | \$265.02   | \$265.02                                                 | \$265.02   | \$250.37                           | \$250.37   |
| 16                            | \$291.22                       | \$291.22   | \$309.17                                                 | \$309.17   | \$309.17                                                 | \$309.17   | \$255.34                       | \$255.34   | \$255.34                       | \$255.34   | \$273.29                                                 | \$273.29   | \$273.29                                                 | \$273.29   | \$258.18                           | \$258.18   |
| 17                            | \$300.03                       | \$300.03   | \$318.53                                                 | \$318.53   | \$318.53                                                 | \$318.53   | \$263.07                       | \$263.07   | \$263.07                       | \$263.07   | \$281.56                                                 | \$281.56   | \$281.56                                                 | \$281.56   | \$266.00                           | \$266.00   |
| 18                            | \$309.53                       | \$309.53   | \$328.61                                                 | \$328.61   | \$328.61                                                 | \$328.61   | \$271.39                       | \$271.39   | \$271.39                       | \$271.39   | \$290.47                                                 | \$290.47   | \$290.47                                                 | \$290.47   | \$274.41                           | \$274.41   |
| 19                            | \$319.02                       | \$319.02   | \$338.68                                                 | \$338.68   | \$338.68                                                 | \$338.68   | \$279.71                       | \$279.71   | \$279.71                       | \$279.71   | \$299.38                                                 | \$299.38   | \$299.38                                                 | \$299.38   | \$282.83                           | \$282.83   |
| 20                            | \$328.85                       | \$328.85   | \$349.12                                                 | \$349.12   | \$349.12                                                 | \$349.12   | \$288.33                       | \$288.33   | \$288.33                       | \$288.33   | \$308.61                                                 | \$308.61   | \$308.61                                                 | \$308.61   | \$291.54                           | \$291.54   |
| 21                            | \$339.02                       | \$347.50   | \$359.92                                                 | \$368.92   | \$359.92                                                 | \$368.92   | \$297.25                       | \$304.68   | \$297.25                       | \$304.68   | \$318.15                                                 | \$326.10   | \$318.15                                                 | \$326.10   | \$300.56                           | \$308.07   |
| 22                            | \$339.02                       | \$347.50   | \$359.92                                                 | \$368.92   | \$359.92                                                 | \$368.92   | \$297.25                       | \$304.68   | \$297.25                       | \$304.68   | \$318.15                                                 | \$326.10   | \$318.15                                                 | \$326.10   | \$300.56                           | \$308.07   |
| 23                            | \$339.02                       | \$347.50   | \$359.92                                                 | \$368.92   | \$359.92                                                 | \$368.92   | \$297.25                       | \$304.68   | \$297.25                       | \$304.68   | \$318.15                                                 | \$326.10   | \$318.15                                                 | \$326.10   | \$300.56                           | \$308.07   |
| 24                            | \$339.02                       | \$347.50   | \$359.92                                                 | \$368.92   | \$359.92                                                 | \$368.92   | \$297.25                       | \$304.68   | \$297.25                       | \$304.68   | \$318.15                                                 | \$326.10   | \$318.15                                                 | \$326.10   | \$300.56                           | \$308.07   |
| 25                            | \$340.38                       | \$348.89   | \$361.36                                                 | \$370.39   | \$361.36                                                 | \$370.39   | \$298.44                       | \$305.90   | \$298.44                       | \$305.90   | \$319.42                                                 | \$327.41   | \$319.42                                                 | \$327.41   | \$301.76                           | \$309.30   |
| 26                            | \$347.16                       | \$355.84   | \$368.56                                                 | \$377.77   | \$368.56                                                 | \$377.77   | \$304.38                       | \$311.99   | \$304.38                       | \$311.99   | \$325.79                                                 | \$333.93   | \$325.79                                                 | \$333.93   | \$307.77                           | \$315.46   |
| 27                            | \$355.29                       | \$364.17   | \$377.20                                                 | \$386.63   | \$377.20                                                 | \$386.63   | \$311.52                       | \$319.31   | \$311.52                       | \$319.31   | \$333.42                                                 | \$341.76   | \$333.42                                                 | \$341.76   | \$314.99                           | \$322.86   |
| 28                            | \$368.51                       | \$377.72   | \$391.23                                                 | \$401.01   | \$391.23                                                 | \$401.01   | \$323.11                       | \$331.19   | \$323.11                       | \$331.19   | \$345.83                                                 | \$354.48   | \$345.83                                                 | \$354.48   | \$326.71                           | \$334.88   |
| 29                            | \$379.36                       | \$388.84   | \$402.75                                                 | \$412.82   | \$402.75                                                 | \$412.82   | \$332.62                       | \$340.94   | \$332.62                       | \$340.94   | \$356.01                                                 | \$364.91   | \$356.01                                                 | \$364.91   | \$336.33                           | \$344.74   |
| 30                            | \$384.79                       | \$394.41   | \$408.51                                                 | \$418.72   | \$408.51                                                 | \$418.72   | \$337.38                       | \$345.81   | \$337.38                       | \$345.81   | \$361.10                                                 | \$370.13   | \$361.10                                                 | \$370.13   | \$341.14                           | \$349.67   |
| 31                            | \$392.92                       | \$402.74   | \$417.15                                                 | \$427.58   | \$417.15                                                 | \$427.58   | \$344.51                       | \$353.12   | \$344.51                       | \$353.12   | \$368.74                                                 | \$377.96   | \$368.74                                                 | \$377.96   | \$348.35                           | \$357.06   |
| 32                            | \$401.06                       | \$411.09   | \$425.79                                                 | \$436.43   | \$425.79                                                 | \$436.43   | \$351.65                       | \$360.44   | \$351.65                       | \$360.44   | \$376.37                                                 | \$385.78   | \$376.37                                                 | \$385.78   | \$355.56                           | \$364.45   |
| 33                            | \$406.15                       | \$416.30   | \$431.18                                                 | \$441.96   | \$431.18                                                 | \$441.96   | \$356.11                       | \$365.01   | \$356.11                       | \$365.01   | \$381.14                                                 | \$390.67   | \$381.14                                                 | \$390.67   | \$360.07                           | \$369.07   |
| 34                            | \$411.57                       | \$421.86   | \$436.94                                                 | \$447.86   | \$436.94                                                 | \$447.86   | \$360.86                       | \$369.88   | \$360.86                       | \$369.88   | \$386.23                                                 | \$395.89   | \$386.23                                                 | \$395.89   | \$364.88                           | \$374.00   |
| 35                            | \$414.28                       | \$424.64   | \$439.82                                                 | \$450.82   | \$439.82                                                 | \$450.82   | \$363.24                       | \$372.32   | \$363.24                       | \$372.32   | \$388.78                                                 | \$398.50   | \$388.78                                                 | \$398.50   | \$367.28                           | \$376.46   |
| 36                            | \$416.99                       | \$427.41   | \$442.70                                                 | \$453.77   | \$442.70                                                 | \$453.77   | \$365.62                       | \$374.76   | \$365.62                       | \$374.76   | \$391.32                                                 | \$401.10   | \$391.32                                                 | \$401.10   | \$369.69                           | \$378.93   |
| 37                            | \$419.71                       | \$430.20   | \$445.58                                                 | \$456.72   | \$445.58                                                 | \$456.72   | \$368.00                       | \$377.20   | \$368.00                       | \$377.20   | \$393.87                                                 | \$403.72   | \$393.87                                                 | \$403.72   | \$372.09                           | \$381.39   |
| 38                            | \$422.42                       | \$432.98   | \$448.46                                                 | \$459.67   | \$448.46                                                 | \$459.67   | \$370.37                       | \$379.63   | \$370.37                       | \$379.63   | \$396.41                                                 | \$406.32   | \$396.41                                                 | \$406.32   | \$374.50                           | \$383.86   |
| 39                            | \$427.84                       | \$438.54   | \$454.22                                                 | \$465.58   | \$454.22                                                 | \$465.58   | \$375.13                       | \$384.51   | \$375.13                       | \$384.51   | \$401.51                                                 | \$411.55   | \$401.51                                                 | \$411.55   | \$379.31                           | \$388.79   |
| 40                            | \$433.27                       | \$476.60   | \$459.98                                                 | \$505.98   | \$459.98                                                 | \$505.98   | \$379.89                       | \$417.88   | \$379.89                       | \$417.88   | \$406.60                                                 | \$447.26   | \$406.60                                                 | \$447.26   | \$384.12                           | \$422.53   |
| 41                            | \$441.40                       | \$487.75   | \$468.62                                                 | \$517.83   | \$468.62                                                 | \$517.83   | \$387.02                       | \$427.66   | \$387.02                       | \$427.66   | \$414.23                                                 | \$457.72   | \$414.23                                                 | \$457.72   | \$391.33                           | \$432.42   |
| 42                            | \$449.20                       | \$499.51   | \$476.89                                                 | \$530.30   | \$476.89                                                 | \$530.30   | \$393.86                       | \$437.97   | \$393.86                       | \$437.97   | \$421.55                                                 | \$468.76   | \$421.55                                                 | \$468.76   | \$398.24                           | \$442.84   |
| 43                            | \$460.05                       | \$515.72   | \$488.41                                                 | \$547.51   | \$488.41                                                 | \$547.51   | \$403.37                       | \$452.18   | \$403.37                       | \$452.18   | \$431.73                                                 | \$483.97   | \$431.73                                                 | \$483.97   | \$407.86                           | \$457.21   |
| 44                            | \$473.61                       | \$536.13   | \$502.81                                                 | \$569.18   | \$502.81                                                 | \$569.18   | \$415.26                       | \$470.07   | \$415.26                       | \$470.07   | \$444.46                                                 | \$503.13   | \$444.46                                                 | \$503.13   | \$419.88                           | \$475.30   |
| 45                            | \$489.54                       | \$560.52   | \$519.72                                                 | \$595.08   | \$519.72                                                 | \$595.08   | \$429.23                       | \$491.47   | \$429.23                       | \$491.47   | \$459.41                                                 | \$526.02   | \$459.41                                                 | \$526.02   | \$434.01                           | \$496.94   |
| 46                            | \$508.53                       | \$589.89   | \$539.88                                                 | \$626.26   | \$539.88                                                 | \$626.26   | \$445.88                       | \$517.22   | \$445.88                       | \$517.22   | \$477.23                                                 | \$553.59   | \$477.23                                                 | \$553.59   | \$450.84                           | \$522.97   |
| 47                            | \$529.89                       | \$623.68   | \$562.55                                                 | \$662.12   | \$562.55                                                 | \$662.12   | \$464.60                       | \$546.83   | \$464.60                       | \$546.83   | \$497.27                                                 | \$585.29   | \$497.27                                                 | \$585.29   | \$469.78                           | \$552.93   |
| 48                            | \$554.30                       | \$662.94   | \$588.47                                                 | \$703.81   | \$588.47                                                 | \$703.81   | \$486.00                       | \$581.26   | \$486.00                       | \$581.26   | \$622.14                                                 | \$720.18   | \$622.14                                                 | \$720.18   | \$491.42                           | \$587.74   |
| 49                            | \$578.37                       | \$703.88   | \$614.02                                                 | \$747.26   | \$614.02                                                 | \$747.26   | \$507.11                       | \$617.15   | \$507.11                       | \$617.15   | \$654.76                                                 | \$760.54   | \$654.76                                                 | \$760.54   | \$512.76                           | \$624.03   |
| 50                            | \$605.49                       | \$741.73   | \$642.82                                                 | \$787.45   | \$642.82                                                 | \$787.45   | \$530.89                       | \$650.34   | \$530.89                       | \$650.34   | \$696.07                                                 | \$814.22   | \$696.07                                                 | \$814.22   | \$536.80                           | \$657.58   |
| 51                            | \$632.27                       | \$774.53   | \$671.25                                                 | \$822.28   | \$671.25                                                 | \$822.28   | \$554.37                       | \$679.10   | \$554.37                       | \$679.10   | \$726.85                                                 | \$849.35   | \$726.85                                                 | \$849.35   | \$560.54                           | \$686.66   |
| 52                            | \$661.77                       | \$810.67   | \$702.56                                                 | \$860.64   | \$702.56                                                 | \$860.64   | \$580.23                       | \$710.78   | \$580.23                       | \$710.78   | \$762.03                                                 | \$886.10   | \$762.03                                                 | \$886.10   | \$586.69                           | \$718.70   |
| 53                            | \$691.60                       | \$847.21   | \$734.24                                                 | \$899.44   | \$734.24                                                 | \$899.44   | \$606.39                       | \$742.83   | \$606.39                       | \$742.83   | \$649.03                                                 | \$795.06   | \$649.03                                                 | \$795.06   | \$613.14                           | \$751.10   |
| 54                            | \$723.81                       | \$886.67   | \$768.43                                                 | \$941.33   | \$768.43                                                 | \$941.33   | \$634.63                       | \$777.42   | \$634.63                       | \$777.42   | \$679.25                                                 | \$832.08   | \$679.25                                                 | \$832.08   | \$641.70                           | \$786.08   |
| 55                            | \$756.01                       | \$926.11   | \$802.62                                                 | \$983.21   | \$802.62                                                 | \$983.21   | \$662.87                       | \$812.02   | \$662.87                       | \$812.02   | \$709.47                                                 | \$869.10   | \$709.47                                                 | \$869.10   | \$670.25                           | \$821.06   |
| 56                            | \$790.93                       | \$968.89   | \$839.69                                                 | \$1,028.62 | \$839.69                                                 | \$1,028.62 | \$693.48                       | \$849.51   | \$693.48                       | \$849.51   | \$742.24                                                 | \$909.24   | \$742.24                                                 | \$909.24   | \$701.21                           | \$858.98   |
| 57                            | \$826.19                       | \$1,012.08 | \$877.13                                                 | \$1,074.48 | \$877.13                                                 | \$1,074.48 | \$724.40                       | \$887.39   | \$724.40                       | \$887.39   | \$775.33                                                 | \$949.78   | \$775.33                                                 | \$949.78   | \$732.46                           | \$897.26   |
| 58                            | \$863.82                       | \$1,058.18 | \$917.08                                                 | \$1,123.42 | \$917.08                                                 | \$1,123.42 | \$757.39                       | \$927.80   | \$757.39                       | \$927.80   | \$810.65                                                 | \$993.05   | \$810.65                                                 | \$993.05   | \$765.83                           | \$938.14   |
| 59                            | \$882.47                       | \$1,081.03 | \$936.87                                                 | \$1,147.67 | \$936.87                                                 | \$1,147.67 | \$773.74                       | \$947.83   | \$773.74                       | \$947.83   | \$828.14                                                 | \$1,014.47 | \$828.14                                                 | \$1,014.47 | \$782.36                           | \$958.39   |
| 60                            | \$920.10                       | \$1,127.12 | \$976.82                                                 | \$1,196.60 | \$976.82                                                 | \$1,196.60 | \$806.74                       | \$988.26   | \$806.74                       | \$988.26   | \$863.46                                                 | \$1,057.74 | \$863.46                                                 | \$1,057.74 | \$815.72                           | \$999.26   |
| 61                            | \$952.65                       | \$1,167.00 | \$1,011.38                                               | \$1,238.94 | \$1,011.38                                               | \$1,238.94 | \$835.27                       | \$1,023.21 | \$835.27                       | \$1,023.21 | \$894.00                                                 | \$1,095.15 | \$894.00                                                 | \$1,095.15 | \$844.57                           | \$1,034.60 |
| 62                            | \$974.00                       | \$1,193.15 | \$1,034.05                                               | \$1,266.71 | \$1,034.05                                               | \$1,266.71 | \$854.00                       | \$1,046.15 | \$854.00                       | \$1,046.15 | \$914.04                                                 | \$1,119.70 | \$914.04                                                 | \$1,119.70 | \$863.51                           | \$1,057.80 |
| 63                            | \$1,000.79                     | \$1,225.97 | \$1,062.48                                               | \$1,301.54 | \$1,062.48                                               | \$1,301.54 | \$877.48                       | \$1,074.91 | \$877.48                       | \$1,074.91 | \$939.18                                                 | \$1,150.50 | \$939.18                                                 | \$1,150.50 | \$887.25                           | \$1,086.88 |
| 64+                           | \$1,017.06                     | \$1,245.90 | \$1,079.76                                               | \$1,322.71 | \$1,079.76                                               | \$1,322.71 | \$891.75                       | \$1,092.39 | \$891.75                       | \$1,092.39 | \$954.45                                                 | \$1,169.20 | \$954.45                                                 | \$1,169.20 | \$901.68                           | \$1,104.56 |

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

|                               |                                    |                                                          |                                                          |                                         |                                           |                                                                     |                                              |                                                                        |
|-------------------------------|------------------------------------|----------------------------------------------------------|----------------------------------------------------------|-----------------------------------------|-------------------------------------------|---------------------------------------------------------------------|----------------------------------------------|------------------------------------------------------------------------|
| HIOS Plan ID (On Exchange)=>  | 33709PA0950001                     | 33709PA0960001                                           | 33709PA0960001                                           | 33709PA0970006                          | 33709PA0970005                            | 33709PA1130004                                                      | 33709PA0970004                               | 33709PA1130002                                                         |
| HIOS Plan ID (Off Exchange)=> | 33709PA0950001                     | 33709PA0960001                                           | 33709PA0960001                                           | 33709PA0970006                          | 33709PA0970005                            | 33709PA1130004                                                      | 33709PA0970004                               | 33709PA1130002                                                         |
| Plan Marketing Name =>        | my Direct Blue EPO Bronze 6900 HSA | my Direct Blue Major Events EPO 8550 - 3 Free PCP Visits | my Direct Blue Major Events EPO 8550 - 3 Free PCP Visits | my Direct Blue Lehigh Valley EPO Gold 0 | my Direct Blue Lehigh Valley EPO Gold 800 | my Direct Blue Lehigh Valley EPO Gold 800 + Adult Dental and Vision | my Direct Blue Lehigh Valley EPO Silver 2900 | my Direct Blue Lehigh Valley EPO Silver 2900 + Adult Dental and Vision |
| Form # =>                     | EPO/HDHP/CDP-1                     | CAT/EPO/CDP-1                                            | CAT/EPO/CDP-1                                            | EPO/CDP-1                               | EPO/CDP-1                                 | EPO/ADV/CDP                                                         | EPO/CDP-1                                    | EPO/ADV/CDP                                                            |
| Rating Area =>                | Area 9                             | Area 7                                                   | Area 9                                                   | Area 6                                  | Area 6                                    | Area 6                                                              | Area 6                                       | Area 6                                                                 |
| Network =>                    | O                                  | O                                                        | O                                                        | N                                       | N                                         | N                                                                   | N                                            | N                                                                      |
| Metal =>                      | Bronze                             | Catastrophic                                             | Catastrophic                                             | Gold                                    | Gold                                      | Gold                                                                | Silver                                       | Silver                                                                 |
| Deductible =>                 | \$6,900                            | \$8,550                                                  | \$8,550                                                  | \$0                                     | \$800                                     | \$800                                                               | \$2,900                                      | \$2,900                                                                |
| Coinsurance =>                | 100%                               | 100%                                                     | 100%                                                     | 60%                                     | 80%                                       | 80%                                                                 | 70%                                          | 70%                                                                    |
| Copays =>                     | N/A                                | \$0 (Visits 1-3); then 100% after Ded. PCP               | \$0 (Visits 1-3); then 100% after Ded. PCP               | \$20 PCP                                | \$15 PCP                                  | \$15 PCP                                                            | \$50 PCP                                     | \$50 PCP                                                               |
| OOP Maximum =>                | \$6,900                            | \$8,550                                                  | \$8,550                                                  | \$7,500                                 | \$6,000                                   | \$6,000                                                             | \$7,800                                      | \$7,800                                                                |
| Pediatric Dental (Yes/No) =>  | Yes                                | Yes                                                      | Yes                                                      | Yes                                     | Yes                                       | Yes                                                                 | Yes                                          | Yes                                                                    |
| Age Band                      | Non-Tobacco                        | Tobacco                                                  | Non-Tobacco                                              | Tobacco                                 | Non-Tobacco                               | Tobacco                                                             | Non-Tobacco                                  | Tobacco                                                                |
| 0 - 14                        | \$229.93                           | \$229.93                                                 | \$165.09                                                 | \$165.09                                | \$165.09                                  | \$165.09                                                            | \$298.78                                     | \$298.78                                                               |
| 15                            | \$250.37                           | \$250.37                                                 | \$179.76                                                 | \$179.76                                | \$179.76                                  | \$179.76                                                            | \$325.34                                     | \$325.34                                                               |
| 16                            | \$258.18                           | \$258.18                                                 | \$185.37                                                 | \$185.37                                | \$185.37                                  | \$185.37                                                            | \$335.49                                     | \$335.49                                                               |
| 17                            | \$266.00                           | \$266.00                                                 | \$190.98                                                 | \$190.98                                | \$190.98                                  | \$190.98                                                            | \$345.65                                     | \$345.65                                                               |
| 18                            | \$274.41                           | \$274.41                                                 | \$197.03                                                 | \$197.03                                | \$197.03                                  | \$197.03                                                            | \$356.58                                     | \$356.58                                                               |
| 19                            | \$282.83                           | \$282.83                                                 | \$203.07                                                 | \$203.07                                | \$203.07                                  | \$203.07                                                            | \$367.52                                     | \$367.52                                                               |
| 20                            | \$291.54                           | \$291.54                                                 | \$209.33                                                 | \$209.33                                | \$209.33                                  | \$209.33                                                            | \$378.84                                     | \$378.84                                                               |
| 21                            | \$300.56                           | \$300.56                                                 | \$215.80                                                 | \$215.80                                | \$215.80                                  | \$215.80                                                            | \$390.56                                     | \$390.56                                                               |
| 22                            | \$300.56                           | \$300.56                                                 | \$215.80                                                 | \$215.80                                | \$215.80                                  | \$215.80                                                            | \$400.32                                     | \$400.32                                                               |
| 23                            | \$300.56                           | \$300.56                                                 | \$215.80                                                 | \$215.80                                | \$215.80                                  | \$215.80                                                            | \$401.65                                     | \$401.65                                                               |
| 24                            | \$300.56                           | \$300.56                                                 | \$215.80                                                 | \$215.80                                | \$215.80                                  | \$215.80                                                            | \$411.69                                     | \$411.69                                                               |
| 25                            | \$301.76                           | \$301.76                                                 | \$216.66                                                 | \$216.66                                | \$216.66                                  | \$216.66                                                            | \$422.55                                     | \$422.55                                                               |
| 26                            | \$307.77                           | \$307.77                                                 | \$220.98                                                 | \$220.98                                | \$220.98                                  | \$220.98                                                            | \$433.11                                     | \$433.11                                                               |
| 27                            | \$314.99                           | \$314.99                                                 | \$226.16                                                 | \$226.16                                | \$226.16                                  | \$226.16                                                            | \$443.85                                     | \$443.85                                                               |
| 28                            | \$326.71                           | \$326.71                                                 | \$231.81                                                 | \$231.81                                | \$231.81                                  | \$231.81                                                            | \$453.90                                     | \$453.90                                                               |
| 29                            | \$336.33                           | \$336.33                                                 | \$234.57                                                 | \$234.57                                | \$234.57                                  | \$234.57                                                            | \$462.83                                     | \$462.83                                                               |
| 30                            | \$341.14                           | \$341.14                                                 | \$241.48                                                 | \$241.48                                | \$241.48                                  | \$241.48                                                            | \$471.29                                     | \$471.29                                                               |
| 31                            | \$348.35                           | \$348.35                                                 | \$244.93                                                 | \$244.93                                | \$244.93                                  | \$244.93                                                            | \$479.59                                     | \$479.59                                                               |
| 32                            | \$355.56                           | \$355.56                                                 | \$250.11                                                 | \$250.11                                | \$250.11                                  | \$250.11                                                            | \$487.41                                     | \$487.41                                                               |
| 33                            | \$360.07                           | \$360.07                                                 | \$255.29                                                 | \$255.29                                | \$255.29                                  | \$255.29                                                            | \$495.88                                     | \$495.88                                                               |
| 34                            | \$364.88                           | \$364.88                                                 | \$261.67                                                 | \$261.67                                | \$261.67                                  | \$261.67                                                            | \$503.99                                     | \$503.99                                                               |
| 35                            | \$367.28                           | \$367.28                                                 | \$265.43                                                 | \$265.43                                | \$265.43                                  | \$265.43                                                            | \$511.97                                     | \$511.97                                                               |
| 36                            | \$369.69                           | \$369.69                                                 | \$268.89                                                 | \$268.89                                | \$268.89                                  | \$268.89                                                            | \$519.74                                     | \$519.74                                                               |
| 37                            | \$372.09                           | \$372.09                                                 | \$272.34                                                 | \$272.34                                | \$272.34                                  | \$272.34                                                            | \$527.12                                     | \$527.12                                                               |
| 38                            | \$374.50                           | \$374.50                                                 | \$275.79                                                 | \$275.79                                | \$275.79                                  | \$275.79                                                            | \$534.26                                     | \$534.26                                                               |
| 39                            | \$379.31                           | \$379.31                                                 | \$280.97                                                 | \$280.97                                | \$280.97                                  | \$280.97                                                            | \$540.92                                     | \$540.92                                                               |
| 40                            | \$384.12                           | \$384.12                                                 | \$285.94                                                 | \$285.94                                | \$285.94                                  | \$285.94                                                            | \$547.86                                     | \$547.86                                                               |
| 41                            | \$391.33                           | \$391.33                                                 | \$292.84                                                 | \$292.84                                | \$292.84                                  | \$292.84                                                            | \$554.04                                     | \$554.04                                                               |
| 42                            | \$398.24                           | \$398.24                                                 | \$301.47                                                 | \$301.47                                | \$301.47                                  | \$301.47                                                            | \$560.46                                     | \$560.46                                                               |
| 43                            | \$407.86                           | \$407.86                                                 | \$311.62                                                 | \$311.62                                | \$311.62                                  | \$311.62                                                            | \$566.93                                     | \$566.93                                                               |
| 44                            | \$419.88                           | \$419.88                                                 | \$323.70                                                 | \$323.70                                | \$323.70                                  | \$323.70                                                            | \$573.46                                     | \$573.46                                                               |
| 45                            | \$434.01                           | \$434.01                                                 | \$337.30                                                 | \$337.30                                | \$337.30                                  | \$337.30                                                            | \$579.99                                     | \$579.99                                                               |
| 46                            | \$450.84                           | \$450.84                                                 | \$349.74                                                 | \$349.74                                | \$349.74                                  | \$349.74                                                            | \$586.51                                     | \$586.51                                                               |
| 47                            | \$469.78                           | \$469.78                                                 | \$362.15                                                 | \$362.15                                | \$362.15                                  | \$362.15                                                            | \$593.03                                     | \$593.03                                                               |
| 48                            | \$491.42                           | \$491.42                                                 | \$375.49                                                 | \$375.49                                | \$375.49                                  | \$375.49                                                            | \$600.46                                     | \$600.46                                                               |
| 49                            | \$512.76                           | \$512.76                                                 | \$388.79                                                 | \$388.79                                | \$388.79                                  | \$388.79                                                            | \$607.86                                     | \$607.86                                                               |
| 50                            | \$536.80                           | \$536.80                                                 | \$402.47                                                 | \$402.47                                | \$402.47                                  | \$402.47                                                            | \$615.23                                     | \$615.23                                                               |
| 51                            | \$560.54                           | \$560.54                                                 | \$416.23                                                 | \$416.23                                | \$416.23                                  | \$416.23                                                            | \$622.55                                     | \$622.55                                                               |
| 52                            | \$586.69                           | \$586.69                                                 | \$430.47                                                 | \$430.47                                | \$430.47                                  | \$430.47                                                            | \$630.03                                     | \$630.03                                                               |
| 53                            | \$613.14                           | \$613.14                                                 | \$445.23                                                 | \$445.23                                | \$445.23                                  | \$445.23                                                            | \$637.51                                     | \$637.51                                                               |
| 54                            | \$641.70                           | \$641.70                                                 | \$460.47                                                 | \$460.47                                | \$460.47                                  | \$460.47                                                            | \$645.03                                     | \$645.03                                                               |
| 55                            | \$670.25                           | \$670.25                                                 | \$476.23                                                 | \$476.23                                | \$476.23                                  | \$476.23                                                            | \$652.55                                     | \$652.55                                                               |
| 56                            | \$701.21                           | \$701.21                                                 | \$492.47                                                 | \$492.47                                | \$492.47                                  | \$492.47                                                            | \$660.03                                     | \$660.03                                                               |
| 57                            | \$732.46                           | \$732.46                                                 | \$509.23                                                 | \$509.23                                | \$509.23                                  | \$509.23                                                            | \$667.51                                     | \$667.51                                                               |
| 58                            | \$765.83                           | \$765.83                                                 | \$526.47                                                 | \$526.47                                | \$526.47                                  | \$526.47                                                            | \$675.03                                     | \$675.03                                                               |
| 59                            | \$782.36                           | \$782.36                                                 | \$544.23                                                 | \$544.23                                | \$544.23                                  | \$544.23                                                            | \$682.51                                     | \$682.51                                                               |
| 60                            | \$815.72                           | \$815.72                                                 | \$561.47                                                 | \$561.47                                | \$561.47                                  | \$561.47                                                            | \$690.03                                     | \$690.03                                                               |
| 61                            | \$844.57                           | \$844.57                                                 | \$579.23                                                 | \$579.23                                | \$579.23                                  | \$579.23                                                            | \$697.51                                     | \$697.51                                                               |
| 62                            | \$863.51                           | \$863.51                                                 | \$597.47                                                 | \$597.47                                | \$597.47                                  | \$597.47                                                            | \$705.03                                     | \$705.03                                                               |
| 63                            | \$887.25                           | \$887.25                                                 | \$615.23                                                 | \$615.23                                | \$615.23                                  | \$615.23                                                            | \$712.51                                     | \$712.51                                                               |
| 64+                           | \$901.68                           | \$901.68                                                 | \$633.47                                                 | \$633.47                                | \$633.47                                  | \$633.47                                                            | \$720.03                                     | \$720.03                                                               |

Filing # 1A-DP-20-HI  
SERFF # HGHM-132324142

07/16/2020

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

|                               |                           |                           |                           |                             |                             |                             |                                                          |                                                          |
|-------------------------------|---------------------------|---------------------------|---------------------------|-----------------------------|-----------------------------|-----------------------------|----------------------------------------------------------|----------------------------------------------------------|
| HIOS Plan ID (On Exchange)=>  | 33709PA1000006            | 33709PA1000006            | 33709PA1000006            | 33709PA1000005              | 33709PA1000005              | 33709PA1000005              | 33709PA1140004                                           | 33709PA1140004                                           |
| HIOS Plan ID (Off Exchange)=> | 33709PA1000006            | 33709PA1000006            | 33709PA1000006            | 33709PA1000005              | 33709PA1000005              | 33709PA1000005              | 33709PA1140004                                           | 33709PA1140004                                           |
| Plan Marketing Name =>        | my Blue Access EPO Gold 0 | my Blue Access EPO Gold 0 | my Blue Access EPO Gold 0 | my Blue Access EPO Gold 800 | my Blue Access EPO Gold 800 | my Blue Access EPO Gold 800 | my Blue Access EPO Gold 800<br>+ Adult Dental and Vision | my Blue Access EPO Gold 800<br>+ Adult Dental and Vision |
| Form # =>                     | BA/EPO/CDP-1              | BA/EPO/CDP-1              | BA/EPO/CDP-1              | BA/EPO/CDP-1                | BA/EPO/CDP-1                | BA/EPO/CDP-1                | BA/EPO/ADV/CDP                                           | BA/EPO/ADV/CDP                                           |
| Rating Area =>                | Area 6                    | Area 7                    | Area 9                    | Area 6                      | Area 7                      | Area 9                      | Area 6                                                   | Area 7                                                   |
| Network =>                    | F                         | F                         | F                         | F                           | F                           | F                           | F                                                        | F                                                        |
| Metal =>                      | Gold                      | Gold                      | Gold                      | Gold                        | Gold                        | Gold                        | Gold                                                     | Gold                                                     |
| Deductible =>                 | \$0                       | \$0                       | \$0                       | \$800                       | \$800                       | \$800                       | \$800                                                    | \$800                                                    |
| Coinsurance =>                | 60%                       | 60%                       | 60%                       | 80%                         | 80%                         | 80%                         | 80%                                                      | 80%                                                      |
| Copays =>                     | \$20 PCP                  | \$20 PCP                  | \$20 PCP                  | \$15 PCP                    | \$15 PCP                    | \$15 PCP                    | \$15 PCP                                                 | \$15 PCP                                                 |
| OOP Maximum =>                | \$7,500                   | \$7,500                   | \$7,500                   | \$6,000                     | \$6,000                     | \$6,000                     | \$6,000                                                  | \$6,000                                                  |
| Pediatric Dental (Yes/No) =>  | Yes                       | Yes                       | Yes                       | Yes                         | Yes                         | Yes                         | Yes                                                      | Yes                                                      |
| Age Band                      | Non-Tobacco               | Tobacco                   | Non-Tobacco               | Tobacco                     | Non-Tobacco                 | Tobacco                     | Non-Tobacco                                              | Tobacco                                                  |
| 0 - 14                        | \$359.50                  | \$359.50                  | \$359.50                  | \$359.50                    | \$359.50                    | \$359.50                    | \$369.72                                                 | \$369.72                                                 |
| 15                            | \$391.46                  | \$391.46                  | \$391.46                  | \$391.46                    | \$391.46                    | \$391.46                    | \$402.58                                                 | \$402.58                                                 |
| 16                            | \$403.68                  | \$403.68                  | \$403.68                  | \$403.68                    | \$403.68                    | \$403.68                    | \$415.15                                                 | \$415.15                                                 |
| 17                            | \$415.90                  | \$415.90                  | \$415.90                  | \$415.90                    | \$415.90                    | \$415.90                    | \$427.71                                                 | \$427.71                                                 |
| 18                            | \$429.06                  | \$429.06                  | \$429.06                  | \$429.06                    | \$429.06                    | \$429.06                    | \$441.24                                                 | \$441.24                                                 |
| 19                            | \$442.21                  | \$442.21                  | \$442.21                  | \$442.21                    | \$442.21                    | \$442.21                    | \$454.78                                                 | \$454.78                                                 |
| 20                            | \$455.84                  | \$455.84                  | \$455.84                  | \$455.84                    | \$455.84                    | \$455.84                    | \$468.79                                                 | \$468.79                                                 |
| 21                            | \$469.94                  | \$481.69                  | \$469.94                  | \$481.69                    | \$469.94                    | \$481.69                    | \$483.29                                                 | \$495.37                                                 |
| 22                            | \$469.94                  | \$481.69                  | \$469.94                  | \$481.69                    | \$469.94                    | \$481.69                    | \$483.29                                                 | \$495.37                                                 |
| 23                            | \$469.94                  | \$481.69                  | \$469.94                  | \$481.69                    | \$469.94                    | \$481.69                    | \$483.29                                                 | \$495.37                                                 |
| 24                            | \$469.94                  | \$481.69                  | \$469.94                  | \$481.69                    | \$469.94                    | \$481.69                    | \$483.29                                                 | \$495.37                                                 |
| 25                            | \$471.82                  | \$483.62                  | \$471.82                  | \$483.62                    | \$471.82                    | \$483.62                    | \$485.22                                                 | \$497.35                                                 |
| 26                            | \$481.22                  | \$493.25                  | \$481.22                  | \$493.25                    | \$481.22                    | \$493.25                    | \$494.89                                                 | \$507.26                                                 |
| 27                            | \$492.50                  | \$504.81                  | \$492.50                  | \$504.81                    | \$492.50                    | \$504.81                    | \$506.49                                                 | \$519.15                                                 |
| 28                            | \$510.82                  | \$523.59                  | \$510.82                  | \$523.59                    | \$510.82                    | \$523.59                    | \$525.34                                                 | \$538.47                                                 |
| 29                            | \$525.86                  | \$539.01                  | \$525.86                  | \$539.01                    | \$525.86                    | \$539.01                    | \$540.80                                                 | \$554.32                                                 |
| 30                            | \$533.38                  | \$546.71                  | \$533.38                  | \$546.71                    | \$533.38                    | \$546.71                    | \$548.53                                                 | \$562.24                                                 |
| 31                            | \$544.66                  | \$558.28                  | \$544.66                  | \$558.28                    | \$544.66                    | \$558.28                    | \$560.13                                                 | \$574.13                                                 |
| 32                            | \$555.94                  | \$569.84                  | \$555.94                  | \$569.84                    | \$555.94                    | \$569.84                    | \$571.73                                                 | \$586.02                                                 |
| 33                            | \$562.99                  | \$577.06                  | \$562.99                  | \$577.06                    | \$562.99                    | \$577.06                    | \$578.98                                                 | \$593.45                                                 |
| 34                            | \$570.51                  | \$584.77                  | \$570.51                  | \$584.77                    | \$570.51                    | \$584.77                    | \$586.71                                                 | \$601.38                                                 |
| 35                            | \$574.27                  | \$588.63                  | \$574.27                  | \$588.63                    | \$574.27                    | \$588.63                    | \$590.58                                                 | \$605.34                                                 |
| 36                            | \$578.03                  | \$592.48                  | \$578.03                  | \$592.48                    | \$578.03                    | \$592.48                    | \$594.45                                                 | \$609.31                                                 |
| 37                            | \$581.79                  | \$596.33                  | \$581.79                  | \$596.33                    | \$581.79                    | \$596.33                    | \$598.31                                                 | \$613.27                                                 |
| 38                            | \$585.55                  | \$600.19                  | \$585.55                  | \$600.19                    | \$585.55                    | \$600.19                    | \$602.18                                                 | \$617.23                                                 |
| 39                            | \$593.06                  | \$607.89                  | \$593.06                  | \$607.89                    | \$593.06                    | \$607.89                    | \$609.91                                                 | \$625.16                                                 |
| 40                            | \$600.58                  | \$660.64                  | \$600.58                  | \$660.64                    | \$600.58                    | \$660.64                    | \$617.64                                                 | \$679.40                                                 |
| 41                            | \$611.86                  | \$676.11                  | \$611.86                  | \$676.11                    | \$611.86                    | \$676.11                    | \$629.24                                                 | \$695.31                                                 |
| 42                            | \$622.67                  | \$692.41                  | \$622.67                  | \$692.41                    | \$622.67                    | \$692.41                    | \$640.36                                                 | \$712.08                                                 |
| 43                            | \$637.71                  | \$714.87                  | \$637.71                  | \$714.87                    | \$637.71                    | \$714.87                    | \$655.82                                                 | \$735.17                                                 |
| 44                            | \$656.51                  | \$743.17                  | \$656.51                  | \$743.17                    | \$656.51                    | \$743.17                    | \$675.16                                                 | \$764.28                                                 |
| 45                            | \$678.59                  | \$776.99                  | \$678.59                  | \$776.99                    | \$678.59                    | \$776.99                    | \$697.87                                                 | \$799.06                                                 |
| 46                            | \$704.91                  | \$817.70                  | \$704.91                  | \$817.70                    | \$704.91                    | \$817.70                    | \$724.94                                                 | \$840.93                                                 |
| 47                            | \$734.52                  | \$864.53                  | \$734.52                  | \$864.53                    | \$734.52                    | \$864.53                    | \$755.38                                                 | \$889.08                                                 |
| 48                            | \$768.35                  | \$918.95                  | \$768.35                  | \$918.95                    | \$768.35                    | \$918.95                    | \$790.18                                                 | \$945.06                                                 |
| 49                            | \$801.72                  | \$975.69                  | \$801.72                  | \$975.69                    | \$801.72                    | \$975.69                    | \$824.49                                                 | \$1,003.40                                               |
| 50                            | \$839.31                  | \$1,028.15                | \$839.31                  | \$1,028.15                  | \$839.31                    | \$1,028.15                  | \$863.16                                                 | \$1,057.37                                               |
| 51                            | \$876.44                  | \$1,073.64                | \$876.44                  | \$1,073.64                  | \$876.44                    | \$1,073.64                  | \$901.34                                                 | \$1,104.14                                               |
| 52                            | \$917.32                  | \$1,123.72                | \$917.32                  | \$1,123.72                  | \$917.32                    | \$1,123.72                  | \$943.38                                                 | \$1,155.64                                               |
| 53                            | \$958.68                  | \$1,174.38                | \$958.68                  | \$1,174.38                  | \$958.68                    | \$1,174.38                  | \$985.91                                                 | \$1,207.74                                               |
| 54                            | \$1,003.32                | \$1,229.07                | \$1,003.32                | \$1,229.07                  | \$1,003.32                  | \$1,229.07                  | \$1,031.82                                               | \$1,263.98                                               |
| 55                            | \$1,047.97                | \$1,283.76                | \$1,047.97                | \$1,283.76                  | \$1,047.97                  | \$1,283.76                  | \$1,077.74                                               | \$1,320.23                                               |
| 56                            | \$1,096.37                | \$1,343.05                | \$1,096.37                | \$1,343.05                  | \$1,096.37                  | \$1,343.05                  | \$1,127.52                                               | \$1,381.21                                               |
| 57                            | \$1,145.24                | \$1,402.92                | \$1,145.24                | \$1,402.92                  | \$1,145.24                  | \$1,402.92                  | \$1,177.78                                               | \$1,442.78                                               |
| 58                            | \$1,197.41                | \$1,466.83                | \$1,197.41                | \$1,466.83                  | \$1,197.41                  | \$1,466.83                  | \$1,231.42                                               | \$1,508.49                                               |
| 59                            | \$1,223.25                | \$1,498.48                | \$1,223.25                | \$1,498.48                  | \$1,223.25                  | \$1,498.48                  | \$1,258.00                                               | \$1,541.05                                               |
| 60                            | \$1,275.42                | \$1,562.39                | \$1,275.42                | \$1,562.39                  | \$1,275.42                  | \$1,562.39                  | \$1,311.65                                               | \$1,606.77                                               |
| 61                            | \$1,320.53                | \$1,617.65                | \$1,320.53                | \$1,617.65                  | \$1,320.53                  | \$1,617.65                  | \$1,358.04                                               | \$1,663.60                                               |
| 62                            | \$1,350.14                | \$1,653.92                | \$1,350.14                | \$1,653.92                  | \$1,350.14                  | \$1,653.92                  | \$1,388.49                                               | \$1,700.90                                               |
| 63                            | \$1,387.26                | \$1,699.39                | \$1,387.26                | \$1,699.39                  | \$1,387.26                  | \$1,699.39                  | \$1,426.67                                               | \$1,747.67                                               |
| 64+                           | \$1,409.82                | \$1,727.03                | \$1,409.82                | \$1,727.03                  | \$1,409.82                  | \$1,727.03                  | \$1,449.87                                               | \$1,776.09                                               |

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

| HIOS Plan ID (On Exchange)=>  | 33709PA1140004                                        | 33709PA1000004                 | 33709PA1000004                 | 33709PA1000004                 | 33709PA1000004                 | 33709PA1140002                                           | 33709PA1140002                                           | 33709PA1140002                                           | 33709PA1140002                                           | 33709PA1010002                     |
|-------------------------------|-------------------------------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------|------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA1140004                                        | 33709PA1000004                 | 33709PA1000004                 | 33709PA1000004                 | 33709PA1000004                 | 33709PA1140002                                           | 33709PA1140002                                           | 33709PA1140002                                           | 33709PA1140002                                           | 33709PA1010002                     |
| Plan Marketing Name =>        | my Blue Access EPO Gold 800 + Adult Dental and Vision | my Blue Access EPO Silver 2900 | my Blue Access EPO Silver 2900 | my Blue Access EPO Silver 2900 | my Blue Access EPO Silver 2900 | my Blue Access EPO Silver 2900 + Adult Dental and Vision | my Blue Access EPO Silver 2900 + Adult Dental and Vision | my Blue Access EPO Silver 2900 + Adult Dental and Vision | my Blue Access EPO Silver 2900 + Adult Dental and Vision | my Blue Access EPO Silver 3450 HSA |
| Form # =>                     | BA/EPO/ADV/CDP                                        | BA/EPO/CDP-1                   | BA/EPO/CDP-1                   | BA/EPO/CDP-1                   | BA/EPO/CDP-1                   | BA/EPO/ADV/CDP                                           | BA/EPO/ADV/CDP                                           | BA/EPO/ADV/CDP                                           | BA/EPO/ADV/CDP                                           | BA/EPO/HDHP/CDP-1                  |
| Rating Area =>                | Area 9                                                | Area 6                         | Area 6                         | Area 7                         | Area 9                         | Area 6                                                   | Area 7                                                   | Area 9                                                   | Area 9                                                   | Area 6                             |
| Network =>                    | F                                                     | F                              | F                              | F                              | F                              | F                                                        | F                                                        | F                                                        | F                                                        | F                                  |
| Metal =>                      | Gold                                                  | Silver                         | Silver                         | Silver                         | Silver                         | Silver                                                   | Silver                                                   | Silver                                                   | Silver                                                   | Silver                             |
| Deductible =>                 | \$800                                                 | \$2,900                        | \$2,900                        | \$2,900                        | \$2,900                        | \$2,900                                                  | \$2,900                                                  | \$2,900                                                  | \$2,900                                                  | \$3,450                            |
| Coinsurance =>                | 80%                                                   | 70%                            | 70%                            | 70%                            | 70%                            | 70%                                                      | 70%                                                      | 70%                                                      | 70%                                                      | 90%                                |
| Copays =>                     | \$15 PCP                                              | \$50 PCP                       | \$50 PCP                       | \$50 PCP                       | \$50 PCP                       | \$50 PCP                                                 | \$50 PCP                                                 | \$50 PCP                                                 | \$50 PCP                                                 | \$70 after Ded. PCP                |
| OOP Maximum =>                | \$6,000                                               | \$7,800                        | \$7,800                        | \$7,800                        | \$7,800                        | \$7,800                                                  | \$7,800                                                  | \$7,800                                                  | \$7,800                                                  | \$6,900                            |
| Pediatric Dental (Yes/No) =>  | Yes                                                   | Yes                            | Yes                            | Yes                            | Yes                            | Yes                                                      | Yes                                                      | Yes                                                      | Yes                                                      | Yes                                |
| Age Band                      | Non-Tobacco                                           | Tobacco                        | Non-Tobacco                    | Tobacco                        | Non-Tobacco                    | Tobacco                                                  | Non-Tobacco                                              | Tobacco                                                  | Non-Tobacco                                              | Tobacco                            |
| 0 - 14                        | \$385.71                                              | \$385.71                       | \$417.31                       | \$417.31                       | \$417.31                       | \$417.31                                                 | \$417.31                                                 | \$417.31                                                 | \$433.30                                                 | \$433.30                           |
| 15                            | \$419.99                                              | \$419.99                       | \$454.40                       | \$454.40                       | \$454.40                       | \$454.40                                                 | \$454.40                                                 | \$454.40                                                 | \$471.81                                                 | \$471.81                           |
| 16                            | \$433.10                                              | \$433.10                       | \$468.58                       | \$468.58                       | \$468.58                       | \$468.58                                                 | \$468.58                                                 | \$468.58                                                 | \$486.54                                                 | \$486.54                           |
| 17                            | \$446.21                                              | \$446.21                       | \$482.77                       | \$482.77                       | \$482.77                       | \$482.77                                                 | \$482.77                                                 | \$482.77                                                 | \$501.26                                                 | \$501.26                           |
| 18                            | \$460.33                                              | \$460.33                       | \$498.04                       | \$498.04                       | \$498.04                       | \$498.04                                                 | \$498.04                                                 | \$498.04                                                 | \$517.12                                                 | \$517.12                           |
| 19                            | \$474.44                                              | \$474.44                       | \$513.32                       | \$513.32                       | \$513.32                       | \$513.32                                                 | \$513.32                                                 | \$513.32                                                 | \$532.98                                                 | \$532.98                           |
| 20                            | \$489.06                                              | \$489.06                       | \$529.14                       | \$529.14                       | \$529.14                       | \$529.14                                                 | \$529.14                                                 | \$529.14                                                 | \$549.41                                                 | \$549.41                           |
| 21                            | \$504.19                                              | \$504.19                       | \$545.50                       | \$545.50                       | \$545.50                       | \$545.50                                                 | \$545.50                                                 | \$545.50                                                 | \$566.40                                                 | \$566.40                           |
| 22                            | \$504.19                                              | \$504.19                       | \$545.50                       | \$545.50                       | \$545.50                       | \$545.50                                                 | \$545.50                                                 | \$545.50                                                 | \$566.40                                                 | \$566.40                           |
| 23                            | \$504.19                                              | \$504.19                       | \$545.50                       | \$545.50                       | \$545.50                       | \$545.50                                                 | \$545.50                                                 | \$545.50                                                 | \$566.40                                                 | \$566.40                           |
| 24                            | \$504.19                                              | \$504.19                       | \$545.50                       | \$545.50                       | \$545.50                       | \$545.50                                                 | \$545.50                                                 | \$545.50                                                 | \$566.40                                                 | \$566.40                           |
| 25                            | \$506.21                                              | \$506.21                       | \$547.68                       | \$547.68                       | \$547.68                       | \$547.68                                                 | \$547.68                                                 | \$547.68                                                 | \$568.67                                                 | \$568.67                           |
| 26                            | \$516.29                                              | \$516.29                       | \$558.59                       | \$558.59                       | \$558.59                       | \$558.59                                                 | \$558.59                                                 | \$558.59                                                 | \$579.99                                                 | \$579.99                           |
| 27                            | \$528.39                                              | \$528.39                       | \$571.68                       | \$571.68                       | \$571.68                       | \$571.68                                                 | \$571.68                                                 | \$571.68                                                 | \$593.59                                                 | \$593.59                           |
| 28                            | \$548.05                                              | \$548.05                       | \$592.96                       | \$592.96                       | \$592.96                       | \$592.96                                                 | \$592.96                                                 | \$592.96                                                 | \$615.68                                                 | \$615.68                           |
| 29                            | \$564.19                                              | \$564.19                       | \$610.41                       | \$610.41                       | \$610.41                       | \$610.41                                                 | \$610.41                                                 | \$610.41                                                 | \$633.80                                                 | \$633.80                           |
| 30                            | \$572.26                                              | \$572.26                       | \$619.14                       | \$619.14                       | \$619.14                       | \$619.14                                                 | \$619.14                                                 | \$619.14                                                 | \$642.86                                                 | \$642.86                           |
| 31                            | \$584.36                                              | \$584.36                       | \$632.23                       | \$632.23                       | \$632.23                       | \$632.23                                                 | \$632.23                                                 | \$632.23                                                 | \$656.46                                                 | \$656.46                           |
| 32                            | \$596.46                                              | \$596.46                       | \$645.33                       | \$645.33                       | \$645.33                       | \$645.33                                                 | \$645.33                                                 | \$645.33                                                 | \$668.60                                                 | \$668.60                           |
| 33                            | \$604.02                                              | \$604.02                       | \$653.51                       | \$653.51                       | \$653.51                       | \$653.51                                                 | \$653.51                                                 | \$653.51                                                 | \$678.55                                                 | \$678.55                           |
| 34                            | \$612.09                                              | \$612.09                       | \$662.24                       | \$662.24                       | \$662.24                       | \$662.24                                                 | \$662.24                                                 | \$662.24                                                 | \$687.61                                                 | \$687.61                           |
| 35                            | \$616.12                                              | \$616.12                       | \$666.60                       | \$666.60                       | \$666.60                       | \$666.60                                                 | \$666.60                                                 | \$666.60                                                 | \$692.14                                                 | \$692.14                           |
| 36                            | \$620.15                                              | \$620.15                       | \$670.97                       | \$670.97                       | \$670.97                       | \$670.97                                                 | \$670.97                                                 | \$670.97                                                 | \$696.67                                                 | \$696.67                           |
| 37                            | \$624.19                                              | \$624.19                       | \$675.33                       | \$675.33                       | \$675.33                       | \$675.33                                                 | \$675.33                                                 | \$675.33                                                 | \$701.20                                                 | \$701.20                           |
| 38                            | \$628.22                                              | \$628.22                       | \$679.69                       | \$679.69                       | \$679.69                       | \$679.69                                                 | \$679.69                                                 | \$679.69                                                 | \$705.73                                                 | \$705.73                           |
| 39                            | \$636.29                                              | \$636.29                       | \$688.42                       | \$688.42                       | \$688.42                       | \$688.42                                                 | \$688.42                                                 | \$688.42                                                 | \$714.80                                                 | \$714.80                           |
| 40                            | \$644.35                                              | \$644.35                       | \$697.15                       | \$697.15                       | \$697.15                       | \$697.15                                                 | \$697.15                                                 | \$697.15                                                 | \$723.86                                                 | \$723.86                           |
| 41                            | \$656.46                                              | \$656.46                       | \$710.24                       | \$710.24                       | \$710.24                       | \$710.24                                                 | \$710.24                                                 | \$710.24                                                 | \$737.45                                                 | \$737.45                           |
| 42                            | \$668.05                                              | \$668.05                       | \$722.79                       | \$722.79                       | \$722.79                       | \$722.79                                                 | \$722.79                                                 | \$722.79                                                 | \$750.48                                                 | \$750.48                           |
| 43                            | \$684.19                                              | \$684.19                       | \$740.24                       | \$740.24                       | \$740.24                       | \$740.24                                                 | \$740.24                                                 | \$740.24                                                 | \$768.60                                                 | \$768.60                           |
| 44                            | \$704.35                                              | \$704.35                       | \$762.06                       | \$762.06                       | \$762.06                       | \$762.06                                                 | \$762.06                                                 | \$762.06                                                 | \$791.26                                                 | \$791.26                           |
| 45                            | \$728.05                                              | \$728.05                       | \$787.70                       | \$787.70                       | \$787.70                       | \$787.70                                                 | \$787.70                                                 | \$787.70                                                 | \$817.88                                                 | \$817.88                           |
| 46                            | \$756.29                                              | \$756.29                       | \$818.25                       | \$818.25                       | \$818.25                       | \$818.25                                                 | \$818.25                                                 | \$818.25                                                 | \$849.60                                                 | \$849.60                           |
| 47                            | \$788.05                                              | \$788.05                       | \$852.62                       | \$852.62                       | \$852.62                       | \$852.62                                                 | \$852.62                                                 | \$852.62                                                 | \$885.28                                                 | \$885.28                           |
| 48                            | \$824.35                                              | \$824.35                       | \$891.89                       | \$891.89                       | \$891.89                       | \$891.89                                                 | \$891.89                                                 | \$891.89                                                 | \$926.06                                                 | \$926.06                           |
| 49                            | \$860.15                                              | \$860.15                       | \$930.62                       | \$930.62                       | \$930.62                       | \$930.62                                                 | \$930.62                                                 | \$930.62                                                 | \$966.28                                                 | \$966.28                           |
| 50                            | \$900.48                                              | \$900.48                       | \$974.26                       | \$974.26                       | \$974.26                       | \$974.26                                                 | \$974.26                                                 | \$974.26                                                 | \$1,011.59                                               | \$1,011.59                         |
| 51                            | \$940.31                                              | \$940.31                       | \$1,017.36                     | \$1,017.36                     | \$1,017.36                     | \$1,017.36                                               | \$1,017.36                                               | \$1,017.36                                               | \$1,056.34                                               | \$1,056.34                         |
| 52                            | \$984.18                                              | \$984.18                       | \$1,064.82                     | \$1,064.82                     | \$1,064.82                     | \$1,064.82                                               | \$1,064.82                                               | \$1,064.82                                               | \$1,105.61                                               | \$1,105.61                         |
| 53                            | \$1,028.55                                            | \$1,028.55                     | \$1,112.82                     | \$1,112.82                     | \$1,112.82                     | \$1,112.82                                               | \$1,112.82                                               | \$1,112.82                                               | \$1,155.46                                               | \$1,155.46                         |
| 54                            | \$1,076.45                                            | \$1,076.45                     | \$1,164.64                     | \$1,164.64                     | \$1,164.64                     | \$1,164.64                                               | \$1,164.64                                               | \$1,164.64                                               | \$1,209.26                                               | \$1,209.26                         |
| 55                            | \$1,124.34                                            | \$1,124.34                     | \$1,216.47                     | \$1,216.47                     | \$1,216.47                     | \$1,216.47                                               | \$1,216.47                                               | \$1,216.47                                               | \$1,263.07                                               | \$1,263.07                         |
| 56                            | \$1,176.28                                            | \$1,176.28                     | \$1,272.65                     | \$1,272.65                     | \$1,272.65                     | \$1,272.65                                               | \$1,272.65                                               | \$1,272.65                                               | \$1,321.41                                               | \$1,321.41                         |
| 57                            | \$1,228.71                                            | \$1,228.71                     | \$1,329.38                     | \$1,329.38                     | \$1,329.38                     | \$1,329.38                                               | \$1,329.38                                               | \$1,329.38                                               | \$1,380.32                                               | \$1,380.32                         |
| 58                            | \$1,284.68                                            | \$1,284.68                     | \$1,389.93                     | \$1,389.93                     | \$1,389.93                     | \$1,389.93                                               | \$1,389.93                                               | \$1,389.93                                               | \$1,443.19                                               | \$1,443.19                         |
| 59                            | \$1,312.41                                            | \$1,312.41                     | \$1,419.94                     | \$1,419.94                     | \$1,419.94                     | \$1,419.94                                               | \$1,419.94                                               | \$1,419.94                                               | \$1,474.34                                               | \$1,474.34                         |
| 60                            | \$1,368.37                                            | \$1,368.37                     | \$1,480.49                     | \$1,480.49                     | \$1,480.49                     | \$1,480.49                                               | \$1,480.49                                               | \$1,480.49                                               | \$1,537.21                                               | \$1,537.21                         |
| 61                            | \$1,416.77                                            | \$1,416.77                     | \$1,532.86                     | \$1,532.86                     | \$1,532.86                     | \$1,532.86                                               | \$1,532.86                                               | \$1,532.86                                               | \$1,591.58                                               | \$1,591.58                         |
| 62                            | \$1,468.54                                            | \$1,468.54                     | \$1,587.22                     | \$1,587.22                     | \$1,587.22                     | \$1,587.22                                               | \$1,587.22                                               | \$1,587.22                                               | \$1,647.27                                               | \$1,647.27                         |
| 63                            | \$1,488.37                                            | \$1,488.37                     | \$1,610.32                     | \$1,610.32                     | \$1,610.32                     | \$1,610.32                                               | \$1,610.32                                               | \$1,610.32                                               | \$1,672.01                                               | \$1,672.01                         |
| 64+                           | \$1,512.57                                            | \$1,512.57                     | \$1,636.50                     | \$1,636.50                     | \$1,636.50                     | \$1,636.50                                               | \$1,636.50                                               | \$1,636.50                                               | \$1,699.20                                               | \$1,699.20                         |

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

| HIOS Plan ID (On Exchange)=>  | 33709PA1010002                        | 33709PA1010002                        | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   |
|-------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA1010002                        | 33709PA1010002                        | 33709PA1010003                        | 33709PA1010003                        | 33709PA1010003                        | 33709PA1010003                        | 33709PA1010003                        | 33709PA1010003                        | 33709PA1010003                        | 33709PA1010003                        | 33709PA1010003                        | 33709PA1010003                        | 33709PA1010003                        | 33709PA1010003                        | 33709PA1010003                        | 33709PA1010003                        |
| Plan Marketing Name =>        | my Blue Access EPO Silver<br>3450 HSA | my Blue Access EPO Silver<br>3450 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA | my Blue Access EPO Silver<br>1850 HSA |
| Form # =>                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     |
| Rating Area =>                | Area 7                                | Area 9                                | Area 9                                | Area 6                                | Area 7                                | Area 9                                | Area 6                                | Area 7                                | Area 9                                | Area 6                                | Area 7                                | Area 9                                | Area 6                                | Area 7                                | Area 9                                | Area 6                                |
| Network =>                    | F                                     | F                                     | F                                     | F                                     | F                                     | F                                     | F                                     | F                                     | F                                     | F                                     | F                                     | F                                     | F                                     | F                                     | F                                     | F                                     |
| Metal =>                      | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                | Silver                                |
| Deductible =>                 | \$3,450                               | \$3,450                               | \$1,850                               | \$1,850                               | \$1,850                               | \$1,850                               | \$1,850                               | \$1,850                               | \$1,850                               | \$1,850                               | \$1,850                               | \$1,850                               | \$1,850                               | \$1,850                               | \$1,850                               | \$1,850                               |
| Coinsurance =>                | 90%                                   | 90%                                   | 70%                                   | 70%                                   | 70%                                   | 70%                                   | 70%                                   | 70%                                   | 70%                                   | 70%                                   | 70%                                   | 70%                                   | 70%                                   | 70%                                   | 70%                                   | 70%                                   |
| Copays =>                     | \$70 after Ded. PCP                   | \$70 after Ded. PCP                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   | N/A                                   |
| OOP Maximum =>                | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               |
| Pediatric Dental (Yes/No) =>  | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                   |
| Age Band                      | Non-Tobacco                           | Tobacco                               | Non-Tobacco                           | Tobacco                               | Non-Tobacco                           | Tobacco                               | Non-Tobacco                           | Tobacco                               | Non-Tobacco                           | Tobacco                               | Non-Tobacco                           | Tobacco                               | Non-Tobacco                           | Tobacco                               | Non-Tobacco                           | Tobacco                               |
| 0 - 14                        | \$383.71                              | \$383.71                              | \$383.71                              | \$383.71                              | \$313.16                              | \$313.16                              | \$313.16                              | \$313.16                              | \$313.16                              | \$313.16                              | \$313.16                              | \$313.16                              | \$317.03                              | \$317.03                              | \$317.03                              | \$317.03                              |
| 15                            | \$417.82                              | \$417.82                              | \$417.82                              | \$417.82                              | \$341.00                              | \$341.00                              | \$341.00                              | \$341.00                              | \$341.00                              | \$341.00                              | \$341.00                              | \$341.00                              | \$345.21                              | \$345.21                              | \$345.21                              | \$345.21                              |
| 16                            | \$430.86                              | \$430.86                              | \$430.86                              | \$430.86                              | \$351.64                              | \$351.64                              | \$351.64                              | \$351.64                              | \$351.64                              | \$351.64                              | \$351.64                              | \$351.64                              | \$355.99                              | \$355.99                              | \$355.99                              | \$355.99                              |
| 17                            | \$443.90                              | \$443.90                              | \$443.90                              | \$443.90                              | \$362.28                              | \$362.28                              | \$362.28                              | \$362.28                              | \$362.28                              | \$362.28                              | \$362.28                              | \$362.28                              | \$366.76                              | \$366.76                              | \$366.76                              | \$366.76                              |
| 18                            | \$457.94                              | \$457.94                              | \$457.94                              | \$457.94                              | \$373.75                              | \$373.75                              | \$373.75                              | \$373.75                              | \$373.75                              | \$373.75                              | \$373.75                              | \$373.75                              | \$378.37                              | \$378.37                              | \$378.37                              | \$378.37                              |
| 19                            | \$471.99                              | \$471.99                              | \$471.99                              | \$471.99                              | \$385.21                              | \$385.21                              | \$385.21                              | \$385.21                              | \$385.21                              | \$385.21                              | \$385.21                              | \$385.21                              | \$389.97                              | \$389.97                              | \$389.97                              | \$389.97                              |
| 20                            | \$486.53                              | \$486.53                              | \$486.53                              | \$486.53                              | \$397.08                              | \$397.08                              | \$397.08                              | \$397.08                              | \$397.08                              | \$397.08                              | \$397.08                              | \$397.08                              | \$401.99                              | \$401.99                              | \$401.99                              | \$401.99                              |
| 21                            | \$501.58                              | \$514.12                              | \$501.58                              | \$514.12                              | \$409.36                              | \$419.59                              | \$409.36                              | \$419.59                              | \$409.36                              | \$419.59                              | \$409.36                              | \$419.59                              | \$414.42                              | \$424.78                              | \$414.42                              | \$424.78                              |
| 22                            | \$501.58                              | \$514.12                              | \$501.58                              | \$514.12                              | \$409.36                              | \$419.59                              | \$409.36                              | \$419.59                              | \$409.36                              | \$419.59                              | \$409.36                              | \$419.59                              | \$414.42                              | \$424.78                              | \$414.42                              | \$424.78                              |
| 23                            | \$501.58                              | \$514.12                              | \$501.58                              | \$514.12                              | \$409.36                              | \$419.59                              | \$409.36                              | \$419.59                              | \$409.36                              | \$419.59                              | \$409.36                              | \$419.59                              | \$414.42                              | \$424.78                              | \$414.42                              | \$424.78                              |
| 24                            | \$501.58                              | \$514.12                              | \$501.58                              | \$514.12                              | \$409.36                              | \$419.59                              | \$409.36                              | \$419.59                              | \$409.36                              | \$419.59                              | \$409.36                              | \$419.59                              | \$414.42                              | \$424.78                              | \$414.42                              | \$424.78                              |
| 25                            | \$503.59                              | \$516.18                              | \$503.59                              | \$516.18                              | \$411.00                              | \$421.28                              | \$411.00                              | \$421.28                              | \$411.00                              | \$421.28                              | \$411.00                              | \$421.28                              | \$416.08                              | \$426.48                              | \$416.08                              | \$426.48                              |
| 26                            | \$513.62                              | \$526.46                              | \$513.62                              | \$526.46                              | \$419.18                              | \$429.66                              | \$419.18                              | \$429.66                              | \$419.18                              | \$429.66                              | \$419.18                              | \$429.66                              | \$424.37                              | \$434.98                              | \$424.37                              | \$434.98                              |
| 27                            | \$525.66                              | \$538.80                              | \$525.66                              | \$538.80                              | \$429.01                              | \$439.74                              | \$429.01                              | \$439.74                              | \$429.01                              | \$439.74                              | \$429.01                              | \$439.74                              | \$434.31                              | \$445.17                              | \$434.31                              | \$445.17                              |
| 28                            | \$545.22                              | \$558.85                              | \$545.22                              | \$558.85                              | \$444.97                              | \$456.09                              | \$444.97                              | \$456.09                              | \$444.97                              | \$456.09                              | \$444.97                              | \$456.09                              | \$450.47                              | \$461.73                              | \$450.47                              | \$461.73                              |
| 29                            | \$561.27                              | \$575.30                              | \$561.27                              | \$575.30                              | \$458.07                              | \$469.52                              | \$458.07                              | \$469.52                              | \$458.07                              | \$469.52                              | \$458.07                              | \$469.52                              | \$463.74                              | \$475.33                              | \$463.74                              | \$475.33                              |
| 30                            | \$569.29                              | \$583.52                              | \$569.29                              | \$583.52                              | \$464.62                              | \$476.24                              | \$464.62                              | \$476.24                              | \$464.62                              | \$476.24                              | \$464.62                              | \$476.24                              | \$470.37                              | \$482.13                              | \$470.37                              | \$482.13                              |
| 31                            | \$581.33                              | \$595.86                              | \$581.33                              | \$595.86                              | \$474.45                              | \$486.31                              | \$474.45                              | \$486.31                              | \$474.45                              | \$486.31                              | \$474.45                              | \$486.31                              | \$480.31                              | \$492.32                              | \$480.31                              | \$492.32                              |
| 32                            | \$593.37                              | \$608.20                              | \$593.37                              | \$608.20                              | \$484.27                              | \$496.38                              | \$484.27                              | \$496.38                              | \$484.27                              | \$496.38                              | \$484.27                              | \$496.38                              | \$490.26                              | \$502.52                              | \$490.26                              | \$502.52                              |
| 33                            | \$600.89                              | \$615.91                              | \$600.89                              | \$615.91                              | \$490.41                              | \$502.67                              | \$490.41                              | \$502.67                              | \$490.41                              | \$502.67                              | \$490.41                              | \$502.67                              | \$496.48                              | \$508.89                              | \$496.48                              | \$508.89                              |
| 34                            | \$608.92                              | \$624.14                              | \$608.92                              | \$624.14                              | \$496.96                              | \$509.38                              | \$496.96                              | \$509.38                              | \$496.96                              | \$509.38                              | \$496.96                              | \$509.38                              | \$503.11                              | \$515.69                              | \$503.11                              | \$515.69                              |
| 35                            | \$612.93                              | \$628.25                              | \$612.93                              | \$628.25                              | \$500.24                              | \$512.75                              | \$500.24                              | \$512.75                              | \$500.24                              | \$512.75                              | \$500.24                              | \$512.75                              | \$506.42                              | \$519.08                              | \$506.42                              | \$519.08                              |
| 36                            | \$616.94                              | \$632.36                              | \$616.94                              | \$632.36                              | \$503.51                              | \$516.10                              | \$503.51                              | \$516.10                              | \$503.51                              | \$516.10                              | \$503.51                              | \$516.10                              | \$509.74                              | \$522.48                              | \$509.74                              | \$522.48                              |
| 37                            | \$620.96                              | \$636.48                              | \$620.96                              | \$636.48                              | \$506.79                              | \$519.46                              | \$506.79                              | \$519.46                              | \$506.79                              | \$519.46                              | \$506.79                              | \$519.46                              | \$513.05                              | \$525.88                              | \$513.05                              | \$525.88                              |
| 38                            | \$624.97                              | \$640.59                              | \$624.97                              | \$640.59                              | \$510.06                              | \$522.81                              | \$510.06                              | \$522.81                              | \$510.06                              | \$522.81                              | \$510.06                              | \$522.81                              | \$516.37                              | \$529.28                              | \$516.37                              | \$529.28                              |
| 39                            | \$632.99                              | \$648.81                              | \$632.99                              | \$648.81                              | \$516.61                              | \$529.53                              | \$516.61                              | \$529.53                              | \$516.61                              | \$529.53                              | \$516.61                              | \$529.53                              | \$523.00                              | \$536.08                              | \$523.00                              | \$536.08                              |
| 40                            | \$641.02                              | \$705.12                              | \$641.02                              | \$705.12                              | \$523.16                              | \$575.48                              | \$523.16                              | \$575.48                              | \$523.16                              | \$575.48                              | \$523.16                              | \$575.48                              | \$529.63                              | \$582.59                              | \$529.63                              | \$582.59                              |
| 41                            | \$653.06                              | \$721.63                              | \$653.06                              | \$721.63                              | \$532.99                              | \$588.95                              | \$532.99                              | \$588.95                              | \$532.99                              | \$588.95                              | \$532.99                              | \$588.95                              | \$539.57                              | \$596.22                              | \$539.57                              | \$596.22                              |
| 42                            | \$664.59                              | \$739.02                              | \$664.59                              | \$739.02                              | \$542.40                              | \$603.15                              | \$542.40                              | \$603.15                              | \$542.40                              | \$603.15                              | \$542.40                              | \$603.15                              | \$549.11                              | \$610.61                              | \$549.11                              | \$610.61                              |
| 43                            | \$680.64                              | \$763.00                              | \$680.64                              | \$763.00                              | \$555.50                              | \$622.72                              | \$555.50                              | \$622.72                              | \$555.50                              | \$622.72                              | \$555.50                              | \$622.72                              | \$562.37                              | \$630.42                              | \$562.37                              | \$630.42                              |
| 44                            | \$700.71                              | \$793.20                              | \$700.71                              | \$793.20                              | \$571.88                              | \$647.37                              | \$571.88                              | \$647.37                              | \$571.88                              | \$647.37                              | \$571.88                              | \$647.37                              | \$578.94                              | \$655.36                              | \$578.94                              | \$655.36                              |
| 45                            | \$724.28                              | \$829.30                              | \$724.28                              | \$829.30                              | \$591.12                              | \$676.83                              | \$591.12                              | \$676.83                              | \$591.12                              | \$676.83                              | \$591.12                              | \$676.83                              | \$598.42                              | \$685.19                              | \$598.42                              | \$685.19                              |
| 46                            | \$752.37                              | \$872.75                              | \$752.37                              | \$872.75                              | \$614.04                              | \$712.29                              | \$614.04                              | \$712.29                              | \$614.04                              | \$712.29                              | \$614.04                              | \$712.29                              | \$621.63                              | \$721.09                              | \$621.63                              | \$721.09                              |
| 47                            | \$783.97                              | \$922.73                              | \$783.97                              | \$922.73                              | \$639.83                              | \$753.08                              | \$639.83                              | \$753.08                              | \$639.83                              | \$753.08                              | \$639.83                              | \$753.08                              | \$647.74                              | \$762.39                              | \$647.74                              | \$762.39                              |
| 48                            | \$820.08                              | \$980.82                              | \$820.08                              | \$980.82                              | \$669.30                              | \$800.48                              | \$669.30                              | \$800.48                              | \$669.30                              | \$800.48                              | \$669.30                              | \$800.48                              | \$677.58                              | \$810.39                              | \$677.58                              | \$810.39                              |
| 49                            | \$855.70                              | \$1,041.39                            | \$855.70                              | \$1,041.39                            | \$698.37                              | \$849.92                              | \$698.37                              | \$849.92                              | \$698.37                              | \$849.92                              | \$698.37                              | \$849.92                              | \$707.00                              | \$860.42                              | \$707.00                              | \$860.42                              |
| 50                            | \$895.82                              | \$1,097.38                            | \$895.82                              | \$1,097.38                            | \$731.12                              | \$895.62                              | \$731.12                              | \$895.62                              | \$731.12                              | \$895.62                              | \$731.12                              | \$895.62                              | \$740.15                              | \$906.68                              | \$740.15                              | \$906.68                              |
| 51                            | \$935.45                              | \$1,145.93                            | \$935.45                              | \$1,145.93                            | \$763.46                              | \$935.24                              | \$763.46                              | \$935.24                              | \$763.46                              | \$935.24                              | \$763.46                              | \$935.24                              | \$772.89                              | \$946.79                              | \$772.89                              | \$946.79                              |
| 52                            | \$979.08                              | \$1,199.37                            | \$979.08                              | \$1,199.37                            | \$799.07                              | \$978.86                              | \$799.07                              | \$978.86                              | \$799.07                              | \$978.86                              | \$799.07                              | \$978.86                              | \$808.95                              | \$990.96                              | \$808.95                              | \$990.96                              |
| 53                            | \$1,023.22                            | \$1,253.44                            | \$1,023.22                            | \$1,253.44                            | \$835.09                              | \$1,022.99                            | \$835.09                              | \$1,022.99                            | \$835.09                              | \$1,022.99                            | \$835.09                              | \$1,022.99                            | \$845.42                              | \$1,035.64                            | \$845.42                              | \$1,035.64                            |
| 54                            | \$1,070.87                            | \$1,311.82                            | \$1,070.87                            | \$1,311.82                            | \$873.98                              | \$1,070.63                            | \$873.98                              | \$1,070.63                            | \$873.98                              | \$1,070.63                            | \$873.98                              | \$1,070.63                            | \$884.79                              | \$1,083.87                            | \$884.79                              | \$1,083.87                            |
| 55                            | \$1,118.52                            | \$1,370.19                            | \$1,118.52                            | \$1,370.19                            | \$912.87                              | \$1,118.27                            | \$912.87                              | \$1,118.27                            | \$912.87                              | \$1,118.27                            | \$912.87                              | \$1,118.27                            | \$924.16                              | \$1,132.10                            | \$924.16                              | \$1,132.10                            |
| 56                            | \$1,170.19                            | \$1,433.48                            | \$1,170.19                            | \$1,433.48                            | \$955.04                              | \$1,169.92                            | \$955.04                              | \$1,169.92                            | \$955.04                              | \$1,169.92                            | \$955.04                              | \$1,169.92                            | \$966.84                              | \$1,184.38                            | \$966.84                              | \$1,184.38                            |
| 57                            | \$1,222.35                            | \$1,497.38                            | \$1,222.35                            | \$1,497.38                            | \$997.61                              | \$1,222.07                            | \$997.61                              | \$1,222.07                            | \$997.61                              | \$1,222.07                            | \$997.61                              | \$1,222.07                            | \$1,009.94                            | \$1,237.18                            | \$1,009.94                            | \$1,237.18                            |
| 58                            | \$1,278.03                            | \$1,565.59                            | \$1,278.03                            | \$1,565.59                            | \$1,043.05                            | \$1,277.74                            | \$1,043.05                            | \$1,277.74                            | \$1,043.05                            | \$1,277.74                            | \$1,043.05                            | \$1,277.74                            | \$1,055.94                            | \$1,293.53                            | \$1,055.94                            | \$1,293.53                            |
| 59                            | \$1,305.61                            | \$1,599.37                            | \$1,305.61                            | \$1,599.37                            | \$1,065.56                            | \$1,305.31                            | \$1,065.56                            | \$1,305.31                            | \$1,065.56                            | \$1,305.31                            | \$1,065.56                            | \$1,305.31                            | \$1,078.74                            | \$1,321.46                            | \$1,078.74                            | \$1,321.46                            |
| 60                            | \$1,361.29                            | \$1,667.58                            | \$1,361.29                            | \$1,667.58                            | \$1,111.00                            | \$1,360.98                            | \$1,111.00                            | \$1,360.98                            | \$1,111.00                            | \$1,360.98                            | \$1,111.00                            | \$1,360.98                            | \$1,124.74                            | \$1,377.81                            | \$1,124.74                            | \$1,377.81                            |
| 61                            | \$1,409.44                            | \$1,726.56                            | \$1,409.44                            | \$1,726.56                            | \$1,150.30                            | \$1,409.12                            | \$1,150.30                            | \$1,409.12                            | \$1,150.30                            | \$1,409.12                            | \$1,150.30                            | \$1,409.12                            | \$1,164.52                            | \$1,426.54                            | \$1,164.52                            | \$1,426.54                            |
| 62                            | \$1,441.04                            | \$1,765.27                            | \$1,441.04                            | \$1,765.27                            | \$1,176.09                            | \$1,440.71                            | \$1,176.09                            | \$1,440.71                            | \$1,176.09                            | \$1,440.71                            | \$1,176.09                            | \$1,440.71                            | \$1,190.63                            | \$1,458.52                            | \$1,190.63                            | \$1,458.52                            |
| 63                            | \$1,480.66                            | \$1,813.81                            | \$1,480.66                            | \$1,813.81                            | \$1,208.43                            | \$1,480.33                            | \$1,208.43                            | \$1,480.33                            | \$1,208.43                            | \$1,480.33                            | \$1,208.43                            | \$1,480.33                            | \$1,223.37                            | \$1,498.63                            | \$1,223.37                            | \$1,498.63                            |
| 64+                           | \$1,504.74                            | \$1,843.31                            | \$1,504.74                            | \$1,843.31                            | \$1,228.08                            | \$1,504.40                            | \$1,228.08                            | \$1,504.40                            | \$1,228.08                            | \$1,504.40                            | \$1,228.08                            | \$1,504.40                            | \$1,243.26                            | \$1,522.99                            | \$1,243.26                            | \$1,522.99                            |

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

| HIOS Plan ID (On Exchange)=>  | N/A                                                            |            | N/A                                                            |            | N/A                                                            |            | 33709PA1000002                    |            | 33709PA1000002                    |            | 33709PA1000002                    |            | 33709PA1140001                                                 |            | 33709PA1140001                                                 |            |
|-------------------------------|----------------------------------------------------------------|------------|----------------------------------------------------------------|------------|----------------------------------------------------------------|------------|-----------------------------------|------------|-----------------------------------|------------|-----------------------------------|------------|----------------------------------------------------------------|------------|----------------------------------------------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 33709PA1140003                                                 |            | 33709PA1140003                                                 |            | 33709PA1140003                                                 |            | 33709PA1000002                    |            | 33709PA1000002                    |            | 33709PA1000002                    |            | 33709PA1140001                                                 |            | 33709PA1140001                                                 |            |
| Plan Marketing Name =>        | my Blue Access EPO Silver<br>2600 + Adult Dental and<br>Vision |            | my Blue Access EPO Silver<br>2600 + Adult Dental and<br>Vision |            | my Blue Access EPO Silver<br>2600 + Adult Dental and<br>Vision |            | my Blue Access EPO Bronze<br>3800 |            | my Blue Access EPO Bronze<br>3800 |            | my Blue Access EPO Bronze<br>3800 |            | my Blue Access EPO Bronze<br>3800 + Adult Dental and<br>Vision |            | my Blue Access EPO Bronze<br>3800 + Adult Dental and<br>Vision |            |
| Form # =>                     | BA/EPO/ADV/CDP                                                 |            | BA/EPO/ADV/CDP                                                 |            | BA/EPO/ADV/CDP                                                 |            | BA/EPO/CDP-1                      |            | BA/EPO/CDP-1                      |            | BA/EPO/CDP-1                      |            | BA/EPO/ADV/CDP                                                 |            | BA/EPO/ADV/CDP                                                 |            |
| Rating Area =>                | Area 6                                                         |            | Area 7                                                         |            | Area 9                                                         |            | Area 6                            |            | Area 7                            |            | Area 9                            |            | Area 6                                                         |            | Area 7                                                         |            |
| Network =>                    | F                                                              |            | F                                                              |            | F                                                              |            | F                                 |            | F                                 |            | F                                 |            | F                                                              |            | F                                                              |            |
| Metal =>                      | Silver                                                         |            | Silver                                                         |            | Silver                                                         |            | Bronze                            |            | Bronze                            |            | Bronze                            |            | Bronze                                                         |            | Bronze                                                         |            |
| Deductible =>                 | \$2,600                                                        |            | \$2,600                                                        |            | \$2,600                                                        |            | \$3,800                           |            | \$3,800                           |            | \$3,800                           |            | \$3,800                                                        |            | \$3,800                                                        |            |
| Coinsurance =>                | 70%                                                            |            | 70%                                                            |            | 70%                                                            |            | 50%                               |            | 50%                               |            | 50%                               |            | 50%                                                            |            | 50%                                                            |            |
| Copays =>                     | \$40 PCP                                                       |            | \$40 PCP                                                       |            | \$40 PCP                                                       |            | \$60 PCP                          |            | \$60 PCP                          |            | \$60 PCP                          |            | \$60 PCP                                                       |            | \$60 PCP                                                       |            |
| OOP Maximum =>                | \$8,500                                                        |            | \$8,500                                                        |            | \$8,500                                                        |            | \$8,500                           |            | \$8,500                           |            | \$8,500                           |            | \$8,500                                                        |            | \$8,500                                                        |            |
| Pediatric Dental (Yes/No) =>  | Yes                                                            |            | Yes                                                            |            | Yes                                                            |            | Yes                               |            | Yes                               |            | Yes                               |            | Yes                                                            |            | Yes                                                            |            |
| Age Band                      | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                       | Tobacco    | Non-Tobacco                       | Tobacco    | Non-Tobacco                       | Tobacco    | Non-Tobacco                                                    | Tobacco    | Non-Tobacco                                                    | Tobacco    |
| 0 - 14                        | \$333.01                                                       | \$333.01   | \$333.01                                                       | \$333.01   | \$333.01                                                       | \$333.01   | \$277.97                          | \$277.97   | \$277.97                          | \$277.97   | \$277.97                          | \$277.97   | \$277.97                                                       | \$277.97   | \$293.95                                                       | \$293.95   |
| 15                            | \$362.61                                                       | \$362.61   | \$362.61                                                       | \$362.61   | \$362.61                                                       | \$362.61   | \$302.68                          | \$302.68   | \$302.68                          | \$302.68   | \$302.68                          | \$302.68   | \$302.68                                                       | \$302.68   | \$320.08                                                       | \$320.08   |
| 16                            | \$373.93                                                       | \$373.93   | \$373.93                                                       | \$373.93   | \$373.93                                                       | \$373.93   | \$312.13                          | \$312.13   | \$312.13                          | \$312.13   | \$312.13                          | \$312.13   | \$312.13                                                       | \$312.13   | \$330.07                                                       | \$330.07   |
| 17                            | \$385.25                                                       | \$385.25   | \$385.25                                                       | \$385.25   | \$385.25                                                       | \$385.25   | \$321.57                          | \$321.57   | \$321.57                          | \$321.57   | \$321.57                          | \$321.57   | \$321.57                                                       | \$321.57   | \$340.06                                                       | \$340.06   |
| 18                            | \$397.44                                                       | \$397.44   | \$397.44                                                       | \$397.44   | \$397.44                                                       | \$397.44   | \$331.75                          | \$331.75   | \$331.75                          | \$331.75   | \$331.75                          | \$331.75   | \$331.75                                                       | \$331.75   | \$350.82                                                       | \$350.82   |
| 19                            | \$409.63                                                       | \$409.63   | \$409.63                                                       | \$409.63   | \$409.63                                                       | \$409.63   | \$341.92                          | \$341.92   | \$341.92                          | \$341.92   | \$341.92                          | \$341.92   | \$341.92                                                       | \$341.92   | \$361.58                                                       | \$361.58   |
| 20                            | \$422.25                                                       | \$422.25   | \$422.25                                                       | \$422.25   | \$422.25                                                       | \$422.25   | \$352.46                          | \$352.46   | \$352.46                          | \$352.46   | \$352.46                          | \$352.46   | \$352.46                                                       | \$352.46   | \$372.72                                                       | \$372.72   |
| 21                            | \$435.31                                                       | \$446.19   | \$435.31                                                       | \$446.19   | \$435.31                                                       | \$446.19   | \$363.36                          | \$372.44   | \$363.36                          | \$372.44   | \$363.36                          | \$372.44   | \$363.36                                                       | \$372.44   | \$384.25                                                       | \$393.86   |
| 22                            | \$435.31                                                       | \$446.19   | \$435.31                                                       | \$446.19   | \$435.31                                                       | \$446.19   | \$363.36                          | \$372.44   | \$363.36                          | \$372.44   | \$363.36                          | \$372.44   | \$363.36                                                       | \$372.44   | \$384.25                                                       | \$393.86   |
| 23                            | \$435.31                                                       | \$446.19   | \$435.31                                                       | \$446.19   | \$435.31                                                       | \$446.19   | \$363.36                          | \$372.44   | \$363.36                          | \$372.44   | \$363.36                          | \$372.44   | \$363.36                                                       | \$372.44   | \$384.25                                                       | \$393.86   |
| 24                            | \$435.31                                                       | \$446.19   | \$435.31                                                       | \$446.19   | \$435.31                                                       | \$446.19   | \$363.36                          | \$372.44   | \$363.36                          | \$372.44   | \$363.36                          | \$372.44   | \$363.36                                                       | \$372.44   | \$384.25                                                       | \$393.86   |
| 25                            | \$437.05                                                       | \$447.98   | \$437.05                                                       | \$447.98   | \$437.05                                                       | \$447.98   | \$364.81                          | \$373.93   | \$364.81                          | \$373.93   | \$364.81                          | \$373.93   | \$364.81                                                       | \$373.93   | \$385.79                                                       | \$395.43   |
| 26                            | \$445.76                                                       | \$456.90   | \$445.76                                                       | \$456.90   | \$445.76                                                       | \$456.90   | \$372.08                          | \$381.38   | \$372.08                          | \$381.38   | \$372.08                          | \$381.38   | \$372.08                                                       | \$381.38   | \$393.47                                                       | \$403.31   |
| 27                            | \$456.20                                                       | \$467.61   | \$456.20                                                       | \$467.61   | \$456.20                                                       | \$467.61   | \$380.80                          | \$390.32   | \$380.80                          | \$390.32   | \$380.80                          | \$390.32   | \$380.80                                                       | \$390.32   | \$402.69                                                       | \$412.76   |
| 28                            | \$473.18                                                       | \$485.01   | \$473.18                                                       | \$485.01   | \$473.18                                                       | \$485.01   | \$394.97                          | \$404.84   | \$394.97                          | \$404.84   | \$394.97                          | \$404.84   | \$394.97                                                       | \$404.84   | \$417.68                                                       | \$428.12   |
| 29                            | \$487.11                                                       | \$499.29   | \$487.11                                                       | \$499.29   | \$487.11                                                       | \$499.29   | \$406.60                          | \$416.77   | \$406.60                          | \$416.77   | \$406.60                          | \$416.77   | \$406.60                                                       | \$416.77   | \$429.98                                                       | \$440.73   |
| 30                            | \$494.08                                                       | \$506.43   | \$494.08                                                       | \$506.43   | \$494.08                                                       | \$506.43   | \$412.41                          | \$422.72   | \$412.41                          | \$422.72   | \$412.41                          | \$422.72   | \$412.41                                                       | \$422.72   | \$436.12                                                       | \$447.02   |
| 31                            | \$504.52                                                       | \$517.13   | \$504.52                                                       | \$517.13   | \$504.52                                                       | \$517.13   | \$421.13                          | \$431.66   | \$421.13                          | \$431.66   | \$421.13                          | \$431.66   | \$421.13                                                       | \$431.66   | \$445.35                                                       | \$456.48   |
| 32                            | \$514.97                                                       | \$527.84   | \$514.97                                                       | \$527.84   | \$514.97                                                       | \$527.84   | \$429.85                          | \$440.60   | \$429.85                          | \$440.60   | \$429.85                          | \$440.60   | \$429.85                                                       | \$440.60   | \$454.57                                                       | \$465.93   |
| 33                            | \$521.50                                                       | \$534.54   | \$521.50                                                       | \$534.54   | \$521.50                                                       | \$534.54   | \$435.31                          | \$446.19   | \$435.31                          | \$446.19   | \$435.31                          | \$446.19   | \$435.31                                                       | \$446.19   | \$460.33                                                       | \$471.84   |
| 34                            | \$528.47                                                       | \$541.68   | \$528.47                                                       | \$541.68   | \$528.47                                                       | \$541.68   | \$441.12                          | \$452.15   | \$441.12                          | \$452.15   | \$441.12                          | \$452.15   | \$441.12                                                       | \$452.15   | \$466.48                                                       | \$478.14   |
| 35                            | \$531.95                                                       | \$545.25   | \$531.95                                                       | \$545.25   | \$531.95                                                       | \$545.25   | \$444.03                          | \$455.13   | \$444.03                          | \$455.13   | \$444.03                          | \$455.13   | \$444.03                                                       | \$455.13   | \$469.55                                                       | \$481.29   |
| 36                            | \$535.43                                                       | \$548.82   | \$535.43                                                       | \$548.82   | \$535.43                                                       | \$548.82   | \$446.93                          | \$458.10   | \$446.93                          | \$458.10   | \$446.93                          | \$458.10   | \$446.93                                                       | \$458.10   | \$472.63                                                       | \$484.45   |
| 37                            | \$538.91                                                       | \$552.38   | \$538.91                                                       | \$552.38   | \$538.91                                                       | \$552.38   | \$449.84                          | \$461.09   | \$449.84                          | \$461.09   | \$449.84                          | \$461.09   | \$449.84                                                       | \$461.09   | \$475.70                                                       | \$487.59   |
| 38                            | \$542.40                                                       | \$555.96   | \$542.40                                                       | \$555.96   | \$542.40                                                       | \$555.96   | \$452.75                          | \$464.07   | \$452.75                          | \$464.07   | \$452.75                          | \$464.07   | \$452.75                                                       | \$464.07   | \$478.78                                                       | \$490.75   |
| 39                            | \$549.36                                                       | \$563.09   | \$549.36                                                       | \$563.09   | \$549.36                                                       | \$563.09   | \$458.56                          | \$470.02   | \$458.56                          | \$470.02   | \$458.56                          | \$470.02   | \$458.56                                                       | \$470.02   | \$484.92                                                       | \$497.04   |
| 40                            | \$556.33                                                       | \$561.96   | \$556.33                                                       | \$561.96   | \$556.33                                                       | \$561.96   | \$464.37                          | \$510.81   | \$464.37                          | \$510.81   | \$464.37                          | \$510.81   | \$464.37                                                       | \$510.81   | \$491.07                                                       | \$540.18   |
| 41                            | \$566.77                                                       | \$566.77   | \$566.77                                                       | \$566.77   | \$566.77                                                       | \$566.77   | \$473.09                          | \$522.76   | \$473.09                          | \$522.76   | \$473.09                          | \$522.76   | \$473.09                                                       | \$522.76   | \$500.29                                                       | \$552.82   |
| 42                            | \$576.79                                                       | \$641.39   | \$576.79                                                       | \$641.39   | \$576.79                                                       | \$641.39   | \$481.45                          | \$535.37   | \$481.45                          | \$535.37   | \$481.45                          | \$535.37   | \$481.45                                                       | \$535.37   | \$509.13                                                       | \$566.15   |
| 43                            | \$590.72                                                       | \$662.20   | \$590.72                                                       | \$662.20   | \$590.72                                                       | \$662.20   | \$493.08                          | \$552.74   | \$493.08                          | \$552.74   | \$493.08                          | \$552.74   | \$493.08                                                       | \$552.74   | \$521.43                                                       | \$584.52   |
| 44                            | \$608.13                                                       | \$688.40   | \$608.13                                                       | \$688.40   | \$608.13                                                       | \$688.40   | \$507.61                          | \$574.61   | \$507.61                          | \$574.61   | \$507.61                          | \$574.61   | \$507.61                                                       | \$574.61   | \$536.80                                                       | \$607.66   |
| 45                            | \$628.59                                                       | \$719.74   | \$628.59                                                       | \$719.74   | \$628.59                                                       | \$719.74   | \$524.69                          | \$600.77   | \$524.69                          | \$600.77   | \$524.69                          | \$600.77   | \$524.69                                                       | \$600.77   | \$554.86                                                       | \$635.31   |
| 46                            | \$652.97                                                       | \$757.45   | \$652.97                                                       | \$757.45   | \$652.97                                                       | \$757.45   | \$545.04                          | \$632.25   | \$545.04                          | \$632.25   | \$545.04                          | \$632.25   | \$545.04                                                       | \$632.25   | \$576.38                                                       | \$668.60   |
| 47                            | \$680.39                                                       | \$800.82   | \$680.39                                                       | \$800.82   | \$680.39                                                       | \$800.82   | \$567.93                          | \$668.45   | \$567.93                          | \$668.45   | \$567.93                          | \$668.45   | \$567.93                                                       | \$668.45   | \$600.58                                                       | \$706.88   |
| 48                            | \$711.73                                                       | \$851.23   | \$711.73                                                       | \$851.23   | \$711.73                                                       | \$851.23   | \$594.09                          | \$710.53   | \$594.09                          | \$710.53   | \$594.09                          | \$710.53   | \$594.09                                                       | \$710.53   | \$628.25                                                       | \$751.39   |
| 49                            | \$742.64                                                       | \$903.79   | \$742.64                                                       | \$903.79   | \$742.64                                                       | \$903.79   | \$619.89                          | \$754.41   | \$619.89                          | \$754.41   | \$619.89                          | \$754.41   | \$619.89                                                       | \$754.41   | \$655.53                                                       | \$797.78   |
| 50                            | \$777.46                                                       | \$952.39   | \$777.46                                                       | \$952.39   | \$777.46                                                       | \$952.39   | \$648.96                          | \$794.98   | \$648.96                          | \$794.98   | \$648.96                          | \$794.98   | \$648.96                                                       | \$794.98   | \$686.27                                                       | \$840.68   |
| 51                            | \$811.85                                                       | \$994.52   | \$811.85                                                       | \$994.52   | \$811.85                                                       | \$994.52   | \$677.67                          | \$830.15   | \$677.67                          | \$830.15   | \$677.67                          | \$830.15   | \$677.67                                                       | \$830.15   | \$716.63                                                       | \$877.87   |
| 52                            | \$849.73                                                       | \$1,040.92 | \$849.73                                                       | \$1,040.92 | \$849.73                                                       | \$1,040.92 | \$709.28                          | \$868.87   | \$709.28                          | \$868.87   | \$709.28                          | \$868.87   | \$709.28                                                       | \$868.87   | \$750.06                                                       | \$918.82   |
| 53                            | \$888.03                                                       | \$1,087.84 | \$888.03                                                       | \$1,087.84 | \$888.03                                                       | \$1,087.84 | \$741.25                          | \$908.03   | \$741.25                          | \$908.03   | \$741.25                          | \$908.03   | \$741.25                                                       | \$908.03   | \$783.87                                                       | \$960.24   |
| 54                            | \$929.39                                                       | \$1,138.50 | \$929.39                                                       | \$1,138.50 | \$929.39                                                       | \$1,138.50 | \$775.77                          | \$950.32   | \$775.77                          | \$950.32   | \$775.77                          | \$950.32   | \$775.77                                                       | \$950.32   | \$820.37                                                       | \$1,004.95 |
| 55                            | \$970.74                                                       | \$1,189.16 | \$970.74                                                       | \$1,189.16 | \$970.74                                                       | \$1,189.16 | \$810.29                          | \$992.61   | \$810.29                          | \$992.61   | \$810.29                          | \$992.61   | \$810.29                                                       | \$992.61   | \$856.88                                                       | \$1,049.68 |
| 56                            | \$1,015.58                                                     | \$1,244.09 | \$1,015.58                                                     | \$1,244.09 | \$1,015.58                                                     | \$1,244.09 | \$847.72                          | \$1,038.46 | \$847.72                          | \$1,038.46 | \$847.72                          | \$1,038.46 | \$847.72                                                       | \$1,038.46 | \$896.46                                                       | \$1,098.16 |
| 57                            | \$1,060.85                                                     | \$1,299.54 | \$1,060.85                                                     | \$1,299.54 | \$1,060.85                                                     | \$1,299.54 | \$885.51                          | \$1,084.75 | \$885.51                          | \$1,084.75 | \$885.51                          | \$1,084.75 | \$885.51                                                       | \$1,084.75 | \$936.42                                                       | \$1,147.11 |
| 58                            | \$1,109.17                                                     | \$1,358.73 | \$1,109.17                                                     | \$1,358.73 | \$1,109.17                                                     | \$1,358.73 | \$925.84                          | \$1,134.15 | \$925.84                          | \$1,134.15 | \$925.84                          | \$1,134.15 | \$925.84                                                       | \$1,134.15 | \$979.07                                                       | \$1,199.36 |
| 59                            | \$1,133.11                                                     | \$1,388.06 | \$1,133.11                                                     | \$1,388.06 | \$1,133.11                                                     | \$1,388.06 | \$945.83                          | \$1,158.64 | \$945.83                          | \$1,158.64 | \$945.83                          | \$1,158.64 | \$945.83                                                       | \$1,158.64 | \$1,000.20                                                     | \$1,225.25 |
| 60                            | \$1,181.43                                                     | \$1,447.25 | \$1,181.43                                                     | \$1,447.25 | \$1,181.43                                                     | \$1,447.25 | \$986.16                          | \$1,208.05 | \$986.16                          | \$1,208.05 | \$986.16                          | \$1,208.05 | \$986.16                                                       | \$1,208.05 | \$1,042.85                                                     | \$1,277.49 |
| 61                            | \$1,223.22                                                     | \$1,498.44 | \$1,223.22                                                     | \$1,498.44 | \$1,223.22                                                     | \$1,498.44 | \$1,021.04                        | \$1,250.77 | \$1,021.04                        | \$1,250.77 | \$1,021.04                        | \$1,250.77 | \$1,021.04                                                     | \$1,250.77 | \$1,079.74                                                     | \$1,322.68 |
| 62                            | \$1,250.65                                                     | \$1,532.05 | \$1,250.65                                                     | \$1,532.05 | \$1,250.65                                                     | \$1,532.05 | \$1,043.93                        | \$1,278.81 | \$1,043.93                        | \$1,278.81 | \$1,043.93                        | \$1,278.81 | \$1,043.93                                                     | \$1,278.81 | \$1,103.95                                                     | \$1,352.34 |
| 63                            | \$1,285.04                                                     | \$1,574.17 | \$1,285.04                                                     | \$1,574.17 | \$1,285.04                                                     | \$1,574.17 | \$1,072.64                        | \$1,313.98 | \$1,072.64                        | \$1,313.98 | \$1,072.64                        | \$1,313.98 | \$1,072.64                                                     | \$1,313.98 | \$1,134.31                                                     | \$1,389.53 |
| 64+                           | \$1,305.93                                                     | \$1,599.76 | \$1,305.93                                                     | \$1,599.76 | \$1,305.93                                                     | \$1,599.76 | \$1,090.08                        | \$1,335.35 | \$1,090.08                        | \$1,335.35 | \$1,090.08                        | \$1,335.35 | \$1,090.08                                                     | \$1,335.35 | \$1,152.75                                                     | \$1,412.12 |

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

|                               |                                                                |                                       |                                       |                                       |                                       |                                                             |                                                             |                                                             |                                                             |          |
|-------------------------------|----------------------------------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------|----------|
| HIOS Plan ID (On Exchange)=>  | 33709PA1140001                                                 | 33709PA1010001                        | 33709PA1010001                        | 33709PA1010001                        | 33709PA1010001                        | 33709PA1020001                                              | 33709PA1020001                                              | 33709PA1020001                                              | 33709PA1020001                                              |          |
| HIOS Plan ID (Off Exchange)=> | 33709PA1140001                                                 | 33709PA1010001                        | 33709PA1010001                        | 33709PA1010001                        | 33709PA1010001                        | 33709PA1020001                                              | 33709PA1020001                                              | 33709PA1020001                                              | 33709PA1020001                                              |          |
| Plan Marketing Name =>        | my Blue Access EPO Bronze<br>3800 + Adult Dental and<br>Vision | my Blue Access EPO Bronze<br>6900 HSA | my Blue Access EPO Bronze<br>6900 HSA | my Blue Access EPO Bronze<br>6900 HSA | my Blue Access EPO Bronze<br>6900 HSA | my Blue Access Major Events<br>EPO 8550 - 3 Free PCP Visits | my Blue Access Major Events<br>EPO 8550 - 3 Free PCP Visits | my Blue Access Major Events<br>EPO 8550 - 3 Free PCP Visits | my Blue Access Major Events<br>EPO 8550 - 3 Free PCP Visits |          |
| Form # =>                     | BA/EPO/ADV/CDP                                                 | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/EPO/HDHP/CDP-1                     | BA/CAT/EPO/CDP-1                                            | BA/CAT/EPO/CDP-1                                            | BA/CAT/EPO/CDP-1                                            | BA/CAT/EPO/CDP-1                                            |          |
| Rating Area =>                | Area 9                                                         | Area 6                                | Area 6                                | Area 7                                | Area 7                                | Area 9                                                      | Area 7                                                      | Area 7                                                      | Area 9                                                      |          |
| Network =>                    | F                                                              | F                                     | F                                     | F                                     | F                                     | F                                                           | F                                                           | F                                                           | F                                                           |          |
| Metal =>                      | Bronze                                                         | Bronze                                | Bronze                                | Bronze                                | Bronze                                | Catastrophic                                                | Catastrophic                                                | Catastrophic                                                | Catastrophic                                                |          |
| Deductible =>                 | \$3,800                                                        | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$8,550                                                     | \$8,550                                                     | \$8,550                                                     | \$8,550                                                     |          |
| Coinsurance =>                | 50%                                                            | 100%                                  | 100%                                  | 100%                                  | 100%                                  | 100%                                                        | 100%                                                        | 100%                                                        | 100%                                                        |          |
|                               |                                                                |                                       |                                       |                                       |                                       | \$0 (Visits 1-3); then 100%<br>after Ded. PCP               | \$0 (Visits 1-3); then 100%<br>after Ded. PCP               | \$0 (Visits 1-3); then 100%<br>after Ded. PCP               | \$0 (Visits 1-3); then 100%<br>after Ded. PCP               |          |
| Copays =>                     | \$60 PCP                                                       | N/A                                   | N/A                                   | N/A                                   | N/A                                   |                                                             |                                                             |                                                             |                                                             |          |
| OOP Maximum =>                | \$8,500                                                        | \$6,900                               | \$6,900                               | \$6,900                               | \$6,900                               | \$8,550                                                     | \$8,550                                                     | \$8,550                                                     | \$8,550                                                     |          |
| Pediatric Dental (Yes/No) =>  | Yes                                                            | Yes                                   | Yes                                   | Yes                                   | Yes                                   | Yes                                                         | Yes                                                         | Yes                                                         | Yes                                                         |          |
| Age Band                      | Non-Tobacco                                                    | Tobacco                               | Non-Tobacco                           | Tobacco                               | Non-Tobacco                           | Tobacco                                                     | Non-Tobacco                                                 | Tobacco                                                     | Non-Tobacco                                                 | Tobacco  |
| 0 - 14                        | \$293.95                                                       | \$293.95                              | \$281.06                              | \$281.06                              | \$281.06                              | \$281.06                                                    | \$201.79                                                    | \$201.79                                                    | \$201.79                                                    | \$201.79 |
| 15                            | \$320.08                                                       | \$320.08                              | \$306.04                              | \$306.04                              | \$306.04                              | \$306.04                                                    | \$219.73                                                    | \$219.73                                                    | \$219.73                                                    | \$219.73 |
| 16                            | \$330.07                                                       | \$330.07                              | \$315.60                              | \$315.60                              | \$315.60                              | \$315.60                                                    | \$226.59                                                    | \$226.59                                                    | \$226.59                                                    | \$226.59 |
| 17                            | \$340.06                                                       | \$340.06                              | \$325.15                              | \$325.15                              | \$325.15                              | \$325.15                                                    | \$233.45                                                    | \$233.45                                                    | \$233.45                                                    | \$233.45 |
| 18                            | \$350.82                                                       | \$350.82                              | \$335.44                              | \$335.44                              | \$335.44                              | \$335.44                                                    | \$240.83                                                    | \$240.83                                                    | \$240.83                                                    | \$240.83 |
| 19                            | \$361.58                                                       | \$361.58                              | \$345.72                              | \$345.72                              | \$345.72                              | \$345.72                                                    | \$248.22                                                    | \$248.22                                                    | \$248.22                                                    | \$248.22 |
| 20                            | \$372.72                                                       | \$372.72                              | \$356.38                              | \$356.38                              | \$356.38                              | \$356.38                                                    | \$255.87                                                    | \$255.87                                                    | \$255.87                                                    | \$255.87 |
| 21                            | \$384.25                                                       | \$393.86                              | \$367.40                              | \$376.59                              | \$367.40                              | \$376.59                                                    | \$263.78                                                    | \$270.37                                                    | \$263.78                                                    | \$270.37 |
| 22                            | \$384.25                                                       | \$393.86                              | \$367.40                              | \$376.59                              | \$367.40                              | \$376.59                                                    | \$263.78                                                    | \$270.37                                                    | \$263.78                                                    | \$270.37 |
| 23                            | \$384.25                                                       | \$393.86                              | \$367.40                              | \$376.59                              | \$367.40                              | \$376.59                                                    | \$263.78                                                    | \$270.37                                                    | \$263.78                                                    | \$270.37 |
| 24                            | \$384.25                                                       | \$393.86                              | \$367.40                              | \$376.59                              | \$367.40                              | \$376.59                                                    | \$263.78                                                    | \$270.37                                                    | \$263.78                                                    | \$270.37 |
| 25                            | \$385.79                                                       | \$395.43                              | \$368.87                              | \$378.09                              | \$368.87                              | \$378.09                                                    | \$264.84                                                    | \$271.46                                                    | \$264.84                                                    | \$271.46 |
| 26                            | \$393.47                                                       | \$403.31                              | \$376.22                              | \$385.63                              | \$376.22                              | \$385.63                                                    | \$270.11                                                    | \$276.86                                                    | \$270.11                                                    | \$276.86 |
| 27                            | \$402.69                                                       | \$412.76                              | \$385.04                              | \$394.67                              | \$385.04                              | \$394.67                                                    | \$276.44                                                    | \$283.35                                                    | \$276.44                                                    | \$283.35 |
| 28                            | \$417.68                                                       | \$428.12                              | \$399.36                              | \$409.34                              | \$399.36                              | \$409.34                                                    | \$286.73                                                    | \$293.90                                                    | \$286.73                                                    | \$293.90 |
| 29                            | \$429.98                                                       | \$440.73                              | \$411.12                              | \$421.40                              | \$411.12                              | \$421.40                                                    | \$295.17                                                    | \$302.55                                                    | \$295.17                                                    | \$302.55 |
| 30                            | \$436.12                                                       | \$447.02                              | \$417.00                              | \$427.43                              | \$417.00                              | \$427.43                                                    | \$299.39                                                    | \$306.87                                                    | \$299.39                                                    | \$306.87 |
| 31                            | \$445.35                                                       | \$456.48                              | \$425.82                              | \$436.47                              | \$425.82                              | \$436.47                                                    | \$305.72                                                    | \$313.36                                                    | \$305.72                                                    | \$313.36 |
| 32                            | \$454.57                                                       | \$465.93                              | \$434.63                              | \$445.50                              | \$434.63                              | \$445.50                                                    | \$312.05                                                    | \$319.85                                                    | \$312.05                                                    | \$319.85 |
| 33                            | \$460.33                                                       | \$471.84                              | \$440.15                              | \$451.15                              | \$440.15                              | \$451.15                                                    | \$316.01                                                    | \$323.91                                                    | \$316.01                                                    | \$323.91 |
| 34                            | \$466.48                                                       | \$478.14                              | \$446.02                              | \$457.17                              | \$446.02                              | \$457.17                                                    | \$320.23                                                    | \$328.24                                                    | \$320.23                                                    | \$328.24 |
| 35                            | \$469.55                                                       | \$481.29                              | \$448.96                              | \$460.18                              | \$448.96                              | \$460.18                                                    | \$322.34                                                    | \$330.40                                                    | \$322.34                                                    | \$330.40 |
| 36                            | \$472.63                                                       | \$484.45                              | \$451.90                              | \$463.20                              | \$451.90                              | \$463.20                                                    | \$324.45                                                    | \$332.56                                                    | \$324.45                                                    | \$332.56 |
| 37                            | \$475.70                                                       | \$487.59                              | \$454.84                              | \$466.21                              | \$454.84                              | \$466.21                                                    | \$326.56                                                    | \$334.72                                                    | \$326.56                                                    | \$334.72 |
| 38                            | \$478.78                                                       | \$490.75                              | \$457.78                              | \$469.22                              | \$457.78                              | \$469.22                                                    | \$328.67                                                    | \$336.89                                                    | \$328.67                                                    | \$336.89 |
| 39                            | \$484.92                                                       | \$497.04                              | \$463.66                              | \$475.25                              | \$463.66                              | \$475.25                                                    | \$332.89                                                    | \$341.21                                                    | \$332.89                                                    | \$341.21 |
| 40                            | \$491.07                                                       | \$504.18                              | \$469.54                              | \$481.49                              | \$469.54                              | \$481.49                                                    | \$337.11                                                    | \$345.82                                                    | \$337.11                                                    | \$345.82 |
| 41                            | \$500.29                                                       | \$512.82                              | \$478.35                              | \$491.35                              | \$478.35                              | \$491.35                                                    | \$343.44                                                    | \$349.51                                                    | \$343.44                                                    | \$349.51 |
| 42                            | \$509.13                                                       | \$522.15                              | \$486.81                              | \$500.33                              | \$486.81                              | \$500.33                                                    | \$349.51                                                    | \$358.66                                                    | \$349.51                                                    | \$358.66 |
| 43                            | \$521.43                                                       | \$534.52                              | \$498.56                              | \$511.89                              | \$498.56                              | \$511.89                                                    | \$357.95                                                    | \$366.66                                                    | \$357.95                                                    | \$366.66 |
| 44                            | \$536.80                                                       | \$550.66                              | \$513.26                              | \$526.81                              | \$513.26                              | \$526.81                                                    | \$368.50                                                    | \$377.14                                                    | \$368.50                                                    | \$377.14 |
| 45                            | \$554.86                                                       | \$569.31                              | \$530.53                              | \$544.66                              | \$530.53                              | \$544.66                                                    | \$380.90                                                    | \$390.63                                                    | \$380.90                                                    | \$390.63 |
| 46                            | \$576.38                                                       | \$591.60                              | \$551.10                              | \$566.28                              | \$551.10                              | \$566.28                                                    | \$395.67                                                    | \$406.98                                                    | \$395.67                                                    | \$406.98 |
| 47                            | \$600.58                                                       | \$616.88                              | \$574.25                              | \$589.89                              | \$574.25                              | \$589.89                                                    | \$412.29                                                    | \$424.27                                                    | \$412.29                                                    | \$424.27 |
| 48                            | \$628.25                                                       | \$645.39                              | \$600.70                              | \$616.88                              | \$600.70                              | \$616.88                                                    | \$431.28                                                    | \$443.81                                                    | \$431.28                                                    | \$443.81 |
| 49                            | \$655.53                                                       | \$672.78                              | \$626.78                              | \$643.53                              | \$626.78                              | \$643.53                                                    | \$450.01                                                    | \$463.66                                                    | \$450.01                                                    | \$463.66 |
| 50                            | \$686.27                                                       | \$703.68                              | \$656.18                              | \$673.18                              | \$656.18                              | \$673.18                                                    | \$471.11                                                    | \$484.66                                                    | \$471.11                                                    | \$484.66 |
| 51                            | \$716.63                                                       | \$734.27                              | \$685.20                              | \$702.37                              | \$685.20                              | \$702.37                                                    | \$491.95                                                    | \$505.64                                                    | \$491.95                                                    | \$505.64 |
| 52                            | \$750.06                                                       | \$768.24                              | \$717.16                              | \$735.52                              | \$717.16                              | \$735.52                                                    | \$514.90                                                    | \$529.35                                                    | \$514.90                                                    | \$529.35 |
| 53                            | \$783.87                                                       | \$802.42                              | \$749.50                              | \$768.14                              | \$749.50                              | \$768.14                                                    | \$538.11                                                    | \$553.18                                                    | \$538.11                                                    | \$553.18 |
| 54                            | \$820.37                                                       | \$840.45                              | \$784.40                              | \$804.89                              | \$784.40                              | \$804.89                                                    | \$563.17                                                    | \$579.88                                                    | \$563.17                                                    | \$579.88 |
| 55                            | \$856.88                                                       | \$878.68                              | \$819.30                              | \$840.64                              | \$819.30                              | \$840.64                                                    | \$588.23                                                    | \$605.58                                                    | \$588.23                                                    | \$605.58 |
| 56                            | \$896.46                                                       | \$919.16                              | \$857.14                              | \$879.00                              | \$857.14                              | \$879.00                                                    | \$615.40                                                    | \$633.87                                                    | \$615.40                                                    | \$633.87 |
| 57                            | \$936.42                                                       | \$959.71                              | \$895.35                              | \$917.66                              | \$895.35                              | \$917.66                                                    | \$642.83                                                    | \$661.87                                                    | \$642.83                                                    | \$661.87 |
| 58                            | \$979.07                                                       | \$1,002.96                            | \$936.14                              | \$959.34                              | \$936.14                              | \$959.34                                                    | \$672.11                                                    | \$691.73                                                    | \$672.11                                                    | \$691.73 |
| 59                            | \$1,000.20                                                     | \$1,024.55                            | \$956.34                              | \$980.12                              | \$956.34                              | \$980.12                                                    | \$686.62                                                    | \$706.84                                                    | \$686.62                                                    | \$706.84 |
| 60                            | \$1,042.85                                                     | \$1,067.49                            | \$997.12                              | \$1,022.47                            | \$997.12                              | \$1,022.47                                                  | \$715.90                                                    | \$736.98                                                    | \$715.90                                                    | \$736.98 |
| 61                            | \$1,079.74                                                     | \$1,105.68                            | \$1,032.39                            | \$1,058.68                            | \$1,032.39                            | \$1,058.68                                                  | \$741.22                                                    | \$763.09                                                    | \$741.22                                                    | \$763.09 |
| 62                            | \$1,103.95                                                     | \$1,130.34                            | \$1,055.54                            | \$1,082.04                            | \$1,055.54                            | \$1,082.04                                                  | \$757.84                                                    | \$780.35                                                    | \$757.84                                                    | \$780.35 |
| 63                            | \$1,134.31                                                     | \$1,161.53                            | \$1,084.56                            | \$1,111.59                            | \$1,084.56                            | \$1,111.59                                                  | \$778.68                                                    | \$801.88                                                    | \$778.68                                                    | \$801.88 |
| 64+                           | \$1,152.75                                                     | \$1,180.12                            | \$1,102.20                            | \$1,129.20                            | \$1,102.20                            | \$1,129.20                                                  | \$791.34                                                    | \$814.39                                                    | \$791.34                                                    | \$814.39 |

**Highmark Inc.  
Individual  
Plan Design Summary**

| HIOS Plan ID   | Plan Marketing Name                                           | Product | Metal        | On/Off Exchange | Network | Rating Area | Counties Covered                                                                                                                                                                                                                                                         |
|----------------|---------------------------------------------------------------|---------|--------------|-----------------|---------|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 33709PA0870012 | my Direct Blue EPO Gold 0                                     | EPO     | Gold         | On/Off          | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA0870001 | my Direct Blue EPO Gold 800                                   | EPO     | Gold         | On/Off          | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA1150004 | my Direct Blue EPO Gold 800 + Adult Dental and Vision         | EPO     | Gold         | On/Off          | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA0870002 | my Direct Blue EPO Silver 2900                                | EPO     | Silver       | On/Off          | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA1150002 | my Direct Blue EPO Silver 2900 + Adult Dental and Vision      | EPO     | Silver       | On/Off          | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA0890001 | my Direct Blue EPO Silver 3450 HSA                            | EPO     | Silver       | On/Off          | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA0890003 | my Direct Blue EPO Silver 1850 HSA                            | EPO     | Silver       | Off             | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA0870013 | my Direct Blue EPO Silver 2600                                | EPO     | Silver       | Off             | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA1150003 | my Direct Blue EPO Silver 2600 + Adult Dental and Vision      | EPO     | Silver       | Off             | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA0870007 | my Direct Blue EPO Bronze 3800                                | EPO     | Bronze       | On/Off          | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA1150001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision      | EPO     | Bronze       | On/Off          | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA0890002 | my Direct Blue EPO Bronze 6900 HSA                            | EPO     | Bronze       | On/Off          | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA1040001 | my Direct Blue Major Events EPO 8550 - 3 Free PCP Visits      | EPO     | Catastrophic | On/Off          | I       | 1,4,5       | Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Somerset, Warren, Washington, Westmoreland                                                                                                                             |
| 33709PA1210005 | my Direct Blue Erie EPO Gold 0                                | EPO     | Gold         | On/Off          | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1210004 | my Direct Blue Erie EPO Gold 800                              | EPO     | Gold         | On/Off          | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1220004 | my Direct Blue Erie EPO Gold 800 + Adult Dental and Vision    | EPO     | Gold         | On/Off          | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1210002 | my Direct Blue Erie EPO Silver 2900                           | EPO     | Silver       | On/Off          | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1220002 | my Direct Blue Erie EPO Silver 2900 + Adult Dental and Vision | EPO     | Silver       | On/Off          | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1230002 | my Direct Blue Erie EPO Silver 3450 HSA                       | EPO     | Silver       | On/Off          | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1230003 | my Direct Blue Erie EPO Silver 1850 HSA                       | EPO     | Silver       | Off             | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1210003 | my Direct Blue Erie EPO Silver 2600                           | EPO     | Silver       | Off             | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1220003 | my Direct Blue Erie EPO Silver 2600 + Adult Dental and Vision | EPO     | Silver       | Off             | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1210001 | my Direct Blue Erie EPO Bronze 3800                           | EPO     | Bronze       | On/Off          | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1220001 | my Direct Blue Erie EPO Bronze 3800 + Adult Dental and Vision | EPO     | Bronze       | On/Off          | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1230001 | my Direct Blue Erie EPO Bronze 6900 HSA                       | EPO     | Bronze       | On/Off          | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1240001 | my Direct Blue Erie Major Events EPO 8550 - 3 Free PCP Visits | EPO     | Catastrophic | On/Off          | AA      | 1           | Erie                                                                                                                                                                                                                                                                     |
| 33709PA1160004 | my Blue Access PPO Gold 0                                     | PPO     | Gold         | Off             | C       | 1,2,4,5,6   | Allegheny, Bedford, Cameron, Centre, Clearfield, Elk, Erie, Fayette, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Washington, Westmoreland, Venango, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Forest, Somerset, Warren |
| 33709PA1160003 | my Blue Access PPO Gold 800                                   | PPO     | Gold         | Off             | C       | 1,2,4,5,6   | Allegheny, Bedford, Cameron, Centre, Clearfield, Elk, Erie, Fayette, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Washington, Westmoreland, Venango, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Forest, Somerset, Warren |
| 33709PA1170003 | my Blue Access PPO Gold 800 + Adult Dental and Vision         | PPO     | Gold         | Off             | C       | 1,2,4,5,6   | Allegheny, Bedford, Cameron, Centre, Clearfield, Elk, Erie, Fayette, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Washington, Westmoreland, Venango, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Forest, Somerset, Warren |
| 33709PA1180002 | my Blue Access PPO Silver 1850 HSA                            | PPO     | Silver       | Off             | C       | 1,2,4,5,6   | Allegheny, Bedford, Cameron, Centre, Clearfield, Elk, Erie, Fayette, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Washington, Westmoreland, Venango, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Forest, Somerset, Warren |
| 33709PA1160002 | my Blue Access PPO Silver 2600                                | PPO     | Silver       | Off             | C       | 1,2,4,5,6   | Allegheny, Bedford, Cameron, Centre, Clearfield, Elk, Erie, Fayette, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Washington, Westmoreland, Venango, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Forest, Somerset, Warren |
| 33709PA1170002 | my Blue Access PPO Silver 2600 + Adult Dental and Vision      | PPO     | Silver       | Off             | C       | 1,2,4,5,6   | Allegheny, Bedford, Cameron, Centre, Clearfield, Elk, Erie, Fayette, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Washington, Westmoreland, Venango, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Forest, Somerset, Warren |
| 33709PA1160001 | my Blue Access PPO Bronze 3800                                | PPO     | Bronze       | Off             | C       | 1,2,4,5,6   | Allegheny, Bedford, Cameron, Centre, Clearfield, Elk, Erie, Fayette, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Washington, Westmoreland, Venango, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Forest, Somerset, Warren |
| 33709PA1170001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision      | PPO     | Bronze       | Off             | C       | 1,2,4,5,6   | Allegheny, Bedford, Cameron, Centre, Clearfield, Elk, Erie, Fayette, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Washington, Westmoreland, Venango, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Forest, Somerset, Warren |
| 33709PA1180001 | my Blue Access PPO Bronze 6900 HSA                            | PPO     | Bronze       | Off             | C       | 1,2,4,5,6   | Allegheny, Bedford, Cameron, Centre, Clearfield, Elk, Erie, Fayette, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Washington, Westmoreland, Venango, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Crawford, Forest, Somerset, Warren |

**Highmark Inc.  
Individual  
Plan Design Summary**

| HIOS Plan ID   | Plan Marketing Name                                                    | Product | Metal        | On/Off<br>Exchange | Network | Rating Area | Counties Covered                                                                                                                                                                                  |
|----------------|------------------------------------------------------------------------|---------|--------------|--------------------|---------|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 33709PA0940006 | my Direct Blue EPO Gold 0                                              | EPO     | Gold         | On/Off             | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA0940005 | my Direct Blue EPO Gold 800                                            | EPO     | Gold         | On/Off             | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA1120004 | my Direct Blue EPO Gold 800 + Adult Dental and Vision                  | EPO     | Gold         | On/Off             | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA0940004 | my Direct Blue EPO Silver 2900                                         | EPO     | Silver       | On/Off             | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA1120002 | my Direct Blue EPO Silver 2900 + Adult Dental and Vision               | EPO     | Silver       | On/Off             | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA0950002 | my Direct Blue EPO Silver 3450 HSA                                     | EPO     | Silver       | On/Off             | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA0950003 | my Direct Blue EPO Silver 1850 HSA                                     | EPO     | Silver       | Off                | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA0940007 | my Direct Blue EPO Silver 2600                                         | EPO     | Silver       | Off                | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA1120003 | my Direct Blue EPO Silver 2600 + Adult Dental and Vision               | EPO     | Silver       | Off                | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA0940002 | my Direct Blue EPO Bronze 3800                                         | EPO     | Bronze       | On/Off             | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA1120001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision               | EPO     | Bronze       | On/Off             | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA0950001 | my Direct Blue EPO Bronze 6900 HSA                                     | EPO     | Bronze       | On/Off             | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA0960001 | my Direct Blue Major Events EPO 8550 - 3 Free PCP Visits               | EPO     | Catastrophic | On/Off             | O       | 7,9         | Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry                                                                                                                                   |
| 33709PA0970006 | my Direct Blue Lehigh Valley EPO Gold 0                                | EPO     | Gold         | On/Off             | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA0970005 | my Direct Blue Lehigh Valley EPO Gold 800                              | EPO     | Gold         | On/Off             | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA1130004 | my Direct Blue Lehigh Valley EPO Gold 800 + Adult Dental and Vision    | EPO     | Gold         | On/Off             | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA0970004 | my Direct Blue Lehigh Valley EPO Silver 2900                           | EPO     | Silver       | On/Off             | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA1130002 | my Direct Blue Lehigh Valley EPO Silver 2900 + Adult Dental and Vision | EPO     | Silver       | On/Off             | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA0980002 | my Direct Blue Lehigh Valley EPO Silver 3450 HSA                       | EPO     | Silver       | On/Off             | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA0980003 | my Direct Blue Lehigh Valley EPO Silver 1850 HSA                       | EPO     | Silver       | Off                | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA0970007 | my Direct Blue Lehigh Valley EPO Silver 2600                           | EPO     | Silver       | Off                | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA1130003 | my Direct Blue Lehigh Valley EPO Silver 2600 + Adult Dental and Vision | EPO     | Silver       | Off                | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA0970002 | my Direct Blue Lehigh Valley EPO Bronze 3800                           | EPO     | Bronze       | On/Off             | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA1130001 | my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision | EPO     | Bronze       | On/Off             | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA0980001 | my Direct Blue Lehigh Valley EPO Bronze 6900 HSA                       | EPO     | Bronze       | On/Off             | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA0990001 | my Direct Blue Lehigh Valley Major Events EPO 8550 - 3 Free PCP Visits | EPO     | Catastrophic | On/Off             | N       | 6           | Lehigh, Northampton, Schuylkill                                                                                                                                                                   |
| 33709PA1000006 | my Blue Access EPO Gold 0                                              | EPO     | Gold         | On/Off             | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |
| 33709PA1000005 | my Blue Access EPO Gold 800                                            | EPO     | Gold         | On/Off             | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |
| 33709PA1140004 | my Blue Access EPO Gold 800 + Adult Dental and Vision                  | EPO     | Gold         | On/Off             | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |
| 33709PA1000004 | my Blue Access EPO Silver 2900                                         | EPO     | Silver       | On/Off             | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |
| 33709PA1140002 | my Blue Access EPO Silver 2900 + Adult Dental and Vision               | EPO     | Silver       | On/Off             | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |
| 33709PA1010002 | my Blue Access EPO Silver 3450 HSA                                     | EPO     | Silver       | On/Off             | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |
| 33709PA1010003 | my Blue Access EPO Silver 1850 HSA                                     | EPO     | Silver       | Off                | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |
| 33709PA1000007 | my Blue Access EPO Silver 2600                                         | EPO     | Silver       | Off                | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |
| 33709PA1140003 | my Blue Access EPO Silver 2600 + Adult Dental and Vision               | EPO     | Silver       | Off                | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |
| 33709PA1000002 | my Blue Access EPO Bronze 3800                                         | EPO     | Bronze       | On/Off             | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |
| 33709PA1140001 | my Blue Access EPO Bronze 3800 + Adult Dental and Vision               | EPO     | Bronze       | On/Off             | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |
| 33709PA1010001 | my Blue Access EPO Bronze 6900 HSA                                     | EPO     | Bronze       | On/Off             | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |
| 33709PA1020001 | my Blue Access Major Events EPO 8550 - 3 Free PCP Visits               | EPO     | Catastrophic | On/Off             | F       | 6,7,9       | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry |

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

| 02-01-2020 Number of Covered Lives by Rating County |                                                                        |         |              |                 | RATING AREA 1 |          |          |          |          |          |          |          | RATING AREA 2 |          |          |
|-----------------------------------------------------|------------------------------------------------------------------------|---------|--------------|-----------------|---------------|----------|----------|----------|----------|----------|----------|----------|---------------|----------|----------|
| HIOS Plan ID                                        | Plan Marketing Name                                                    | Product | Metal        | On/Off Exchange | 116           | 20       | 39       | 1        | 13       | 8        | 9        | 34       | 3             | 0        | 10       |
|                                                     |                                                                        |         |              |                 | Crawford      | Clarion  | Erie     | Forest   | McKean   | Mercer   | Venango  | Warren   | Elk           | Cameron  | Potter   |
| 33709PA0870012                                      | my Direct Blue EPO Gold 0                                              | EPO     | Gold         | On/Off          | \$313.57      | \$313.57 |          | \$313.57 |          |          |          |          |               |          |          |
| 33709PA0870001                                      | my Direct Blue EPO Gold 800                                            | EPO     | Gold         | On/Off          | \$324.85      | \$324.85 |          | \$324.85 |          |          |          |          |               |          |          |
| 33709PA1150004                                      | my Direct Blue EPO Gold 800 + Adult Dental and Vision                  | EPO     | Gold         | On/Off          | \$344.59      | \$344.59 |          | \$344.59 |          |          |          |          |               |          |          |
| 33709PA0870002                                      | my Direct Blue EPO Silver 2900                                         | EPO     | Silver       | On/Off          | \$364.03      | \$364.03 |          | \$364.03 |          |          |          |          |               |          |          |
| 33709PA1150002                                      | my Direct Blue EPO Silver 2900 + Adult Dental and Vision               | EPO     | Silver       | On/Off          | \$383.79      | \$383.79 |          | \$383.79 |          |          |          |          |               |          |          |
| 33709PA0890001                                      | my Direct Blue EPO Silver 3450 HSA                                     | EPO     | Silver       | On/Off          | \$330.26      | \$330.26 |          | \$330.26 |          |          |          |          |               |          |          |
| 33709PA0890003                                      | my Direct Blue EPO Silver 1850 HSA                                     | EPO     | Silver       | Off             | \$274.09      | \$274.09 |          | \$274.09 |          |          |          |          |               |          |          |
| 33709PA0870013                                      | my Direct Blue EPO Silver 2600                                         | EPO     | Silver       | Off             | \$276.46      | \$276.46 |          | \$276.46 |          |          |          |          |               |          |          |
| 33709PA1150003                                      | my Direct Blue EPO Silver 2600 + Adult Dental and Vision               | EPO     | Silver       | Off             | \$296.22      | \$296.22 |          | \$296.22 |          |          |          |          |               |          |          |
| 33709PA0870007                                      | my Direct Blue EPO Bronze 3800                                         | EPO     | Bronze       | On/Off          | \$240.14      | \$240.14 |          | \$240.14 |          |          |          |          |               |          |          |
| 33709PA1150001                                      | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision               | EPO     | Bronze       | On/Off          | \$259.89      | \$259.89 |          | \$259.89 |          |          |          |          |               |          |          |
| 33709PA0890002                                      | my Direct Blue EPO Bronze 6900 HSA                                     | EPO     | Bronze       | On/Off          | \$243.32      | \$243.32 |          | \$243.32 |          |          |          |          |               |          |          |
| 33709PA1040001                                      | my Direct Blue Major Events EPO 8550 - 3 Free PCP Visits               | EPO     | Catastrophic | On/Off          | \$179.88      | \$179.88 |          | \$179.88 |          |          |          |          |               |          |          |
| 33709PA1210005                                      | my Direct Blue Erie EPO Gold 0                                         | EPO     | Gold         | On/Off          |               |          | \$288.58 |          |          |          |          |          |               |          |          |
| 33709PA1210004                                      | my Direct Blue Erie EPO Gold 800                                       | EPO     | Gold         | On/Off          |               |          | \$298.95 |          |          |          |          |          |               |          |          |
| 33709PA1220004                                      | my Direct Blue Erie EPO Gold 800 + Adult Dental and Vision             | EPO     | Gold         | On/Off          |               |          | \$318.71 |          |          |          |          |          |               |          |          |
| 33709PA1210002                                      | my Direct Blue Erie EPO Silver 2900                                    | EPO     | Silver       | On/Off          |               |          | \$335.02 |          |          |          |          |          |               |          |          |
| 33709PA1220002                                      | my Direct Blue Erie EPO Silver 2900 + Adult Dental and Vision          | EPO     | Silver       | On/Off          |               |          | \$354.77 |          |          |          |          |          |               |          |          |
| 33709PA1230002                                      | my Direct Blue Erie EPO Silver 3450 HSA                                | EPO     | Silver       | On/Off          |               |          | \$303.93 |          |          |          |          |          |               |          |          |
| 33709PA1230003                                      | my Direct Blue Erie EPO Silver 1850 HSA                                | EPO     | Silver       | Off             |               |          | \$252.24 |          |          |          |          |          |               |          |          |
| 33709PA1210003                                      | my Direct Blue Erie EPO Silver 2600                                    | EPO     | Silver       | Off             |               |          | \$254.43 |          |          |          |          |          |               |          |          |
| 33709PA1220003                                      | my Direct Blue Erie EPO Silver 2600 + Adult Dental and Vision          | EPO     | Silver       | Off             |               |          | \$274.18 |          |          |          |          |          |               |          |          |
| 33709PA1210001                                      | my Direct Blue Erie EPO Bronze 3800                                    | EPO     | Bronze       | On/Off          |               |          | \$220.99 |          |          |          |          |          |               |          |          |
| 33709PA1220001                                      | my Direct Blue Erie EPO Bronze 3800 + Adult Dental and Vision          | EPO     | Bronze       | On/Off          |               |          | \$240.75 |          |          |          |          |          |               |          |          |
| 33709PA1230001                                      | my Direct Blue Erie EPO Bronze 6900 HSA                                | EPO     | Bronze       | On/Off          |               |          | \$223.92 |          |          |          |          |          |               |          |          |
| 33709PA1240001                                      | my Direct Blue Erie Major Events EPO 8550 - 3 Free PCP Visits          | EPO     | Catastrophic | On/Off          |               |          | \$165.54 |          |          |          |          |          |               |          |          |
| 33709PA1160004                                      | my Blue Access PPO Gold 0                                              | PPO     | Gold         | Off             | \$388.56      | \$388.56 | \$388.56 | \$388.56 | \$388.56 | \$388.56 | \$388.56 | \$388.56 | \$388.56      | \$388.56 | \$388.56 |
| 33709PA1160003                                      | my Blue Access PPO Gold 800                                            | PPO     | Gold         | Off             | \$402.53      | \$402.53 | \$402.53 | \$402.53 | \$402.53 | \$402.53 | \$402.53 | \$402.53 | \$402.53      | \$402.53 | \$402.53 |
| 33709PA1170003                                      | my Blue Access PPO Gold 800 + Adult Dental and Vision                  | PPO     | Gold         | Off             | \$422.28      | \$422.28 | \$422.28 | \$422.28 | \$422.28 | \$422.28 | \$422.28 | \$422.28 | \$422.28      | \$422.28 | \$422.28 |
| 33709PA1180002                                      | my Blue Access PPO Silver 1850 HSA                                     | PPO     | Silver       | Off             | \$339.63      | \$339.63 | \$339.63 | \$339.63 | \$339.63 | \$339.63 | \$339.63 | \$339.63 | \$339.63      | \$339.63 | \$339.63 |
| 33709PA1160002                                      | my Blue Access PPO Silver 2600                                         | PPO     | Silver       | Off             | \$342.57      | \$342.57 | \$342.57 | \$342.57 | \$342.57 | \$342.57 | \$342.57 | \$342.57 | \$342.57      | \$342.57 | \$342.57 |
| 33709PA1170002                                      | my Blue Access PPO Silver 2600 + Adult Dental and Vision               | PPO     | Silver       | Off             | \$362.33      | \$362.33 | \$362.33 | \$362.33 | \$362.33 | \$362.33 | \$362.33 | \$362.33 | \$362.33      | \$362.33 | \$362.33 |
| 33709PA1160001                                      | my Blue Access PPO Bronze 3800                                         | PPO     | Bronze       | Off             | \$297.56      | \$297.56 | \$297.56 | \$297.56 | \$297.56 | \$297.56 | \$297.56 | \$297.56 | \$297.56      | \$297.56 | \$297.56 |
| 33709PA1170001                                      | my Blue Access PPO Bronze 3800 + Adult Dental and Vision               | PPO     | Bronze       | Off             | \$317.32      | \$317.32 | \$317.32 | \$317.32 | \$317.32 | \$317.32 | \$317.32 | \$317.32 | \$317.32      | \$317.32 | \$317.32 |
| 33709PA1180001                                      | my Blue Access PPO Bronze 6900 HSA                                     | PPO     | Bronze       | Off             | \$301.50      | \$301.50 | \$301.50 | \$301.50 | \$301.50 | \$301.50 | \$301.50 | \$301.50 | \$301.50      | \$301.50 | \$301.50 |
| 33709PA0940006                                      | my Direct Blue EPO Gold 0                                              | EPO     | Gold         | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0940005                                      | my Direct Blue EPO Gold 800                                            | EPO     | Gold         | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1120004                                      | my Direct Blue EPO Gold 800 + Adult Dental and Vision                  | EPO     | Gold         | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0940004                                      | my Direct Blue EPO Silver 2900                                         | EPO     | Silver       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1120002                                      | my Direct Blue EPO Silver 2900 + Adult Dental and Vision               | EPO     | Silver       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0950002                                      | my Direct Blue EPO Silver 3450 HSA                                     | EPO     | Silver       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0950003                                      | my Direct Blue EPO Silver 1850 HSA                                     | EPO     | Silver       | Off             |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0940007                                      | my Direct Blue EPO Silver 2600                                         | EPO     | Silver       | Off             |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1120003                                      | my Direct Blue EPO Silver 2600 + Adult Dental and Vision               | EPO     | Silver       | Off             |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0940002                                      | my Direct Blue EPO Bronze 3800                                         | EPO     | Bronze       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1120001                                      | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision               | EPO     | Bronze       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0950001                                      | my Direct Blue EPO Bronze 6900 HSA                                     | EPO     | Bronze       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0960001                                      | my Direct Blue Major Events EPO 8550 - 3 Free PCP Visits               | EPO     | Catastrophic | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0970006                                      | my Direct Blue Lehigh Valley EPO Gold 0                                | EPO     | Gold         | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0970005                                      | my Direct Blue Lehigh Valley EPO Gold 800                              | EPO     | Gold         | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1130004                                      | my Direct Blue Lehigh Valley EPO Gold 800 + Adult Dental and Vision    | EPO     | Gold         | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0970004                                      | my Direct Blue Lehigh Valley EPO Silver 2900                           | EPO     | Silver       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1130002                                      | my Direct Blue Lehigh Valley EPO Silver 2900 + Adult Dental and Vision | EPO     | Silver       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0980002                                      | my Direct Blue Lehigh Valley EPO Silver 3450 HSA                       | EPO     | Silver       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0980003                                      | my Direct Blue Lehigh Valley EPO Silver 1850 HSA                       | EPO     | Silver       | Off             |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0970007                                      | my Direct Blue Lehigh Valley EPO Silver 2600                           | EPO     | Silver       | Off             |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1130003                                      | my Direct Blue Lehigh Valley EPO Silver 2600 + Adult Dental and Vision | EPO     | Silver       | Off             |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0970002                                      | my Direct Blue Lehigh Valley EPO Bronze 3800                           | EPO     | Bronze       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1130001                                      | my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision | EPO     | Bronze       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0980001                                      | my Direct Blue Lehigh Valley EPO Bronze 6900 HSA                       | EPO     | Bronze       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA0990001                                      | my Direct Blue Lehigh Valley Major Events EPO 8550 - 3 Free PCP Visits | EPO     | Catastrophic | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1000006                                      | my Blue Access EPO Gold 0                                              | EPO     | Gold         | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1000005                                      | my Blue Access EPO Gold 800                                            | EPO     | Gold         | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1140004                                      | my Blue Access EPO Gold 800 + Adult Dental and Vision                  | EPO     | Gold         | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1000004                                      | my Blue Access EPO Silver 2900                                         | EPO     | Silver       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1140002                                      | my Blue Access EPO Silver 2900 + Adult Dental and Vision               | EPO     | Silver       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1010002                                      | my Blue Access EPO Silver 3450 HSA                                     | EPO     | Silver       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1010003                                      | my Blue Access EPO Silver 1850 HSA                                     | EPO     | Silver       | Off             |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1000007                                      | my Blue Access EPO Silver 2600                                         | EPO     | Silver       | Off             |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1140003                                      | my Blue Access EPO Silver 2600 + Adult Dental and Vision               | EPO     | Silver       | Off             |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1000002                                      | my Blue Access EPO Bronze 3800                                         | EPO     | Bronze       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1140001                                      | my Blue Access EPO Bronze 3800 + Adult Dental and Vision               | EPO     | Bronze       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1010001                                      | my Blue Access EPO Bronze 6900 HSA                                     | EPO     | Bronze       | On/Off          |               |          |          |          |          |          |          |          |               |          |          |
| 33709PA1020001                                      | my Blue Access Major Events EPO 8550 - 3 Free PCP Visits               | EPO     | Catastrophic | On/Off          |               |          |          |          |          |          |          |          |               |          |          |

**RATING AREA 3**

| 0        | 0      | 0       | 0          | 0       | 0        | 0      | 0    | 0        | 0           | 0     | 0     | 0       |
|----------|--------|---------|------------|---------|----------|--------|------|----------|-------------|-------|-------|---------|
| Bradford | Carbon | Clinton | Lackawanna | Luzerne | Lycoming | Monroe | Pike | Sullivan | Susquehanna | Tioga | Wayne | Wyoming |

**RATING AREA 4**

| 93        | 119       | 313      | 422      | 23       | 15       | 18      | 8        | 32         | 22           |
|-----------|-----------|----------|----------|----------|----------|---------|----------|------------|--------------|
| Allegheny | Armstrong | Beaver   | Butler   | Fayette  | Greene   | Indiana | Lawrence | Washington | Westmoreland |
| \$313.57  | \$313.57  | \$313.57 | \$313.57 | \$313.57 | \$313.57 |         |          | \$313.57   | \$313.57     |
| \$324.85  | \$324.85  | \$324.85 | \$324.85 | \$324.85 | \$324.85 |         |          | \$324.85   | \$324.85     |
| \$344.59  | \$344.59  | \$344.59 | \$344.59 | \$344.59 | \$344.59 |         |          | \$344.59   | \$344.59     |
| \$364.03  | \$364.03  | \$364.03 | \$364.03 | \$364.03 | \$364.03 |         |          | \$364.03   | \$364.03     |
| \$383.79  | \$383.79  | \$383.79 | \$383.79 | \$383.79 | \$383.79 |         |          | \$383.79   | \$383.79     |
| \$330.26  | \$330.26  | \$330.26 | \$330.26 | \$330.26 | \$330.26 |         |          | \$330.26   | \$330.26     |
| \$274.09  | \$274.09  | \$274.09 | \$274.09 | \$274.09 | \$274.09 |         |          | \$274.09   | \$274.09     |
| \$276.46  | \$276.46  | \$276.46 | \$276.46 | \$276.46 | \$276.46 |         |          | \$276.46   | \$276.46     |
| \$296.22  | \$296.22  | \$296.22 | \$296.22 | \$296.22 | \$296.22 |         |          | \$296.22   | \$296.22     |
| \$240.14  | \$240.14  | \$240.14 | \$240.14 | \$240.14 | \$240.14 |         |          | \$240.14   | \$240.14     |
| \$259.89  | \$259.89  | \$259.89 | \$259.89 | \$259.89 | \$259.89 |         |          | \$259.89   | \$259.89     |
| \$243.32  | \$243.32  | \$243.32 | \$243.32 | \$243.32 | \$243.32 |         |          | \$243.32   | \$243.32     |
| \$179.88  | \$179.88  | \$179.88 | \$179.88 | \$179.88 | \$179.88 |         |          | \$179.88   | \$179.88     |

|          |          |          |          |          |          |          |          |          |          |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| \$388.56 | \$388.56 | \$388.56 | \$388.56 | \$388.56 | \$388.56 | \$388.56 | \$388.56 | \$388.56 | \$388.56 |
| \$402.53 | \$402.53 | \$402.53 | \$402.53 | \$402.53 | \$402.53 | \$402.53 | \$402.53 | \$402.53 | \$402.53 |
| \$422.28 | \$422.28 | \$422.28 | \$422.28 | \$422.28 | \$422.28 | \$422.28 | \$422.28 | \$422.28 | \$422.28 |
| \$339.63 | \$339.63 | \$339.63 | \$339.63 | \$339.63 | \$339.63 | \$339.63 | \$339.63 | \$339.63 | \$339.63 |
| \$342.57 | \$342.57 | \$342.57 | \$342.57 | \$342.57 | \$342.57 | \$342.57 | \$342.57 | \$342.57 | \$342.57 |
| \$362.33 | \$362.33 | \$362.33 | \$362.33 | \$362.33 | \$362.33 | \$362.33 | \$362.33 | \$362.33 | \$362.33 |
| \$297.56 | \$297.56 | \$297.56 | \$297.56 | \$297.56 | \$297.56 | \$297.56 | \$297.56 | \$297.56 | \$297.56 |
| \$317.32 | \$317.32 | \$317.32 | \$317.32 | \$317.32 | \$317.32 | \$317.32 | \$317.32 | \$317.32 | \$317.32 |
| \$301.50 | \$301.50 | \$301.50 | \$301.50 | \$301.50 | \$301.50 | \$301.50 | \$301.50 | \$301.50 | \$301.50 |

| RATING AREA 6 |          |        |         |         |             |                |
|---------------|----------|--------|---------|---------|-------------|----------------|
| 127           | 83       | 3,328  | 50      | 25      | 2,619       | 95             |
| Centre        | Columbia | Lehigh | Mifflin | Montour | Northampton | Northumberland |

RATING AREA 8

|       |         |          |            |              |
|-------|---------|----------|------------|--------------|
| 0     | 0       | 0        | 0          | 0            |
| Bucks | Chester | Delaware | Montgomery | Philadelphia |

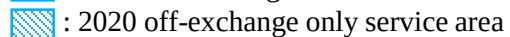
RATING AREA 9

|            |         |          |        |         |         |       |
|------------|---------|----------|--------|---------|---------|-------|
| 2,227      | 2,147   | 1,971    | 50     | 46      | 1,020   | 377   |
| Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry |

|          |          |          |  |  |          |        |
|----------|----------|----------|--|--|----------|--------|
| \$384.45 | \$384.45 | \$384.45 |  |  | \$384.45 | 384.45 |
| \$395.37 | \$395.37 | \$395.37 |  |  | \$395.37 | 395.37 |
| \$416.27 | \$416.27 | \$416.27 |  |  | \$416.27 | 416.27 |
| \$446.26 | \$446.26 | \$446.26 |  |  | \$446.26 | 446.26 |
| \$467.16 | \$467.16 | \$467.16 |  |  | \$467.16 | 467.16 |
| \$410.33 | \$410.33 | \$410.33 |  |  | \$410.33 | 410.33 |
| \$334.89 | \$334.89 | \$334.89 |  |  | \$334.89 | 334.89 |
| \$339.02 | \$339.02 | \$339.02 |  |  | \$339.02 | 339.02 |
| \$359.92 | \$359.92 | \$359.92 |  |  | \$359.92 | 359.92 |
| \$297.25 | \$297.25 | \$297.25 |  |  | \$297.25 | 297.25 |
| \$318.15 | \$318.15 | \$318.15 |  |  | \$318.15 | 318.15 |
| \$300.56 | \$300.56 | \$300.56 |  |  | \$300.56 | 300.56 |
| \$215.80 | \$215.80 | \$215.80 |  |  | \$215.80 | 215.8  |

|          |          |          |          |          |          |        |
|----------|----------|----------|----------|----------|----------|--------|
| \$469.94 | \$469.94 | \$469.94 | \$469.94 | \$469.94 | \$469.94 | 469.94 |
| \$483.29 | \$483.29 | \$483.29 | \$483.29 | \$483.29 | \$483.29 | 483.29 |
| \$504.19 | \$504.19 | \$504.19 | \$504.19 | \$504.19 | \$504.19 | 504.19 |
| \$545.50 | \$545.50 | \$545.50 | \$545.50 | \$545.50 | \$545.50 | 545.5  |
| \$566.40 | \$566.40 | \$566.40 | \$566.40 | \$566.40 | \$566.40 | 566.4  |
| \$501.58 | \$501.58 | \$501.58 | \$501.58 | \$501.58 | \$501.58 | 501.58 |
| \$409.36 | \$409.36 | \$409.36 | \$409.36 | \$409.36 | \$409.36 | 409.36 |
| \$414.42 | \$414.42 | \$414.42 | \$414.42 | \$414.42 | \$414.42 | 414.42 |
| \$435.31 | \$435.31 | \$435.31 | \$435.31 | \$435.31 | \$435.31 | 435.31 |
| \$363.36 | \$363.36 | \$363.36 | \$363.36 | \$363.36 | \$363.36 | 363.36 |
| \$384.25 | \$384.25 | \$384.25 | \$384.25 | \$384.25 | \$384.25 | 384.25 |
| \$367.40 | \$367.40 | \$367.40 | \$367.40 | \$367.40 | \$367.40 | 367.4  |
| \$263.79 | \$263.79 | \$263.79 | \$263.79 | \$263.79 | \$263.79 | 263.79 |

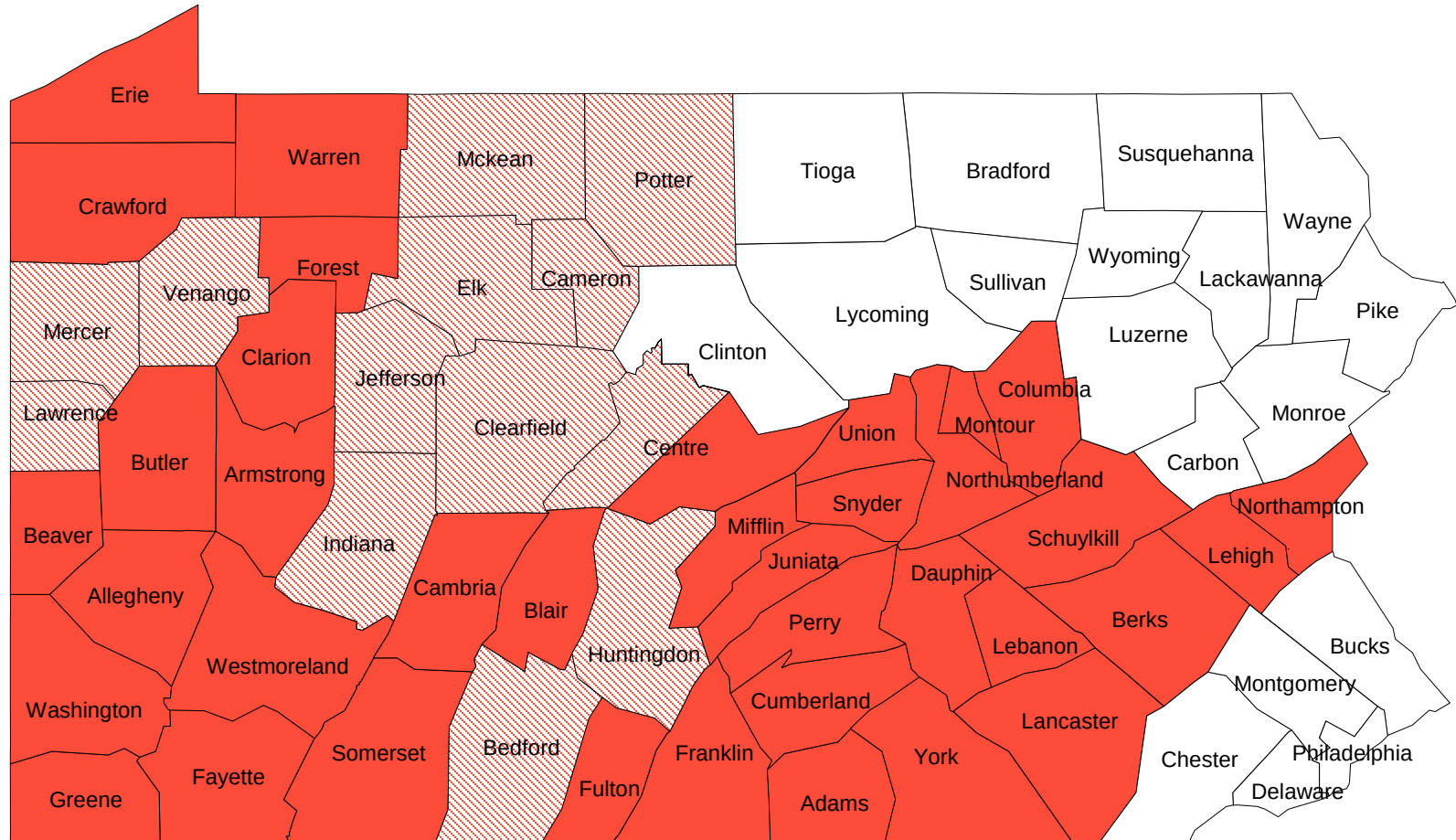
**Market: Individual**



# 2021 Service Area

Issuer: Highmark Inc.

Market: Individual



**Key** *(modify as needed)*

 : 2021 on-exchange service area

 : 2021 off-exchange only service area



June 23, 2020

Ms. Valerie Leonard, Actuary  
Bureau of Life, Accident & Health Insurance  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

Re: Highmark Inc. 2021 ACA Rate Filing (Individual Market)  
Highmark Filing # 1A-DP-20-HI (SERFF Filing # HGHM-132324142)

Dear Ms. Leonard:

Enclosed are responses to your June 16, 2020 questions regarding SERFF Filing # HGHM-132324142. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to the following documents in SERFF:

- PAAM Exhibits – This file is being revised in response to questions 10, 18, and 24.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]  
[REDACTED]

Highmark Inc.

cc:

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

**1. Section 4.3 of the 2021 URR Instructions requires issuers to discuss the reason for rate increase(s): Issuers must provide the quantitative impact and a narrative description of all significant factors driving the proposed rate increase. As an example, these factors could include:**

- **Single risk pool experience which is more adverse than that assumed in the current rates**
- **Medical inflation**
- **Increased utilization**
- **Prospective changes to benefits covered by the product or successor products**
- **New taxes and fees imposed on the issuer**
- **Anticipated changes in the average morbidity of the covered population that is market-wide, as opposed to issuer specific morbidity that is reflected in risk adjustment.**

Response:

The Submission Level rate change shown in field # 1.13 of the URRT is approximately -3%. Significant positive drivers of the rate change include trend (+9%) and risk adjustment (+3%). These factors are more than offset by the significant negative drivers which include reinsurance (-6%), morbidity related to the individual mandate and reinsurance (-5%), and change in retention (-3%).

**2. 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 rate changes across products or plans.**

Response:

The rate changes vary by plan due to updates in the pricing factors and changes in cost sharing required to meet actuarial value and other cost sharing restrictions under the Affordable Care Act as well as mappings between discontinued and new plans. Implementing the Department's prescribed formula for the benefit richness factors introduced additional rate change variation at the plan level.

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

**3. Please confirm that the data in 'I Data' tab represents Highmark, Inc. only.**

Response:

We confirm that the data on this tab represents Highmark Inc. only.

**4. The following questions pertain to the manual rate:**

- a. **Section 1G of the PA Actuarial Memorandum states that a manual rate was developed from multiple data sources. Please provide an exhibit displaying the calendar year 2019 member months and allowed claims PMPM associated with each data source underlying the manual rate. In providing your response, please describe each data source and explain why the Company believes it is appropriate to use them as part of a manual rate.**

Response:

Please see the attached exhibit labeled Q4 Response for a summary of the calendar year 2019 member months and allowed claims PMPM associated with the data sources underlying the manual rate. The manual rate is derived using the 2/1/2020 enrollment profile which is categorized into the following sources:

#### Renewal

- This represents our 2019 ACA members that re-enrolled in Highmark and HCC. The normalized allowed PMPM was calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

#### Other Highmark

- This represents the 2019 members from other Highmark markets such as group markets that enrolled in Highmark and HCC. The normalized PMPM was calculated by reviewing its allowed claims, adjusted for benefit differential if needed and then normalized for demographic, network, and benefit richness factors.

#### Prior ACA

- This represents our 2018 ACA members that lapsed in 2019 and now reenrolled in Highmark and HCC. We reviewed its 2018 ACA claims, trended to 2019, and used this as starting point to approximate the 2019 allowed claims. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

#### New

- This represents the catch-all category of the remaining members that enrolled in Highmark and HCC. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors. The adjusted allowed claims PMPM for the “New” is set such that its normalized allowed PMPM was 3% higher than the “Renewal” segment.

Since the underlying claims only reflected the claims experience of the 2/1/2020 active enrollment, we added a death load adjustment in the adjusted allowed PMPMs to capture the incremental claims of terminated members due to death as developed from historical experience.

#### **5. Please reconcile the Current Enrollment in cell D18 with the Current Enrollment in Worksheet 2 of the URRT cell D34.**

Response:

Plans that were offered only in 2020 (i.e. not offered in the experience period or in the projection period) are not captured on the URRT. Thus, the current enrollment in these plans is also excluded from the URRT. This is the cause of the difference between the values in PID Table 1 cell D18 and URRT Worksheet 2 cell D34.

#### **6. Please reconcile the Earned Premium in Table 2 cell B36 with the Earned Premium in Table 4 cell C97.**

Response:

The difference in the earned premium between Table 2 and Table 4 is approximately one one-thousandth of a percent (0.001%). This immaterial difference is due to rounding differences when aggregating the premium at two different levels of granularity.

#### **7. Please reconcile the Ultimate Incurred Claims in Table 2 cell D36 with the Ultimate Incurred Claims in Table 4.**

Response:

The difference in the ultimate incurred claims between Table 2 and Table 4 is approximately one one-thousandth of a percent (0.001%). Immaterial differences like this can occur when applying completion factors at an annual level versus a monthly level.

**8. Please reconcile the Estimated Cost Sharing in Table 2 cell F36 with the Estimated Annual Cost Sharing in Table 4 cell I97.**

Response:

The difference in the estimated cost sharing between Table 2 and Table 4 is approximately three one-thousandth of a percent (0.003%). Immaterial differences like this can occur when applying completion factors at an annual level versus a monthly level.

**9. Please reconcile the Allowed Claims (cell G36 + cell I36 + cell J36) in Table 2 with the Allowed Claims in Table 4.**

Response:

The difference in the allowed claims between Table 2 and Table 4 is approximately three one-hundredth of a percent (0.03%). This immaterial difference is attributable to the fact that the values in Table 4 do not include the capitation dollars as well as the application of completion factors at an annual level versus a monthly level.

**10. In Table 2, please update the risk adjustment amount to reflect the risk adjustment transfer of \$2,222,109 shared by the Department on May 23, 2020 from Jim Laverty.**

Response:

We are submitting an updated version of the PAAM Exhibits file in conjunction with this response letter. This updated file includes this revision to Table 2.

**11. The following questions relate to the risk transfer assumption:**

- a. **Please provide a detailed quantitative exhibit displaying the development of the assumed statewide average PLRS, split by non-catastrophic and catastrophic only populations, underlying the assumed risk transfer assumption.**
- b. **Please provide a detailed quantitative exhibit displaying the development of the Company-specific PLRS, ARF, GCF, ID, and AV assumptions underlying the projected 2021 risk transfer. In providing your response, please include the average PLRS, ARF, GCF, ID, and AV factors underlying the RATEE file that will be used by CMS to calculate risk transfers for 2019. Please provide justification to the extent the projected 2021 factors are different than the 2019 factors.**
- c. **Please provide a detailed quantitative exhibit displaying the anticipated receipt and assessment associated with the high cost risk pool component of the projected risk transfer results.**

Response:

- a. Please see the attached exhibit labeled Q11a Response for the development of the assumed statewide average PLRS for the non-catastrophic and catastrophic populations.
- b. Please see the attached exhibit labeled Q11b Response for the development of the Company-specific assumptions underlying the projected 2021 risk transfer. The Company-specific PLRS, ARF, GCF, IDF, and AV assumptions shown in Attachment B and used to develop the projected 2021 risk transfer were developed for the population of members that comprised the manual rate development discussed in the response to Question 4 above.

The exhibit labeled Q11b Response also includes the relevant factors underlying the RATEE file that CMS will use to calculate risk transfers for 2019. Please note that the GCF value is listed as

“unknown” because this factor cannot be derived without access to all of the other issuer RATEE files in the market. The 2021 factors are different from the 2019 factors because the 2021 population is anticipated to be significantly different than the 2019 population for several reasons. First, the size of the populations are much different. There were only about 1,200 average members in 2019. We expect close to 41,000 average members in 2021. Second, the geographic footprint of the populations has changed. In 2019, the primary metal levels (i.e. gold, silver, and bronze) were only offered in ten Western Pennsylvania counties. In 2021 (like 2020), plans are proposed to be offered in all Western and Central Pennsylvania counties through this entity.

- c. Please see the attached exhibit labeled Q11c Response for the development of the high cost risk pool component of the projected risk transfer results. We relied upon estimates from an external actuarial consulting company’s study to inform our selection of an appropriate percentage of premium charge for 2021. The external study was based upon data collected by issuers across the country and included over 125 million submitted member months. Given the extremely volatile and unpredictable nature of claims in excess of the \$1 million attachment point, as a simplifying assumption we assumed there would be no anticipated reimbursements in 2021. Instead, we selected a percentage of premium charge that was lower than what could have been reasonably supported by the external study. As a point of reference, we did not have any members reach the attachment point in 2019 in any of our Pennsylvania entities.

**12. Please discuss the service category weights in Table 3 relative to the projected weights in the 2020 rate submission.**

Response:

Please see the attached exhibit labeled Q12 Response for a comparison of the weights used in the 2020 rate submission and the weights used in the 2021 rate submission. In general, the mix by service category is fairly similar between the two years. The inpatient hospital and prescription drug mix has decreased slightly. This was offset by an increase in the mix for the outpatient hospital service category.

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

Response:

Please see the attached exhibit labeled Q13 Response. This exhibit shows the YTD-May claims data for Highmark. This data was not considered in the resulting trend due to a number of factors including the seasonality of the claims, COVID-19 impacts to the claims, level of completion in the data, and significant new membership emerging in 2020.

**14. Please provide your data, assumptions, and analysis that supports your proposed trend of 10.52%. If large claims were removed, please discuss.**

Response:

Please note that the trend value of 10.52% in Table 3 is not used since this filing uses a manual rate development. Rather, the rate development uses the proposed trend of 9.41% in Table 3b. The attached exhibits labeled Q16b Response and Q16c Response provide further detail on the trend development. The Q16b Response shows the underlying regression trend development. The Q16c Response shows the development of the additional Rx factor and resulting overall trend. Large claims were not removed since they are expected to continue at the same level as in the cohort base experience.

**15. Regarding Trend:**

- a. Was 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; and
  - iv. The average benefit factor

Response:

- a. Due to the significant changes in the make-up of the ACA population in this entity and the ACA market, in general, from 2016 to 2019 the data included in Table 4 or 4b was not used in the development of the trend. A separate regression study was developed by the Highmark valuation team that analyzed the ACA trend levels of cohorts of ACA members that were continuously enrolled in 2018 and 2019 to determine the underlying impact of trend. The analysis took into consideration seasonality and demographics. The resulting trend was compared to the group business and industry available ACA data for reasonability.
- b. The data in Table 4 or 4b is unadjusted data, no normalization has been applied.

**16. The following questions relate to the trend assumption:**

- a. Please provide additional detail related to the cohorts of ACA members who were included in the Company's regression analysis. Specifically, did the cohorts include all ACA members who were enrolled with the Company's various legal entities during the time period of 2018 to 2019 and were those cohorts limited to the Individual ACA market? If not, please clarify.
- b. Per the actuarial memorandum, the regression analysis which was completed produced a range of reasonable trend assumptions. Please provide the range of reasonable trend assumptions which was produced by that analysis. Additionally, please compare the medical trend assumption which was chosen to the range of reasonable options which were produced and describe how the proposed trend assumption was ultimately chosen (i.e., rather than one of the other trend assumptions which falls within the same range).
- c. Please provide additional detail related to the development of the pharmacy trend assumption. Please include the following in your response:
  - i. Was the regression analysis that was completed to determine the medical trend also used to develop the pharmacy trend? If so, how?
  - ii. What specific sources and/or other information were utilized to develop the pharmacy trend?
- d. Please provide a detailed quantitative exhibit displaying the development of the induced utilization assumption that is included in the trend assumptions and shown in Table 3 of the Pennsylvania Rate Template file.

Response:

- a. The cohort population included in the trend development was all PA members in the Individual ACA market that were enrolled in both 2018 and 2019.
- b. The Regression analysis produced a medical/rx combined trend of 7.4% before adjustment for Pharmacy and Induced Demand factors with an R-squared factor of 39.9%. A range of +/- 0.5% was considered. The 6.9% trend resulted in a lower R-squared compared to 7.4%. A higher R-squared resulted at 7.9%, but the trend of 7.4% was considered reasonable.

The regression was performed on the medical/rx combined data. More detail regarding the adjustments to calculate the proposed trends are included in the attached exhibit labeled Q16b Response.

- c. The regression analysis was applied to medical and pharmacy claims combined. Then a pharmacy step factor adjustment was applied to account for expected higher future pharmacy trends. Please see the attached exhibit labeled Q16c Response for more description regarding the Pharmacy adjustments. An outside consultant's pipeline drug / new generics projection tool is considered in the Pharmacy development.
- d. The induced utilization assumption in Table 3b represents the annual rate of change on the change in induced demand factor of 1.0072. It was calculated as following:  $\sqrt{1.0072} = 1.0036$  or 0.36%.

**17. Section 2A of the PA Actuarial Memorandum states that the reinsurance recovery underlying the market adjusted index rate was calculated based on the amount of incurred claims expected to be reimbursed by the program. The estimated incurred claims savings is based on Highmark's PA individual ACA population in total (i.e., the reinsurance program is estimated to reimburse 6.1% of incurred claims for all of Highmark's individual ACA entities). It appears there may be a disconnect in assuming that the incurred claims savings associated with the reinsurance program will be the same for all of Highmark's individual ACA entities when Highmark is assuming different risk transfer receipt/payment amounts for each entity (i.e., different morbidity levels underlying the membership for each entity). Please revise the rate development to calculate the reinsurance recovery amount based on the projected 2021 population (and their corresponding morbidity) specific to this entity or clarify why it is not reasonable to do so.**

Response:

For the reinsurance recovery *percentage* estimate, we reviewed a number of possible values for this projection (see the table below). The entity scenarios were not considered since a number of Highmark entities have changed substantially from 2019 (the underlying claims period) to 2021 (the projection period). In addition, the market size or percentage of market by entity as of 2020 has also changed materially with the addition of new members due to rate decreases in 2020.

| Option      | Unique Members | Member Months | Total Incurred Claims | Total Incurred Claims with Reins.* | Reins% Scenario |
|-------------|----------------|---------------|-----------------------|------------------------------------|-----------------|
| WPA         |                |               |                       | \$44,393,331                       | -6.7%           |
| CPA         |                |               |                       | \$67,578,429                       | -6.3%           |
| NEPA        |                |               |                       | \$71,402,406                       | -5.6%           |
| Total - Sum |                |               |                       | \$183,374,165                      | -6.1%           |
| Rate Filing |                |               |                       | <b>\$183,374,165</b>               | -6.1%           |

\* Reinsurance parameters: Attachment point = \$60K, Reins. Cap = \$100K and Coins. Rate = 60%

As illustrated in the chart, the overall average of -6.1% is not significantly different from region specific percentages even though there was high variability in morbidity. That is, reinsurance recovery as a percentage of claims does not vary significantly for a given set of reinsurance parameters and credible enrollment.

Thus, as a result of the above entity changes and continuing uncertainty in the ACA market (e.g., COVID-19 and initial year of the PA reinsurance program), we believe that the use of the overall

Highmark PA ACA data to estimate the reinsurance recovery percentage results in a reasonable projection.

**18. Cell D16 of Table 5 should contain a formula. Please revise.**

Response:

We are submitting an updated version of the PAAM Exhibits file in conjunction with this response letter. This updated file includes the revision to this cell.

**19. Please provide a detailed quantitative exhibit displaying the development of the experience period calendar year 2019 and projected calendar year 2021 network factors used in developing the “change in network” index rate adjustment that is shown in Table 5 of the PA Rate Template file.**

Response:

Please see the attached exhibit labeled Q4 Response for the quantitative development of the calendar year 2019 composite network factor. Please see the attached exhibit labeled Q19 Response for the quantitative development of the calendar year 2021 composite network factor. As demonstrated in Attachment A of the rate filing, these two factors are used to develop the “change in network” factor shown in Table 5.

**20. Please provide a detailed quantitative exhibit displaying the development of the “change in other” index rate adjustment that is shown in Table 5 of the PA Rate Template file.**

Response:

Please see the attached exhibit labeled Q20 Response for the development of the “change in other” factor.

**21. Regarding Table 6:**

- a. Using the 2019 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvement Initiatives percent and pmpm amount.

Response:

Please see the attached exhibit labeled Q21 Response.

**22. Please provide a detailed quantitative exhibit displaying the development of the experience period calendar year 2019 demographic factor. In providing your response, please provide the distribution of member months by age (i.e., 0, 1, ..., 63, 64+) and tobacco use (i.e., tobacco user, non-tobacco user, and in total) underlying the experience period.**

Response:

Please see the attached exhibit labeled Q22 Response for the development of the calendar year 2019 demographic factor.

**23. For each plan where a non-EHB adjustment different than 1.000 is being used, please provide a detailed quantitative exhibit displaying the development of the plan level non-EHB adjustments by plan that are shown in Table 10 of the PA Rate Template file.**

Response:

Please see the attached exhibit labeled Q23 Response that demonstrates the calculation of the non-EHB Paid PMPMs found in the PA Actuarial Memorandum to the Benefits in addition to EHB values found in Table 10.

**24. Per the Department published guidance (page 1, number 3 and page 19), Benefit Richness factors in Table 10 cells L18- L216 should be developed based on 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. Please modify these cells to show the formula to demonstrate compliance. 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.**

Response:

We are submitting an updated version of the PAAM Exhibits file in conjunction with this response letter. This updated file includes the requested revisions above.

**25. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2021 relative to the 2020 design for all plans to be offered in 2021. Include Pricing AV columns for 2020 and 2021. Please show the approved 2020 Pricing AVs for all plans in the 2020 column and the proposed 2021 Pricing AVs in the 2021 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.**

Response:

Please see the attached exhibit labeled Q25 Response for a summary of 2020 and 2021 benefits. While we are not able to provide a worksheet that shows the quantitative development of our factors because our AV pricing model works in SAS on individual claim line level data, we can offer a narrative surrounding how our SAS based pricing AV model works.

Our AV pricing model works off of a dataset that has every claim for every Individual ACA member in the Western PA region for each member's most recent full policy year. It projects these claims onto the 2021 rating period with a cost trend. After the claims are repriced to the projected cost level in 2021, we then input cost sharing by benefit category into the model. Once the model is equipped with these cost sharing assumptions, we run the SAS program that takes all of these claims, and determines exactly how much a member would have paid in cost sharing if they had the benefits that were inputted into the model. For example, if the data set had a member with an emergency room claim with a \$30,000 allowed charge, and we were testing a plan that had a \$300 ER copay, the SAS program would then make two new columns in the dataset, one for member cost sharing, which would be \$300 in this case, and the other for the amount paid by The Company, \$29,700. The pricing AV is then simply calculated as the sum of the amount that would be paid by The Company under the proposed benefit design divided by the total projected allowed charges.

We and our external consultants both thoroughly review the output of this model, checking the output for both reasonableness and consistency, comparing to historical paid to allowed ratios, and making adjustments to calibrate the model, as necessary.

**26. Please provide an exhibit displaying the distribution of member months by rating region for the actual calendar year 2019 members underlying the experience period.**

Response:

Please see the attached exhibit labeled Q26 Response for the distribution of member months by rating region for the experience period.

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

Response:

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

**28. Please provide a detailed quantitative exhibit displaying the development of the proposed 2021 area factors. In providing your response, please demonstrate that it is appropriate to change the area factors relative to the most recently approved filing and that the factors do not reflect differences due to the impact of morbidity.**

Response:

Please see the attached exhibit labeled Q28 Response for the development of the proposed 2021 area factors. The area factor study was developed by our internal actuarial valuation and modeling team. The study was based on a review of 2019 individual market ACA experience in the Western and Central Pennsylvania regions. In order to remove differences due to morbidity, the 2019 allowed charges from the study were normalized for several items. First, the allowed charges were normalized for the HHS induced demand factors. The goal of this step was to remove any underlying induced utilization resulting from a different mix of metal levels across the regions. Second, the 2019 experience was re-run through the HHS risk adjustment platinum model to assign risk scores, and these risk scores were then used to further normalize the allowed charges. We chose to normalize by one metal level's risk scores (i.e. platinum) in order to not introduce variation due to AV into the normalized allowed charges. We selected platinum as our basis because it is the closest metal to an allowed charge level. The normalized allowed PMPMs were then aggregated at the regional level (Western PA & Central PA), reviewed for reasonability, and compared against the existing area factors. Based on this comparison, we determined that a modest adjustment in the area factors was warranted and reasonable.

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

Response:

The Prescription Drug Benefit Plan provides three major services of coverage (as defined on page 94142 of the 2018 Notice of Benefit and Payment Parameters) that are less than or equal to 50% coinsurance and available prior to any deductible. These services include: generic drugs, specialty drugs, and preferred brand drugs. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications documents provided as a separate attachments with the initial SERFF submission.

**30. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost pmpms for calendar years 2015 – 2019, as applicable.**

Response:

Please see the attached exhibit labeled Q30 Response for a comparison of the historical actual to projected claim costs.

**31. Please provide an exhibit showing the financial gains and losses for calendar years 2014 – 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.**

Response:

Please see the attached exhibit labeled Q31 Response for the historical reported financial results.

**32. The Department will contact the company shortly with information regarding the opportunity and parameters for the company to provide and support an updated Covid-19 impact assessment, if desired.**

Response:

We look forward to further discussions on the rate impact of Covid-19 and the opportunity to make the necessary adjustments to this rate filing.

## Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 4

|                         | Highmark - CPA |                |           |          | Highmark - WPA |                |           |          | HCC - WPA |                |           |          | Combined |
|-------------------------|----------------|----------------|-----------|----------|----------------|----------------|-----------|----------|-----------|----------------|-----------|----------|----------|
|                         | Renewal        | Other Highmark | Prior ACA | New      | Renewal        | Other Highmark | Prior ACA | New      | Renewal   | Other Highmark | Prior ACA | New      | Total    |
| 2019 Member Months      | 87,098         | 6,097          | 19,085    | 186,210  | 12,511         | 1,013          | 187       | 4,729    | 31,988    | 1,895          | 372       | 6,236    | 357,421  |
| 2021 Member Months      | 118,446        | 12,338         | 24,676    | 256,632  | 17,273         | 1,481          | 494       | 4,935    | 44,417    | 2,468          | 494       | 9,870    | 493,524  |
| 2021 Member Months %    | 24.0%          | 2.5%           | 5.0%      | 52.0%    | 3.5%           | 0.3%           | 0.1%      | 1.0%     | 9.0%      | 0.5%           | 0.1%      | 2.0%     | 100.0%   |
| Adjusted AC PMPMs       | \$661.62       | \$1,078.10     | \$406.49  | \$645.03 | \$891.84       | \$1,276.76     | \$501.40  | \$851.82 | \$600.72  | \$1,230.40     | \$378.54  | \$694.76 | \$660.04 |
| Demographic Factor      | 2.022          | 2.041          | 2.015     | 1.901    | 1.855          | 1.849          | 1.791     | 1.681    | 1.849     | 1.842          | 1.419     | 1.685    | 1.922    |
| Network                 | 0.988          | 1.000          | 1.000     | 1.000    | 1.000          | 1.000          | 1.000     | 1.000    | 0.825     | 1.000          | 1.000     | 1.000    | 0.978    |
| Benefit Richness Factor | 1.095          | 1.090          | 1.090     | 1.090    | 1.065          | 1.090          | 1.090     | 1.090    | 1.073     | 1.090          | 1.090     | 1.090    | 1.088    |
| Normalized AC PMPMs     | \$302.19       | \$484.72       | \$185.04  | \$311.25 | \$451.32       | \$633.60       | \$256.83  | \$464.86 | \$367.24  | \$612.73       | \$244.78  | \$378.25 | \$322.27 |

**Highmark Inc.****Individual Market****Response to Objection 1 - Question 11a**

| Description                          | Risk Adjustment Population |              |
|--------------------------------------|----------------------------|--------------|
|                                      | Non-Catastrophic           | Catastrophic |
| 2018 Actual Statewide PLRS           | ████                       | ████         |
| 2019 Model Change                    | ████                       | ████         |
| 2019 Risk Pool Deterioration         | ████                       | ████         |
| 2020 & 2021 Risk Pool Deterioration  | ████                       | ████         |
| <b>2021 Projected Statewide PLRS</b> | ████                       | ████         |

## Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 11b

|                                      | Highmark - CPA |                |           |         | Highmark - WPA |                |           |       | HCC - WPA |                |           |       | Combined |
|--------------------------------------|----------------|----------------|-----------|---------|----------------|----------------|-----------|-------|-----------|----------------|-----------|-------|----------|
|                                      | Renewal        | Other Highmark | Prior ACA | New     | Renewal        | Other Highmark | Prior ACA | New   | Renewal   | Other Highmark | Prior ACA | New   | Total    |
| <b>2021 Member Months</b>            | 118,446        | 12,338         | 24,676    | 256,632 | 17,273         | 1,481          | 494       | 4,935 | 44,417    | 2,468          | 494       | 9,870 | 493,524  |
| <b>2021 Member Months %</b>          | 24.0%          | 2.5%           | 5.0%      | 52.0%   | 3.5%           | 0.3%           | 0.1%      | 1.0%  | 9.0%      | 0.5%           | 0.1%      | 2.0%  | 100.0%   |
| <b>2021 Company-specific Factors</b> |                |                |           |         |                |                |           |       |           |                |           |       |          |
| PLRS                                 | ■              | ■              | ■         | ■       | ■              | ■              | ■         | ■     | ■         | ■              | ■         | ■     | ■        |
| ARF                                  | ■              | ■              | ■         | ■       | ■              | ■              | ■         | ■     | ■         | ■              | ■         | ■     | ■        |
| GCF                                  | ■              | ■              | ■         | ■       | ■              | ■              | ■         | ■     | ■         | ■              | ■         | ■     | ■        |
| IDF                                  | ■              | ■              | ■         | ■       | ■              | ■              | ■         | ■     | ■         | ■              | ■         | ■     | ■        |
| AV                                   | ■              | ■              | ■         | ■       | ■              | ■              | ■         | ■     | ■         | ■              | ■         | ■     | ■        |
| <b>2019 RATEE Factors</b>            |                |                |           |         |                |                |           |       |           |                |           |       |          |
| PLRS                                 |                |                |           |         |                |                |           |       |           |                |           |       | ■        |
| ARF                                  |                |                |           |         |                |                |           |       |           |                |           |       | ■        |
| GCF                                  |                |                |           |         |                |                |           |       |           |                |           |       | ■        |
| IDF                                  |                |                |           |         |                |                |           |       |           |                |           |       | ■        |
| AV                                   |                |                |           |         |                |                |           |       |           |                |           |       | ■        |

**Highmark Inc.****Individual Market****Response to Objection 1 - Question 11c**

| Description                       | Value           |
|-----------------------------------|-----------------|
| Assumed HCRP % of Premium Charge  | 0.25%           |
| Projected Required Revenue PMPM   | \$665.12        |
| <b>Projected HCRP Charge PMPM</b> | <b>(\$1.66)</b> |

**Highmark Inc.****Individual Market****Response to Objection 1 - Question 12**

| <b>Service Category</b> | <b>Filing Year</b> |                |
|-------------------------|--------------------|----------------|
|                         | <b>2020</b>        | <b>2021</b>    |
| Inpatient Hospital      | 18.04%             | 16.98%         |
| Outpatient Hospital     | 36.35%             | 38.76%         |
| Professional            | 21.38%             | 21.38%         |
| Other Medical           | 2.15%              | 2.19%          |
| Capitation              | 0.05%              | 0.04%          |
| Prescription Drug       | 22.03%             | 20.65%         |
| <b>Total</b>            | <b>100.00%</b>     | <b>100.00%</b> |

**Highmark Inc.****Individual Market****Response to Objection 1 - Question 13**

| <b>Service Category</b> | <b>YTD May 2020 Paid Claims</b> |                     |
|-------------------------|---------------------------------|---------------------|
|                         | <b>Uncompleted</b>              | <b>Completed</b>    |
| Inpatient Hospital      | \$10,197,759                    | \$24,383,548        |
| Outpatient Hospital     | \$15,393,403                    | \$22,676,431        |
| Professional            | \$9,045,684                     | \$14,603,223        |
| Prescription Drug       | \$13,625,546                    | \$13,863,678        |
| <b>Total</b>            | <b>\$48,262,392</b>             | <b>\$75,526,880</b> |

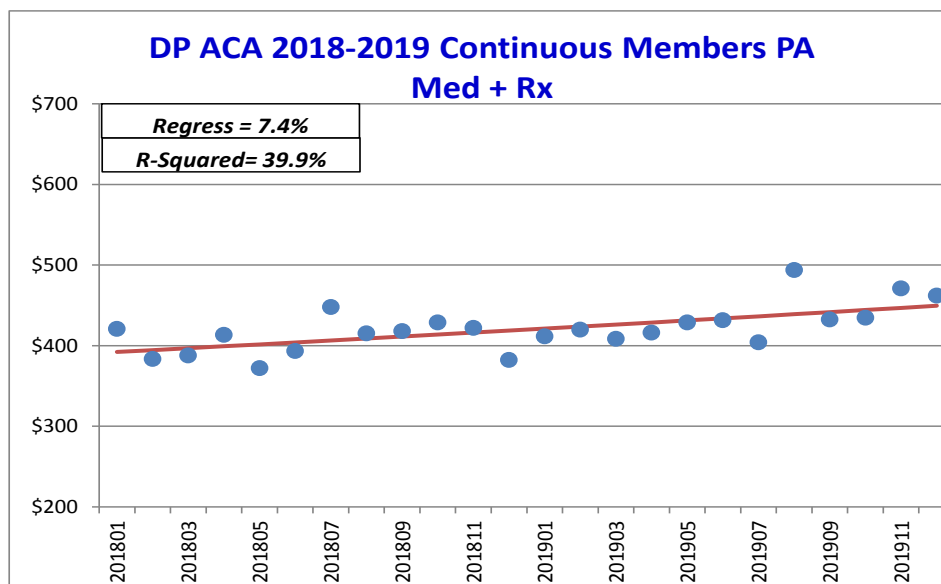
## Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 16b

## DP ACA 2018-2019 Continuous Members PA Med + Rx

| Incmo  | Enrollment | Allowed      | 1 Mo PMPM | AGI   | Workdays | Seasonality | Steps | Norm PMPM |
|--------|------------|--------------|-----------|-------|----------|-------------|-------|-----------|
| 201801 | 13,806     | \$7,438,734  | \$538.80  | 1.334 | 1.036    | 0.9264      | 1.000 | \$420.73  |
| 201802 | 13,808     | \$6,387,524  | \$462.60  | 1.337 | 0.937    | 0.9626      | 1.000 | \$383.43  |
| 201803 | 13,805     | \$7,378,389  | \$534.47  | 1.341 | 1.031    | 0.9976      | 1.000 | \$387.69  |
| 201804 | 13,807     | \$7,545,733  | \$546.52  | 1.344 | 0.992    | 0.9913      | 1.000 | \$413.43  |
| 201805 | 13,805     | \$7,045,163  | \$510.33  | 1.347 | 1.029    | 0.9892      | 1.000 | \$371.96  |
| 201806 | 13,805     | \$6,813,602  | \$493.56  | 1.351 | 0.989    | 0.9390      | 1.000 | \$393.39  |
| 201807 | 13,807     | \$8,491,738  | \$615.03  | 1.355 | 1.003    | 1.0100      | 1.000 | \$447.85  |
| 201808 | 13,807     | \$7,646,864  | \$553.84  | 1.359 | 1.061    | 0.9253      | 1.000 | \$415.16  |
| 201809 | 13,805     | \$7,273,668  | \$526.89  | 1.362 | 0.924    | 1.0014      | 1.000 | \$417.81  |
| 201810 | 13,805     | \$9,114,128  | \$660.20  | 1.366 | 1.069    | 1.0551      | 1.000 | \$428.85  |
| 201811 | 13,805     | \$8,357,912  | \$605.43  | 1.369 | 0.965    | 1.0861      | 1.000 | \$421.81  |
| 201812 | 13,805     | \$7,858,206  | \$569.23  | 1.372 | 0.970    | 1.1200      | 1.000 | \$382.11  |
| 201901 | 13,806     | \$7,484,934  | \$542.15  | 1.374 | 1.035    | 0.9264      | 1.000 | \$411.49  |
| 201902 | 13,808     | \$7,202,446  | \$521.61  | 1.377 | 0.937    | 0.9626      | 1.000 | \$419.73  |
| 201903 | 13,805     | \$7,754,797  | \$561.74  | 1.381 | 0.998    | 0.9976      | 1.000 | \$408.51  |
| 201904 | 13,808     | \$8,098,065  | \$586.48  | 1.385 | 1.026    | 0.9913      | 1.000 | \$416.23  |
| 201905 | 13,805     | \$8,331,692  | \$603.53  | 1.389 | 1.025    | 0.9892      | 1.000 | \$428.59  |
| 201906 | 13,806     | \$7,468,294  | \$540.95  | 1.393 | 0.959    | 0.9390      | 1.000 | \$431.38  |
| 201907 | 13,806     | \$8,153,133  | \$590.55  | 1.396 | 1.036    | 1.0100      | 1.000 | \$404.16  |
| 201908 | 13,806     | \$9,098,434  | \$659.02  | 1.399 | 1.031    | 0.9253      | 1.000 | \$493.74  |
| 201909 | 13,809     | \$8,033,274  | \$581.74  | 1.403 | 0.958    | 1.0014      | 1.000 | \$432.52  |
| 201910 | 13,805     | \$9,480,291  | \$686.73  | 1.406 | 1.065    | 1.0551      | 1.000 | \$434.60  |
| 201911 | 13,805     | \$9,309,268  | \$674.34  | 1.409 | 0.935    | 1.0861      | 1.000 | \$471.00  |
| 201912 | 13,805     | \$10,114,718 | \$732.69  | 1.413 | 1.002    | 1.1200      | 1.000 | \$461.95  |



## Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 16c

| Description                                                                 | Medical      | Rx            | Total        | Notes                                                                                                                                                                                                                                                      |
|-----------------------------------------------------------------------------|--------------|---------------|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Normalized Allowed Trend Cohort Members                                     | N/A          | N/A           | 7.4%         | Please see supporting monthly PMPMs and trend regression graph on Q16b Response tab                                                                                                                                                                        |
| Allowed distribution of costs                                               | 72.8%        | 27.2%         | 100%         | Medical/Rx split determined based on ACA Individual experience.                                                                                                                                                                                            |
| Pharmacy specific 2020/2021 annual trend growth                             | N/A          | 4.9%          | 1.3%         | Based on modeling projections for group experience, reflects factors such as pipeline drugs, specialty, contracting, and drug mix.                                                                                                                         |
| Pharmacy specific specialty mix impact                                      | N/A          | 1.5%          | 0.4%         | Adjusts for significantly higher specialty drug spend in ACA Individual market compared to group market.                                                                                                                                                   |
| Rounding Adjustment                                                         | N/A          | N/A           | -0.02%       | Round down to 9.25%                                                                                                                                                                                                                                        |
| <b>Required Annual Trend</b>                                                | <b>N/A</b>   | <b>N/A</b>    | <b>9.25%</b> |                                                                                                                                                                                                                                                            |
| 2019 Core Trend Assumed Split Between Medical/Rx Before Pharmacy Adjustment | 8.4%         | 4.6%          | 7.4%         | Claims trend split for ACA Individual considered here. Due to lack of component trend credibility, Pharmacy trend expectation from 2019 also evaluated from Group experience. Medical trend determined from total trend removing Pharmacy trend component. |
| <b>Required Annual Trend Split Medical/Rx</b>                               | <b>8.4%</b>  | <b>11.4%</b>  |              |                                                                                                                                                                                                                                                            |
| Induced Demand Factor                                                       | 0.36%        | 0.36%         |              | Difference in average metal AV from current benefits to 2021 benefits.                                                                                                                                                                                     |
| <b>Required Annual Trend Split Medical/Rx w/Induced Demand*</b>             | <b>8.79%</b> | <b>11.80%</b> |              |                                                                                                                                                                                                                                                            |

\* Trends are then applied to the relevant mix for the entity and adjusted for Capitation to produce the resulting 9.41% as shown in Table 3b.

## Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 19

| HIOS Plan ID   | 2021 Network Factors |       |            |        |              | 2021 Projected<br>Member Months |
|----------------|----------------------|-------|------------|--------|--------------|---------------------------------|
|                | Medical              | Rx    | Capitation | Dental | Composite    |                                 |
| 33709PA0870012 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 8,040                           |
| 33709PA0870001 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 13,668                          |
| 33709PA1150004 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 2,556                           |
| 33709PA0870002 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 3,000                           |
| 33709PA1150002 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 1,440                           |
| 33709PA0890001 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 7,404                           |
| 33709PA0890003 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 828                             |
| 33709PA0870013 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 312                             |
| 33709PA1150003 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 132                             |
| 33709PA0870007 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 16,524                          |
| 33709PA1150001 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 2,640                           |
| 33709PA0890002 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 7,944                           |
| 33709PA1040001 | 0.850                | 1.000 | 1.000      | 1.000  | 0.883        | 456                             |
| 33709PA1210005 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 1,212                           |
| 33709PA1210004 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 2,076                           |
| 33709PA1220004 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 384                             |
| 33709PA1210002 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 456                             |
| 33709PA1220002 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 204                             |
| 33709PA1230002 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 1,128                           |
| 33709PA1230003 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 144                             |
| 33709PA1210003 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 48                              |
| 33709PA1220003 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 24                              |
| 33709PA1210001 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 2,520                           |
| 33709PA1220001 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 396                             |
| 33709PA1230001 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 1,176                           |
| 33709PA1240001 | 0.760                | 1.000 | 1.000      | 1.000  | 0.812        | 72                              |
| 33709PA1160004 | 1.120                | 1.000 | 1.000      | 1.000  | 1.094        | 1,212                           |
| 33709PA1160003 | 1.120                | 1.000 | 1.000      | 1.000  | 1.094        | 2,520                           |
| 33709PA1170003 | 1.120                | 1.000 | 1.000      | 1.000  | 1.094        | 588                             |
| 33709PA1180002 | 1.120                | 1.000 | 1.000      | 1.000  | 1.094        | 516                             |
| 33709PA1160002 | 1.120                | 1.000 | 1.000      | 1.000  | 1.094        | 420                             |
| 33709PA1170002 | 1.120                | 1.000 | 1.000      | 1.000  | 1.094        | 156                             |
| 33709PA1160001 | 1.120                | 1.000 | 1.000      | 1.000  | 1.094        | 1,992                           |
| 33709PA1170001 | 1.120                | 1.000 | 1.000      | 1.000  | 1.094        | 228                             |
| 33709PA1180001 | 1.120                | 1.000 | 1.000      | 1.000  | 1.094        | 912                             |
| 33709PA0940006 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 43,128                          |
| 33709PA0940005 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 19,548                          |
| 33709PA1120004 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 3,660                           |
| 33709PA0940004 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 19,668                          |
| 33709PA1120002 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 10,812                          |
| 33709PA0950002 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 64,812                          |
| 33709PA0950003 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 624                             |
| 33709PA0940007 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 192                             |
| 33709PA1120003 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 192                             |
| 33709PA0940002 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 57,180                          |
| 33709PA1120001 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 9,768                           |
| 33709PA0950001 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 26,028                          |
| 33709PA0960001 | 0.980                | 1.000 | 1.000      | 1.000  | 0.984        | 2,088                           |
| 33709PA0970006 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 16,536                          |
| 33709PA0970005 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 7,488                           |
| 33709PA1130004 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 1,416                           |
| 33709PA0970004 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 7,500                           |
| 33709PA1130002 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 4,176                           |
| 33709PA0980002 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 24,804                          |
| 33709PA0980003 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 240                             |
| 33709PA0970007 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 84                              |
| 33709PA1130003 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 84                              |
| 33709PA0970002 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 21,708                          |
| 33709PA1130001 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 3,780                           |
| 33709PA0980001 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 10,092                          |
| 33709PA0990001 | 1.000                | 1.000 | 1.000      | 1.000  | 1.000        | 816                             |
| 33709PA1000006 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 7,152                           |
| 33709PA1000005 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 3,024                           |
| 33709PA1140004 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 564                             |
| 33709PA1000004 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 1,260                           |
| 33709PA1140002 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 840                             |
| 33709PA1010002 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 6,420                           |
| 33709PA1010003 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 48                              |
| 33709PA1000007 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 96                              |
| 33709PA1140003 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 12                              |
| 33709PA1000002 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 23,556                          |
| 33709PA1140001 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 4,116                           |
| 33709PA1010001 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 5,988                           |
| 33709PA1020001 | 1.260                | 1.000 | 1.000      | 1.000  | 1.203        | 696                             |
| <b>Total</b>   |                      |       |            |        | <b>0.996</b> | <b>493,524</b>                  |
| Weight         | 78.2%                | 21.6% | 0.0%       | 0.2%   | 100.0%       |                                 |

**Highmark Inc.****Individual Market****Response to Objection 1 - Question 20**

| <b>Description</b>                       | <b>Factor</b> |
|------------------------------------------|---------------|
| Change in Rx Rebates                     | 1.002         |
| Change in Hospital/Physician Settlements | 1.000         |
| <b>Total "Change in Other"</b>           | <b>1.002</b>  |

## Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 21

| Category                                 | 2019 SHCE    |
|------------------------------------------|--------------|
| Member Months                            | 43,346       |
| Adjusted Premium Earned (Line 1.8)       | \$28,034,979 |
| Total Incurred Claims (Line 5.0)         | \$20,996,959 |
| Improving HC Quality Expenses (Line 6.6) | \$196,906    |
| Claim Adjustment Expenses (Line 8.3)     | \$608,376    |
| General and Admin Expense (Line 10.5)    | \$1,628,037  |
| Total Expenses                           | \$2,433,319  |
| Improving HC Quality Expenses            | 8.1%         |
| Claim Adjustment Expenses                | 25.0%        |
| General and Admin Expense                | 66.9%        |
| Total Expenses                           | 100.0%       |
| Quality Improvement as PMPM              | \$4.5        |
| Quality Improvement as % of Premium      | 0.70%        |

## Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 22

| Age Band     | Age Factor | Tobacco Factor | Membership Mix |             |               |
|--------------|------------|----------------|----------------|-------------|---------------|
|              |            |                | Non-Tobacco    | Tobacco     | Total         |
| 0            | 0.765      | 1.000          | 0.3%           | 0.0%        | 0.3%          |
| 1            | 0.765      | 1.000          | 0.2%           | 0.0%        | 0.2%          |
| 2            | 0.765      | 1.000          | 0.2%           | 0.0%        | 0.2%          |
| 3            | 0.765      | 1.000          | 0.6%           | 0.0%        | 0.6%          |
| 4            | 0.765      | 1.000          | 0.2%           | 0.0%        | 0.2%          |
| 5            | 0.765      | 1.000          | 0.7%           | 0.0%        | 0.7%          |
| 6            | 0.765      | 1.000          | 0.2%           | 0.0%        | 0.2%          |
| 7            | 0.765      | 1.000          | 0.1%           | 0.0%        | 0.1%          |
| 8            | 0.765      | 1.000          | 0.3%           | 0.0%        | 0.3%          |
| 9            | 0.765      | 1.000          | 0.3%           | 0.0%        | 0.3%          |
| 10           | 0.765      | 1.000          | 0.3%           | 0.0%        | 0.3%          |
| 11           | 0.765      | 1.000          | 0.8%           | 0.0%        | 0.8%          |
| 12           | 0.765      | 1.000          | 0.5%           | 0.0%        | 0.5%          |
| 13           | 0.765      | 1.000          | 0.5%           | 0.0%        | 0.5%          |
| 14           | 0.765      | 1.000          | 0.5%           | 0.0%        | 0.5%          |
| 15           | 0.833      | 1.000          | 0.7%           | 0.0%        | 0.7%          |
| 16           | 0.859      | 1.000          | 0.7%           | 0.0%        | 0.7%          |
| 17           | 0.885      | 1.000          | 1.2%           | 0.0%        | 1.2%          |
| 18           | 0.913      | 1.000          | 0.5%           | 0.0%        | 0.5%          |
| 19           | 0.941      | 1.000          | 0.4%           | 0.0%        | 0.4%          |
| 20           | 0.970      | 1.000          | 0.5%           | 0.0%        | 0.5%          |
| 21           | 1.000      | 1.025          | 1.2%           | 0.0%        | 1.2%          |
| 22           | 1.000      | 1.025          | 1.0%           | 0.1%        | 1.1%          |
| 23           | 1.000      | 1.025          | 1.0%           | 0.0%        | 1.0%          |
| 24           | 1.000      | 1.025          | 1.0%           | 0.0%        | 1.0%          |
| 25           | 1.004      | 1.025          | 1.1%           | 0.0%        | 1.1%          |
| 26           | 1.024      | 1.025          | 3.2%           | 0.1%        | 3.3%          |
| 27           | 1.048      | 1.025          | 2.4%           | 0.0%        | 2.4%          |
| 28           | 1.087      | 1.025          | 1.7%           | 0.1%        | 1.9%          |
| 29           | 1.119      | 1.025          | 2.5%           | 0.1%        | 2.6%          |
| 30           | 1.135      | 1.025          | 1.3%           | 0.2%        | 1.5%          |
| 31           | 1.159      | 1.025          | 0.5%           | 0.3%        | 0.9%          |
| 32           | 1.183      | 1.025          | 1.3%           | 0.2%        | 1.5%          |
| 33           | 1.198      | 1.025          | 1.0%           | 0.0%        | 1.0%          |
| 34           | 1.214      | 1.025          | 1.1%           | 0.1%        | 1.2%          |
| 35           | 1.222      | 1.025          | 1.1%           | 0.1%        | 1.2%          |
| 36           | 1.230      | 1.025          | 0.9%           | 0.0%        | 1.0%          |
| 37           | 1.238      | 1.025          | 1.2%           | 0.0%        | 1.3%          |
| 38           | 1.246      | 1.025          | 0.8%           | 0.1%        | 0.9%          |
| 39           | 1.262      | 1.025          | 0.9%           | 0.3%        | 1.2%          |
| 40           | 1.278      | 1.100          | 1.3%           | 0.0%        | 1.3%          |
| 41           | 1.302      | 1.105          | 1.2%           | 0.0%        | 1.2%          |
| 42           | 1.325      | 1.112          | 1.5%           | 0.2%        | 1.6%          |
| 43           | 1.357      | 1.121          | 1.2%           | 0.2%        | 1.4%          |
| 44           | 1.397      | 1.132          | 0.9%           | 0.3%        | 1.3%          |
| 45           | 1.444      | 1.145          | 1.2%           | 0.2%        | 1.4%          |
| 46           | 1.500      | 1.160          | 1.5%           | 0.0%        | 1.5%          |
| 47           | 1.563      | 1.177          | 1.4%           | 0.2%        | 1.6%          |
| 48           | 1.635      | 1.196          | 1.5%           | 0.0%        | 1.5%          |
| 49           | 1.706      | 1.217          | 1.6%           | 0.2%        | 1.8%          |
| 50           | 1.786      | 1.225          | 1.8%           | 0.0%        | 1.8%          |
| 51           | 1.865      | 1.225          | 1.9%           | 0.0%        | 1.9%          |
| 52           | 1.952      | 1.225          | 2.2%           | 0.0%        | 2.2%          |
| 53           | 2.040      | 1.225          | 2.3%           | 0.1%        | 2.4%          |
| 54           | 2.135      | 1.225          | 2.4%           | 0.2%        | 2.6%          |
| 55           | 2.230      | 1.225          | 2.9%           | 0.3%        | 3.2%          |
| 56           | 2.333      | 1.225          | 2.2%           | 0.0%        | 2.2%          |
| 57           | 2.437      | 1.225          | 3.7%           | 0.2%        | 3.9%          |
| 58           | 2.548      | 1.225          | 2.9%           | 0.3%        | 3.2%          |
| 59           | 2.603      | 1.225          | 3.6%           | 0.0%        | 3.6%          |
| 60           | 2.714      | 1.225          | 2.8%           | 0.1%        | 2.9%          |
| 61           | 2.810      | 1.225          | 3.6%           | 0.3%        | 4.0%          |
| 62           | 2.873      | 1.225          | 4.7%           | 0.1%        | 4.8%          |
| 63           | 2.952      | 1.225          | 5.8%           | 0.3%        | 6.0%          |
| 64           | 3.000      | 1.225          | 3.6%           | 0.2%        | 3.8%          |
| <b>Total</b> |            |                | <b>94.9%</b>   | <b>5.1%</b> | <b>100.0%</b> |

| Factor       | 2019 Average |
|--------------|--------------|
| Age          | 1.823        |
| Tobacco      | 1.007        |
| Area         | 0.940        |
| <b>Total</b> | <b>1.725</b> |

## Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 23

| HIOS Plan ID (Standard Component) | Non-EHB Paid PMPM |        |         | Pricing AV<br>(company-<br>determined AV) | Benefit<br>Richness<br>(induced<br>demand) | Provider<br>Network | Non-<br>Funding of<br>CSR<br>Adjustment | Projected Index         |                        | Benefits in<br>addition to<br>EHB (from<br>Table 10) |
|-----------------------------------|-------------------|--------|---------|-------------------------------------------|--------------------------------------------|---------------------|-----------------------------------------|-------------------------|------------------------|------------------------------------------------------|
|                                   | Dental            | Vision | Total   |                                           |                                            |                     |                                         | Non-EHB Allowed<br>PMPM | Rate (from<br>Table 5) |                                                      |
| 33709PA1120001                    | \$30.56           | \$6.74 | \$37.30 | 0.712                                     | 0.944                                      | 0.988               | 1.000                                   | \$56.14                 | \$779.34               | 1.072                                                |
| 33709PA1120002                    | \$30.56           | \$6.74 | \$37.30 | 0.781                                     | 1.077                                      | 0.988               | 1.200                                   | \$37.40                 | \$779.34               | 1.048                                                |
| 33709PA1120003                    | \$30.56           | \$6.74 | \$37.30 | 0.785                                     | 0.977                                      | 0.988               | 1.000                                   | \$49.22                 | \$779.34               | 1.063                                                |
| 33709PA1120004                    | \$30.56           | \$6.74 | \$37.30 | 0.870                                     | 1.028                                      | 0.988               | 1.000                                   | \$42.21                 | \$779.34               | 1.054                                                |
| 33709PA1130001                    | \$30.56           | \$6.74 | \$37.30 | 0.712                                     | 0.944                                      | 1.004               | 1.000                                   | \$55.26                 | \$779.34               | 1.071                                                |
| 33709PA1130002                    | \$30.56           | \$6.74 | \$37.30 | 0.781                                     | 1.077                                      | 1.004               | 1.200                                   | \$36.81                 | \$779.34               | 1.047                                                |
| 33709PA1130003                    | \$30.56           | \$6.74 | \$37.30 | 0.785                                     | 0.977                                      | 1.004               | 1.000                                   | \$48.45                 | \$779.34               | 1.062                                                |
| 33709PA1130004                    | \$30.56           | \$6.74 | \$37.30 | 0.870                                     | 1.028                                      | 1.004               | 1.000                                   | \$41.55                 | \$779.34               | 1.053                                                |
| 33709PA1140001                    | \$30.56           | \$6.74 | \$37.30 | 0.712                                     | 0.944                                      | 1.208               | 1.000                                   | \$45.93                 | \$779.34               | 1.059                                                |
| 33709PA1140002                    | \$30.56           | \$6.74 | \$37.30 | 0.781                                     | 1.077                                      | 1.208               | 1.200                                   | \$30.59                 | \$779.34               | 1.039                                                |
| 33709PA1140003                    | \$30.56           | \$6.74 | \$37.30 | 0.785                                     | 0.977                                      | 1.208               | 1.000                                   | \$40.27                 | \$779.34               | 1.052                                                |
| 33709PA1140004                    | \$30.56           | \$6.74 | \$37.30 | 0.870                                     | 1.028                                      | 1.208               | 1.000                                   | \$34.53                 | \$779.34               | 1.044                                                |
| 33709PA1150001                    | \$32.27           | \$6.74 | \$39.01 | 0.710                                     | 0.944                                      | 0.886               | 1.000                                   | \$65.69                 | \$779.34               | 1.084                                                |
| 33709PA1150002                    | \$32.27           | \$6.74 | \$39.01 | 0.784                                     | 1.080                                      | 0.886               | 1.200                                   | \$43.33                 | \$779.34               | 1.056                                                |
| 33709PA1150003                    | \$32.27           | \$6.74 | \$39.01 | 0.788                                     | 0.979                                      | 0.886               | 1.000                                   | \$57.06                 | \$779.34               | 1.073                                                |
| 33709PA1150004                    | \$32.27           | \$6.74 | \$39.01 | 0.877                                     | 1.033                                      | 0.886               | 1.000                                   | \$48.56                 | \$779.34               | 1.062                                                |
| 33709PA1170001                    | \$32.27           | \$6.74 | \$39.01 | 0.710                                     | 0.944                                      | 1.098               | 1.000                                   | \$53.01                 | \$779.34               | 1.068                                                |
| 33709PA1170002                    | \$32.27           | \$6.74 | \$39.01 | 0.788                                     | 0.979                                      | 1.098               | 1.000                                   | \$46.05                 | \$779.34               | 1.059                                                |
| 33709PA1170003                    | \$32.27           | \$6.74 | \$39.01 | 0.877                                     | 1.033                                      | 1.098               | 1.000                                   | \$39.19                 | \$779.34               | 1.050                                                |
| 33709PA1220001                    | \$32.27           | \$6.74 | \$39.01 | 0.710                                     | 0.944                                      | 0.816               | 1.000                                   | \$71.38                 | \$779.34               | 1.092                                                |
| 33709PA1220002                    | \$32.27           | \$6.74 | \$39.01 | 0.784                                     | 1.080                                      | 0.816               | 1.200                                   | \$47.09                 | \$779.34               | 1.060                                                |
| 33709PA1220003                    | \$32.27           | \$6.74 | \$39.01 | 0.788                                     | 0.979                                      | 0.816               | 1.000                                   | \$62.00                 | \$779.34               | 1.080                                                |
| 33709PA1220004                    | \$32.27           | \$6.74 | \$39.01 | 0.877                                     | 1.033                                      | 0.816               | 1.000                                   | \$52.77                 | \$779.34               | 1.068                                                |

## Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 25

| HIOS ID        | Plan Name                                                     | On/Off Exchange | Metallic Tier | AV 2020 2021 | Pricing AV 2020 2021 | Deductible 2020 2021 | Coinsurance 2020 2021 | OOP Maximum 2020 2021 | PCP 2020 2021                          | Specialty 2020 2021                        | ER 2020 2021       | Rx Description 2020 2021 | Tier 1 (Copay) 2020 2021 | Tier 2 (Copay) 2020 2021 | Tier 3 (Copay) 2020 2021 | Tier 4 (Coin, Min/Max) 2020 2021 |
|----------------|---------------------------------------------------------------|-----------------|---------------|--------------|----------------------|----------------------|-----------------------|-----------------------|----------------------------------------|--------------------------------------------|--------------------|--------------------------|--------------------------|--------------------------|--------------------------|----------------------------------|
| 33709PA0870012 | my Direct Blue EPO Gold 0                                     | On/Off          | Gold          | 78.3% 78.4%  | 87.0% 85.8%          | \$0 \$0              | 60% 60%               | \$7,500 \$7,500       | \$0 (Visits 1-2); then \$25            | \$20                                       | \$50 \$20          | \$300 \$300              | \$0 \$0                  | \$30 \$30                | \$150 \$150              | \$0%<br>(\$250 MIN / \$1000 MAX) |
| 33709PA0870001 | my Direct Blue EPO Gold 800                                   | On/Off          | Gold          | 81.5% 81.7%  | 90.2% 87.7%          | \$800 \$800          | 80% 80%               | \$6,000 \$6,000       | \$0 (Visits 1-2); then \$20            | \$15                                       | \$45 \$15          | \$250 \$250              | \$0 \$0                  | \$25 \$25                | \$75 \$75                | \$0%<br>(\$250 MIN / \$1000 MAX) |
| 33709PA1150004 | my Direct Blue EPO Gold 800 + Adult Dental and Vision         | On/Off          | Gold          | N/A 81.7%    | N/A 87.7%            | N/A \$800            | N/A 80%               | N/A \$6,000           | N/A                                    | \$15                                       | N/A \$15           | N/A \$250                | N/A \$0                  | N/A \$25                 | N/A \$75                 | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA0870002 | my Direct Blue EPO Silver 2900                                | On/Off          | Silver        | 72.0% 71.7%  | 77.3% 78.4%          | \$2,900 \$2,900      | 70% 70%               | \$7,800 \$7,800       | \$0 (Visits 1-2); then \$40            | \$50                                       | \$90 \$50          | \$750 A/D \$750 A/D      | \$0 \$0                  | \$30 \$30                | \$150 \$150              | \$0%<br>(\$250 MIN / \$1000 MAX) |
| 33709PA1150002 | my Direct Blue EPO Silver 2900 + Adult Dental and Vision      | On/Off          | Silver        | N/A 71.7%    | N/A 78.4%            | N/A \$2,900          | N/A 70%               | N/A \$7,800           | N/A                                    | \$50                                       | N/A \$50           | N/A \$750 A/D            | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA0880001 | my Direct Blue EPO Silver 3450 HSA                            | On/Off          | Silver        | 66.0% 66.0%  | 73.1% 73.9%          | \$3,950 \$3,450      | 90% 90%               | \$6,750 \$6,900       | \$50 after Ded.                        | \$70 A/D                                   | \$100 A/D \$70 A/D | \$750 A/D \$750 A/D      | \$0 \$0                  | \$30 \$30                | \$150 \$150              | \$0%<br>(\$250 MIN / \$1000 MAX) |
| 33709PA0880003 | my Direct Blue EPO Silver 1850 HSA                            | Off             | Silver        | 71.9% 71.9%  | N/A 78.3%            | \$1,750 \$1,850      | 70% 70%               | \$6,750 \$6,900       | N/A                                    | 70% A/D                                    | N/A 70% A/D        | N/A 70% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA0870013 | my Direct Blue EPO Silver 2600                                | Off             | Silver        | N/A 71.9%    | N/A 78.8%            | N/A \$2,600          | N/A 70%               | N/A \$8,500           | N/A                                    | \$40                                       | N/A \$40           | N/A 70% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1150009 | my Direct Blue EPO Silver 2600 + Adult Dental and Vision      | Off             | Silver        | N/A 71.9%    | N/A 78.8%            | N/A \$2,600          | N/A 70%               | N/A \$8,500           | N/A                                    | \$40                                       | N/A \$40           | N/A 70% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA0870007 | my Direct Blue EPO Bronze 3800                                | On/Off          | Bronze        | 64.9% 64.9%  | 68.9% 71.0%          | \$3,900 \$3,800      | 60% 50%               | \$7,900 \$8,500       | \$60                                   | 60% A/D                                    | 50% A/D            | 50% A/D                  | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1150001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision      | On/Off          | Bronze        | N/A 64.9%    | N/A 71.0%            | N/A \$3,800          | N/A 50%               | N/A \$8,500           | N/A                                    | \$60                                       | N/A 50% A/D        | N/A 50% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA0890002 | my Direct Blue EPO Bronze 6900 HSA                            | On/Off          | Bronze        | 62.5% 64.8%  | 68.6% 71.7%          | \$6,750 \$6,900      | 100% 100%             | \$6,750 \$6,900       | N/A                                    | 100% A/D                                   | 100% A/D           | 100% A/D                 | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1040001 | my Direct Blue Major Events EPO 8550 - 3 Free PCP Visits      | On/Off          | Catastrophic  | 57.5% 57.5%  | N/A 59.8%            | \$8,150 \$8,550      | 100% 100%             | \$8,150 \$8,550       | \$0 (Visits 1-3); then 100% after Ded. | 0 (Visits 1-3); then subject to deductible | 100% A/D 100% A/D  | 100% A/D 100% A/D        | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1210005 | my Direct Blue Erie EPO Gold 0                                | On/Off          | Gold          | N/A 78.4%    | N/A 85.8%            | N/A \$0              | N/A 60%               | N/A \$7,500           | N/A                                    | \$20                                       | N/A \$20           | N/A \$300                | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1210004 | my Direct Blue Erie EPO Gold 800                              | On/Off          | Gold          | N/A 81.7%    | N/A 87.7%            | N/A \$800            | N/A 80%               | N/A \$6,000           | N/A                                    | \$15                                       | N/A \$15           | N/A \$250                | N/A \$0                  | N/A \$25                 | N/A \$75                 | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1220004 | my Direct Blue Erie EPO Gold 800 + Adult Dental and Vision    | On/Off          | Gold          | N/A 81.7%    | N/A 87.7%            | N/A \$800            | N/A 80%               | N/A \$6,000           | N/A                                    | \$15                                       | N/A \$15           | N/A \$250                | N/A \$0                  | N/A \$25                 | N/A \$75                 | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1210002 | my Direct Blue Erie EPO Silver 2900                           | On/Off          | Silver        | N/A 71.7%    | N/A 78.4%            | N/A \$2,900          | N/A 70%               | N/A \$7,800           | N/A                                    | \$50                                       | N/A \$50           | N/A \$750 A/D            | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1220002 | my Direct Blue Erie EPO Silver 2900 + Adult Dental and Vision | On/Off          | Silver        | N/A 71.7%    | N/A 78.4%            | N/A \$2,900          | N/A 70%               | N/A \$7,800           | N/A                                    | \$50                                       | N/A \$50           | N/A \$750 A/D            | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1230002 | my Direct Blue Erie EPO Silver 3450 HSA                       | On/Off          | Silver        | N/A 66.0%    | N/A 73.9%            | N/A \$3,450          | N/A 90%               | N/A \$6,900           | N/A                                    | \$70 A/D                                   | N/A \$70 A/D       | N/A \$750 A/D            | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1230003 | my Direct Blue Erie EPO Silver 1850 HSA                       | Off             | Silver        | N/A 71.9%    | N/A 78.3%            | N/A \$1,850          | N/A 70%               | N/A \$6,900           | N/A                                    | 70% A/D                                    | N/A 70% A/D        | N/A 70% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1210003 | my Direct Blue Erie EPO Silver 2600                           | Off             | Silver        | N/A 71.9%    | N/A 78.8%            | N/A \$2,600          | N/A 70%               | N/A \$8,500           | N/A                                    | \$40                                       | N/A \$40           | N/A 70% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1220003 | my Direct Blue Erie EPO Silver 2600 + Adult Dental and Vision | Off             | Silver        | N/A 71.9%    | N/A 78.8%            | N/A \$2,600          | N/A 70%               | N/A \$8,500           | N/A                                    | \$40                                       | N/A \$40           | N/A 70% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1210001 | my Direct Blue Erie EPO Bronze 3800                           | On/Off          | Bronze        | N/A 64.9%    | N/A 71.0%            | N/A \$3,800          | N/A 50%               | N/A \$8,500           | N/A                                    | \$60                                       | N/A 50% A/D        | N/A 50% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1220001 | my Direct Blue Erie EPO Bronze 3800 + Adult Dental and Vision | On/Off          | Bronze        | N/A 64.9%    | N/A 71.0%            | N/A \$3,800          | N/A 50%               | N/A \$8,500           | N/A                                    | \$60                                       | N/A 50% A/D        | N/A 50% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1230001 | my Direct Blue Erie EPO Bronze 6900 HSA                       | On/Off          | Bronze        | N/A 64.8%    | N/A 71.7%            | N/A \$6,900          | N/A 100%              | N/A \$6,900           | N/A                                    | 100% A/D                                   | N/A 100% A/D       | N/A 100% A/D             | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1240001 | my Direct Blue Major Events EPO 8550 - 3 Free PCP Visits      | On/Off          | Catastrophic  | N/A 57.5%    | N/A 59.8%            | N/A \$8,550          | N/A 100%              | N/A \$8,550           | N/A                                    | 100% A/D                                   | N/A 100% A/D       | N/A 100% A/D             | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1160004 | my Blue Access PPO Gold 0                                     | Off             | Gold          | N/A 78.4%    | N/A 85.8%            | N/A \$0              | N/A 60%               | N/A \$7,500           | N/A                                    | \$20                                       | N/A \$20           | N/A \$300                | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1160003 | my Blue Access PPO Gold 800                                   | Off             | Gold          | N/A 81.7%    | N/A 87.7%            | N/A \$800            | N/A 80%               | N/A \$6,000           | N/A                                    | \$15                                       | N/A \$15           | N/A \$250                | N/A \$0                  | N/A \$25                 | N/A \$75                 | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1170003 | my Blue Access PPO Gold 800 + Adult Dental and Vision         | Off             | Gold          | N/A 81.7%    | N/A 87.7%            | N/A \$800            | N/A 80%               | N/A \$6,000           | N/A                                    | \$15                                       | N/A \$15           | N/A \$250                | N/A \$0                  | N/A \$25                 | N/A \$75                 | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1180002 | my Blue Access PPO Silver 1850 HSA                            | Off             | Silver        | N/A 71.9%    | N/A 78.3%            | N/A \$1,850          | N/A 70%               | N/A \$6,900           | N/A                                    | 70% A/D                                    | N/A 70% A/D        | N/A 70% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1160002 | my Blue Access PPO Silver 2600                                | Off             | Silver        | N/A 71.9%    | N/A 78.8%            | N/A \$2,600          | N/A 70%               | N/A \$8,500           | N/A                                    | \$40                                       | N/A \$40           | N/A 70% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1170002 | my Blue Access PPO Silver 2600 + Adult Dental and Vision      | Off             | Silver        | N/A 71.9%    | N/A 78.8%            | N/A \$2,600          | N/A 70%               | N/A \$8,500           | N/A                                    | \$40                                       | N/A \$40           | N/A 70% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1160001 | my Blue Access PPO Bronze 3800                                | Off             | Bronze        | N/A 64.9%    | N/A 71.0%            | N/A \$3,800          | N/A 50%               | N/A \$8,500           | N/A                                    | \$60                                       | N/A 50% A/D        | N/A 50% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1170001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision      | Off             | Bronze        | N/A 64.9%    | N/A 71.0%            | N/A \$3,800          | N/A 50%               | N/A \$8,500           | N/A                                    | \$60                                       | N/A 50% A/D        | N/A 50% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1180001 | my Blue Access PPO Bronze 6900 HSA                            | Off             | Bronze        | N/A 64.8%    | N/A 71.7%            | N/A \$6,900          | N/A 100%              | N/A \$6,900           | N/A                                    | 100% A/D                                   | N/A 100% A/D       | N/A 100% A/D             | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA0940006 | my Direct Blue EPO Gold 0                                     | On/Off          | Gold          | 78.3% 78.4%  | 87.8% 85.4%          | \$0 \$0              | 60% 60%               | \$7,500 \$7,500       | \$0 (Visits 1-2); then \$25            | \$20                                       | \$50 \$20          | \$300 \$300              | \$0 \$0                  | \$30 \$30                | \$150 \$150              | \$0%<br>(\$250 MIN / \$1000 MAX) |
| 33709PA0940005 | my Direct Blue EPO Gold 800                                   | On/Off          | Gold          | 81.5% 81.7%  | 90.5% 87.0%          | \$800 \$800          | 80% 80%               | \$6,000 \$6,000       | \$0 (Visits 1-2); then \$20            | \$15                                       | \$45 \$15          | \$250 \$250              | \$0 \$0                  | \$25 \$25                | \$75 \$75                | \$0%<br>(\$250 MIN / \$1000 MAX) |
| 33709PA1120004 | my Direct Blue EPO Gold 800 + Adult Dental and Vision         | On/Off          | Gold          | N/A 81.7%    | N/A 87.0%            | N/A \$800            | N/A 80%               | N/A \$6,000           | N/A                                    | \$15                                       | N/A \$15           | N/A \$250                | N/A \$0                  | N/A \$25                 | N/A \$75                 | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA0940004 | my Direct Blue EPO Silver 2900                                | On/Off          | Silver        | 72.0% 71.7%  | 77.1% 78.1%          | \$2,900 \$2,900      | 70% 70%               | \$7,800 \$7,800       | \$0 (Visits 1-2); then \$40            | \$50                                       | \$90 \$50          | \$750 A/D \$750 A/D      | \$0 \$0                  | \$30 \$30                | \$150 \$150              | \$0%<br>(\$250 MIN / \$1000 MAX) |
| 33709PA1120002 | my Direct Blue EPO Silver 2900 + Adult Dental and Vision      | On/Off          | Silver        | N/A 71.7%    | N/A 78.1%            | N/A \$2,900          | N/A 70%               | N/A \$7,800           | N/A                                    | \$50                                       | N/A \$50           | N/A \$750 A/D            | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA0950002 | my Direct Blue EPO Silver 3450 HSA                            | On/Off          | Silver        | 66.0% 66.0%  | 73.9% 74.2%          | \$3,950 \$3,450      | 90% 90%               | \$6,750 \$6,900       | \$50 after Ded.                        | \$70 A/D                                   | \$100 A/D \$70 A/D | \$750 A/D \$750 A/D      | \$0 \$0                  | \$30 \$30                | \$150 \$150              | \$0%<br>(\$250 MIN / \$1000 MAX) |
| 33709PA0950003 | my Direct Blue EPO Silver 1850 HSA                            | Off             | Silver        | 71.9% 71.9%  | 77.6% 77.8%          | \$1,750 \$1,850      | 70% 70%               | \$6,750 \$6,900       | N/A                                    | 70% A/D                                    | N/A 70% A/D        | N/A 70% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA0940007 | my Direct Blue EPO Silver 2600                                | Off             | Silver        | N/A 71.9%    | N/A 78.5%            | N/A \$2,600          | N/A 70%               | N/A \$8,500           | N/A                                    | \$40                                       | N/A \$40           | N/A 70% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1120003 | my Direct Blue EPO Silver 2600 + Adult Dental and Vision      | Off             | Silver        | N/A 71.9%    | N/A 78.5%            | N/A \$2,600          | N/A 70%               | N/A \$8,500           | N/A                                    | \$40                                       | N/A \$40           | N/A 70% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA0940002 | my Direct Blue EPO Bronze 3800                                | On/Off          | Bronze        | 64.9% 64.9%  | 69.1% 71.2%          | \$3,900 \$3,800      | 60% 50%               | \$7,900 \$8,500       | 60                                     | \$60                                       | 60% A/D 50% A/D    | 60% A/D 50% A/D          | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA1120001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision      | On/Off          | Bronze        | N/A 64.9%    | N/A 71.2%            | N/A \$3,800          | N/A 50%               | N/A \$8,500           | N/A                                    | \$60                                       | N/A 50% A/D        | N/A 50% A/D              | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA0950001 | my Direct Blue EPO Bronze 6900 HSA                            | On/Off          | Bronze        | 62.5% 64.8%  | 69.0% 71.8%          | \$6,750 \$6,900      | 100% 100%             | \$6,750 \$6,900       | N/A                                    | 100% A/D                                   | 100% A/D 100% A/D  | 100% A/D 100% A/D        | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |
| 33709PA0960001 | my Direct Blue Major Events EPO 8550 - 3 Free PCP Visits      | On/Off          | Catastrophic  | 57.5% 57.5%  | 59.8% 58.3%          | \$8,150 \$8,550      | 100% 100%             | \$8,150 \$8,550       | \$0 (Visits 1-3); then 100% after Ded. | 0 (Visits 1-3); then subject to deductible | 100% A/D 100% A/D  | 100% A/D 100% A/D        | N/A \$0                  | N/A \$30                 | N/A \$150                | N/A<br>(\$250 MIN / \$1000 MAX)  |

## Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 25

| HIOS ID        | Plan Name                                                              | On/Off Exchange | Metallic Tier | AV    |       | Pricing AV |       | Deductible |         | Coinsurance |      | OOP Maximum |         | PCP                                    |                                            | Specialty |          | ER        |           | Rx Description    | Tier 1 (Copay)    |                   | Tier 2 (Copay) |      | Tier 3 (Copay) |       | Tier 4 (Coin, Min/Max)       |                              |                              |                              |
|----------------|------------------------------------------------------------------------|-----------------|---------------|-------|-------|------------|-------|------------|---------|-------------|------|-------------|---------|----------------------------------------|--------------------------------------------|-----------|----------|-----------|-----------|-------------------|-------------------|-------------------|----------------|------|----------------|-------|------------------------------|------------------------------|------------------------------|------------------------------|
|                |                                                                        |                 |               | 2020  | 2021  | 2020       | 2021  | 2020       | 2021    | 2020        | 2021 | 2020        | 2021    | 2020                                   | 2021                                       | 2020      | 2021     | 2020      | 2021      |                   | 2020              | 2021              | 2020           | 2021 | 2020           | 2021  | 2020                         | 2021                         |                              |                              |
| 33709PA0970006 | my Direct Blue Lehigh Valley EPO Gold 0                                | On/Off          | Gold          | 78.3% | 78.4% | 87.8%      | 85.4% | \$0        | \$0     | 60%         | 60%  | \$7,500     | \$7,500 | \$0 (Visits 1-2); then \$25            | \$20                                       | \$50      | \$20     | \$300     | \$300     |                   | \$0               | \$0               | \$30           | \$30 | \$150          | \$150 | 50% (\$250 MIN / \$1000 MAX) | 50% (\$250 MIN / \$1000 MAX) |                              |                              |
| 33709PA0970005 | my Direct Blue Lehigh Valley EPO Gold 800                              | On/Off          | Gold          | 81.5% | 81.7% | 90.5%      | 87.0% | \$800      | \$800   | 80%         | 80%  | \$6,000     | \$6,000 | \$0 (Visits 1-2); then \$20            | \$15                                       | \$45      | \$15     | \$250     | \$250     |                   | \$0               | \$0               | \$25           | \$25 | \$75           | \$75  | 50% (\$250 MIN / \$1000 MAX) | 50% (\$250 MIN / \$1000 MAX) |                              |                              |
| 33709PA1130004 | my Direct Blue Lehigh Valley EPO Gold 800 + Adult Dental and Vision    | On/Off          | Gold          | N/A   | 81.7% | N/A        | 87.0% | N/A        | \$800   | N/A         | 80%  | N/A         | \$6,000 | N/A                                    | \$15                                       | N/A       | \$15     | N/A       | \$250     | N/A               |                   | N/A               | N/A            | N/A  | \$25           | \$75  | N/A                          | 50% (\$250 MIN / \$1000 MAX) |                              |                              |
| 33709PA0970004 | my Direct Blue Lehigh Valley EPO Silver 2900                           | On/Off          | Silver        | 72.0% | 71.7% | 77.1%      | 78.1% | \$2,900    | \$2,900 | 70%         | 70%  | \$7,800     | \$7,800 | \$0 (Visits 1-2); then \$40            | \$50                                       | \$90      | \$50     | \$750 A/D | \$750 A/D |                   | \$0               | \$0               | \$30           | \$30 | \$150          | \$150 | 50% (\$250 MIN / \$1000 MAX) | 50% (\$250 MIN / \$1000 MAX) |                              |                              |
| 33709PA1130002 | my Direct Blue Lehigh Valley EPO Silver 2900 + Adult Dental and Vision | On/Off          | Silver        | N/A   | 71.7% | N/A        | 78.1% | N/A        | \$2,900 | N/A         | 70%  | N/A         | \$7,800 | N/A                                    | \$50                                       | N/A       | \$50     | N/A       | \$750 A/D |                   | N/A               | N/A               | \$0            | N/A  | \$30           | N/A   | \$150                        | N/A                          | 50% (\$250 MIN / \$1000 MAX) |                              |
| 33709PA0980002 | my Direct Blue Lehigh Valley EPO Silver 3450 HSA                       | On/Off          | Silver        | 66.0% | 66.0% | 73.9%      | 74.2% | \$3,950    | \$3,450 | 90%         | 90%  | \$6,750     | \$6,900 | \$50 after Ded.                        | \$70 A/D                                   | \$100 A/D | \$70 A/D | \$750 A/D | \$750 A/D | Integrated w Med* | Integrated w Med* | \$0               | \$0            | \$30 | \$30           | \$150 | \$150                        | 50% (\$250 MIN / \$1000 MAX) | 50% (\$250 MIN / \$1000 MAX) |                              |
| 33709PA0980003 | my Direct Blue Lehigh Valley EPO Silver 1850 HSA                       | Off             | Silver        | 71.9% | 71.9% | 77.6%      | 77.8% | \$1,750    | \$1,850 | 70%         | 70%  | \$6,750     | \$6,900 | N/A                                    | 70% A/D                                    | 70% A/D   | 70% A/D  | 70% A/D   | 70% A/D   | Integrated w Med* | Integrated w Med* |                   |                |      |                |       |                              |                              |                              |                              |
| 33709PA0970007 | my Direct Blue Lehigh Valley EPO Silver 2600                           | Off             | Silver        | N/A   | 71.9% | N/A        | 78.5% | N/A        | \$2,600 | N/A         | 70%  | N/A         | \$8,500 | N/A                                    | \$40                                       | N/A       | \$40     | N/A       | 70% A/D   |                   | N/A               | N/A               | \$0            | N/A  | \$30           | N/A   | \$150                        | N/A                          | 50% (\$250 MIN / \$1000 MAX) |                              |
| 33709PA1130003 | my Direct Blue Lehigh Valley EPO Silver 2600 + Adult Dental and Vision | Off             | Silver        | N/A   | 71.9% | N/A        | 78.5% | N/A        | \$2,600 | N/A         | 70%  | N/A         | \$8,500 | N/A                                    | \$40                                       | N/A       | \$40     | N/A       | 70% A/D   |                   | N/A               |                   | N/A            | \$0  | N/A            | \$30  | N/A                          | \$150                        | N/A                          | 50% (\$250 MIN / \$1000 MAX) |
| 33709PA0970002 | my Direct Blue Lehigh Valley EPO Bronze 3800                           | On/Off          | Bronze        | 64.9% | 64.9% | 69.1%      | 71.2% | \$3,900    | \$3,800 | 60%         | 50%  | \$7,900     | \$8,500 | 60                                     | 60% A/D                                    | 50% A/D   | 60% A/D  | 50% A/D   | 60% A/D   | 50% A/D           | Integrated w Med* | Integrated w Med* | N/A            | \$0  | N/A            | \$30  | N/A                          | \$150                        | N/A                          | 50% (\$250 MIN / \$1000 MAX) |
| 33709PA1130001 | my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision | On/Off          | Bronze        | N/A   | 64.9% | N/A        | 71.2% | N/A        | \$3,800 | N/A         | 50%  | N/A         | \$8,500 | N/A                                    | \$60                                       | N/A       | 50% A/D  | N/A       | 50% A/D   |                   | N/A               | N/A               | N/A            | N/A  | N/A            | N/A   | N/A                          | N/A                          |                              |                              |
| 33709PA0980001 | my Direct Blue Lehigh Valley EPO Bronze 6900 HSA                       | On/Off          | Bronze        | 62.5% | 64.8% | 69.0%      | 71.8% | \$6,750    | \$6,900 | 100%        | 100% | \$6,750     | \$6,900 | N/A                                    | 100% A/D                                   | 100% A/D  | 100% A/D | 100% A/D  | 100% A/D  | Integrated w Med* | Integrated w Med* |                   |                |      |                |       |                              |                              |                              |                              |
| 33709PA0990001 | my Direct Blue Lehigh Valley Major Events EPO 8550 - 3 Free PCP Visits | On/Off          | Catastrophic  | 57.5% | 57.5% | 59.8%      | 58.3% | \$8,150    | \$8,550 | 100%        | 100% | \$8,150     | \$8,550 | \$0 (Visits 1-3); then 100% after Ded. | 0 (Visits 1-3); then subject to deductible | 100% A/D  | 100% A/D | 100% A/D  | 100% A/D  | Integrated w Med* | Integrated w Med* |                   |                |      |                |       |                              |                              |                              |                              |
| 33709PA1000006 | my Blue Access EPO Gold 0                                              | On/Off          | Gold          | 78.3% | 78.4% | 87.8%      | 85.4% | \$0        | \$0     | 60%         | 60%  | \$7,500     | \$7,500 | \$0 (Visits 1-2); then \$25            | \$20                                       | \$50      | \$20     | \$300     | \$300     |                   | \$0               | \$0               | \$30           | \$30 | \$150          | \$150 | 50% (\$250 MIN / \$1000 MAX) | 50% (\$250 MIN / \$1000 MAX) |                              |                              |
| 33709PA1000005 | my Blue Access EPO Gold 800                                            | On/Off          | Gold          | 81.5% | 81.7% | 90.5%      | 87.0% | \$800      | \$800   | 80%         | 80%  | \$6,000     | \$6,000 | \$0 (Visits 1-2); then \$20            | \$15                                       | \$45      | \$15     | \$250     | \$250     |                   | \$0               | \$0               | \$25           | \$25 | \$75           | \$75  | 50% (\$250 MIN / \$1000 MAX) | 50% (\$250 MIN / \$1000 MAX) |                              |                              |
| 33709PA1140004 | my Blue Access EPO Gold 800 + Adult Dental and Vision                  | On/Off          | Gold          | N/A   | 81.7% | N/A        | 87.0% | N/A        | \$800   | N/A         | 80%  | N/A         | \$6,000 | N/A                                    | \$15                                       | N/A       | \$15     | N/A       | \$250     | N/A               |                   | N/A               | N/A            | N/A  | \$25           | \$75  | N/A                          | 50% (\$250 MIN / \$1000 MAX) |                              |                              |
| 33709PA1000004 | my Blue Access EPO Silver 2900                                         | On/Off          | Silver        | 72.0% | 71.7% | 77.1%      | 78.1% | \$2,900    | \$2,900 | 70%         | 70%  | \$7,800     | \$7,800 | \$0 (Visits 1-2); then \$40            | \$50                                       | \$90      | \$50     | \$750 A/D | \$750 A/D |                   | \$0               | \$0               | \$30           | \$30 | \$150          | \$150 | 50% (\$250 MIN / \$1000 MAX) | 50% (\$250 MIN / \$1000 MAX) |                              |                              |
| 33709PA1140002 | my Blue Access EPO Silver 2900 + Adult Dental and Vision               | On/Off          | Silver        | N/A   | 71.7% | N/A        | 78.1% | N/A        | \$2,900 | N/A         | 70%  | N/A         | \$7,800 | N/A                                    | \$50                                       | N/A       | \$50     | N/A       | \$750 A/D |                   | N/A               | N/A               | \$0            | N/A  | \$30           | N/A   | \$150                        | N/A                          | 50% (\$250 MIN / \$1000 MAX) |                              |
| 33709PA1010002 | my Blue Access EPO Silver 3450 HSA                                     | On/Off          | Silver        | 66.0% | 66.0% | 73.9%      | 74.2% | \$3,950    | \$3,450 | 90%         | 90%  | \$6,750     | \$6,900 | \$50 after Ded.                        | \$70 A/D                                   | \$100 A/D | \$70 A/D | \$750 A/D | \$750 A/D | Integrated w Med* | Integrated w Med* | \$0               | \$0            | \$30 | \$30           | \$150 | \$150                        | 50% (\$250 MIN / \$1000 MAX) | 50% (\$250 MIN / \$1000 MAX) |                              |
| 33709PA1010003 | my Blue Access EPO Silver 1850 HSA                                     | Off             | Silver        | 71.9% | 71.9% | 77.6%      | 77.8% | \$1,750    | \$1,850 | 70%         | 70%  | \$6,750     | \$6,900 | N/A                                    | 70% A/D                                    | 70% A/D   | 70% A/D  | 70% A/D   | 70% A/D   | Integrated w Med* | Integrated w Med* |                   |                |      |                |       |                              |                              |                              |                              |
| 33709PA1000007 | my Blue Access EPO Silver 2600                                         | Off             | Silver        | N/A   | 71.9% | N/A        | 78.5% | N/A        | \$2,600 | N/A         | 70%  | N/A         | \$8,500 | N/A                                    | \$40                                       | N/A       | \$40     | N/A       | 70% A/D   |                   | N/A               | N/A               | \$0            | N/A  | \$30           | N/A   | \$150                        | N/A                          | 50% (\$250 MIN / \$1000 MAX) |                              |
| 33709PA1140003 | my Blue Access EPO Silver 2600 + Adult Dental and Vision               | Off             | Silver        | N/A   | 71.9% | N/A        | 78.5% | N/A        | \$2,600 | N/A         | 70%  | N/A         | \$8,500 | N/A                                    | \$40                                       | N/A       | \$40     | N/A       | 70% A/D   |                   | N/A               |                   | N/A            | \$0  | N/A            | \$30  | N/A                          | \$150                        | N/A                          | 50% (\$250 MIN / \$1000 MAX) |
| 33709PA1000002 | my Blue Access EPO Bronze 3800                                         | On/Off          | Bronze        | 64.9% | 64.9% | 69.1%      | 71.2% | \$3,900    | \$3,800 | 60%         | 50%  | \$7,900     | \$8,500 | 60                                     | 60% A/D                                    | 50% A/D   | 60% A/D  | 50% A/D   | 60% A/D   | 50% A/D           | Integrated w Med* | Integrated w Med* | N/A            | \$0  | N/A            | \$30  | N/A                          | \$150                        | N/A                          | 50% (\$250 MIN / \$1000 MAX) |
| 33709PA1140001 | my Blue Access EPO Bronze 3800 + Adult Dental and Vision               | On/Off          | Bronze        | N/A   | 64.9% | N/A        | 71.2% | N/A        | \$3,800 | N/A         | 50%  | N/A         | \$8,500 | N/A                                    | \$60                                       | N/A       | 50% A/D  | N/A       | 50% A/D   |                   | N/A               | N/A               | N/A            | N/A  | N/A            | N/A   | N/A                          | N/A                          |                              |                              |
| 33709PA1010001 | my Blue Access EPO Bronze 6900 HSA                                     | On/Off          | Bronze        | 62.5% | 64.8% | 69.0%      | 71.8% | \$6,750    | \$6,900 | 100%        | 100% | \$6,750     | \$6,900 | N/A                                    | 100% A/D                                   | 100% A/D  | 100% A/D | 100% A/D  | 100% A/D  | Integrated w Med* | Integrated w Med* |                   |                |      |                |       |                              |                              |                              |                              |
| 33709PA1020001 | my Blue Access Major Events EPO 8550 - 3 Free PCP Visits               | On/Off          | Catastrophic  | 57.5% | 57.5% | 59.8%      | 58.3% | \$8,150    | \$8,550 | 100%        | 100% | \$8,150     | \$8,550 | \$0 (Visits 1-3); then 100% after Ded. | 0 (Visits 1-3); then subject to deductible | 100% A/D  | 100% A/D | 100% A/D  | 100% A/D  | Integrated w Med* | Integrated w Med* |                   |                |      |                |       |                              |                              |                              |                              |

## Notes:

\* Benefits apply after deductible is met

**Highmark Inc.****Individual Market****Response to Objection 1 - Question 26**

| <b>Rating<br/>Area</b> | <b>2019 % of<br/>Member Months</b> |
|------------------------|------------------------------------|
| 1                      | 12.3%                              |
| 2                      | 0.1%                               |
| 3                      | 0.0%                               |
| 4                      | 67.5%                              |
| 5                      | 20.0%                              |
| 6                      | 0.1%                               |
| 7                      | 0.0%                               |
| 8                      | 0.0%                               |
| 9                      | 0.0%                               |
| <b>Total</b>           | <b>100.0%</b>                      |

**Highmark Inc.****Individual Market****Response to Objection 1 - Question 28**

| <b>Rating Areas</b> | <b>Region</b> | <b>Average<br/>Members</b> | <b>% of Total<br/>Members</b> | <b>Normalized<br/>Allowed PMPM</b> | <b>PMPM<br/>Relativity</b> | <b>Proposed<br/>Area Factor</b> |
|---------------------|---------------|----------------------------|-------------------------------|------------------------------------|----------------------------|---------------------------------|
| 1,2,4,5             | Western PA    | 6,355                      | 39.7%                         | \$273.63                           | 93.5%                      | 0.94                            |
| 6,7,9               | Central PA    | 9,654                      | 60.3%                         | \$305.13                           | 104.3%                     | 1.04                            |
| Total               |               | 16,009                     | 100.0%                        | \$292.62                           | 100.0%                     |                                 |

**Highmark Inc.****Individual Market****Response to Objection 1 - Question 30**

| <b>Year</b> | <b>Projected Paid<br/>Claim PMPM*</b> | <b>Actual Paid<br/>Claim PMPM**</b> |
|-------------|---------------------------------------|-------------------------------------|
| 2015        | \$228.18                              | \$377.36                            |
| 2016        | \$292.25                              | \$306.11                            |
| 2017        | \$333.95                              | \$434.38                            |
| 2018        | \$483.39                              | \$483.72                            |
| 2019        | \$617.26                              | \$569.00                            |

\*Projected Claims are the incurred claims from URRT Worksheet I prior to risk reimbursement programs

\*\*Actual Claims are calculated as ultimate Incurred Claims + Prescription Drug Rebates in Table 4 from the 2021 & 2020 filings

## Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 31

| Description             | Financial Reporting Year |                 |               |              |              |              |
|-------------------------|--------------------------|-----------------|---------------|--------------|--------------|--------------|
|                         | 2014                     | 2015            | 2016          | 2017         | 2018         | 2019         |
| Member Months           | 1,436,725                | 2,555,332       | 490,959       | 188,950      | 15,956       | 14,252       |
| Premium                 | \$356,740,723            | \$679,220,155   | \$144,854,592 | \$97,225,702 | \$16,092,088 | \$10,871,212 |
| Incurred Claims         | \$442,096,585            | \$885,619,174   | \$118,371,701 | \$73,094,472 | \$7,065,699  | \$6,350,163  |
| Administrative Expenses | \$49,870,173             | \$100,766,000   | \$23,567,949  | \$10,170,017 | \$1,684,289  | \$1,292,375  |
| Taxes and Fees          | \$19,008,857             | \$34,987,198    | \$4,785,776   | \$1,565,142  | \$414,633    | \$214,418    |
| Gain/(Loss)             | (\$154,234,892)          | (\$342,152,217) | (\$1,870,834) | \$12,396,071 | \$6,927,467  | \$3,014,255  |
| Gain/(Loss) PMPY        | (\$1,288)                | (\$1,607)       | (\$46)        | \$787        | \$5,210      | \$2,538      |



July 16, 2020

Ms. Valerie Leonard, Actuary  
Bureau of Life, Accident & Health Insurance  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

Re: Highmark Inc. 2021 ACA Rate Filing (Individual Market)  
Highmark Filing # 1A-DP-20-HI (SERFF Filing # HGHM-132324142)

Dear Ms. Leonard:

Enclosed are responses to your July 07, 2020 questions regarding SERFF Filing # HGHM-132324142. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to relevant filing documents to reflect the following changes:

- Pursuant to the Department's July 10, 2020 COVID-19 Impact Guidance, the Company is adding a 2.5% morbidity load to account for anticipated increased claim expense in 2021 due to COVID-19.
- In response to Question 6, the 2019 experience period risk adjustment amount found in the PAAM Exhibits and the URRT has been updated to reflect the revised amount calculated by the Department and sent to the Company on June 30, 2020.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]  
[REDACTED]

Highmark Inc.

cc:

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

**1. Please revise the exhibit provided in the response to question 4 from the objection responses dated 6/23/2020 to quantitatively demonstrate the development of the “Adjusted AC PMPMs” (e.g., show the calendar year 2018 or 2019 allowed claims PMPM along with each specific adjustment used to calculate the adjusted allowed claims PMPM amount) for each data source underlying the manual rate. In providing your response, please provide a detailed quantitative exhibit displaying the development of, and providing justification for, the following items specifically mentioned in the response:**

- a. The 3% adjustment applied to the “New” allowed claims PMPM**
- b. The death load adjustment.**

Response:

Please see the attached exhibit labeled Q1 Response for a revised table showing the quantitative development of the adjusted allowed charge PMPMs for each source underlying the manual rate. Please note that, in the course of reviewing this exhibit, we realized the formulas in the “Total” column for the average demographic, network, and benefit richness factors were incorrect in the original Objection 1 response. Although this has no impact on the rest of the exhibit, we have fixed the formulas for your reference in this response.

- a. The 3% adjustment to the “New” cohort was intended to reflect higher than expected claim costs for members that have recently entered the ACA block. Given the extreme uncertainty of this cohort’s historical claims and potential selection issues that could occur with this cohort of new purchasers of coverage through the Company, we felt it was necessary and prudent to adjust the manual claims developed from a renewing block in which historical Company-specific ACA claims were available.

In consultation with our external consultants, we considered the various cohorts and assumptions around each of the projected cost levels and agreed they were reasonable especially given the uncertainty and common churn experienced in the ACA individual market.

- b. Please see the attached exhibit labeled Q1b Response for the development of the death load claim adjustment. This exhibit shows the additional claim expense (and risk score) associated with members who lapsed due to death. In conjunction with the claim adjustment, we also adjusted the risk scores as discussed further in the response to Question 2a below. These adjustments are necessary to account for the fact that the underlying claim projection is based on the active enrollment snapshot as of 2/1/2020. Absent this adjustment, the claim projection and risk scores would be artificially low because they would exclude the experience associated with members who lapse due to death each year.

**2. The following questions relate to the response to question 11 from the objection responses dated 6/23/2020:**

- a. **Please provide additional clarification regarding how the 2021 Company-specific PLRS factors were estimated. Specifically, please explain what model the risk scores were run on (e.g., 2019) and how members were assumed to be distributed by metal level. Additionally, if any explicit adjustments were applied to develop the estimated 2021 risk scores (e.g., model change impact, morbidity change), please explain each adjustment and provide a detailed quantitative exhibit displaying the development of the adjustments.**
- b. **Please reconcile the difference between the projected 2021 average age factor shown in Attachment E and the assumed 2021 ARF.**

Response:

- a. The Company-specific PLRS factors were developed using the 2019 HHS-HCC risk adjustment model. The distribution of members by metal level was based off of the current snapshot. The risk scores were increased by 2.5% in conjunction with death load claim adjustment discussed in the response to Question 1b above. We selected a 2.5% risk score load based on a review of the data which produced a 2.4% load. Support for the assumed risk score load can be found in the attached exhibit labeled Q1b Response.
- b. The projected 2021 average age factor shown in Attachment E is based on members' ages as of 2020. The 2021 allowable rating factor (ARF) used in the risk adjustment development is based on members' ages as of 2019 in order to ensure consistency with the ages used in the Company-specific risk scores and the statewide average ARF.

**3. The following questions relate to the response to question 16 from the objection responses dated 6/23/2020:**

- a. **Please provide a detailed exhibit displaying the development of the "Pharmacy specific 2020/2021 annual trend growth" and "Pharmacy specific specialty mix impact" adjustments. In providing your response, please clarify whether these adjustments were provided directly by an outside consultant or if potential adjustments were provided by an outside consultant and those were modified/adjusted for the development of the assumed trend rate.**

**Additionally, please specifically provide support for the following items:**

- i. **That these adjustments are not already reflected in the "Normalized Allowed Trend Cohort Members" component of the trend assumption (i.e., demonstrate that the Company is not double adjusting for these items).**
- ii. **The assumption that the specialty pharmacy drug spend will be higher in the Company's individual ACA block than the group experience utilized in developing the pharmacy trend assumption.**
- b. **Please explain why the assumed distribution of allowed cost associated with pharmacy services is higher than what is presented in the response to question 12 and Tables 3 and 3b from the PA Rate Template file. Further, please provide how the proposed trend assumption would change if a distribution of costs consistent with that provided in response to question 12 were assumed instead.**
- c. **Please provide a detailed quantitative exhibit displaying the development of the change in induced demand factor. In providing your response, please provide an exhibit displaying the distribution of members by metal level for actual calendar year 2019 experience and projected 2021 members. Also, the note next to the induced demand factor shown in the exhibit provided in the response to question 16c states that it is the "difference in average metal AV from current benefits to 2021 benefits." Please explain why it is reasonable for the induced demand factor to represent the difference in average metal AV (per the note specified) rather than the difference in expected induced utilization as a result of differences in metal AV.**

Response:

- a. Please see attached exhibit labeled Q3a Response for additional information regarding the development of the "Pharmacy specific 2020/2021 annual trend growth" and "Pharmacy specific specialty mix impact" adjustments. The "Pharmacy specific 2020/2021 annual trend growth" factor was developed based on detailed internal modeling done by our Pharmacy Actuarial team for the group business. This team works in collaboration with Highmark's pharmacists to gather insights in developing the Pharmacy trend projections. This team relies on outside consultant data for new/pipeline drugs emerging in the marketplace where no/limited data is available. The factor also considers internal modeling on contracting changes and new

generics in the marketplace. The “Pharmacy specific specialty mix impact” factor was developed internally as described in the attached exhibit as well.

- i. As described in the exhibit, these adjustments reflect future expectations of 2020/2021 expected Pharmacy costs that are unique for those periods and incremental to 2019 levels. Since these are incremental costs, they are not included in the “Normalized Allowed Trend Cohort Members” component of the trend assumption.
  - ii. The specialty percentage of total Pharmacy spend for 2019 ACA Individual business in PA was [REDACTED]%. This is approximately [REDACTED] points higher than the group business experience for 2019 as illustrated in the attached exhibit.
- b. The assumed distribution of allowed costs associated with pharmacy services is higher than the response to question 12 and Tables 3 and 3b because the Pharmacy weighting of 27.2% was determined based on the same cohort experience used to develop the regression trend and the 2019 year experience from that cohort. As previously described, this cohort is continuously enrolled members in all PA ACA Individual experience, not entity specific.

Once the Medical and Pharmacy trends have been determined based on that cohort distribution, the percentage trends are applied to the applicable distribution for the entity shown in the question 12 response. So the applicable benefit component trends are applied to the mix for the entity. Because the trend development is cohort based and then applied to the applicable entity weightings, changing the distribution of costs would create an inconsistency with the regression trend development methodology.

- c. Please see the attached exhibit labeled Q3c Response for the development of the change in induced demand factor. The plan level buildup of the 2021 induced demand factor is shown in this exhibit as well as the distribution of members by metal level for 2021. The development of the 2019 induced demand factor can be found in the attached exhibit labeled Q1 Response. Since the 2019 experience used in the manual rate includes non-ACA sources, a distribution of members by metal level is not available.

The change in induced demand factor is, in fact, the difference in the expected induced utilization as a result of differences in metal AV. The note next to the induced demand factor in the Objection 1, Question 16c exhibit was intended to simply imply that the Department’s new induced demand factor formula is *a function of the pricing AV’s*.

**4. Please demonstrate how the average calendar year 2019 network factor shown in the response to question 4 from the objection responses dated 6/23/2020 reconciles to the average calendar year 2019 network factor shown in Attachment A.**

Response:

The formula in the “Total” column for the average calendar year 2019 network factor shown in the Objection 1, Question 4 response was incorrect. The result had no impact on the rest of the exhibit; however, we have fixed the formula for your reference in the exhibit labeled Objection 2, Question 1 Response. The revised average value is now consistent with the average calendar year 2019 network factor shown in Attachment A.

**5. Please demonstrate how the average calendar year 2019 demographic factor shown in the response to question 22 from the objection responses dated 6/23/2020 reconciles to the average calendar year 2019 demographic factor shown in Attachment A.**

Response:

The average calendar year 2019 demographic factor shown in the Objection 1, Question 22 response represents the average demographic factor for the actual 2019 experience. The average calendar year 2019 demographic factor shown in Attachment A represents the average demographic factor for the 2019 experience utilized in the development of the manual rate. These are two different populations and that is why the values differ.

**6. 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 30, 2020, or the final CMS transfer amount published on or before July 16, 2020, if it differs from the Department calculation.**

Response:

The 2019 experience period risk adjustment amount in Table 2 has been updated to reflect the revised amount calculated by the Department and sent to us on June 30, 2020.

**7. 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.**

Response:

The Company does not intend to modify its projected 2021 risk adjustment transfer amounts based on the 2019 results.

**8. 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 Department July 13 guidance.**

Response:

All of the relevant rate filing documents have been updated to reflect the impact of a 2.5% COVID-19 load which is within the acceptable range of factors specified by the Department in its COVID-19 guidance. The revised filing documents are being submitted in SERFF in conjunction with these responses.

**9. 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.**

Response:

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

**10. 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. Departments 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 rates 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 of the above items).**

Response:

All of the relevant rate filing documents are being updated and submitted in SERFF in conjunction with these responses.

## Highmark Inc.

## Individual Market

## Response to Objection 2 - Question 1

|                            | Highmark - CPA |                |           |          | Highmark - WPA |                |           |          | HCC - WPA |                |           |          | Combined |
|----------------------------|----------------|----------------|-----------|----------|----------------|----------------|-----------|----------|-----------|----------------|-----------|----------|----------|
|                            | Renewal        | Other Highmark | Prior ACA | New      | Renewal        | Other Highmark | Prior ACA | New      | Renewal   | Other Highmark | Prior ACA | New      | Total    |
| 2019 Member Months         | 87,098         | 6,097          | 19,085    | 186,210  | 12,511         | 1,013          | 187       | 4,729    | 31,988    | 1,895          | 372       | 6,236    | 357,421  |
| 2021 Member Months         | 118,446        | 12,338         | 24,676    | 256,632  | 17,273         | 1,481          | 494       | 4,935    | 44,417    | 2,468          | 494       | 9,870    | 493,524  |
| 2021 Member Months %       | 24.0%          | 2.5%           | 5.0%      | 52.0%    | 3.5%           | 0.3%           | 0.1%      | 1.0%     | 9.0%      | 0.5%           | 0.1%      | 2.0%     | 100.0%   |
| 2019 or 2018 Allowed PMPM* | \$639.25       | \$1,041.65     | \$361.97  | N/A      | \$861.68       | \$1,233.58     | \$446.49  | N/A      | \$580.40  | \$1,188.79     | \$337.09  | N/A      |          |
| Trend from 2018 to 2019    | N/A            | N/A            | 1.085     | N/A      | N/A            | N/A            | 1.085     | N/A      | N/A       | N/A            | 1.085     | N/A      |          |
| Death Load Adjustment      | 1.035          | 1.035          | 1.035     | N/A      | 1.035          | 1.035          | 1.035     | N/A      | 1.035     | 1.035          | 1.035     | N/A      |          |
| Adjusted AC PMPMs          | \$661.62       | \$1,078.10     | \$406.49  | \$645.03 | \$891.84       | \$1,276.76     | \$501.40  | \$851.82 | \$600.72  | \$1,230.40     | \$378.54  | \$694.76 | \$660.04 |
| Demographic Factor         | 2.022          | 2.041          | 2.015     | 1.901    | 1.855          | 1.849          | 1.791     | 1.681    | 1.849     | 1.842          | 1.419     | 1.685    | 1.921    |
| Network                    | 0.988          | 1.000          | 1.000     | 1.000    | 1.000          | 1.000          | 1.000     | 1.000    | 0.825     | 1.000          | 1.000     | 1.000    | 0.980    |
| Benefit Richness Factor    | 1.095          | 1.090          | 1.090     | 1.090    | 1.065          | 1.090          | 1.090     | 1.090    | 1.073     | 1.090          | 1.090     | 1.090    | 1.088    |
| Normalized AC PMPMs        | \$302.19       | \$484.72       | \$185.04  | \$311.25 | \$451.32       | \$633.60       | \$256.83  | \$464.86 | \$367.24  | \$612.73       | \$244.78  | \$378.25 | \$322.27 |

\*The 'Renewal' & 'Other Highmark' sources start with 2019 experience. The 'Prior ACA' source starts with 2018 experience.

## Highmark Inc.

## Individual Market

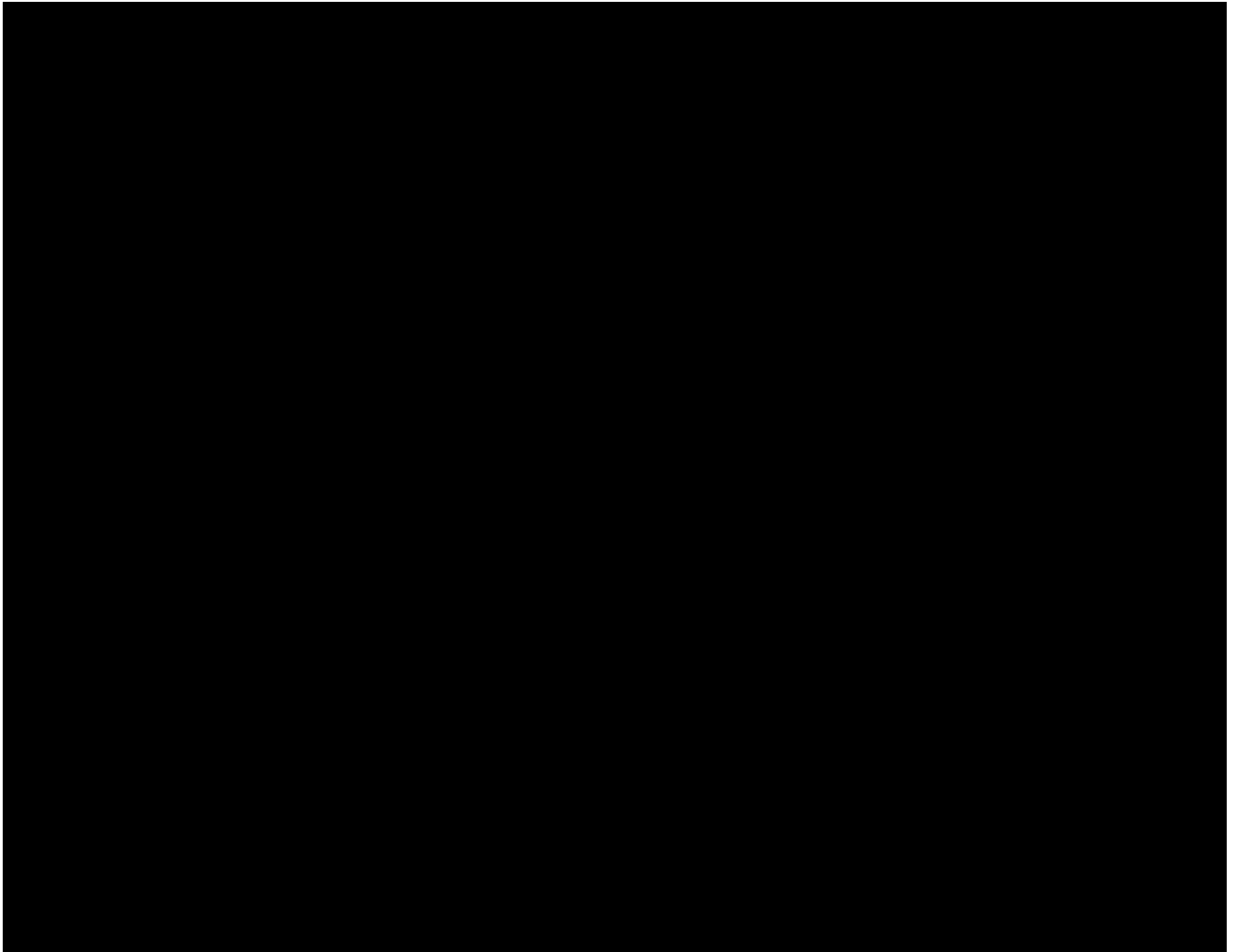
## Response to Objection 2 - Question 1b

| Description           | 2020 Renewal Only | Lapse Due to Death | Total       |
|-----------------------|-------------------|--------------------|-------------|
| Member Months         | 266,712           | 305                | 267,017     |
| Paid Claims           | \$115,034,676     | \$3,977,607        | 119,012,283 |
| Paid PMPM             | \$431.31          | \$13,041.33        | \$445.71    |
| Death Load Adjustment |                   |                    | 1.033       |
| PLRS                  | ████              | ████               | ████        |
| Death Load Adjustment |                   |                    | 1.024       |

Highmark Inc.

Individual Market

Response to Objection 2 - Question 3a



## Highmark Inc.

## Individual Market

## Response to Objection 2 - Question 3c

| HIOS Plan ID<br>(Standard<br>Component)       | Metallic Tier | Benefits in<br>addition to<br>EHB | Total<br>Projected<br>Lives | Pricing AV<br>(company-<br>determined<br>AV) | Non-Funding<br>of CSR<br>Adjustment | Benefit<br>Richness<br>(induced<br>demand) |
|-----------------------------------------------|---------------|-----------------------------------|-----------------------------|----------------------------------------------|-------------------------------------|--------------------------------------------|
| 33709PA0870012                                | Gold          | 1.000                             | 670                         | 0.858                                        | 1.000                               | 1.118                                      |
| 33709PA0870001                                | Gold          | 1.000                             | 1,139                       | 0.877                                        | 1.000                               | 1.132                                      |
| 33709PA1150004                                | Gold          | 1.062                             | 213                         | 0.877                                        | 1.000                               | 1.132                                      |
| 33709PA0870002                                | Silver        | 1.000                             | 250                         | 0.784                                        | 1.200                               | 1.184                                      |
| 33709PA1150002                                | Silver        | 1.056                             | 120                         | 0.784                                        | 1.200                               | 1.184                                      |
| 33709PA0890001                                | Silver        | 1.000                             | 617                         | 0.739                                        | 1.200                               | 1.139                                      |
| 33709PA0890003                                | Silver        | 1.000                             | 69                          | 0.783                                        | 1.000                               | 1.070                                      |
| 33709PA0870013                                | Silver        | 1.000                             | 26                          | 0.788                                        | 1.000                               | 1.073                                      |
| 33709PA1150003                                | Silver        | 1.073                             | 11                          | 0.788                                        | 1.000                               | 1.073                                      |
| 33709PA0870007                                | Bronze        | 1.000                             | 1,377                       | 0.710                                        | 1.000                               | 1.034                                      |
| 33709PA1150001                                | Bronze        | 1.084                             | 220                         | 0.710                                        | 1.000                               | 1.034                                      |
| 33709PA0890002                                | Bronze        | 1.000                             | 662                         | 0.717                                        | 1.000                               | 1.037                                      |
| 33709PA1040001                                | Catastrophic  | 1.000                             | 38                          | 0.598                                        | 1.000                               | 1.000                                      |
| 33709PA1210005                                | Gold          | 1.000                             | 101                         | 0.858                                        | 1.000                               | 1.118                                      |
| 33709PA1210004                                | Gold          | 1.000                             | 173                         | 0.877                                        | 1.000                               | 1.132                                      |
| 33709PA1220004                                | Gold          | 1.068                             | 32                          | 0.877                                        | 1.000                               | 1.132                                      |
| 33709PA1210002                                | Silver        | 1.000                             | 38                          | 0.784                                        | 1.200                               | 1.184                                      |
| 33709PA1220002                                | Silver        | 1.060                             | 17                          | 0.784                                        | 1.200                               | 1.184                                      |
| 33709PA1230002                                | Silver        | 1.000                             | 94                          | 0.739                                        | 1.200                               | 1.139                                      |
| 33709PA1230003                                | Silver        | 1.000                             | 12                          | 0.783                                        | 1.000                               | 1.070                                      |
| 33709PA1210003                                | Silver        | 1.000                             | 4                           | 0.788                                        | 1.000                               | 1.073                                      |
| 33709PA1220003                                | Silver        | 1.080                             | 2                           | 0.788                                        | 1.000                               | 1.073                                      |
| 33709PA1210001                                | Bronze        | 1.000                             | 210                         | 0.710                                        | 1.000                               | 1.034                                      |
| 33709PA1220001                                | Bronze        | 1.092                             | 33                          | 0.710                                        | 1.000                               | 1.034                                      |
| 33709PA1230001                                | Bronze        | 1.000                             | 98                          | 0.717                                        | 1.000                               | 1.037                                      |
| 33709PA1240001                                | Catastrophic  | 1.000                             | 6                           | 0.598                                        | 1.000                               | 1.000                                      |
| 33709PA1160004                                | Gold          | 1.000                             | 101                         | 0.858                                        | 1.000                               | 1.118                                      |
| 33709PA1160003                                | Gold          | 1.000                             | 210                         | 0.877                                        | 1.000                               | 1.132                                      |
| 33709PA1170003                                | Gold          | 1.050                             | 49                          | 0.877                                        | 1.000                               | 1.132                                      |
| 33709PA1180002                                | Silver        | 1.000                             | 43                          | 0.783                                        | 1.000                               | 1.070                                      |
| 33709PA1160002                                | Silver        | 1.000                             | 35                          | 0.788                                        | 1.000                               | 1.073                                      |
| 33709PA1170002                                | Silver        | 1.059                             | 13                          | 0.788                                        | 1.000                               | 1.073                                      |
| 33709PA1160001                                | Bronze        | 1.000                             | 166                         | 0.710                                        | 1.000                               | 1.034                                      |
| 33709PA1170001                                | Bronze        | 1.068                             | 19                          | 0.710                                        | 1.000                               | 1.034                                      |
| 33709PA1180001                                | Bronze        | 1.000                             | 76                          | 0.717                                        | 1.000                               | 1.037                                      |
| 33709PA0940006                                | Gold          | 1.000                             | 3,594                       | 0.854                                        | 1.000                               | 1.115                                      |
| 33709PA0940005                                | Gold          | 1.000                             | 1,629                       | 0.870                                        | 1.000                               | 1.127                                      |
| 33709PA1120004                                | Gold          | 1.054                             | 305                         | 0.870                                        | 1.000                               | 1.127                                      |
| 33709PA0940004                                | Silver        | 1.000                             | 1,639                       | 0.781                                        | 1.200                               | 1.181                                      |
| 33709PA1120002                                | Silver        | 1.048                             | 901                         | 0.781                                        | 1.200                               | 1.181                                      |
| 33709PA0950002                                | Silver        | 1.000                             | 5,401                       | 0.742                                        | 1.200                               | 1.142                                      |
| 33709PA0950003                                | Silver        | 1.000                             | 52                          | 0.778                                        | 1.000                               | 1.067                                      |
| 33709PA0940007                                | Silver        | 1.000                             | 16                          | 0.785                                        | 1.000                               | 1.071                                      |
| 33709PA1120003                                | Silver        | 1.063                             | 16                          | 0.785                                        | 1.000                               | 1.071                                      |
| 33709PA0940002                                | Bronze        | 1.000                             | 4,765                       | 0.712                                        | 1.000                               | 1.035                                      |
| 33709PA1120001                                | Bronze        | 1.072                             | 814                         | 0.712                                        | 1.000                               | 1.035                                      |
| 33709PA0950001                                | Bronze        | 1.000                             | 2,169                       | 0.718                                        | 1.000                               | 1.038                                      |
| 33709PA0960001                                | Catastrophic  | 1.000                             | 174                         | 0.583                                        | 1.000                               | 0.997                                      |
| 33709PA0970006                                | Gold          | 1.000                             | 1,378                       | 0.854                                        | 1.000                               | 1.115                                      |
| 33709PA0970005                                | Gold          | 1.000                             | 624                         | 0.870                                        | 1.000                               | 1.127                                      |
| 33709PA1130004                                | Gold          | 1.053                             | 118                         | 0.870                                        | 1.000                               | 1.127                                      |
| 33709PA0970004                                | Silver        | 1.000                             | 625                         | 0.781                                        | 1.200                               | 1.181                                      |
| 33709PA1130002                                | Silver        | 1.047                             | 348                         | 0.781                                        | 1.200                               | 1.181                                      |
| 33709PA0980002                                | Silver        | 1.000                             | 2,067                       | 0.742                                        | 1.200                               | 1.142                                      |
| 33709PA0980003                                | Silver        | 1.000                             | 20                          | 0.778                                        | 1.000                               | 1.067                                      |
| 33709PA0970007                                | Silver        | 1.000                             | 7                           | 0.785                                        | 1.000                               | 1.071                                      |
| 33709PA1130003                                | Silver        | 1.062                             | 7                           | 0.785                                        | 1.000                               | 1.071                                      |
| 33709PA0970002                                | Bronze        | 1.000                             | 1,809                       | 0.712                                        | 1.000                               | 1.035                                      |
| 33709PA1130001                                | Bronze        | 1.071                             | 315                         | 0.712                                        | 1.000                               | 1.035                                      |
| 33709PA0980001                                | Bronze        | 1.000                             | 841                         | 0.718                                        | 1.000                               | 1.038                                      |
| 33709PA0990001                                | Catastrophic  | 1.000                             | 68                          | 0.583                                        | 1.000                               | 0.997                                      |
| 33709PA1000006                                | Gold          | 1.000                             | 596                         | 0.854                                        | 1.000                               | 1.115                                      |
| 33709PA1000005                                | Gold          | 1.000                             | 252                         | 0.870                                        | 1.000                               | 1.127                                      |
| 33709PA1140004                                | Gold          | 1.044                             | 47                          | 0.870                                        | 1.000                               | 1.127                                      |
| 33709PA1000004                                | Silver        | 1.000                             | 105                         | 0.781                                        | 1.200                               | 1.181                                      |
| 33709PA1140002                                | Silver        | 1.039                             | 70                          | 0.781                                        | 1.200                               | 1.181                                      |
| 33709PA1010002                                | Silver        | 1.000                             | 535                         | 0.742                                        | 1.200                               | 1.142                                      |
| 33709PA1010003                                | Silver        | 1.000                             | 4                           | 0.778                                        | 1.000                               | 1.067                                      |
| 33709PA1000007                                | Silver        | 1.000                             | 8                           | 0.785                                        | 1.000                               | 1.071                                      |
| 33709PA1140003                                | Silver        | 1.052                             | 1                           | 0.785                                        | 1.000                               | 1.071                                      |
| 33709PA1000002                                | Bronze        | 1.000                             | 1,963                       | 0.712                                        | 1.000                               | 1.035                                      |
| 33709PA1140001                                | Bronze        | 1.059                             | 343                         | 0.712                                        | 1.000                               | 1.035                                      |
| 33709PA1010001                                | Bronze        | 1.000                             | 499                         | 0.718                                        | 1.000                               | 1.038                                      |
| 33709PA1020001                                | Catastrophic  | 1.000                             | 58                          | 0.583                                        | 1.000                               | 0.997                                      |
| 2021 Induced Demand Factor                    |               |                                   |                             |                                              |                                     | 1.096                                      |
| Capitation Dampening Factor                   |               |                                   |                             |                                              |                                     | 1.000                                      |
| 2019 Induced Demand Factor (from Q1 Response) |               |                                   |                             |                                              |                                     | 1.088                                      |
| Change in Induced Utilization                 |               |                                   |                             |                                              |                                     | 0.36%                                      |

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

30

31

32

33

34

35

36

37

38

39

40

41

42

43

44

45

46

47

48

49

50

51

Unified Rate Review v5.2

Company Legal Name:Highmark Inc.

HIOS Issuer ID:33709

Effective Date of Rate Change(s):01/01/2021

State:PA

Market:Individual

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

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

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:01/01/2019to12/31/2019

Total

PMPM

|                                      |                 |          |
|--------------------------------------|-----------------|----------|
| Allowed Claims                       | \$10,043,655.51 | \$705.86 |
| Reinsurance                          | \$0.00          | \$0.00   |
| Incurred Claims in Experience Period | \$8,099,791.85  | \$569.25 |
| Risk Adjustment                      | \$2,152,425.00  | \$151.27 |
| Experience Period Premium            | \$8,699,498.27  | \$611.39 |
| Experience Period Member Months      | 14,229          |          |

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  | \$113.20                          | 1.043        | 1.040       | 1.043        | 1.040       | \$133.19                        |
| Outpatient Hospital | \$222.02                          | 1.043        | 1.040       | 1.043        | 1.040       | \$261.23                        |
| Professional        | \$172.73                          | 1.043        | 1.040       | 1.043        | 1.040       | \$203.24                        |
| Other Medical       | \$21.75                           | 1.043        | 1.040       | 1.043        | 1.040       | \$25.59                         |
| Capitation          | \$0.25                            | 0.774        | 1.000       | 1.000        | 1.000       | \$0.19                          |
| Prescription Drug   | \$175.90                          | 1.071        | 1.040       | 1.071        | 1.040       | \$218.23                        |
| Total               | \$705.85                          |              |             |              |             | \$841.68                        |

|                                                         |          |
|---------------------------------------------------------|----------|
| Morbidity Adjustment                                    | 0.804    |
| Demographic Shift                                       | 1.116    |
| Plan Design Changes                                     | 1.000    |
| Other                                                   | 0.999    |
| Adjusted Trended EHB Allowed Claims PMPM for 01/01/2021 | \$754.45 |

|                                |          |
|--------------------------------|----------|
| Manual EHB Allowed Claims PMPM | \$798.67 |
| Applied Credibility %          | 0.00%    |

Projected Period Totals

|                                     |          |                  |
|-------------------------------------|----------|------------------|
| Projected Index Rate for 01/01/2021 | \$798.67 | \$394,162,813.08 |
| Reinsurance                         | \$48.72  | \$24,044,489.28  |
| Risk Adjustment Payment/Charge      | \$8.49   | \$4,190,018.76   |
| Exchange User Fees                  | 2.99%    | \$11,278,482.96  |
| Market Adjusted Index Rate          | \$764.31 | \$377,206,788.00 |

|                         |         |
|-------------------------|---------|
| Projected Member Months | 493,524 |
|-------------------------|---------|

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: Highmark Inc.  
HIOS Issuer ID: 33709  
Effective Date of Rate Change(s): 01/01/2021

State: PA  
Market: Individual

To add a product to Worksheet 2 - Plan  
To add a plan to Worksheet 2 - Plan Pr  
To validate, select the Validate button  
To finalize, select the Finalize button a  
To remove a product, navigate to the c  
To remove a plan, navigate to the corn

Product/Plan Level Calculations

Section I: General Product and Plan Information

|                                                   |                       |                   |                              |                |                |                |                |                |                |                        |                |                |                |  |
|---------------------------------------------------|-----------------------|-------------------|------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------------|----------------|----------------|----------------|--|
| 1.1 Product Name                                  | Major Events Blue PPO |                   | my Direct Blue Conemaugh EPO |                |                |                |                |                |                | my Direct Blue EPO WPA |                |                |                |  |
| 1.2 Product ID                                    | 33709PA038            |                   | 33709PA086                   |                |                |                |                |                |                | 33709PA087             |                |                |                |  |
| 1.3 Plan Name                                     | Major Events Blue     | Major Events Blue | my Direct Blue               | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue         | my Direct Blue | my Direct Blue | my Direct Blue |  |
| 1.4 Plan ID (Standard Component ID)               | 33709PA0380003        | 33709PA0380004    | 33709PA0860001               | 33709PA0860002 | 33709PA0860007 | 33709PA0860008 | 33709PA0860009 | 33709PA0860010 | 33709PA0870001 | 33709PA0870002         | 33709PA0870007 | 33709PA0870008 | 33709PA0870009 |  |
| 1.5 Metal                                         | Catastrophic          | Catastrophic      | Gold                         | Silver         | Bronze         | Bronze         | Silver         | Silver         | Gold           | Silver                 | Bronze         | Bronze         | Silver         |  |
| 1.6 AV Metal Value                                | 0.575                 | 0.575             | 0.815                        | 0.720          | 0.649          | 0.599          | 0.711          | 0.708          | 0.817          | 0.717                  | 0.649          | 0.599          | 0.711          |  |
| 1.7 Plan Category                                 | Terminated            | Terminated        | Terminated                   | Terminated     | Terminated     | Terminated     | Terminated     | Terminated     | Renewing       | Renewing               | Renewing       | Terminated     | Terminated     |  |
| 1.8 Plan Type                                     | PPO                   | EPO               | EPO                          | EPO            | EPO            | EPO            | EPO            | EPO            | EPO            | EPO                    | EPO            | EPO            | EPO            |  |
| 1.9 Exchange Plan?                                | No                    | No                | No                           | No             | No             | No             | No             | No             | Yes            | Yes                    | Yes            | No             | No             |  |
| 1.10 Effective Date of Proposed Rates             | 01/01/2021            | 01/01/2021        | 01/01/2021                   | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021             | 01/01/2021     | 01/01/2021     | 01/01/2021     |  |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | 0.00%                 | 0.00%             | 0.00%                        | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | -16.43%        | -4.52%                 | -12.73%        | 0.00%          | 0.00%          |  |
| 1.12 Product Rate Increase %                      | 0.00%                 |                   | 0.00%                        |                |                |                |                |                |                | -13.63%                |                |                |                |  |
| 1.13 Submission Level Rate Increase %             |                       |                   |                              |                |                |                |                |                |                |                        |                |                |                |  |

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

| 2.1 Plan ID (Standard Component ID)  | Total        | 33709PA0380003 | 33709PA0380004 | 33709PA0860001 | 33709PA0860002 | 33709PA0860007 | 33709PA0860008 | 33709PA0860009 | 33709PA0860010 | 33709PA0870001 | 33709PA0870002 | 33709PA0870007 | 33709PA0870008 | 33709PA0870009 |
|--------------------------------------|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| \$10,043,656                         | \$10,043,656 | \$27,590       | \$495,931      | \$298,511      | \$259,792      | \$169,743      | \$78,277       | \$22,718       | \$38,508       | \$2,784,546    | \$2,141,958    | \$1,529,392    | \$930,018      | \$166,585      |
| \$0                                  | \$0          | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| \$8,099,792                          | \$8,099,792  | \$6,274        | \$430,765      | \$229,391      | \$238,205      | \$53,729       | \$63,786       | \$17,039       | \$14,068       | \$2,280,196    | \$2,029,653    | \$1,048,698    | \$675,443      | \$136,777      |
| \$2,152,425                          | \$2,152,425  | -\$47,881      | \$266,112      | \$23,388       | \$557,304      | -\$219,179     | -\$6,244       | \$14,591       | -\$6,456       | \$866,772      | \$471,423      | \$57,188       | \$59,939       | \$86,134       |
| \$8,699,498                          | \$8,699,498  | \$168,368      | \$107,668      | \$292,226      | \$269,675      | \$676,761      | \$115,871      | \$29,033       | \$70,863       | \$2,207,542    | \$852,252      | \$1,846,594    | \$790,575      | \$118,675      |
| 14,229                               | 14,229       | 732            | 459            | 451            | 347            | 1274           | 231            | 40             | 123            | 3,108          | 1,106          | 3,162          | 1,308          | 168            |
|                                      | 23,813       | 0              | 0              | 49             | 27             | 125            | 46             | 0              | 251            | 87             | 229            | 156            | 0              | 0              |
|                                      | \$713.55     | \$0.00         | \$0.00         | \$801.72       | \$786.34       | \$567.50       | \$541.32       | \$0.00         | \$0.00         | \$801.72       | \$786.34       | \$567.50       | \$541.32       | \$0.00         |
|                                      | 74.64%       | -5.21%         | 115.25%        | 72.68%         | 28.80%         | 11.74%         | 58.19%         | 39.06%         | 21.84%         | 74.17%         | 153.33%        | 55.08%         | 92.45%         | 66.78%         |
| Per Member Per Month                 |              |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 2.13 Allowed Claims                  | \$705.86     | \$37.69        | \$1,080.46     | \$661.89       | \$748.68       | \$133.24       | \$338.86       | \$567.95       | \$313.07       | \$895.93       | \$1,936.67     | \$483.68       | \$711.02       | \$991.58       |
| 2.14 Reinsurance                     | \$0.00       | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |
| 2.15 Member Cost Sharing             | \$136.61     | \$46.26        | \$141.97       | \$153.26       | \$62.21        | \$91.06        | \$62.73        | \$141.97       | \$198.69       | \$162.27       | \$101.54       | \$152.02       | \$194.63       | \$177.43       |
| 2.16 Cost Sharing Reduction          | \$0.00       | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |
| 2.17 Incurred Claims                 | \$569.25     | -\$8.57        | \$938.49       | \$508.63       | \$686.47       | \$42.17        | \$276.13       | \$425.98       | \$114.38       | \$733.65       | \$1,835.13     | \$331.66       | \$516.39       | \$814.15       |
| 2.18 Risk Adjustment Transfer Amount | \$151.27     | -\$65.41       | \$579.76       | \$51.86        | \$1,606.06     | -\$172.04      | -\$27.03       | \$364.78       | -\$52.49       | \$278.88       | \$426.24       | \$18.09        | -\$45.83       | \$512.70       |
| 2.19 Premium                         | \$611.39     | \$230.01       | \$234.57       | \$647.95       | \$777.16       | \$531.21       | \$501.60       | \$725.82       | \$576.12       | \$710.28       | \$770.57       | \$584.00       | \$604.42       | \$706.40       |

Section III: Plan Adjustment Factors

| 3.1 Plan ID (Standard Component ID)    |  | 33709PA0380003 | 33709PA0380004 | 33709PA0860001 | 33709PA0860002 | 33709PA0860007 | 33709PA0860008 | 33709PA0860009 | 33709PA0860010 | 33709PA0870001 | 33709PA0870002 | 33709PA0870007 | 33709PA0870008 | 33709PA0870009 |
|----------------------------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 3.2 Market Adjusted Index Rate         |  |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.3 AV and Cost Sharing Design of Plan |  | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.9063         | 1.0156         | 0.6700         | 0.0000         | 0.0000         |
| 3.4 Provider Network Adjustment        |  | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.8864         | 0.8864         | 0.8864         | 0.0000         | 0.0000         |
| 3.5 Benefits in Addition to EHB        |  | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 1.0000         | 1.0000         | 1.0000         | 0.0000         | 0.0000         |
| Administrative Costs                   |  |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.6 Administrative Expense             |  | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 7.70%          | 7.70%          | 7.70%          | 0.00%          | 0.00%          |
| 3.7 Taxes and Fees                     |  | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.07%          | 0.07%          | 0.07%          | 0.00%          | 0.00%          |
| 3.8 Profit & Risk Load                 |  | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |
| 3.9 Catastrophic Adjustment            |  | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 0.0000         | 1.0000         | 1.0000         | 1.0000         | 0.0000         | 0.0000         |
| 3.10 Plan Adjusted Index Rate          |  | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$665.73       | \$746.02       | \$492.16       | \$0.00         | \$0.00         |

|                                          |        |        |        |        |        |        |        |        |        |          |          |          |        |        |
|------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|----------|----------|--------|--------|
| 3.11 Age Calibration Factor              | 0.5349 |        |        |        |        |        |        |        |        |          |          |          |        |        |
| 3.12 Geographic Calibration Factor       | 0.9774 |        |        |        |        |        |        |        |        |          |          |          |        |        |
| 3.13 Tobacco Calibration Factor          | 0.9929 |        |        |        |        |        |        |        |        |          |          |          |        |        |
| 3.14 Calibrated Plan Adjusted Index Rate |        | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$345.58 | \$387.26 | \$255.48 | \$0.00 | \$0.00 |

Section IV: Projected Plan Level Information

| 4.1 Plan ID (Standard Component ID)  | Total         | 33709PA0380003 | 33709PA0380004 | 33709PA0860001 | 33709PA0860002 | 33709PA0860007 | 33709PA0860008 | 33709PA0860009 | 33709PA0860010 | 33709PA0870001 | 33709PA0870002 | 33709PA0870007 | 33709PA0870008 | 33709PA0870009 |
|--------------------------------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 4.2 Allowed Claims                   | \$396,166,664 | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$9,996,028    | \$2,293,897    | \$11,036,810   | \$0            | \$0            |
| 4.3 Reinsurance                      | \$19,740,462  | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$534,912      | \$131,573      | \$478,052      | \$0            | \$0            |
| 4.4 Member Cost Sharing              | \$72,552,533  | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$1,226,982    | \$136,964      | \$3,199,895    | \$0            | \$0            |
| 4.5 Cost Sharing Reduction           | \$0           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 4.6 Incurred Claims                  | \$303,873,669 | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$8,234,134    | \$2,025,361    | \$7,358,863    | \$0            | \$0            |
| 4.7 Risk Adjustment Transfer Amount  | \$3,440,950   | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$93,240       | \$22,934       | \$83,329       | \$0            | \$0            |
| 4.8 Premium                          | \$335,780,211 | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$9,099,252    | \$2,238,065    | \$8,132,400    | \$0            | \$0            |
| 4.9 Projected Member Months          | 493,524       | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 13,668         | 3,000          | 16,524         | 0              | 0              |
| 4.10 Loss Ratio                      | 89.58%        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | 89.57%         | 89.58%         | 89.57%         | #DIV/0!        | #DIV/0!        |
| Per Member Per Month                 |               |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 4.11 Allowed Claims                  | \$802.73      | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$731.35       | \$764.63       | \$667.93       | #DIV/0!        | #DIV/0!        |
| 4.12 Reinsurance                     | \$40.00       | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$39.14        | \$43.86        | \$28.93        | #DIV/0!        | #DIV/0!        |
| 4.13 Member Cost Sharing             | \$147.01      | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$89.77        | \$45.65        | \$193.65       | #DIV/0!        | #DIV/0!        |
| 4.14 Cost Sharing Reduction          | \$0.00        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$0.00         | \$0.00         | \$0.00         | #DIV/0!        | #DIV/0!        |
| 4.15 Incurred Claims                 | \$615.72      | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$602.44       | \$675.12       | \$445.34       | #DIV/0!        | #DIV/0!        |
| 4.16 Risk Adjustment Transfer Amount | \$6.97        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$6.82         | \$7.64         | \$5.04         | #DIV/0!        | #DIV/0!        |
| 4.17 Premium                         | \$680.37      | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | \$665.73       | \$746.02       | \$492.16       | #DIV/0!        | #DIV/0!        |

## Product-Plan Data Collection

Product Info, select the Add Product button or Ctrl + Shift + P.

Product Info, select the Add Plan button or Ctrl + Shift + L.

Company Legal Name:

or Ctrl + Shift + I.

HIOS Issuer ID:

or Ctrl + Shift + F.

Effective Date of Rate Change(s):

Corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.

Corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

### Product/Plan Level Calculations

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

|                                                   |                |                |                |                  |                |                |                            |                |                |                        |                |                |                |                |                |                            |  |  |
|---------------------------------------------------|----------------|----------------|----------------|------------------|----------------|----------------|----------------------------|----------------|----------------|------------------------|----------------|----------------|----------------|----------------|----------------|----------------------------|--|--|
| 1.1 Product Name                                  |                |                |                | t Blue Conemaugh |                |                | my Direct Blue EPO WPA HSA |                |                | my Direct Blue EPO CPA |                |                |                |                |                | my Direct Blue EPO CPA HSA |  |  |
| 1.2 Product ID                                    |                |                |                | 33709PA088       |                |                | 33709PA089                 |                |                | 33709PA094             |                |                |                |                |                | 33709PA095                 |  |  |
| 1.3 Plan Name                                     | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue   | my Direct Blue | my Direct Blue | my Direct Blue             | my Direct Blue | my Direct Blue | my Direct Blue         | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue             |  |  |
| 1.4 Plan ID (Standard Component ID)               | 33709PA0870010 | 33709PA0870012 | 33709PA0870013 | 33709PA0880001   | 33709PA0890001 | 33709PA0890002 | 33709PA0890003             | 33709PA0940002 | 33709PA0940004 | 33709PA0940005         | 33709PA0940006 | 33709PA0940007 | 33709PA0950001 | 33709PA0950002 | 33709PA0950003 |                            |  |  |
| 1.5 Metal                                         | Silver         | Gold           | Silver         | Silver           | Silver         | Bronze         | Silver                     | Bronze         | Silver         | Gold                   | Gold           | Silver         | Bronze         | Silver         | Silver         |                            |  |  |
| 1.6 AV Metal Value                                | 0.708          | 0.784          | 0.720          | 0.660            | 0.660          | 0.648          | 0.719                      | 0.649          | 0.717          | 0.817                  | 0.784          | 0.720          | 0.648          | 0.660          | 0.719          |                            |  |  |
| 1.7 Plan Category                                 | Terminated     | Renewing       | New            | Terminated       | Renewing       | Renewing       | Renewing                   | Renewing       | Renewing       | Renewing               | Renewing       | New            | Renewing       | Renewing       | Renewing       |                            |  |  |
| 1.8 Plan Type                                     | EPO            | EPO            | EPO            | EPO              | EPO            | EPO            | EPO                        | EPO            | EPO            | EPO                    | EPO            | EPO            | EPO            | EPO            | EPO            |                            |  |  |
| 1.9 Exchange Plan?                                | No             | Yes            | No             | No               | Yes            | Yes            | No                         | Yes            | Yes            | Yes                    | Yes            | No             | Yes            | Yes            | No             |                            |  |  |
| 1.10 Effective Date of Proposed Rates             | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021       | 01/01/2021     | 01/01/2021     | 01/01/2021                 | 01/01/2021     | 01/01/2021     | 01/01/2021             | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021     |                            |  |  |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | 0.00%          | -16.35%        | 0.00%          |                  | -8.39%         | -11.09%        | -14.21%                    | -1.04%         | 7.69%          | -6.92%                 | -6.75%         | 0.00%          | 0.24%          | 3.34%          | -3.63%         |                            |  |  |
| 1.12 Product Rate Increase %                      |                |                |                | 0.00%            |                |                |                            |                |                |                        |                |                |                |                |                |                            |  |  |
| 1.13 Submission Level Rate Increase %             |                |                |                |                  |                |                |                            |                |                |                        |                |                |                |                |                |                            |  |  |

#### Section II: Experience Period and Current Plan Level

|                                     |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|-------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 2.1 Plan ID (Standard Component ID) | 33709PA0870010 | 33709PA0870012 | 33709PA0870013 | 33709PA0880001 | 33709PA0890001 | 33709PA0890002 | 33709PA0890003 | 33709PA0940002 | 33709PA0940004 | 33709PA0940005 | 33709PA0940006 | 33709PA0940007 | 33709PA0950001 | 33709PA0950002 | 33709PA0950003 |
| 2.2 Allowed Claims                  | \$493,660      | \$0            | \$0            | \$77,907       | \$528,519      | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.3 Reinsurance                     | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.4 Member Cost Sharing             | \$139,644      | \$0            | \$0            | \$8,547        | \$63,579       | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.5 Cost Sharing Reduction          | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.6 Incurred Claims                 | \$354,016      | \$0            | \$0            | \$69,360       | \$464,940      | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.7 Risk Adjustment Transfer Amount | -\$56,186      | \$0            | \$0            | -\$14,599      | \$219,998      | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.8 Premium                         | \$650,571      | \$0            | \$0            | \$85,864       | \$416,961      | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.9 Experience Period Member Months | 1,045          | 0              | 0              | 127            | 548            | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| 2.10 Current Enrollment             | 0              | 84             | 0              | 22             | 82             | 1              | 52             | 4,032          | 2,118          | 1,708          | 2,485          | 0              | 83             | 3,956          | 150            |
| 2.11 Current Premium PMPM           | \$0.00         | \$773.09       | \$0.00         | \$743.51       | \$743.51       | \$564.42       | \$658.88       | \$559.90       | \$772.45       | \$791.76       | \$768.52       | \$0.00         | \$558.94       | \$740.20       | \$647.79       |
| 2.12 Loss Ratio                     | 59.56%         | #DIV/0!        | #DIV/0!        | 97.33%         | 72.99%         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |

#### Per Member Per Month

|                                      |          |         |         |           |          |         |         |         |         |         |         |         |         |         |         |
|--------------------------------------|----------|---------|---------|-----------|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 2.13 Allowed Claims                  | \$472.40 | #DIV/0! | #DIV/0! | \$613.44  | \$964.45 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.14 Reinsurance                     | \$0      | #DIV/0! | #DIV/0! | \$0.00    | \$0.00   | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.15 Member Cost Sharing             | \$133.63 | #DIV/0! | #DIV/0! | \$67.30   | \$116.02 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.16 Cost Sharing Reduction          | \$0.00   | #DIV/0! | #DIV/0! | \$0.00    | \$0.00   | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.17 Incurred Claims                 | \$338.77 | #DIV/0! | #DIV/0! | \$546.14  | \$848.43 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.18 Risk Adjustment Transfer Amount | -\$53.77 | #DIV/0! | #DIV/0! | -\$114.95 | \$401.46 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.19 Premium                         | \$622.56 | #DIV/0! | #DIV/0! | \$676.09  | \$760.88 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |

#### Section III: Plan Adjustment Factors

|                                        |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|----------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 3.1 Plan ID (Standard Component ID)    | 33709PA0870010 | 33709PA0870012 | 33709PA0870013 | 33709PA0880001 | 33709PA0890001 | 33709PA0890002 | 33709PA0890003 | 33709PA0940002 | 33709PA0940004 | 33709PA0940005 | 33709PA0940006 | 33709PA0940007 | 33709PA0950001 | 33709PA0950002 | 33709PA0950003 |
| 3.2 Market Adjusted Index Rate         |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.3 AV and Cost Sharing Design of Plan | 0.0000         | 0.8749         | 0.7713         | 0.0000         | 0.9214         | 0.6788         | 0.7647         | 0.6722         | 1.0091         | 0.8940         | 0.8693         | 0.7666         | 0.6797         | 0.9279         | 0.7573         |
| 3.4 Provider Network Adjustment        | 0.0000         | 0.8864         | 0.8864         | 0.0000         | 0.8864         | 0.8864         | 0.8864         | 0.9884         | 0.9884         | 0.9884         | 0.9884         | 0.9884         | 0.9884         | 0.9884         | 0.9884         |
| 3.5 Benefits in Addition to EHB        | 0.0000         | 1.0000         | 1.0000         | 0.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         |
| Administrative Costs                   |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.6 Administrative Expense             | 0.00%          | 7.70%          | 7.70%          | 0.00%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          |
| 3.7 Taxes and Fees                     | 0.00%          | 0.07%          | 0.07%          | 0.00%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          |
| 3.8 Profit & Risk Load                 | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |
| 3.9 Catastrophic Adjustment            | 0.0000         | 1.0000         | 1.0000         | 0.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         |
| 3.10 Plan Adjusted Index Rate          | \$0.00         | \$642.67       | \$566.57       | \$0.00         | \$676.83       | \$498.62       | \$561.72       | \$550.59       | \$826.54       | \$732.27       | \$712.04       | \$627.91       | \$556.74       | \$760.03       | \$620.30       |

|                                          |        |          |          |        |          |          |          |          |          |          |          |          |          |          |          |
|------------------------------------------|--------|----------|----------|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 3.11 Age Calibration Factor              |        |          |          |        |          |          |          |          |          |          |          |          |          |          |          |
| 3.12 Geographic Calibration Factor       |        |          |          |        |          |          |          |          |          |          |          |          |          |          |          |
| 3.13 Tobacco Calibration Factor          |        |          |          |        |          |          |          |          |          |          |          |          |          |          |          |
| 3.14 Calibrated Plan Adjusted Index Rate | \$0.00 | \$333.61 | \$294.11 | \$0.00 | \$351.34 | \$258.83 | \$291.59 | \$285.81 | \$429.06 | \$380.12 | \$369.62 | \$325.95 | \$289.00 | \$394.53 | \$322.00 |

#### Section IV: Projected Plan Level Information

|                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 4.1 Plan ID (Standard Component ID)  | 33709PA0870010 | 33709PA0870012 | 33709PA0870013 | 33709PA0880001 | 33709PA0890001 | 33709PA0890002 | 33709PA0890003 | 33709PA0940002 | 33709PA0940004 | 33709PA0940005 | 33709PA0940006 | 33709PA0940007 | 33709PA0950001 | 33709PA0950002 | 33709PA0950003 |
| 4.2 Allowed Claims                   | \$0            | \$5,805,417    | \$216,208      | \$0            | \$5,448,292    | \$5,321,899    | \$572,322      | \$42,620,842   | \$16,726,173   | \$15,863,146   | \$34,649,477   | \$148,103      | \$19,449,981   | \$53,324,309   | \$479,618      |
| 4.3 Reinsurance                      | \$0            | \$303,740      | \$10,392       | \$0            | \$294,592      | \$232,867      | \$27,341       | \$1,850,823    | \$955,755      | \$841,589      | \$1,805,481    | \$7,088        | \$851,868      | \$2,895,910    | \$22,755       |
| 4.4 Member Cost Sharing              | \$0            | \$826,071      | \$45,848       | \$0            | \$618,915      | \$1,504,401    | \$124,102      | \$12,279,486   | \$1,058,053    | \$2,066,602    | \$5,051,427    | \$31,905       | \$5,484,931    | \$5,850,376    | \$106,580      |
| 4.5 Cost Sharing Reduction           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 4.6 Incurred Claims                  | \$0            | \$4,675,606    | \$159,968      | \$0            | \$4,534,786    | \$3,584,631    | \$420,879      | \$28,490,533   | \$14,712,365   | \$12,954,955   | \$27,792,569   | \$109,109      | \$13,113,182   | \$44,578,023   | \$350,282      |
| 4.7 Risk Adjustment Transfer Amount  | \$0            | \$52,945       | \$1,811        | \$0            | \$51,350       | \$40,591       | \$4,766        | \$322,616      | \$166,597      | \$146,697      | \$314,713      | \$1,236        | \$148,489      | \$504,785      | \$3,966        |
| 4.8 Premium                          | \$0            | \$5,167,057    | \$176,769      | \$0            | \$5,011,219    | \$3,961,045    | \$465,104      | \$31,482,877   | \$16,256,467   | \$14,314,349   | \$30,708,652   | \$120,560      | \$14,490,715   | \$49,259,313   | \$387,065      |
| 4.9 Projected Member Months          | 0              | 8,040          | 312            | 0              | 7,404          | 7,944          | 828            | 57,180         | 19,668         | 19,548         | 43,128         | 192            | 26,028         | 64,812         | 624            |
| 4.10 Loss Ratio                      | #DIV/0!        | 89.57%         | 89.58%         | #DIV/0!        | 89.57%         | 89.58%         | 89.57%         | 89.58%         | 89.58%         | 89.59%         | 89.59%         | 89.58%         | 89.58%         | 89.58%         | 89.58%         |
| Per Member Per Month                 |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 4.11 Allowed Claims                  | #DIV/0!        | \$722.07       | \$692.97       | #DIV/0!        | \$735.86       | \$669.93       | \$691.21       | \$745.38       | \$850.43       | \$811.50       | \$803.41       | \$771.37       | \$747.27       | \$822.75       | \$768.62       |
| 4.12 Reinsurance                     | #DIV/0!        | \$37.78        | \$33.31        | #DIV/0!        | \$39.79        | \$29.31        | \$33.02        | \$32.37        | \$48.59        | \$43.05        | \$41.86        | \$36.92        | \$32.73        | \$44.68        | \$36.47        |
| 4.13 Member Cost Sharing             | #DIV/0!        | \$102.75       | \$146.95       | #DIV/0!        | \$83.59        | \$189.38       | \$149.88       | \$214.75       | \$53.80        | \$105.72       | \$117.13       | \$166.17       | \$210.73       | \$90.27        | \$170.80       |
| 4.14 Cost Sharing Reduction          | #DIV/0!        | \$0.00         | \$0.00         | #DIV/0!        | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |
| 4.15 Incurred Claims                 | #DIV/0!        | \$581.54       | \$512.72       | #DIV/0!        | \$612.48       | \$451.24       | \$508.31       | \$498.26       | \$748.04       | \$662.73       | \$644.42       | \$568.28       | \$503.81       | \$687.81       | \$561.35       |
| 4.16 Risk Adjustment Transfer Amount | #DIV/0!        | \$6.59         | \$5.81         | #DIV/0!        | \$6.94         | \$5.11         | \$5.76         | \$5.64         | \$8.47         | \$7.50         | \$7.30         | \$6.43         | \$5.70         | \$7.79         | \$6.36         |
| 4.17 Premium                         | #DIV/0!        | \$642.67       | \$566.57       | #DIV/0!        | \$676.83       | \$498.62       | \$561.72       | \$550.59       | \$826.54       | \$732.27       | \$712.04       | \$627.91       | \$556.74       | \$760.03       | \$620.30       |

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

|                                                   |                                  |                |                |                |                |                |                                      |                |                |                     |                |                        |                |                |                |
|---------------------------------------------------|----------------------------------|----------------|----------------|----------------|----------------|----------------|--------------------------------------|----------------|----------------|---------------------|----------------|------------------------|----------------|----------------|----------------|
| 1.1 Product Name                                  | my Direct Blue Lehigh Valley EPO |                |                |                |                |                | my Direct Blue Lehigh Valley EPO HSA |                |                | Lehigh Valley Major |                | my Blue Access EPO CPA |                |                |                |
| 1.2 Product ID                                    | 33709PA096                       | 33709PA097     |                |                |                |                |                                      | 33709PA098     |                |                     | 33709PA099     | 33709PA100             |                |                |                |
| 1.3 Plan Name                                     | my Direct Blue                   | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue                       | my Direct Blue | my Direct Blue | my Blue Access      | my Blue Access | my Blue Access         | my Blue Access | my Blue Access |                |
| 1.4 Plan ID (Standard Component ID)               | 33709PA0960001                   | 33709PA0970002 | 33709PA0970004 | 33709PA0970005 | 33709PA0970006 | 33709PA0970007 | 33709PA0980001                       | 33709PA0980002 | 33709PA0980003 | 33709PA0990001      | 33709PA1000002 | 33709PA1000004         | 33709PA1000005 | 33709PA1000006 | 33709PA1000007 |
| 1.5 Metal                                         | Catastrophic                     | Bronze         | Silver         | Gold           | Gold           | Silver         | Bronze                               | Silver         | Silver         | Catastrophic        | Bronze         | Silver                 | Gold           | Gold           | Silver         |
| 1.6 AV Metal Value                                | 0.575                            | 0.649          | 0.717          | 0.817          | 0.784          | 0.720          | 0.648                                | 0.660          | 0.719          | 0.575               | 0.649          | 0.717                  | 0.817          | 0.784          | 0.720          |
| 1.7 Plan Category                                 | Renewing                         | Renewing       | Renewing       | Renewing       | Renewing       | New            | Renewing                             | Renewing       | Renewing       | Renewing            | Renewing       | Renewing               | Renewing       | Renewing       | New            |
| 1.8 Plan Type                                     | EPO                              | EPO            | EPO            | EPO            | EPO            | EPO            | EPO                                  | EPO            | EPO            | EPO                 | EPO            | EPO                    | EPO            | EPO            | EPO            |
| 1.9 Exchange Plan?                                | Yes                              | Yes            | Yes            | Yes            | Yes            | No             | Yes                                  | Yes            | Yes            | No                  | Yes            | Yes                    | Yes            | Yes            | No             |
| 1.10 Effective Date of Proposed Rates             | 01/01/2021                       | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021                           | 01/01/2021     | 01/01/2021     | 01/01/2021          | 01/01/2021     | 01/01/2021             | 01/01/2021     | 01/01/2021     | 01/01/2021     |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | -9.78%                           | -1.02%         | 7.70%          | -6.91%         | -6.74%         | 0.00%          | 0.25%                                | 3.35%          | -3.62%         | -9.77%              | -0.92%         | 7.82%                  | -6.80%         | -6.64%         | 0.00%          |
| 1.12 Product Rate Increase %                      | -9.78%                           |                |                | -2.19%         |                |                |                                      | 3.16%          |                | -9.77%              |                |                        | -2.82%         |                |                |
| 1.13 Submission Level Rate Increase %             |                                  |                |                |                |                |                |                                      |                |                |                     |                |                        |                |                | -0.1           |

Section II: Experience Period and Current Plan Level

|                                     |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|-------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 2.1 Plan ID (Standard Component ID) | 33709PA0960001 | 33709PA0970002 | 33709PA0970004 | 33709PA0970005 | 33709PA0970006 | 33709PA0970007 | 33709PA0980001 | 33709PA0980002 | 33709PA0980003 | 33709PA0990001 | 33709PA1000002 | 33709PA1000004 | 33709PA1000005 | 33709PA1000006 | 33709PA1000007 |
| 2.2 Allowed Claims                  | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.3 Reinsurance                     | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.4 Member Cost Sharing             | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.5 Cost Sharing Reduction          | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.6 Incurred Claims                 | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.7 Risk Adjustment Transfer Amount | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.8 Premium                         | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.9 Experience Period Member Months | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| 2.10 Current Enrollment             | 152            | 1,308          | 638            | 512            | 1,090          | 0              | 21             | 1,829          | 48             | 55             | 1,170          | 80             | 214            | 415            | 0              |
| 2.11 Current Premium PMPM           | \$445.86       | \$568.73       | \$784.64       | \$804.25       | \$780.64       | \$0.00         | \$567.76       | \$751.88       | \$658.01       | \$452.90       | \$683.59       | \$943.10       | \$966.67       | \$938.30       | \$0.00         |
| 2.12 Loss Ratio                     | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |

Per Member Per Month

|                                      |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|--------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 2.13 Allowed Claims                  | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.14 Reinsurance                     | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.15 Member Cost Sharing             | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.16 Cost Sharing Reduction          | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.17 Incurred Claims                 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.18 Risk Adjustment Transfer Amount | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.19 Premium                         | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |

Section III: Plan Adjustment Factors

|                                        |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|----------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 3.1 Plan ID (Standard Component ID)    | 33709PA0960001 | 33709PA0970002 | 33709PA0970004 | 33709PA0970005 | 33709PA0970006 | 33709PA0970007 | 33709PA0980001 | 33709PA0980002 | 33709PA0980003 | 33709PA0990001 | 33709PA1000002 | 33709PA1000004 | 33709PA1000005 | 33709PA1000006 | 33709PA1000007 |
| 3.2 Market Adjusted Index Rate         |                |                |                |                |                |                |                |                |                |                |                |                |                |                | \$76           |
| 3.3 AV and Cost Sharing Design of Plan | 0.5304         | 0.6722         | 1.0091         | 0.8940         | 0.8693         | 0.7666         | 0.6797         | 0.9279         | 0.7573         | 0.5304         | 0.6722         | 1.0091         | 0.8940         | 0.8693         | 0.7666         |
| 3.4 Provider Network Adjustment        | 0.9884         | 1.0041         | 1.0041         | 1.0041         | 1.0041         | 1.0041         | 1.0041         | 1.0041         | 1.0041         | 1.0041         | 1.0041         | 1.2082         | 1.2082         | 1.2082         | 1.2082         |
| 3.5 Benefits in Addition to EHB        | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         |
| Administrative Costs                   |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.6 Administrative Expense             | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          |
| 3.7 Taxes and Fees                     | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          |
| 3.8 Profit & Risk Load                 | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |
| 3.9 Catastrophic Adjustment            | 0.9200         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 0.9200         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         |
| 3.10 Plan Adjusted Index Rate          | \$399.69       | \$559.34       | \$839.67       | \$743.90       | \$723.35       | \$637.89       | \$565.58       | \$772.11       | \$630.15       | \$406.04       | \$673.03       | \$1,010.35     | \$895.11       | \$870.38       | \$767.55       |

|                                          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 3.11 Age Calibration Factor              |          |          |          |          |          |          |          |          |          |          |          |          |          |          | 0.5      |
| 3.12 Geographic Calibration Factor       |          |          |          |          |          |          |          |          |          |          |          |          |          |          | 0.9      |
| 3.13 Tobacco Calibration Factor          |          |          |          |          |          |          |          |          |          |          |          |          |          |          | 0.9      |
| 3.14 Calibrated Plan Adjusted Index Rate | \$207.48 | \$290.35 | \$435.87 | \$386.16 | \$375.49 | \$331.13 | \$293.59 | \$400.80 | \$327.11 | \$210.77 | \$349.37 | \$524.47 | \$464.65 | \$451.81 | \$398.43 |

Section IV: Projected Plan Level Information

|                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 4.1 Plan ID (Standard Component ID)  | 33709PA0960001 | 33709PA0970002 | 33709PA0970004 | 33709PA0970005 | 33709PA0970006 | 33709PA0970007 | 33709PA0980001 | 33709PA0980002 | 33709PA0980003 | 33709PA0990001 | 33709PA1000002 | 33709PA1000004 | 33709PA1000005 | 33709PA1000006 | 33709PA1000007 |
| 4.2 Allowed Claims                   | \$1,379,293    | \$16,437,731   | \$6,479,505    | \$6,173,010    | \$13,496,216   | \$65,824       | \$7,661,253    | \$20,731,739   | \$187,399      | \$547,596      | \$21,462,733   | \$1,309,823    | \$2,999,676    | \$7,023,773    | \$90,519       |
| 4.3 Reinsurance                      | \$49,064       | \$713,813      | \$370,247      | \$327,497      | \$703,248      | \$3,150        | \$335,547      | \$1,125,889    | \$8,891        | \$19,479       | \$932,026      | \$74,845       | \$159,142      | \$365,988      | \$4,332        |
| 4.4 Member Cost Sharing              | \$574,958      | \$4,735,873    | \$409,876      | \$804,201      | \$1,967,567    | \$14,180       | \$2,160,488    | \$2,274,544    | \$41,644       | \$228,265      | \$6,183,626    | \$82,856       | \$390,789      | \$1,023,972    | \$19,500       |
| 4.5 Cost Sharing Reduction           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 4.6 Incurred Claims                  | \$755,271      | \$10,988,045   | \$5,699,382    | \$5,041,312    | \$10,825,402   | \$48,494       | \$5,165,219    | \$17,331,306   | \$136,864      | \$299,852      | \$14,347,082   | \$1,152,122    | \$2,449,745    | \$5,633,814    | \$66,686       |
| 4.7 Risk Adjustment Transfer Amount  | \$8,552        | \$124,424      | \$64,538       | \$57,086       | \$122,583      | \$549          | \$58,489       | \$196,253      | \$1,550        | \$3,395        | \$162,461      | \$13,046       | \$27,740       | \$63,795       | \$755          |
| 4.8 Premium                          | \$834,552      | \$12,142,114   | \$6,297,547    | \$5,570,310    | \$11,961,238   | \$53,583       | \$5,707,823    | \$19,151,327   | \$151,236      | \$331,328      | \$15,853,965   | \$1,273,042    | \$2,706,806    | \$6,224,938    | \$73,685       |
| 4.9 Projected Member Months          | 2,088          | 21,708         | 7,500          | 7,488          | 16,536         | 84             | 10,092         | 24,804         | 240            | 816            | 23,556         | 1,260          | 3,024          | 7,152          | 96             |
| 4.10 Loss Ratio                      | 89.58%         | 89.58%         | 89.58%         | 89.59%         | 89.59%         | 89.58%         | 89.58%         | 89.58%         | 89.58%         | 89.58%         | 89.58%         | 89.58%         | 89.59%         | 89.59%         | 89.58%         |
| Per Member Per Month                 |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 4.11 Allowed Claims                  | \$660.58       | \$757.22       | \$863.93       | \$824.39       | \$816.17       | \$783.62       | \$759.14       | \$835.82       | \$780.83       | \$671.07       | \$911.14       | \$1,039.54     | \$991.96       | \$982.07       | \$942.91       |
| 4.12 Reinsurance                     | \$23.50        | \$32.88        | \$49.37        | \$43.74        | \$44.53        | \$37.50        | \$33.25        | \$45.39        | \$37.05        | \$23.87        | \$39.57        | \$59.40        | \$52.63        | \$51.17        | \$45.13        |
| 4.13 Member Cost Sharing             | \$275.36       | \$218.16       | \$54.65        | \$107.40       | \$118.99       | \$168.81       | \$214.08       | \$91.70        | \$173.52       | \$279.74       | \$262.51       | \$65.76        | \$129.23       | \$143.17       | \$203.13       |
| 4.14 Cost Sharing Reduction          | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |
| 4.15 Incurred Claims                 | \$361.72       | \$506.17       | \$759.92       | \$673.25       | \$654.66       | \$577.30       | \$511.81       | \$698.73       | \$570.27       | \$367.47       | \$609.06       | \$914.38       | \$810.10       | \$787.73       | \$694.65       |
| 4.16 Risk Adjustment Transfer Amount | \$4.10         | \$5.73         | \$8.61         | \$7.62         | \$7.41         | \$6.54         | \$5.80         | \$7.91         | \$6.46         | \$4.16         | \$6.90         | \$10.35        | \$9.17         | \$8.92         | \$7.87         |
| 4.17 Premium                         | \$399.69       | \$559.34       | \$839.67       | \$743.90       | \$723.35       | \$637.89       | \$565.58       | \$772.11       | \$630.15       | \$406.04       | \$673.03       | \$1,010.35     | \$895.11       | \$870.38       | \$767.55       |

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

|                                                   |                            |                |                |                    |                   |                                                |                |                |                |                                                          |                |                |                |                        |                |
|---------------------------------------------------|----------------------------|----------------|----------------|--------------------|-------------------|------------------------------------------------|----------------|----------------|----------------|----------------------------------------------------------|----------------|----------------|----------------|------------------------|----------------|
| 1.1 Product Name                                  | my Blue Access EPO CPA HSA |                |                | Access Major Event | Blue Major Events | my Direct Blue EPO CPA Adult Dental and Vision |                |                |                | my Direct Blue Lehigh Valley EPO Adult Dental and Vision |                |                |                | my Blue Access EPO CPA |                |
| 1.2 Product ID                                    | 33709PA101                 |                |                | 33709PA102         | 33709PA104        | 33709PA112                                     |                |                |                | 33709PA113                                               |                |                |                | 33709                  |                |
| 1.3 Plan Name                                     | my Blue Access             | my Blue Access | my Blue Access | my Blue Access     | my Direct Blue    | my Direct Blue                                 | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue                                           | my Direct Blue | my Direct Blue | my Direct Blue | my Blue Access         | my Blue Access |
| 1.4 Plan ID (Standard Component ID)               | 33709PA1010001             | 33709PA1010002 | 33709PA1010003 | 33709PA1020001     | 33709PA1040001    | 33709PA1120001                                 | 33709PA1120002 | 33709PA1120003 | 33709PA1120004 | 33709PA1130001                                           | 33709PA1130002 | 33709PA1130003 | 33709PA1130004 | 33709PA1140001         | 33709PA1140002 |
| 1.5 Metal                                         | Bronze                     | Silver         | Silver         | Catastrophic       | Catastrophic      | Bronze                                         | Silver         | Silver         | Gold           | Bronze                                                   | Silver         | Silver         | Gold           | Bronze                 | Silver         |
| 1.6 AV Metal Value                                | 0.648                      | 0.660          | 0.719          | 0.575              | 0.575             | 0.649                                          | 0.717          | 0.720          | 0.817          | 0.649                                                    | 0.717          | 0.720          | 0.817          | 0.649                  | 0.717          |
| 1.7 Plan Category                                 | Renewing                   | Renewing       | Renewing       | Renewing           | Renewing          | New                                            | New            | New            | New            | New                                                      | New            | New            | New            | New                    | New            |
| 1.8 Plan Type                                     | EPO                        | EPO            | EPO            | EPO                | EPO               | EPO                                            | EPO            | EPO            | EPO            | EPO                                                      | EPO            | EPO            | EPO            | EPO                    | EPO            |
| 1.9 Exchange Plan?                                | Yes                        | Yes            | No             | Yes                | Yes               | Yes                                            | Yes            | No             | Yes            | Yes                                                      | Yes            | No             | Yes            | Yes                    | Yes            |
| 1.10 Effective Date of Proposed Rates             | 01/01/2021                 | 01/01/2021     | 01/01/2021     | 01/01/2021         | 01/01/2021        | 01/01/2021                                     | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021                                               | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021             | 01/01/2021     |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | 0.36%                      | 3.46%          | -3.52%         | -9.67%             | -18.09%           | 0.00%                                          | 0.00%          | 0.00%          | 0.00%          | 0.00%                                                    | 0.00%          | 0.00%          | 0.00%          | 0.00%                  | 0.00%          |
| 1.12 Product Rate Increase %                      |                            | 3.24%          |                | -9.67%             | -18.09%           |                                                |                |                |                |                                                          |                |                |                |                        | 0.00%          |
| 1.13 Submission Level Rate Increase %             | 10%                        |                |                |                    |                   |                                                |                |                |                |                                                          |                |                |                |                        | 0.00%          |

Section II: Experience Period and Current Plan Level

|                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 2.1 Plan ID (Standard Component ID)  | 33709PA1010001 | 33709PA1010002 | 33709PA1010003 | 33709PA1020001 | 33709PA1040001 | 33709PA1120001 | 33709PA1120002 | 33709PA1120003 | 33709PA1120004 | 33709PA1130001 | 33709PA1130002 | 33709PA1130003 | 33709PA1130004 | 33709PA1140001 | 33709PA1140002 |
| 2.2 Allowed Claims                   | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.3 Reinsurance                      | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.4 Member Cost Sharing              | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.5 Cost Sharing Reduction           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.6 Incurred Claims                  | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.7 Risk Adjustment Transfer Amount  | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.8 Premium                          | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.9 Experience Period Member Months  | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| 2.10 Current Enrollment              | 18             | 447            | 10             | 44             | 19             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| 2.11 Current Premium PMPM            | \$682.42       | \$903.73       | \$790.90       | \$544.36       | \$452.90       | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |
| 2.12 Loss Ratio                      | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| Per Member Per Month                 |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 2.13 Allowed Claims                  | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| 2.14 Reinsurance                     | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| 2.15 Member Cost Sharing             | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| 2.16 Cost Sharing Reduction          | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| 2.17 Incurred Claims                 | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| 2.18 Risk Adjustment Transfer Amount | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |
| 2.19 Premium                         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |

Section III: Plan Adjustment Factors

|                                          |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 3.1 Plan ID (Standard Component ID)      | 33709PA1010001 | 33709PA1010002 | 33709PA1010003 | 33709PA1020001 | 33709PA1040001 | 33709PA1120001 | 33709PA1120002 | 33709PA1120003 | 33709PA1120004 | 33709PA1130001 | 33709PA1130002 | 33709PA1130003 | 33709PA1130004 | 33709PA1140001 | 33709PA1140002 |
| 3.2 Market Adjusted Index Rate           | 4.31           |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.3 AV and Cost Sharing Design of Plan   | 0.6797         | 0.9279         | 0.7573         | 0.5304         | 0.5455         | 0.6722         | 1.0091         | 0.7666         | 0.8940         | 0.6722         | 1.0091         | 0.7666         | 0.8940         | 0.6722         | 1.0091         |
| 3.4 Provider Network Adjustment          | 1.2082         | 1.2082         | 1.2082         | 1.2082         | 0.9884         | 0.9884         | 0.9884         | 0.9884         | 0.9884         | 1.0041         | 1.0041         | 1.0041         | 1.0041         | 1.2082         | 1.2082         |
| 3.5 Benefits in Addition to EHB          | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0703         | 1.0468         | 1.0616         | 1.0529         | 1.0692         | 1.0461         | 1.0607         | 1.0520         | 1.0575         | 1.0383         |
| Administrative Costs                     |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.6 Administrative Expense               | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          |
| 3.7 Taxes and Fees                       | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          |
| 3.8 Profit & Risk Load                   | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |
| 3.9 Catastrophic Adjustment              | 1.0000         | 1.0000         | 1.0000         | 0.9200         | 0.9200         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         |
| 3.10 Plan Adjusted Index Rate            | \$680.54       | \$929.05       | \$758.24       | \$488.57       | \$368.65       | \$589.30       | \$865.23       | \$666.59       | \$771.00       | \$598.04       | \$878.38       | \$676.61       | \$782.58       | \$711.73       | \$1,049.05     |
| 3.11 Age Calibration Factor              | 349            |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.12 Geographic Calibration Factor       | 774            |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.13 Tobacco Calibration Factor          | 929            |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.14 Calibrated Plan Adjusted Index Rate | \$353.27       | \$482.27       | \$393.60       | \$253.62       | \$191.36       | \$305.90       | \$449.14       | \$346.03       | \$400.23       | \$310.44       | \$455.97       | \$351.23       | \$406.24       | \$369.46       | \$544.56       |

Section IV: Projected Plan Level Information

|                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 4.1 Plan ID (Standard Component ID)  | 33709PA1010001 | 33709PA1010002 | 33709PA1010003 | 33709PA1020001 | 33709PA1040001 | 33709PA1120001 | 33709PA1120002 | 33709PA1120003 | 33709PA1120004 | 33709PA1130001 | 33709PA1130002 | 33709PA1130003 | 33709PA1130004 | 33709PA1140001 | 33709PA1140002 |
| 4.2 Allowed Claims                   | \$5,469,729    | \$6,456,698    | \$45,098       | \$562,006      | \$270,858      | \$7,792,739    | \$9,625,368    | \$157,232      | \$3,127,053    | \$3,060,372    | \$3,774,089    | \$69,818       | \$1,228,063    | \$3,965,926    | \$906,666      |
| 4.3 Reinsurance                      | \$239,563      | \$350,647      | \$2,140        | \$19,992       | \$9,882        | \$338,402      | \$550,006      | \$7,525        | \$165,900      | \$132,898      | \$215,656      | \$3,341        | \$65,153       | \$172,222      | \$51,808       |
| 4.4 Member Cost Sharing              | \$1,542,474    | \$708,384      | \$10,022       | \$234,272      | \$108,859      | \$2,245,165    | \$608,875      | \$33,872       | \$407,383      | \$881,723      | \$238,739      | \$15,041       | \$159,988      | \$1,142,622    | \$57,353       |
| 4.5 Cost Sharing Reduction           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 4.6 Incurred Claims                  | \$3,687,692    | \$5,397,666    | \$32,937       | \$307,742      | \$152,117      | \$5,209,172    | \$8,466,487    | \$115,835      | \$2,553,770    | \$2,045,751    | \$3,319,694    | \$51,436       | \$1,002,922    | \$2,651,082    | \$797,505      |
| 4.7 Risk Adjustment Transfer Amount  | \$41,758       | \$61,121       | \$373          | \$3,485        | \$1,723        | \$58,987       | \$95,871       | \$1,312        | \$28,918       | \$23,165       | \$37,591       | \$582          | \$11,357       | \$30,020       | \$9,031        |
| 4.8 Premium                          | \$4,075,087    | \$5,964,500    | \$36,395       | \$340,407      | \$168,103      | \$5,756,274    | \$9,354,826    | \$127,986      | \$2,821,873    | \$2,260,608    | \$3,668,123    | \$56,835       | \$1,108,135    | \$2,929,491    | \$881,199      |
| 4.9 Projected Member Months          | 5,988          | 6,420          | 48             | 696            | 456            | 9,768          | 10,812         | 192            | 3,660          | 3,780          | 4,176          | 84             | 1,416          | 4,116          | 840            |
| 4.10 Loss Ratio                      | 89.58%         | 89.58%         | 89.58%         | 89.58%         | 89.57%         | 89.58%         | 89.59%         | 89.59%         | 89.58%         | 89.58%         | 89.58%         | 89.58%         | 89.59%         | 89.58%         | 89.58%         |
| Per Member Per Month                 |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 4.11 Allowed Claims                  | \$913.45       | \$1,005.72     | \$939.54       | \$807.48       | \$593.99       | \$797.78       | \$890.25       | \$818.92       | \$854.39       | \$809.62       | \$903.76       | \$831.17       | \$867.28       | \$963.54       | \$1,079.36     |
| 4.12 Reinsurance                     | \$40.01        | \$54.62        | \$44.58        | \$28.72        | \$21.67        | \$34.64        | \$50.87        | \$39.19        | \$45.33        | \$35.16        | \$51.64        | \$39.78        | \$46.01        | \$41.84        | \$61.68        |
| 4.13 Member Cost Sharing             | \$257.59       | \$110.34       | \$208.78       | \$336.60       | \$238.73       | \$229.85       | \$56.31        | \$176.42       | \$111.31       | \$233.26       | \$57.17        | \$179.06       | \$112.99       | \$277.61       | \$68.28        |
| 4.14 Cost Sharing Reduction          | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |
| 4.15 Incurred Claims                 | \$615.85       | \$840.76       | \$686.18       | \$442.16       | \$333.59       | \$533.29       | \$783.06       | \$603.31       | \$697.75       | \$541.20       | \$794.95       | \$612.33       | \$708.28       | \$644.09       | \$949.41       |
| 4.16 Risk Adjustment Transfer Amount | \$6.97         | \$9.52         | \$7.77         | \$5.01         | \$3.78         | \$6.04         | \$8.87         | \$6.83         | \$7.90         | \$6.13         | \$9.00         | \$6.93         | \$8.02         | \$7.29         | \$10.75        |
| 4.17 Premium                         | \$680.54       | \$929.05       | \$758.24       | \$488.57       | \$368.65       | \$589.30       | \$865.23       | \$666.59       | \$771.00       | \$598.04       | \$878.38       | \$676.61       | \$782.58       | \$711.73       | \$1,049.05     |

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

|                                                   |                         |                |                                                |                |                |                |                        |                |                |                |                                                |                |                |                |                            |                |
|---------------------------------------------------|-------------------------|----------------|------------------------------------------------|----------------|----------------|----------------|------------------------|----------------|----------------|----------------|------------------------------------------------|----------------|----------------|----------------|----------------------------|----------------|
| 1.1 Product Name                                  | Adult Dental and Vision |                | my Direct Blue EPO WPA Adult Dental and Vision |                |                |                | my Blue Access PPO WPA |                |                |                | my Blue Access PPO WPA Adult Dental and Vision |                |                |                | my Blue Access PPO WPA HSA |                |
| 1.2 Product ID                                    | PA114                   |                | 33709PA115                                     |                |                |                | 33709PA116             |                |                |                | 33709PA117                                     |                |                |                | 33709PA118                 |                |
| 1.3 Plan Name                                     | my Blue Access          | my Blue Access | my Direct Blue                                 | my Direct Blue | my Direct Blue | my Direct Blue | my Blue Access         | my Blue Access | my Blue Access | my Blue Access | my Blue Access                                 | my Blue Access | my Blue Access | my Blue Access | my Blue Access             | my Blue Access |
| 1.4 Plan ID (Standard Component ID)               | 33709PA1140003          | 33709PA1140004 | 33709PA1150001                                 | 33709PA1150002 | 33709PA1150003 | 33709PA1150004 | 33709PA1160001         | 33709PA1160002 | 33709PA1160003 | 33709PA1160004 | 33709PA1170001                                 | 33709PA1170002 | 33709PA1170003 | 33709PA1180001 | 33709PA1180002             | 33709PA1180002 |
| 1.5 Metal                                         | Silver                  | Gold           | Bronze                                         | Silver         | Silver         | Gold           | Bronze                 | Silver         | Gold           | Gold           | Bronze                                         | Silver         | Gold           | Bronze         | Silver                     | Silver         |
| 1.6 AV Metal Value                                | 0.720                   | 0.817          | 0.649                                          | 0.717          | 0.720          | 0.817          | 0.649                  | 0.720          | 0.817          | 0.784          | 0.649                                          | 0.720          | 0.817          | 0.648          | 0.719                      | 0.719          |
| 1.7 Plan Category                                 | New                     | New            | New                                            | New            | New            | New            | New                    | New            | New            | New            | New                                            | New            | New            | New            | New                        | New            |
| 1.8 Plan Type                                     | EPO                     | EPO            | EPO                                            | EPO            | EPO            | EPO            | PPO                    | PPO            | PPO            | PPO            | PPO                                            | PPO            | PPO            | PPO            | PPO                        | PPO            |
| 1.9 Exchange Plan?                                | No                      | Yes            | Yes                                            | Yes            | No             | Yes            | No                     | No             | No             | No             | No                                             | No             | No             | No             | No                         | No             |
| 1.10 Effective Date of Proposed Rates             | 01/01/2021              | 01/01/2021     | 01/01/2021                                     | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021             | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021                                     | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021                 | 01/01/2021     |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | 0.00%                   | 0.00%          | 0.00%                                          | 0.00%          | 0.00%          | 0.00%          | 0.00%                  | 0.00%          | 0.00%          | 0.00%          | 0.00%                                          | 0.00%          | 0.00%          | 0.00%          | 0.00%                      | 0.00%          |
| 1.12 Production Rate Increase %                   | 0%                      |                | 0.00%                                          |                |                |                | 0.00%                  |                |                |                | 0.00%                                          |                |                |                | 0.00%                      |                |
| 1.13 Submission Level Rate Increase %             |                         |                |                                                |                |                |                |                        |                |                |                |                                                |                |                |                |                            |                |

Section II: Experience Period and Current Plan Level

|                                     |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|-------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 2.1 Plan ID (Standard Component ID) | 33709PA1140003 | 33709PA1140004 | 33709PA1150001 | 33709PA1150002 | 33709PA1150003 | 33709PA1150004 | 33709PA1160001 | 33709PA1160002 | 33709PA1160003 | 33709PA1160004 | 33709PA1170001 | 33709PA1170002 | 33709PA1170003 | 33709PA1180001 | 33709PA1180002 | 33709PA1180002 |
| 2.2 Allowed Claims                  | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.3 Reinsurance                     | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.4 Member Cost Sharing             | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.5 Cost Sharing Reduction          | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.6 Incurred Claims                 | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.7 Risk Adjustment Transfer Amount | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.8 Premium                         | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 2.9 Experience Period Member Months | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| 2.10 Current Enrollment             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| 2.11 Current Premium PMPM           | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |
| 2.12 Loss Ratio                     | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        |

Per Member Per Month

|                                      |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|--------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 2.13 Allowed Claims                  | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.14 Reinsurance                     | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.15 Member Cost Sharing             | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.16 Cost Sharing Reduction          | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.17 Incurred Claims                 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.18 Risk Adjustment Transfer Amount | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 2.19 Premium                         | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |

Section III: Plan Adjustment Factors

|                                        |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|----------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 3.1 Plan ID (Standard Component ID)    | 33709PA1140003 | 33709PA1140004 | 33709PA1150001 | 33709PA1150002 | 33709PA1150003 | 33709PA1150004 | 33709PA1160001 | 33709PA1160002 | 33709PA1160003 | 33709PA1160004 | 33709PA1170001 | 33709PA1170002 | 33709PA1170003 | 33709PA1180001 | 33709PA1180002 | 33709PA1180002 |
| 3.2 Market Adjusted Index Rate         |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.3 AV and Cost Sharing Design of Plan | 0.7666         | 0.8940         | 0.6700         | 1.0156         | 0.7713         | 0.9063         | 0.6700         | 0.7713         | 0.9063         | 0.8749         | 0.6700         | 0.7713         | 0.9063         | 0.6788         | 0.7647         | 0.7647         |
| 3.4 Provider Network Adjustment        | 1.2082         | 1.2082         | 0.8864         | 0.8864         | 0.8864         | 0.8864         | 1.0983         | 1.0983         | 1.0983         | 1.0983         | 1.0983         | 1.0983         | 1.0983         | 1.0983         | 1.0983         | 1.0983         |
| 3.5 Benefits in Addition to EHB        | 1.0504         | 1.0432         | 1.0823         | 1.0543         | 1.0714         | 1.0608         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0664         | 1.0577         | 1.0491         | 1.0000         | 1.0000         | 1.0000         |
| Administrative Costs                   |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 3.6 Administrative Expense             | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%          |
| 3.7 Taxes and Fees                     | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%          |
| 3.8 Profit & Risk Load                 | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |
| 3.9 Catastrophic Adjustment            | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000         |
| 3.10 Plan Adjusted Index Rate          | \$806.23       | \$933.78       | \$532.66       | \$786.53       | \$607.02       | \$706.21       | \$609.81       | \$702.01       | \$824.88       | \$796.30       | \$650.30       | \$742.52       | \$865.38       | \$617.82       | \$696.00       | \$696.00       |

|                                          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 3.11 Age Calibration Factor              |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
| 3.12 Geographic Calibration Factor       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
| 3.13 Tobacco Calibration Factor          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
| 3.14 Calibrated Plan Adjusted Index Rate | \$418.52 | \$484.72 | \$276.50 | \$408.29 | \$315.10 | \$366.59 | \$316.55 | \$364.41 | \$428.20 | \$413.36 | \$337.57 | \$385.44 | \$449.22 | \$320.71 | \$361.29 | \$361.29 |

Section IV: Projected Plan Level Information

|                                      |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 4.1 Plan ID (Standard Component ID)  | 33709PA1140003 | 33709PA1140004 | 33709PA1150001 | 33709PA1150002 | 33709PA1150003 | 33709PA1150004 | 33709PA1160001 | 33709PA1160002 | 33709PA1160003 | 33709PA1160004 | 33709PA1170001 | 33709PA1170002 | 33709PA1170003 | 33709PA1180001 | 33709PA1180002 | 33709PA1180002 |
| 4.2 Allowed Claims                   | \$11,885       | \$583,653      | \$1,908,380    | \$1,160,818    | \$98,008       | \$1,982,984    | \$1,648,667    | \$360,647      | \$2,283,696    | \$1,084,414    | \$201,230      | \$141,678      | \$559,011      | \$757,072      | \$441,952      | \$441,952      |
| 4.3 Reinsurance                      | \$569          | \$30,965       | \$82,660       | \$66,582       | \$4,711        | \$106,114      | \$71,411       | \$17,334       | \$122,206      | \$56,737       | \$8,716        | \$6,810        | \$29,914       | \$33,127       | \$21,113       | \$21,113       |
| 4.4 Member Cost Sharing              | \$2,560        | \$76,037       | \$553,295      | \$69,310       | \$20,783       | \$243,405      | \$477,997      | \$76,477       | \$280,317      | \$154,305      | \$58,343       | \$30,044       | \$68,617       | \$214,010      | \$95,832       | \$95,832       |
| 4.5 Cost Sharing Reduction           | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| 4.6 Incurred Claims                  | \$8,756        | \$476,652      | \$1,272,424    | \$1,024,926    | \$72,514       | \$1,633,464    | \$1,099,259    | \$266,835      | \$1,881,173    | \$873,373      | \$134,172      | \$104,825      | \$460,480      | \$509,935      | \$325,006      | \$325,006      |
| 4.7 Risk Adjustment Transfer Amount  | \$99           | \$5,397        | \$14,408       | \$11,606       | \$821          | \$18,497       | \$12,448       | \$3,022        | \$21,302       | \$9,890        | \$1,519        | \$1,187        | \$5,214        | \$5,774        | \$3,680        | \$3,680        |
| 4.8 Premium                          | \$9,675        | \$526,650      | \$1,406,226    | \$1,132,604    | \$80,127       | \$1,805,074    | \$1,214,742    | \$294,844      | \$2,078,703    | \$965,119      | \$148,269      | \$115,833      | \$508,846      | \$563,452      | \$359,138      | \$359,138      |
| 4.9 Projected Member Months          | 12             | 564            | 2,640          | 1,440          | 132            | 2,556          | 1,992          | 420            | 2,520          | 1,212          | 228            | 156            | 588            | 912            | 516            | 516            |
| 4.10 Loss Ratio                      | 89.59%         | 89.59%         | 89.57%         | 89.58%         | 89.58%         | 89.58%         | 89.58%         | 89.58%         | 89.58%         | 89.58%         | 89.57%         | 89.58%         | 89.58%         | 89.58%         | 89.58%         | 89.58%         |
| Per Member Per Month                 |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| 4.11 Allowed Claims                  | \$990.45       | \$1,034.85     | \$722.87       | \$806.12       | \$742.49       | \$775.82       | \$827.64       | \$858.68       | \$906.23       | \$894.73       | \$882.59       | \$908.19       | \$950.70       | \$830.12       | \$856.50       | \$856.50       |
| 4.12 Reinsurance                     | \$47.40        | \$54.90        | \$31.31        | \$46.24        | \$35.69        | \$41.52        | \$35.85        | \$41.27        | \$48.49        | \$46.81        | \$38.23        | \$43.65        | \$50.87        | \$36.32        | \$40.92        | \$40.92        |
| 4.13 Member Cost Sharing             | \$213.37       | \$134.82       | \$209.58       | \$48.13        | \$157.45       | \$95.23        | \$239.96       | \$182.09       | \$111.24       | \$127.31       | \$255.89       | \$192.59       | \$116.70       | \$234.66       | \$185.72       | \$185.72       |
| 4.14 Cost Sharing Reduction          | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00         |
| 4.15 Incurred Claims                 | \$729.68       | \$845.13       | \$481.98       | \$711.75       | \$549.35       | \$639.97       | \$551.84       | \$635.32       | \$746.50       | \$720.60       | \$588.47       | \$671.95       | \$783.13       | \$559.14       | \$629.86       | \$629.86       |
| 4.16 Risk Adjustment Transfer Amount | \$8.26         | \$9.57         | \$5.46         | \$8.06         | \$6.22         | \$7.24         | \$6.25         | \$7.19         | \$8.45         | \$8.16         | \$6.66         | \$7.61         | \$8.87         | \$6.33         | \$7.13         | \$7.13         |
| 4.17 Premium                         | \$806.23       | \$933.78       | \$532.66       | \$786.53       | \$607.02       | \$706.21       | \$609.81       | \$702.01       | \$824.88       | \$796.30       | \$650.30       | \$742.52       | \$865.38       | \$617.82       | \$696.00       | \$696.00       |

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

|                                                      |                         |                |                |                |                |                                                 |                |                |                |                             |                |                |                                      |                |
|------------------------------------------------------|-------------------------|----------------|----------------|----------------|----------------|-------------------------------------------------|----------------|----------------|----------------|-----------------------------|----------------|----------------|--------------------------------------|----------------|
| Section I: General Product and Plan Information      |                         |                |                |                |                |                                                 |                |                |                |                             |                |                |                                      |                |
| 1.1 Product Name                                     | my Direct Blue Erie EPO |                |                |                |                | my Direct Blue Erie EPO Adult Dental and Vision |                |                |                | my Direct Blue Erie EPO HSA |                |                | my Direct Blue Erie EPO Catastrophic |                |
| 1.2 Product ID                                       | 33709PA121              |                |                |                |                | 33709PA122                                      |                |                |                | 33709PA123                  |                |                | 33709PA124                           |                |
| 1.3 Plan Name                                        | my Direct Blue          | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue                                  | my Direct Blue | my Direct Blue | my Direct Blue | my Direct Blue              | my Direct Blue | my Direct Blue | my Direct Blue                       | my Direct Blue |
| 1.4 Plan ID (Standard Component ID)                  | 33709PA1210001          | 33709PA1210002 | 33709PA1210003 | 33709PA1210004 | 33709PA1210005 | 33709PA1220001                                  | 33709PA1220002 | 33709PA1220003 | 33709PA1220004 | 33709PA1230001              | 33709PA1230002 | 33709PA1230003 | 33709PA1240001                       | 33709PA1240002 |
| 1.5 Metal                                            | Bronze                  | Silver         | Silver         | Gold           | Gold           | Bronze                                          | Silver         | Silver         | Gold           | Bronze                      | Silver         | Silver         | Catastrophic                         | Catastrophic   |
| 1.6 AV Metal Value                                   | 0.649                   | 0.717          | 0.720          | 0.817          | 0.784          | 0.649                                           | 0.717          | 0.720          | 0.817          | 0.648                       | 0.660          | 0.719          | 0.575                                | 0.575          |
| 1.7 Plan Category                                    | New                     | New            | New            | New            | New            | New                                             | New            | New            | New            | New                         | New            | New            | New                                  | New            |
| 1.8 Plan Type                                        | EPO                     | EPO            | EPO            | EPO            | EPO            | EPO                                             | EPO            | EPO            | EPO            | EPO                         | EPO            | EPO            | EPO                                  | EPO            |
| 1.9 Exchange Plan?                                   | Yes                     | Yes            | No             | Yes            | Yes            | Yes                                             | Yes            | No             | Yes            | Yes                         | Yes            | No             | Yes                                  | Yes            |
| 1.10 Effective Date of Proposed Rates                | 01/01/2021              | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021                                      | 01/01/2021     | 01/01/2021     | 01/01/2021     | 01/01/2021                  | 01/01/2021     | 01/01/2021     | 01/01/2021                           | 01/01/2021     |
| 1.11 Cumulative Rate Change % (over 12 mos prior)    | 0.00%                   | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%                                           | 0.00%          | 0.00%          | 0.00%          | 0.00%                       | 0.00%          | 0.00%          | 0.00%                                | 0.00%          |
| 1.12 Product Rate Increase %                         |                         |                |                |                |                | 0.00%                                           |                |                |                |                             |                |                | 0.00%                                |                |
| 1.13 Submission Level Rate Increase %                |                         |                |                |                |                |                                                 |                |                |                | 0.00%                       |                |                | 0.00%                                |                |
| Section II: Experience Period and Current Plan Level |                         |                |                |                |                |                                                 |                |                |                |                             |                |                |                                      |                |
| 2.1 Plan ID (Standard Component ID)                  | 33709PA1210001          | 33709PA1210002 | 33709PA1210003 | 33709PA1210004 | 33709PA1210005 | 33709PA1220001                                  | 33709PA1220002 | 33709PA1220003 | 33709PA1220004 | 33709PA1230001              | 33709PA1230002 | 33709PA1230003 | 33709PA1240001                       | 33709PA1240002 |
| 2.2 Allowed Claims                                   | \$0                     | \$0            | \$0            | \$0            | \$0            | \$0                                             | \$0            | \$0            | \$0            | \$0                         | \$0            | \$0            | \$0                                  | \$0            |
| 2.3 Reinsurance                                      | \$0                     | \$0            | \$0            | \$0            | \$0            | \$0                                             | \$0            | \$0            | \$0            | \$0                         | \$0            | \$0            | \$0                                  | \$0            |
| 2.4 Member Cost Sharing                              | \$0                     | \$0            | \$0            | \$0            | \$0            | \$0                                             | \$0            | \$0            | \$0            | \$0                         | \$0            | \$0            | \$0                                  | \$0            |
| 2.5 Cost Sharing Reduction                           | \$0                     | \$0            | \$0            | \$0            | \$0            | \$0                                             | \$0            | \$0            | \$0            | \$0                         | \$0            | \$0            | \$0                                  | \$0            |
| 2.6 Incurred Claims                                  | \$0                     | \$0            | \$0            | \$0            | \$0            | \$0                                             | \$0            | \$0            | \$0            | \$0                         | \$0            | \$0            | \$0                                  | \$0            |
| 2.7 Risk Adjustment Transfer Amount                  | \$0                     | \$0            | \$0            | \$0            | \$0            | \$0                                             | \$0            | \$0            | \$0            | \$0                         | \$0            | \$0            | \$0                                  | \$0            |
| 2.8 Premium                                          | \$0                     | \$0            | \$0            | \$0            | \$0            | \$0                                             | \$0            | \$0            | \$0            | \$0                         | \$0            | \$0            | \$0                                  | \$0            |
| 2.9 Experience Period Member Months                  | 0                       | 0              | 0              | 0              | 0              | 0                                               | 0              | 0              | 0              | 0                           | 0              | 0              | 0                                    | 0              |
| 2.10 Current Enrollment                              | 0                       | 0              | 0              | 0              | 0              | 0                                               | 0              | 0              | 0              | 0                           | 0              | 0              | 0                                    | 0              |
| 2.11 Current Premium PMPM                            | \$0.00                  | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00                                          | \$0.00         | \$0.00         | \$0.00         | \$0.00                      | \$0.00         | \$0.00         | \$0.00                               | \$0.00         |
| 2.12 Loss Ratio                                      | #DIV/0!                 | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                                         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                     | #DIV/0!        | #DIV/0!        | #DIV/0!                              | #DIV/0!        |
| Per Member Per Month                                 |                         |                |                |                |                |                                                 |                |                |                |                             |                |                |                                      |                |
| 2.13 Allowed Claims                                  | #DIV/0!                 | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                                         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                     | #DIV/0!        | #DIV/0!        | #DIV/0!                              | #DIV/0!        |
| 2.14 Reinsurance                                     | #DIV/0!                 | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                                         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                     | #DIV/0!        | #DIV/0!        | #DIV/0!                              | #DIV/0!        |
| 2.15 Member Cost Sharing                             | #DIV/0!                 | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                                         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                     | #DIV/0!        | #DIV/0!        | #DIV/0!                              | #DIV/0!        |
| 2.16 Cost Sharing Reduction                          | #DIV/0!                 | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                                         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                     | #DIV/0!        | #DIV/0!        | #DIV/0!                              | #DIV/0!        |
| 2.17 Incurred Claims                                 | #DIV/0!                 | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                                         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                     | #DIV/0!        | #DIV/0!        | #DIV/0!                              | #DIV/0!        |
| 2.18 Risk Adjustment Transfer Amount                 | #DIV/0!                 | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                                         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                     | #DIV/0!        | #DIV/0!        | #DIV/0!                              | #DIV/0!        |
| 2.19 Premium                                         | #DIV/0!                 | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                                         | #DIV/0!        | #DIV/0!        | #DIV/0!        | #DIV/0!                     | #DIV/0!        | #DIV/0!        | #DIV/0!                              | #DIV/0!        |
| Section III: Plan Adjustment Factors                 |                         |                |                |                |                |                                                 |                |                |                |                             |                |                |                                      |                |
| 3.1 Plan ID (Standard Component ID)                  | 33709PA1210001          | 33709PA1210002 | 33709PA1210003 | 33709PA1210004 | 33709PA1210005 | 33709PA1220001                                  | 33709PA1220002 | 33709PA1220003 | 33709PA1220004 | 33709PA1230001              | 33709PA1230002 | 33709PA1230003 | 33709PA1240001                       | 33709PA1240002 |
| 3.2 Market Adjusted Index Rate                       |                         |                |                |                |                |                                                 |                |                |                |                             |                |                |                                      |                |
| 3.3 AV and Cost Sharing Design of Plan               | 0.6700                  | 1.0156         | 0.7713         | 0.9063         | 0.8749         | 0.6700                                          | 1.0156         | 0.7713         | 0.9063         | 0.6788                      | 0.9214         | 0.7647         | 0.5455                               | 0.5455         |
| 3.4 Provider Network Adjustment                      | 0.8157                  | 0.8157         | 0.8157         | 0.8157         | 0.8157         | 0.8157                                          | 0.8157         | 0.8157         | 0.8157         | 0.8157                      | 0.8157         | 0.8157         | 0.8157                               | 0.8157         |
| 3.5 Benefits in Addition to EHB                      | 1.0000                  | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0894                                          | 1.0590         | 1.0776         | 1.0661         | 1.0000                      | 1.0000         | 1.0000         | 1.0000                               | 1.0000         |
| Administrative Costs                                 |                         |                |                |                |                |                                                 |                |                |                |                             |                |                |                                      |                |
| 3.6 Administrative Expense                           | 7.70%                   | 7.70%          | 7.70%          | 7.70%          | 7.70%          | 7.70%                                           | 7.70%          | 7.70%          | 7.70%          | 7.70%                       | 7.70%          | 7.70%          | 7.70%                                | 7.70%          |
| 3.7 Taxes and Fees                                   | 0.07%                   | 0.07%          | 0.07%          | 0.07%          | 0.07%          | 0.07%                                           | 0.07%          | 0.07%          | 0.07%          | 0.07%                       | 0.07%          | 0.07%          | 0.07%                                | 0.07%          |
| 3.8 Profit & Risk Load                               | 0.00%                   | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%                                           | 0.00%          | 0.00%          | 0.00%          | 0.00%                       | 0.00%          | 0.00%          | 0.00%                                | 0.00%          |
| 3.9 Catastrophic Adjustment                          | 1.0000                  | 1.0000         | 1.0000         | 1.0000         | 1.0000         | 1.0000                                          | 1.0000         | 1.0000         | 1.0000         | 1.0000                      | 1.0000         | 1.0000         | 0.9200                               | 0.9200         |
| 3.10 Plan Adjusted Index Rate                        | \$452.90                | \$686.52       | \$521.38       | \$612.63       | \$591.41       | \$493.39                                        | \$727.02       | \$561.84       | \$653.13       | \$458.85                    | \$622.84       | \$516.92       | \$339.24                             | \$339.24       |
| Section IV: Projected Plan Level Information         |                         |                |                |                |                |                                                 |                |                |                |                             |                |                |                                      |                |
| 4.1 Plan ID (Standard Component ID)                  | 33709PA1210001          | 33709PA1210002 | 33709PA1210003 | 33709PA1210004 | 33709PA1210005 | 33709PA1220001                                  | 33709PA1220002 | 33709PA1220003 | 33709PA1220004 | 33709PA1230001              | 33709PA1230002 | 33709PA1230003 | 33709PA1240001                       | 33709PA1240002 |
| 4.2 Allowed Claims                                   | \$1,549,011             | \$320,880      | \$30,611       | \$1,397,254    | \$805,389      | \$265,174                                       | \$152,016      | \$16,494       | \$275,528      | \$725,037                   | \$763,886      | \$91,601       | \$39,358                             | \$39,358       |
| 4.3 Reinsurance                                      | \$67,094                | \$18,405       | \$1,471        | \$74,770       | \$42,138       | \$11,486                                        | \$8,719        | \$793          | \$14,744       | \$31,725                    | \$41,304       | \$4,376        | \$1,436                              | \$1,436        |
| 4.4 Member Cost Sharing                              | \$449,104               | \$19,159       | \$6,491        | \$171,509      | \$114,601      | \$76,882                                        | \$9,077        | \$3,498        | \$33,820       | \$204,954                   | \$86,776       | \$19,863       | \$15,818                             | \$15,818       |
| 4.5 Cost Sharing Reduction                           | \$0                     | \$0            | \$0            | \$0            | \$0            | \$0                                             | \$0            | \$0            | \$0            | \$0                         | \$0            | \$0            | \$0                                  | \$0            |
| 4.6 Incurred Claims                                  | \$1,032,813             | \$283,316      | \$22,649       | \$1,150,975    | \$648,649      | \$176,807                                       | \$134,220      | \$12,204       | \$226,964      | \$488,358                   | \$635,806      | \$67,362       | \$22,104                             | \$22,104       |
| 4.7 Risk Adjustment Transfer Amount                  | \$11,695                | \$3,208        | \$256          | \$13,033       | \$7,345        | \$2,002                                         | \$1,520        | \$138          | \$2,570        | \$5,530                     | \$7,200        | \$763          | \$250                                | \$250          |
| 4.8 Premium                                          | \$1,141,313             | \$313,052      | \$25,026       | \$1,271,829    | \$716,788      | \$195,383                                       | \$148,313      | \$13,484       | \$250,802      | \$539,608                   | \$702,565      | \$74,436       | \$24,426                             | \$24,426       |
| 4.9 Projected Member Months                          | 2,520                   | 456            | 48             | 2,076          | 1,212          | 396                                             | 204            | 24             | 384            | 1,176                       | 1,128          | 144            | 72                                   | 72             |
| 4.10 Loss Ratio                                      | 89.58%                  | 89.58%         | 89.58%         | 89.58%         | 89.58%         | 89.57%                                          | 89.58%         | 89.59%         | 89.58%         | 89.58%                      | 89.58%         | 89.58%         | 89.58%                               | 89.58%         |
| Per Member Per Month                                 |                         |                |                |                |                |                                                 |                |                |                |                             |                |                |                                      |                |
| 4.11 Allowed Claims                                  | \$614.69                | \$703.68       | \$637.74       | \$673.05       | \$664.51       | \$669.63                                        | \$745.18       | \$687.25       | \$717.52       | \$616.53                    | \$677.20       | \$636.12       | \$546.64                             | \$546.64       |
| 4.12 Reinsurance                                     | \$26.62                 | \$40.36        | \$30.65        | \$36.02        | \$34.77        | \$29.00                                         | \$42.74        | \$33.03        | \$38.40        | \$26.98                     | \$36.62        | \$30.39        | \$19.94                              | \$19.94        |
| 4.13 Member Cost Sharing                             | \$178.22                | \$42.02        | \$135.24       | \$82.61        | \$94.56        | \$194.15                                        | \$44.49        | \$145.74       | \$88.07        | \$174.28                    | \$76.93        | \$137.93       | \$219.70                             | \$219.70       |
| 4.14 Cost Sharing Reduction                          | \$0.00                  | \$0.00         | \$0.00         | \$0.00         | \$0.00         | \$0.00                                          | \$0.00         | \$0.00         | \$0.00         | \$0.00                      | \$0.00         | \$0.00         | \$0.00                               | \$0.00         |
| 4.15 Incurred Claims                                 | \$409.85                | \$621.31       | \$471.85       | \$554.42       | \$535.19       | \$446.48                                        | \$657.94       | \$508.48       | \$591.05       | \$415.27                    | \$563.66       | \$467.79       | \$307.00                             | \$307.00       |
| 4.16 Risk Adjustment Transfer Amount                 | \$4.64                  | \$7.04         | \$5.34         | \$6.28         | \$6.06         | \$5.06                                          | \$7.45         | \$5.76         | \$6.69         | \$4.70                      | \$6.38         | \$5.30         | \$3.48                               | \$3.48         |
| 4.17 Premium                                         | \$452.90                | \$686.52       | \$521.38       | \$612.63       | \$591.41       | \$493.39                                        | \$727.02       | \$561.84       | \$653.13       | \$458.85                    | \$622.84       | \$516.92       | \$339.24                             | \$339.24       |

## Rating Area Data Collection

*Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.*

*Select only the Rating Areas you are offering plans within and add a factor for each area.*

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

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

| Rating Area   | Rating Factor |
|---------------|---------------|
| Rating Area 1 | 0.9400        |
| Rating Area 2 | 0.9400        |
| Rating Area 4 | 0.9400        |
| Rating Area 5 | 0.9400        |
| Rating Area 6 | 1.0400        |
| Rating Area 7 | 1.0400        |
| Rating Area 9 | 1.0400        |

## **Part II of the Preliminary Justification**

### **Highmark – Individual Market**

#### **Scope and Range:**

Highmark is requesting an average ACA individual market rate change of -0.9%, ranging from -18.1% to 7.8%. Products submitted with this filing will have effective dates from January 1, 2021 to December 31, 2021. This rate change is projected to affect 23,813 members, of which 23,388 members are in renewing plans.

#### **Historical Financial Experience:**

Highmark incurred an underwriting gain in its ACA individual market programs in 2019.

#### **Change in Medical Service Costs:**

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

#### **Change in Benefits and Cost Sharing:**

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

#### **Administrative Costs and Anticipated Operating Results:**

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

**Part III Actuarial Memorandum**

**Highmark Inc.**

**Individual Rate Filing**

**Effective January 1, 2021**

## TABLE OF CONTENTS

|        |                                                               |    |
|--------|---------------------------------------------------------------|----|
| I.     | General Information                                           | 3  |
| II.    | Proposed Rate Changes                                         | 4  |
| III.   | Experience and Current Period Premium, Claims, and Enrollment | 4  |
| IV.    | Benefit Categories                                            | 5  |
| V.     | Projection Factors                                            | 5  |
| VI.    | Manual Rate Adjustments                                       | 6  |
| VII.   | Credibility of Experience                                     | 7  |
| VIII.  | Index Rate                                                    | 7  |
| IX.    | Market Adjusted Index Rate [MAIR]                             | 7  |
| X.     | Plan Adjusted Index Rate [PAIR]                               | 8  |
| XI.    | Calibration                                                   | 9  |
| XII.   | Projected Loss Ratio                                          | 10 |
| XIII.  | AV Metal Values                                               | 10 |
| XIV.   | Membership Projections                                        | 10 |
| XV.    | Terminated Plans and Products                                 | 11 |
| XVI.   | Plan Type                                                     | 11 |
| XVII.  | Actuarial Certification                                       | 11 |
| XVIII. | Exhibit I                                                     | 13 |

# **I. General Information**

## **Document Overview**

This document contains the Part III Actuarial Memorandum for Highmark Inc.'s (Highmark) individual block of business rate filing, for products with an effective date of January 1, 2021. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

### **I.1 Company Identifying Information:**

- Company Legal Name: Highmark Inc.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- Market: Individual
- Effective Date: January 1, 2021

### **I.2 Company Contact Information:**

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

## **II. Proposed Rate Changes**

For all rate increases by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in Worksheet 2, line 1.11 of the URRT. The rate increase varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act as well as mappings between discontinued and new plans.

The proposed average rate decrease is being driven by unanticipated improvement in the base claims experience and the implementation of the Pennsylvania Health Insurance Individual market Stabilization Reinsurance Program (“Reinsurance Program”).

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing includes an assumption within the acceptable range of factors for the COVID-19 impact.

This rate filing also accounts for the Reinsurance Program operating in the Individual Market in 2021 pursuant to a waiver of certain provisions of the Affordable Care Act for the State of Pennsylvania, as authorized by section 1332 of that Act and expected to be approved by the Centers for Medicare and Medicaid Services and the United States Department of Treasury.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2021 by using the factors prescribed in the Department’s guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2021, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, Highmark reserves the right to submit a revised filing.

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

### **III.1 Paid through Date:**

Experience Period claims were based on incurred calendar year 2019, paid through February 2020. This includes 2019 experience in Affordable Care Act compliant plans. Highmark did not offer any transitional plans in 2019.

### **III.2 Current Date:**

The current date shown represents a snapshot of February 1, 2020.

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

- Historical Experience: We chose Highmark’s current experience for the individual block of business for the period January 1, 2019 through December 31, 2019, with

claims paid through February 2020 as the basis for the 2021 projected individual market pricing.

- Claims Incurred During the 12-month Experience Period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for Highmark’s individual book-of-business. This section includes:
  - The amount of claims which were processed through Company’s claims system,
  - Claims processed outside of the Company’s claims system, and
  - Our best estimate of claims incurred but not paid as of the paid through date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from Highmark’s detailed claim-level historical data. This experience includes 2019 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2019 plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: Highmark is using a completion factor of 0.939 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for Highmark’s individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

#### **IV. Benefit Categories**

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the “Other Medical” category. The “Other Medical” category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drugs utilization were converted to a “per 30-day” script count.

#### **V. Projection Factors**

Given the drastically different product offering between the experience period and the projection period, the experience data is not given any credibility in the rate calculation. The

factors entered on Worksheet 1 of the URRT for Morbidity Adjustment, Demographic Shift, Plan Design Changes, and Other are simply placeholders.

Please see the Manual Rate Adjustments section below for a discussion of the projection factors.

## **VI. Manual Rate Adjustments**

### **VI.1 Source and Appropriateness of Experience Data Used**

A manual rate was developed by blending 2019 experience from multiple sources, including ACA and group claims for the February 1, 2020 snapshot membership as well as assumptions for any new members found in the snapshot, to approximate the anticipated 2021 Highmark population. This experience includes 2019 Highmark ACA experience as well as members from the anticipated Highmark footprint in 2021. This experience was chosen because it is large and reasonably represents the anticipated 2021 Highmark population.

### **VI.2 Adjustments Made to the Data**

Given that the expected 2021 population is used to develop the manual cost, no change in morbidity is required aside from the adjustment pertaining to the elimination of the health insurance coverage mandate described below. A morbidity adjustment was also made to account for the reinsurance program which is described further in the Projected Reinsurance Section. In accordance with the Department's guidance, a morbidity adjustment of 0.999 was also applied to reflect the impact of morbidity improvement due to the Reinsurance program. Similarly, the change in demographics adjustment is very small.

#### *Impact of Health Insurance Coverage Mandate Elimination*

In accordance with the Department's guidance, the morbidity was increased by 1.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate.

#### *Covid-19 Impact*

For the Covid-19 adjustment, Highmark applied a 2.5% load for the Covid-19 impact which is within the acceptable range of factors specified by the Department in its COVID-19 guidance.

The elimination of the health insurance coverage mandate and the Covid-19 impact are reflected in the Manual EHB Allowed Claims PMPM found on worksheet 1 of the URRT.

The underlying manual data was further adjusted to account for changes in network, pharmacy rebates, and hospital/physician settlements.

### **VI.3 Trend Factors**

This development of the CY2021 rates reflects an annual trend rate of 8.4% (4.3% cost, 4.0% utilization) for medical and 11.4% (7.1% cost, 4.0% utilization) for pharmacy. These trends

reflect Highmark's expectations regarding increases in in-network contractual reimbursement an out-of-network costs.

The medical trend represents a blended average for all medical types of services and is applied to the aggregate medical experience for pricing. Component data was not used in the development of the trend except pharmacy-specific projections were used to adjust the Pharmacy trend. The Pharmacy trend takes into account factors such as projected specialty drug use, pipeline drugs coming to market, and provider contracting. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

## **VII. Credibility of Experience**

Given the drastically different product offering between the experience period and the projection period, the experience data is not given any credibility in the rate calculation. Therefore, Highmark has chosen to develop the rate on a 100% manual basis.

## **VIII. Index Rate**

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for Highmark. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

## **IX. Market Adjusted Index Rate [MAIR]**

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for risk adjustment and the exchange fee.

### **IX.1 Projected Reinsurance PMPM**

The federal government is expected to approve the State of Pennsylvania's Section 1332 State Innovation Waiver in order to implement a state-based reinsurance program. As outlined in the waiver application, the State is anticipating the Reinsurance Program will have the following parameters for 2021: an attachment point of \$60,000, a coinsurance rate of 60%, and a cap of \$100,000. Highmark estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA Individual ACA CY2019 incurred claims by member to the CY2021 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of 6.1%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claims basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility. This amount is reflected in worksheet 1 of the URRT.

## **IX.2 Projected Risk Adjustment PMPM**

The estimated average risk score for Highmark's projected 2021 population was developed by using 2019 claim diagnoses and demographics underlying the manual rate development and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for Highmark based upon its projected 2021 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2021.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in Highmark receiving from the risk adjustment pool. The \$8.49 PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, Highmark has not included an adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

## **IX.3 Exchange User Fee %**

The 2.99% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

# **X. Plan Adjusted Index Rate [PAIR]**

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

## **X.1 AV and Cost Sharing Design of Plan**

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.

### Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.20 and represents the non-payment of Cost Sharing Reduction subsidies.

#### **X.2 Provider Network Adjustment**

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

#### **X.3 Benefits in Addition to EHB**

Twenty-three plans have an adult dental and vision benefit that represent benefits in addition to EHB.

#### **X.4 Administrative Expense**

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

#### **X.5 Taxes and Fees:**

The following fees were added:

- \$0.25 PMPM for Risk Transfer User Fee
- \$0.23 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

#### **X.6 Profit (or Contribution to Surplus) & Risk Margin:**

The profit/contingency factor is set to 0%.

#### **X.7 Catastrophic Adjustment**

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

## **XI. Calibration**

#### **XI.1 Age Curve Calibration:**

The projected weighted average age factor for billable members is 1.870. This factor is calculated by dividing the all members age factor of 1.868 by the ratio of billable members to total members 0.999. The age curve calibration factor is  $1/1.870 = 0.5349$ .

### **XI.2 Geographic Calibration Factor:**

The projected weighted average geographic factor is 1.023. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.023. The geographic calibration factor is  $1/1.023 = 0.9774$ .

### **XI.3 Tobacco Calibration Factor:**

The projected weighted average tobacco factor is 1.007. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.007. The tobacco calibration factor is  $1/1.007 = 0.9929$ .

### **XI.4 Consumer Adjusted Premium Rate Development:**

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

## **XII. Projected Loss Ratio**

The projected loss ratio for 2021 using the federally-prescribed MLR methodology is 92.9%.

## **XIII. AV Metal Values**

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of Highmark's QHP application.

## **XIV. Membership Projections**

Membership projections reflect Highmark's expectations for 2021. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

Highmark expects membership in 2021 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

| CSR Silver Plan Membership Distribution |               |                        |                       |
|-----------------------------------------|---------------|------------------------|-----------------------|
| FPL                                     | Subsidy Level | % of Silver Membership | % of Total Membership |
| <150%                                   | 94%           | 35.7%                  | 11.5%                 |
| 150%-200%                               | 87%           | 47.7%                  | 15.3%                 |
| 200%-250%                               | 73%           | 8.7%                   | 2.8%                  |
| >250%                                   | <u>70%</u>    | <u>7.8%</u>            | <u>2.5%</u>           |
| Total                                   |               | 100.0%                 | 32.0%                 |

## **XV. Terminated Plans and Products**

Plans in the 2019 experience period that will no longer be available in 2021 can be found in Exhibit I.

Highmark also has some plans that were offered only in 2020 (not offered in the experience period or in the projection period). These plans are shown in Exhibit I.

## **XVI. Plan Type**

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

## **XVII. Actuarial Certification**

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared to accompany Highmark's rate filing for the individual combined market on and off the Pennsylvania Exchange.

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

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

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

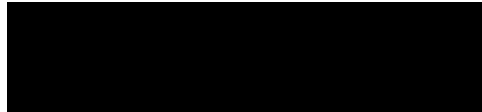
I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values

included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

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

The Part I Unified Rate Review Template does not demonstrate the process used by Highmark to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed:

A solid black rectangular box redacting the signature.

Title:

A solid black rectangular box redacting the title.

Date: July 16, 2020

## **XVIII. Exhibit I**

### **Highmark Inc.**

#### **Terminated Experience Period Plans**

| <b>HIOS ID</b> | <b>Metal</b> | <b>Plan Name</b>                                             | <b>2021 Mapping</b> |
|----------------|--------------|--------------------------------------------------------------|---------------------|
| 33709PA0380003 | Catastrophic | Major Events Blue PPO, a Community Blue Plan 7900            | N/A                 |
| 33709PA0380004 | Catastrophic | Major Events Blue PPO, a Community Blue Plan 7900            | N/A                 |
| 33709PA0860001 | Gold         | my Direct Blue Conemaugh EPO Gold 1000 - 2 Free PCP Visits   | 33709PA0870001      |
| 33709PA0860002 | Silver       | my Direct Blue Conemaugh EPO Silver 2400 - 2 Free PCP Visits | 33709PA0870002      |
| 33709PA0860007 | Bronze       | my Direct Blue Conemaugh EPO Bronze 4000                     | 33709PA0870007      |
| 33709PA0860008 | Bronze       | my Direct Blue Conemaugh EPO Bronze 7900                     | 33709PA0870007      |
| 33709PA0860009 | Silver       | my Direct Blue Conemaugh EPO Silver 0                        | N/A                 |
| 33709PA0860010 | Silver       | my Direct Blue Conemaugh EPO Silver 3500 - 2 Free PCP Visits | N/A                 |
| 33709PA0870008 | Bronze       | my Direct Blue EPO Bronze 7900                               | 33709PA0870007      |
| 33709PA0870009 | Silver       | my Direct Blue EPO Silver 0                                  | N/A                 |
| 33709PA0870010 | Silver       | my Direct Blue EPO Silver 3500 - 2 Free PCP Visits           | N/A                 |
| 33709PA0880001 | Silver       | my Direct Blue Conemaugh EPO Silver 4450 HSA                 | 33709PA0890001      |

#### **Terminated Plans Offered in 2020 Only**

| <b>HIOS ID</b> | <b>Metal</b> | <b>Plan Name</b>                                                   | <b>2021 Mapping</b> |
|----------------|--------------|--------------------------------------------------------------------|---------------------|
| 33709PA0860011 | Bronze       | my Direct Blue Conemaugh EPO Bronze 7800 - 1 Free PCP Visit        | 33709PA0870007      |
| 33709PA0860012 | Gold         | my Direct Blue Conemaugh EPO Gold 0 - 2 Free PCP Visits            | 33709PA0870012      |
| 33709PA0870011 | Bronze       | my Direct Blue EPO Bronze 7800 - 1 Free PCP Visit                  | 33709PA0870007      |
| 33709PA0880002 | Bronze       | my Direct Blue Conemaugh EPO Bronze 6750 HSA                       | 33709PA0890002      |
| 33709PA0880003 | Silver       | my Direct Blue Conemaugh EPO Silver 1750 HSA                       | 33709PA0890003      |
| 33709PA0930001 | Bronze       | my Blue Access EPO Bronze 7800 - 1 Free PCP Visit                  | 33709PA1160001      |
| 33709PA0940001 | Bronze       | my Direct Blue EPO Bronze 7900                                     | 33709PA0940002      |
| 33709PA0940003 | Bronze       | my Direct Blue EPO Bronze 7800 - 1 Free PCP Visit                  | 33709PA0940002      |
| 33709PA0970001 | Bronze       | my Direct Blue Lehigh Valley EPO Bronze 7900                       | 33709PA0970002      |
| 33709PA0970003 | Bronze       | my Direct Blue Lehigh Valley EPO Bronze 7800 - 1 Free PCP Visit    | 33709PA0970002      |
| 33709PA1000001 | Bronze       | my Blue Access EPO Bronze 7900                                     | 33709PA1000002      |
| 33709PA1000003 | Bronze       | my Blue Access EPO Bronze 7800 - 1 Free PCP Visit                  | 33709PA1000002      |
| 33709PA1050001 | Catastrophic | my Direct Blue Conemaugh Major Events EPO 8150 - 3 Free PCP Visits | 33709PA1040001      |
| 33709PA1080001 | Silver       | my Blue Access EPO Silver 1750 HSA                                 | 33709PA1180002      |

## ACTUARIAL MEMORANDUM

### Highmark Inc.

### Revised Individual Rate Filing - January 1, 2021

I, [REDACTED] am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Inc. ("Highmark") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2021. The rates are guaranteed until December 31, 2021.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
3. The rating factors and rating methodology are reasonable and consistent with Highmark's business plan at the time of the filing.

[REDACTED]  
Fellow, Society of Actuaries  
Member, American Academy of Actuaries  
July 16, 2020

|                                                                                    |                                        |                                                                                                                                                               |                                                                   |                                                                                              |                                                                         |         |
|------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|---------|
| 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*<br>Rate Effective Date*<br>Rate Expiration Date*<br>Rating Method* | 33709                                  |                                                                                                                                                               |                                                                   |                                                                                              |                                                                         |         |
|                                                                                    | 01/01/2021                             |                                                                                                                                                               |                                                                   |                                                                                              |                                                                         |         |
|                                                                                    | 12/31/2021                             |                                                                                                                                                               |                                                                   |                                                                                              |                                                                         |         |
|                                                                                    | Age-Based Rates                        |                                                                                                                                                               |                                                                   |                                                                                              |                                                                         |         |
|                                                                                    |                                        |                                                                                                                                                               |                                                                   |                                                                                              |                                                                         |         |
|                                                                                    |                                        |                                                                                                                                                               |                                                                   |                                                                                              |                                                                         |         |
|                                                                                    |                                        |                                                                                                                                                               |                                                                   |                                                                                              |                                                                         |         |
| Plan ID*                                                                           | Rating Area ID*                        | Tobacco*                                                                                                                                                      | Age*                                                              | Individual Rate*                                                                             | Individual Tobacco Rate*                                                |         |
| Required:<br>Enter the 14-character Plan ID                                        | Required:<br>Select the Rating Area ID | Required:<br>Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan                                          | Required:<br>Select the age of a subscriber eligible for the rate | Required:<br>Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required:<br>Enter the rate of an Individual tobacco enrollee on a plan |         |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 0-14                                                                                         | 239.89                                                                  | 239.89  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 15                                                                                           | 261.21                                                                  | 261.21  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 16                                                                                           | 269.37                                                                  | 269.37  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 17                                                                                           | 277.52                                                                  | 277.52  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 18                                                                                           | 286.30                                                                  | 286.30  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 19                                                                                           | 295.08                                                                  | 295.08  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 20                                                                                           | 304.17                                                                  | 304.17  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 21                                                                                           | 313.58                                                                  | 321.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 22                                                                                           | 313.58                                                                  | 321.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 23                                                                                           | 313.58                                                                  | 321.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 24                                                                                           | 313.58                                                                  | 321.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 25                                                                                           | 314.83                                                                  | 322.70  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 26                                                                                           | 321.11                                                                  | 329.14  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 27                                                                                           | 328.63                                                                  | 336.85  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 28                                                                                           | 340.86                                                                  | 349.38  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 29                                                                                           | 350.90                                                                  | 359.67  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 30                                                                                           | 355.91                                                                  | 364.81  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 31                                                                                           | 363.44                                                                  | 372.53  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 32                                                                                           | 370.97                                                                  | 380.24  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 33                                                                                           | 375.67                                                                  | 385.06  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 34                                                                                           | 380.69                                                                  | 390.21  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 35                                                                                           | 383.19                                                                  | 392.77  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 36                                                                                           | 385.70                                                                  | 395.34  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 37                                                                                           | 388.21                                                                  | 397.92  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 38                                                                                           | 390.72                                                                  | 400.49  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 39                                                                                           | 395.74                                                                  | 405.63  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 40                                                                                           | 400.76                                                                  | 440.84  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 41                                                                                           | 408.28                                                                  | 451.15  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 42                                                                                           | 415.49                                                                  | 462.02  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 43                                                                                           | 425.53                                                                  | 477.02  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 44                                                                                           | 438.07                                                                  | 495.90  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 45                                                                                           | 452.81                                                                  | 518.47  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 46                                                                                           | 470.37                                                                  | 545.63  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 47                                                                                           | 490.13                                                                  | 576.88  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 48                                                                                           | 512.70                                                                  | 613.19  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 49                                                                                           | 534.97                                                                  | 651.06  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 50                                                                                           | 560.05                                                                  | 686.06  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 51                                                                                           | 584.83                                                                  | 716.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 52                                                                                           | 612.11                                                                  | 749.83  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 53                                                                                           | 639.70                                                                  | 783.63  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 54                                                                                           | 669.49                                                                  | 820.13  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 55                                                                                           | 699.28                                                                  | 856.62  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 56                                                                                           | 731.58                                                                  | 896.19  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 57                                                                                           | 764.19                                                                  | 936.13  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 58                                                                                           | 799.00                                                                  | 978.78  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 59                                                                                           | 816.25                                                                  | 999.91  |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 60                                                                                           | 851.06                                                                  | 1042.55 |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 61                                                                                           | 881.16                                                                  | 1079.42 |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 62                                                                                           | 900.92                                                                  | 1103.63 |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 63                                                                                           | 925.69                                                                  | 1133.97 |
|                                                                                    | 33709PA0870012                         | Rating Area 1                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 64 and over                                                                                  | 940.74                                                                  | 1152.41 |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 0-14                                                                                         | 239.89                                                                  | 239.89  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 15                                                                                           | 261.21                                                                  | 261.21  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 16                                                                                           | 269.37                                                                  | 269.37  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 17                                                                                           | 277.52                                                                  | 277.52  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 18                                                                                           | 286.30                                                                  | 286.30  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 19                                                                                           | 295.08                                                                  | 295.08  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 20                                                                                           | 304.17                                                                  | 304.17  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 21                                                                                           | 313.58                                                                  | 321.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 22                                                                                           | 313.58                                                                  | 321.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 23                                                                                           | 313.58                                                                  | 321.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 24                                                                                           | 313.58                                                                  | 321.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 25                                                                                           | 314.83                                                                  | 322.70  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 26                                                                                           | 321.11                                                                  | 329.14  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 27                                                                                           | 328.63                                                                  | 336.85  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 28                                                                                           | 340.86                                                                  | 349.38  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 29                                                                                           | 350.90                                                                  | 359.67  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 30                                                                                           | 355.91                                                                  | 364.81  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 31                                                                                           | 363.44                                                                  | 372.53  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 32                                                                                           | 370.97                                                                  | 380.24  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 33                                                                                           | 375.67                                                                  | 385.06  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 34                                                                                           | 380.69                                                                  | 390.21  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 35                                                                                           | 383.19                                                                  | 392.77  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 36                                                                                           | 385.70                                                                  | 395.34  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 37                                                                                           | 388.21                                                                  | 397.92  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 38                                                                                           | 390.72                                                                  | 400.49  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 39                                                                                           | 395.74                                                                  | 405.63  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 40                                                                                           | 400.76                                                                  | 440.84  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 41                                                                                           | 408.28                                                                  | 451.15  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 42                                                                                           | 415.49                                                                  | 462.02  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 43                                                                                           | 425.53                                                                  | 477.02  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 44                                                                                           | 438.07                                                                  | 495.90  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 45                                                                                           | 452.81                                                                  | 518.47  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 46                                                                                           | 470.37                                                                  | 545.63  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 47                                                                                           | 490.13                                                                  | 576.88  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 48                                                                                           | 512.70                                                                  | 613.19  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 49                                                                                           | 534.97                                                                  | 651.06  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 50                                                                                           | 560.05                                                                  | 686.06  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 51                                                                                           | 584.83                                                                  | 716.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 52                                                                                           | 612.11                                                                  | 749.83  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 53                                                                                           | 639.70                                                                  | 783.63  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 54                                                                                           | 669.49                                                                  | 820.13  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 55                                                                                           | 699.28                                                                  | 856.62  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 56                                                                                           | 731.58                                                                  | 896.19  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 57                                                                                           | 764.19                                                                  | 936.13  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 58                                                                                           | 799.00                                                                  | 978.78  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 59                                                                                           | 816.25                                                                  | 999.91  |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 60                                                                                           | 851.06                                                                  | 1042.55 |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 61                                                                                           | 881.16                                                                  | 1079.42 |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 62                                                                                           | 900.92                                                                  | 1103.63 |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 63                                                                                           | 925.69                                                                  | 1133.97 |
|                                                                                    | 33709PA0870012                         | Rating Area 4                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 64 and over                                                                                  | 940.74                                                                  | 1152.41 |
|                                                                                    | 33709PA0870012                         | Rating Area 5                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 0-14                                                                                         | 239.89                                                                  | 239.89  |
|                                                                                    | 33709PA0870012                         | Rating Area 5                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 15                                                                                           | 261.21                                                                  | 261.21  |
|                                                                                    | 33709PA0870012                         | Rating Area 5                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 16                                                                                           | 269.37                                                                  | 269.37  |
|                                                                                    | 33709PA0870012                         | Rating Area 5                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 17                                                                                           | 277.52                                                                  | 277.52  |
|                                                                                    | 33709PA0870012                         | Rating Area 5                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 18                                                                                           | 286.30                                                                  | 286.30  |
|                                                                                    | 33709PA0870012                         | Rating Area 5                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 19                                                                                           | 295.08                                                                  | 295.08  |
|                                                                                    | 33709PA0870012                         | Rating Area 5                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 20                                                                                           | 304.17                                                                  | 304.17  |
|                                                                                    | 33709PA0870012                         | Rating Area 5                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 21                                                                                           | 313.58                                                                  | 321.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 5                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 22                                                                                           | 313.58                                                                  | 321.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 5                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 23                                                                                           | 313.58                                                                  | 321.42  |
|                                                                                    | 33709PA0870012                         | Rating Area 5                                                                                                                                                 | Tobacco User/Non-Tobacco User                                     | 24                                                                                           | 313.58                                                                  | 321.42  |

|  |                |               |                               |             |        |         |
|--|----------------|---------------|-------------------------------|-------------|--------|---------|
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 314.83 | 322.70  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 321.11 | 329.14  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 328.63 | 336.85  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 340.86 | 349.38  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 350.90 | 359.67  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 355.91 | 364.81  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 363.44 | 372.53  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 370.97 | 380.24  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 375.67 | 385.06  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 380.69 | 390.21  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 383.19 | 392.77  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 385.70 | 395.34  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 388.21 | 397.92  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 390.72 | 400.49  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 395.74 | 405.63  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 400.76 | 440.84  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 408.28 | 451.15  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 415.49 | 462.02  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 425.53 | 477.02  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 438.07 | 495.90  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 452.81 | 518.47  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 470.37 | 545.63  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 490.13 | 576.88  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 512.70 | 613.19  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 534.97 | 651.06  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 560.05 | 686.06  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 584.83 | 716.42  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 612.11 | 749.83  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 639.70 | 783.63  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 669.49 | 820.13  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 699.28 | 856.62  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 731.58 | 896.19  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 764.19 | 936.13  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 799.00 | 978.78  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 816.25 | 999.91  |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 851.06 | 1042.55 |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 881.16 | 1079.42 |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 900.92 | 1103.63 |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 925.69 | 1133.97 |
|  | 33709PA0870012 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 940.74 | 1152.41 |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 248.51 | 248.51  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 270.60 | 270.60  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 279.05 | 279.05  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 287.49 | 287.49  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 296.59 | 296.59  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 305.68 | 305.68  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 315.10 | 315.10  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 324.85 | 332.97  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 324.85 | 332.97  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 324.85 | 332.97  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 324.85 | 332.97  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 326.15 | 334.30  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 332.65 | 340.97  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 340.44 | 348.95  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 353.11 | 361.94  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 363.51 | 372.60  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 368.70 | 377.92  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 376.50 | 385.91  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 384.30 | 393.91  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 389.17 | 398.90  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 394.37 | 404.23  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 396.97 | 406.89  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 399.57 | 409.56  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 402.16 | 412.21  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 404.76 | 414.88  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 409.96 | 420.21  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 415.16 | 456.68  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 422.95 | 467.36  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 430.43 | 478.64  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 440.82 | 494.16  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 453.82 | 513.72  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 469.08 | 537.10  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 487.28 | 565.24  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 507.74 | 597.61  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 531.13 | 635.23  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 554.19 | 674.45  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 580.18 | 710.72  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 605.85 | 742.17  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 634.11 | 776.78  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 662.69 | 811.80  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 693.55 | 849.60  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 724.42 | 887.41  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 757.88 | 928.40  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 791.66 | 969.78  |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 827.72 | 1013.96 |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 845.58 | 1035.84 |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 881.64 | 1080.01 |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 912.83 | 1118.22 |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 933.29 | 1143.28 |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 958.96 | 1174.73 |
|  | 33709PA0870001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 974.55 | 1193.82 |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 248.51 | 248.51  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 270.60 | 270.60  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 279.05 | 279.05  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 287.49 | 287.49  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 296.59 | 296.59  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 305.68 | 305.68  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 315.10 | 315.10  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 324.85 | 332.97  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 324.85 | 332.97  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 324.85 | 332.97  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 324.85 | 332.97  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 326.15 | 334.30  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 332.65 | 340.97  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 340.44 | 348.95  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 353.11 | 361.94  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 363.51 | 372.60  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 368.70 | 377.92  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 376.50 | 385.91  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 384.30 | 393.91  |
|  | 33709PA0870001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 389.17 | 398.90  |

|  |                              |               |                               |             |        |         |
|--|------------------------------|---------------|-------------------------------|-------------|--------|---------|
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 34          | 394.37 | 404.23  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 35          | 396.97 | 406.89  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 36          | 399.57 | 409.56  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 37          | 402.16 | 412.21  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 38          | 404.76 | 414.88  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 39          | 409.96 | 420.21  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 40          | 415.16 | 456.68  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 41          | 422.95 | 467.36  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 42          | 430.43 | 478.64  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 43          | 440.82 | 494.16  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 44          | 453.82 | 513.72  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 45          | 469.08 | 537.10  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 46          | 487.28 | 565.24  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 47          | 507.74 | 597.61  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 48          | 531.13 | 635.23  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 49          | 554.19 | 674.45  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 50          | 580.18 | 710.72  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 51          | 605.85 | 742.17  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 52          | 634.11 | 776.78  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 53          | 662.69 | 811.80  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 54          | 693.55 | 849.60  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 55          | 724.42 | 887.41  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 56          | 757.88 | 928.40  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 57          | 791.66 | 969.78  |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 58          | 827.72 | 1013.96 |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 59          | 845.58 | 1035.84 |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 60          | 881.64 | 1080.01 |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 61          | 912.83 | 1118.22 |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 62          | 933.29 | 1143.28 |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 63          | 958.96 | 1174.73 |
|  | 33709PA0870001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 64 and over | 974.55 | 1193.82 |
|  | 33709PA0870001               | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 248.51 | 248.51  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 15          | 270.60 | 270.60  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 16          | 279.05 | 279.05  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 17          | 287.49 | 287.49  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 18          | 296.59 | 296.59  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 19          | 305.68 | 305.68  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 20          | 315.10 | 315.10  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 21          | 324.85 | 332.97  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 22          | 324.85 | 332.97  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 23          | 324.85 | 332.97  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 24          | 324.85 | 332.97  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 25          | 326.15 | 334.30  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 26          | 332.65 | 340.97  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 27          | 340.44 | 348.95  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 28          | 353.11 | 361.94  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 29          | 363.51 | 372.60  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 30          | 368.70 | 377.92  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 31          | 376.50 | 385.91  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 32          | 384.30 | 393.91  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 33          | 389.17 | 398.90  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 34          | 394.37 | 404.23  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 35          | 396.97 | 406.89  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 36          | 399.57 | 409.56  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 37          | 402.16 | 412.21  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 38          | 404.76 | 414.88  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 39          | 409.96 | 420.21  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 40          | 415.16 | 456.68  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 41          | 422.95 | 467.36  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 42          | 430.43 | 478.64  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 43          | 440.82 | 494.16  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 44          | 453.82 | 513.72  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 45          | 469.08 | 537.10  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 46          | 487.28 | 565.24  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 47          | 507.74 | 597.61  |
|  | 33709PA0870001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 48          | 531.13 | 635.23  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA0870001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 554.19  | 674.45  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 580.18  | 710.72  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 605.85  | 742.17  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 634.11  | 776.78  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 662.69  | 811.80  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 693.55  | 849.60  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 724.42  | 887.41  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 757.88  | 928.40  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 791.66  | 969.78  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 827.72  | 1013.96 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 845.58  | 1035.84 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 881.64  | 1080.01 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 912.83  | 1118.22 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 933.29  | 1143.28 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 958.96  | 1174.73 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 974.55  | 1193.82 |
| 33709PA1150004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 263.62  | 263.62  |
| 33709PA1150004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 287.05  | 287.05  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 296.01  | 296.01  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 304.97  | 304.97  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 314.62  | 314.62  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 324.27  | 324.27  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 334.26  | 334.26  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 344.60  | 353.22  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 344.60  | 353.22  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 344.60  | 353.22  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 344.60  | 353.22  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 345.98  | 354.63  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 352.87  | 361.69  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 361.14  | 370.17  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 374.58  | 383.94  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 385.61  | 395.25  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 391.12  | 400.90  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 399.39  | 409.37  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 407.66  | 417.85  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 412.83  | 423.15  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 418.34  | 428.80  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 421.10  | 431.63  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 423.86  | 434.46  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 426.61  | 437.28  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 429.37  | 440.10  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 434.89  | 445.76  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 440.40  | 484.44  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 448.67  | 495.78  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 456.60  | 507.74  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 467.62  | 524.20  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 481.41  | 544.96  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 497.60  | 569.75  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 516.90  | 599.60  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 538.61  | 633.94  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 563.42  | 673.85  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 587.89  | 715.46  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 615.46  | 753.94  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 642.68  | 787.28  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 672.66  | 824.01  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 702.98  | 861.15  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 735.72  | 901.26  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 768.46  | 941.36  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 803.95  | 984.84  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 839.79  | 1028.74 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 878.04  | 1075.60 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 896.99  | 1098.81 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 935.24  | 1145.67 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 968.33  | 1186.20 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 990.04  | 1212.80 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 1017.26 | 1246.14 |

|                              |               |                               |             |         |         |
|------------------------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1150004 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 64 and over | 1033.80 | 1266.41 |
| 33709PA1150004               | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 263.62  | 263.62  |
| 33709PA1150004               | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 287.05  | 287.05  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 296.01  | 296.01  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 304.97  | 304.97  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 314.62  | 314.62  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 324.27  | 324.27  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 334.26  | 334.26  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 344.60  | 353.22  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 344.60  | 353.22  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 344.60  | 353.22  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 344.60  | 353.22  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 345.98  | 354.63  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 352.87  | 361.69  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 361.14  | 370.17  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 374.58  | 383.94  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 385.61  | 395.25  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 391.12  | 400.90  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 399.39  | 409.37  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 407.66  | 417.85  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 412.83  | 423.15  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 34          | 418.34  | 428.80  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 35          | 421.10  | 431.63  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 36          | 423.86  | 434.46  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 426.61  | 437.28  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 429.37  | 440.10  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 434.89  | 445.76  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 440.40  | 484.44  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 448.67  | 495.78  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 456.60  | 507.74  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 467.62  | 524.20  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 481.41  | 544.96  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 497.60  | 569.75  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 516.90  | 599.60  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 538.61  | 633.94  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 563.42  | 673.85  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 587.89  | 715.46  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 615.46  | 753.94  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 642.68  | 787.28  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 672.66  | 824.01  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 702.98  | 861.15  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 735.72  | 901.26  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 768.46  | 941.36  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 803.95  | 984.84  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 839.79  | 1028.74 |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 878.04  | 1075.60 |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 896.99  | 1098.81 |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 935.24  | 1145.67 |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 968.33  | 1186.20 |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 990.04  | 1212.80 |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 1017.26 | 1246.14 |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 1033.80 | 1266.41 |
| 33709PA1150004               | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 263.62  | 263.62  |
| 33709PA1150004               | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 287.05  | 287.05  |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 296.01  | 296.01  |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 304.97  | 304.97  |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 314.62  | 314.62  |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 324.27  | 324.27  |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 334.26  | 334.26  |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 344.60  | 353.22  |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 344.60  | 353.22  |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 344.60  | 353.22  |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 344.60  | 353.22  |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 345.98  | 354.63  |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 352.87  | 361.69  |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 361.14  | 370.17  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1150004 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 374.58  | 383.94  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 385.61  | 395.25  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 391.12  | 400.90  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 399.39  | 409.37  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 407.66  | 417.85  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 412.83  | 423.15  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 418.34  | 428.80  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 421.10  | 431.63  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 423.86  | 434.46  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 426.61  | 437.28  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 429.37  | 440.10  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 434.89  | 445.76  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 440.40  | 484.44  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 448.67  | 495.78  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 456.60  | 507.74  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 467.62  | 524.20  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 481.41  | 544.96  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 497.60  | 569.75  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 516.90  | 599.60  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 538.61  | 633.94  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 563.42  | 673.85  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 587.89  | 715.46  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 615.46  | 753.94  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 642.68  | 787.28  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 672.66  | 824.01  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 702.98  | 861.15  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 735.72  | 901.26  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 768.46  | 941.36  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 803.95  | 984.84  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 839.79  | 1028.74 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 878.04  | 1075.60 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 896.99  | 1098.81 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 935.24  | 1145.67 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 968.33  | 1186.20 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 990.04  | 1212.80 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 1017.26 | 1246.14 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1033.80 | 1266.41 |
| 33709PA0870002 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 278.49  | 278.49  |
| 33709PA0870002 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 303.25  | 303.25  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 312.71  | 312.71  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 322.18  | 322.18  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 332.37  | 332.37  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 342.56  | 342.56  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 353.12  | 353.12  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 364.04  | 373.14  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 364.04  | 373.14  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 364.04  | 373.14  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 364.04  | 373.14  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 365.50  | 374.64  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 372.78  | 382.10  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 381.51  | 391.05  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 395.71  | 405.60  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 407.36  | 417.54  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 413.19  | 423.52  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 421.92  | 432.47  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 430.66  | 441.43  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 436.12  | 447.02  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 441.94  | 452.99  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 444.86  | 455.98  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 447.77  | 458.96  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 450.68  | 461.95  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 453.59  | 464.93  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 459.42  | 470.91  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 465.24  | 511.76  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 473.98  | 523.75  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 482.35  | 536.37  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA0870002 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 494.00  | 553.77  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 508.56  | 575.69  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 525.67  | 601.89  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 546.06  | 633.43  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 568.99  | 669.70  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 595.21  | 711.87  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 621.05  | 755.82  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 650.18  | 796.47  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 678.93  | 831.69  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 710.61  | 870.50  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 742.64  | 909.73  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 777.23  | 952.11  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 811.81  | 994.47  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 849.31  | 1040.40 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 887.17  | 1086.78 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 927.57  | 1136.27 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 947.60  | 1160.81 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 988.00  | 1210.30 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 1022.95 | 1253.11 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 1045.89 | 1281.22 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 1074.65 | 1316.45 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1092.12 | 1337.85 |
| 33709PA0870002 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 278.49  | 278.49  |
| 33709PA0870002 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 303.25  | 303.25  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 312.71  | 312.71  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 322.18  | 322.18  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 332.37  | 332.37  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 342.56  | 342.56  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 353.12  | 353.12  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 364.04  | 373.14  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 364.04  | 373.14  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 364.04  | 373.14  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 364.04  | 373.14  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 365.50  | 374.64  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 372.78  | 382.10  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 381.51  | 391.05  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 395.71  | 405.60  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 407.36  | 417.54  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 413.19  | 423.52  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 421.92  | 432.47  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 430.66  | 441.43  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 436.12  | 447.02  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 34          | 441.94  | 452.99  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 35          | 444.86  | 455.98  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 36          | 447.77  | 458.96  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 450.68  | 461.95  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 453.59  | 464.93  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 459.42  | 470.91  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 465.24  | 511.76  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 473.98  | 523.75  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 482.35  | 536.37  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 494.00  | 553.77  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 508.56  | 575.69  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 525.67  | 601.89  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 546.06  | 633.43  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 568.99  | 669.70  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 595.21  | 711.87  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 621.05  | 755.82  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 650.18  | 796.47  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 678.93  | 831.69  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 710.61  | 870.50  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 742.64  | 909.73  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 777.23  | 952.11  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 811.81  | 994.47  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 849.31  | 1040.40 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 887.17  | 1086.78 |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA0870002 | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 927.57  | 1136.27 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 947.60  | 1160.81 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 988.00  | 1210.30 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 1022.95 | 1253.11 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 1045.89 | 1281.22 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 1074.65 | 1316.45 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 1092.12 | 1337.85 |
| 33709PA0870002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 278.49  | 278.49  |
| 33709PA0870002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 303.25  | 303.25  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 312.71  | 312.71  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 322.18  | 322.18  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 332.37  | 332.37  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 342.56  | 342.56  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 353.12  | 353.12  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 364.04  | 373.14  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 364.04  | 373.14  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 364.04  | 373.14  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 364.04  | 373.14  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 365.50  | 374.64  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 372.78  | 382.10  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 381.51  | 391.05  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 395.71  | 405.60  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 407.36  | 417.54  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 413.19  | 423.52  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 421.92  | 432.47  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 430.66  | 441.43  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 436.12  | 447.02  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 441.94  | 452.99  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 444.86  | 455.98  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 447.77  | 458.96  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 450.68  | 461.95  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 453.59  | 464.93  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 459.42  | 470.91  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 465.24  | 511.76  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 473.98  | 523.75  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 482.35  | 536.37  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 494.00  | 553.77  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 508.56  | 575.69  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 525.67  | 601.89  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 546.06  | 633.43  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 568.99  | 669.70  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 595.21  | 711.87  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 621.05  | 755.82  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 650.18  | 796.47  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 678.93  | 831.69  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 710.61  | 870.50  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 742.64  | 909.73  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 777.23  | 952.11  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 811.81  | 994.47  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 849.31  | 1040.40 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 887.17  | 1086.78 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 927.57  | 1136.27 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 947.60  | 1160.81 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 988.00  | 1210.30 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 1022.95 | 1253.11 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 1045.89 | 1281.22 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 1074.65 | 1316.45 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1092.12 | 1337.85 |
| 33709PA1150002 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 293.60  | 293.60  |
| 33709PA1150002 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 319.70  | 319.70  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 329.68  | 329.68  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 339.65  | 339.65  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 350.40  | 350.40  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 361.15  | 361.15  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 372.28  | 372.28  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 383.79  | 393.38  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 22          | 383.79  | 393.38  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 23          | 383.79  | 393.38  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 24          | 383.79  | 393.38  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 25          | 385.33  | 394.96  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 26          | 393.00  | 402.83  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 27          | 402.21  | 412.27  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 28          | 417.18  | 427.61  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 29          | 429.46  | 440.20  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 30          | 435.60  | 446.49  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 31          | 444.81  | 455.93  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 32          | 454.02  | 465.37  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 33          | 459.78  | 471.27  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 34          | 465.92  | 477.57  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 35          | 468.99  | 480.71  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 36          | 472.06  | 483.86  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 37          | 475.13  | 487.01  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 38          | 478.20  | 490.16  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 39          | 484.34  | 496.45  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 40          | 490.48  | 539.53  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 41          | 499.69  | 552.16  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 42          | 508.52  | 565.47  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 43          | 520.80  | 583.82  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 44          | 536.15  | 606.92  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 45          | 554.19  | 634.55  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 46          | 575.69  | 667.80  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 47          | 599.86  | 706.04  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 48          | 627.50  | 750.49  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 49          | 654.75  | 796.83  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 50          | 685.45  | 839.68  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 51          | 715.77  | 876.82  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 52          | 749.16  | 917.72  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 53          | 782.93  | 959.09  |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 54          | 819.39  | 1003.75 |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 55          | 855.85  | 1048.42 |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 56          | 895.38  | 1096.84 |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 57          | 935.30  | 1145.74 |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 58          | 977.90  | 1197.93 |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 59          | 999.01  | 1223.79 |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 60          | 1041.61 | 1275.97 |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 61          | 1078.45 | 1321.10 |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 62          | 1102.63 | 1350.72 |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 63          | 1132.95 | 1387.86 |
|  | 33709PA1150002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 64 and over | 1151.37 | 1410.43 |
|  | 33709PA1150002               | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 293.60  | 293.60  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 15          | 319.70  | 319.70  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 16          | 329.68  | 329.68  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 17          | 339.65  | 339.65  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 18          | 350.40  | 350.40  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 19          | 361.15  | 361.15  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 20          | 372.28  | 372.28  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 21          | 383.79  | 393.38  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 22          | 383.79  | 393.38  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 23          | 383.79  | 393.38  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 24          | 383.79  | 393.38  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 25          | 385.33  | 394.96  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 26          | 393.00  | 402.83  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 27          | 402.21  | 412.27  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 28          | 417.18  | 427.61  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 29          | 429.46  | 440.20  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 30          | 435.60  | 446.49  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 31          | 444.81  | 455.93  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 32          | 454.02  | 465.37  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 33          | 459.78  | 471.27  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 34          | 465.92  | 477.57  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 35          | 468.99  | 480.71  |
|  | 33709PA1150002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 36          | 472.06  | 483.86  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1150002 | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 475.13  | 487.01  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 478.20  | 490.16  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 484.34  | 496.45  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 490.48  | 539.53  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 499.69  | 552.16  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 508.52  | 565.47  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 520.80  | 583.82  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 536.15  | 606.92  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 554.19  | 634.55  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 575.69  | 667.80  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 599.86  | 706.04  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 627.50  | 750.49  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 654.75  | 796.83  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 685.45  | 839.68  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 715.77  | 876.82  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 749.16  | 917.72  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 782.93  | 959.09  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 819.39  | 1003.75 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 855.85  | 1048.42 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 895.38  | 1096.84 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 935.30  | 1145.74 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 977.90  | 1197.93 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 999.01  | 1223.79 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 1041.61 | 1275.97 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 1078.45 | 1321.10 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 1102.63 | 1350.72 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 1132.95 | 1387.86 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 1151.37 | 1410.43 |
| 33709PA1150002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 293.60  | 293.60  |
| 33709PA1150002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 319.70  | 319.70  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 329.68  | 329.68  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 339.65  | 339.65  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 350.40  | 350.40  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 361.15  | 361.15  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 372.28  | 372.28  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 383.79  | 393.38  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 383.79  | 393.38  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 383.79  | 393.38  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 383.79  | 393.38  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 385.33  | 394.96  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 393.00  | 402.83  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 402.21  | 412.27  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 417.18  | 427.61  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 429.46  | 440.20  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 435.60  | 446.49  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 444.81  | 455.93  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 454.02  | 465.37  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 459.78  | 471.27  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 465.92  | 477.57  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 468.99  | 480.71  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 472.06  | 483.86  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 475.13  | 487.01  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 478.20  | 490.16  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 484.34  | 496.45  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 490.48  | 539.53  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 499.69  | 552.16  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 508.52  | 565.47  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 520.80  | 583.82  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 536.15  | 606.92  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 554.19  | 634.55  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 575.69  | 667.80  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 599.86  | 706.04  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 627.50  | 750.49  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 654.75  | 796.83  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 685.45  | 839.68  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 715.77  | 876.82  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1150002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 749.16  | 917.72  |
|                |               |                               | 53          | 782.93  | 959.09  |
|                |               |                               | 54          | 819.39  | 1003.75 |
|                |               |                               | 55          | 855.85  | 1048.42 |
|                |               |                               | 56          | 895.38  | 1096.84 |
|                |               |                               | 57          | 935.30  | 1145.74 |
|                |               |                               | 58          | 977.90  | 1197.93 |
|                |               |                               | 59          | 999.01  | 1223.79 |
|                |               |                               | 60          | 1041.61 | 1275.97 |
|                |               |                               | 61          | 1078.45 | 1321.10 |
|                |               |                               | 62          | 1102.63 | 1350.72 |
|                |               |                               | 63          | 1132.95 | 1387.86 |
|                |               |                               | 64 and over | 1151.37 | 1410.43 |
| 33709PA0890001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 252.65  | 252.65  |
| 33709PA0890001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 275.11  | 275.11  |
|                |               |                               | 16          | 283.69  | 283.69  |
|                |               |                               | 17          | 292.28  | 292.28  |
|                |               |                               | 18          | 301.53  | 301.53  |
|                |               |                               | 19          | 310.77  | 310.77  |
|                |               |                               | 20          | 320.35  | 320.35  |
|                |               |                               | 21          | 330.26  | 338.52  |
|                |               |                               | 22          | 330.26  | 338.52  |
|                |               |                               | 23          | 330.26  | 338.52  |
|                |               |                               | 24          | 330.26  | 338.52  |
|                |               |                               | 25          | 331.58  | 339.87  |
|                |               |                               | 26          | 338.19  | 346.64  |
|                |               |                               | 27          | 346.11  | 354.76  |
|                |               |                               | 28          | 358.99  | 367.96  |
|                |               |                               | 29          | 369.56  | 378.80  |
|                |               |                               | 30          | 374.85  | 384.22  |
|                |               |                               | 31          | 382.77  | 392.34  |
|                |               |                               | 32          | 390.70  | 400.47  |
|                |               |                               | 33          | 395.65  | 405.54  |
|                |               |                               | 34          | 400.94  | 410.96  |
|                |               |                               | 35          | 403.58  | 413.67  |
|                |               |                               | 36          | 406.22  | 416.38  |
|                |               |                               | 37          | 408.86  | 419.08  |
|                |               |                               | 38          | 411.50  | 421.79  |
|                |               |                               | 39          | 416.79  | 427.21  |
|                |               |                               | 40          | 422.07  | 464.28  |
|                |               |                               | 41          | 430.00  | 475.15  |
|                |               |                               | 42          | 437.59  | 486.60  |
|                |               |                               | 43          | 448.16  | 502.39  |
|                |               |                               | 44          | 461.37  | 522.27  |
|                |               |                               | 45          | 476.90  | 546.05  |
|                |               |                               | 46          | 495.39  | 574.65  |
|                |               |                               | 47          | 516.20  | 607.57  |
|                |               |                               | 48          | 539.98  | 645.82  |
|                |               |                               | 49          | 563.42  | 685.68  |
|                |               |                               | 50          | 589.84  | 722.55  |
|                |               |                               | 51          | 615.93  | 754.51  |
|                |               |                               | 52          | 644.67  | 789.72  |
|                |               |                               | 53          | 673.73  | 825.32  |
|                |               |                               | 54          | 705.11  | 863.76  |
|                |               |                               | 55          | 736.48  | 902.19  |
|                |               |                               | 56          | 770.50  | 943.86  |
|                |               |                               | 57          | 804.84  | 985.93  |
|                |               |                               | 58          | 841.50  | 1030.84 |
|                |               |                               | 59          | 859.67  | 1053.10 |
|                |               |                               | 60          | 896.33  | 1098.00 |
|                |               |                               | 61          | 928.03  | 1136.84 |
|                |               |                               | 62          | 948.84  | 1162.33 |
|                |               |                               | 63          | 974.93  | 1194.29 |
|                |               |                               | 64 and over | 990.78  | 1213.71 |
| 33709PA0890001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 252.65  | 252.65  |
| 33709PA0890001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 275.11  | 275.11  |

|  |                              |               |                               |             |        |         |
|--|------------------------------|---------------|-------------------------------|-------------|--------|---------|
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 16          | 283.69 | 283.69  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 17          | 292.28 | 292.28  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 18          | 301.53 | 301.53  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 19          | 310.77 | 310.77  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 20          | 320.35 | 320.35  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 21          | 330.26 | 338.52  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 22          | 330.26 | 338.52  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 23          | 330.26 | 338.52  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 24          | 330.26 | 338.52  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 25          | 331.58 | 339.87  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 26          | 338.19 | 346.64  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 27          | 346.11 | 354.76  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 28          | 358.99 | 367.96  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 29          | 369.56 | 378.80  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 30          | 374.85 | 384.22  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 31          | 382.77 | 392.34  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 32          | 390.70 | 400.47  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 33          | 395.65 | 405.54  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 34          | 400.94 | 410.96  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 35          | 403.58 | 413.67  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 36          | 406.22 | 416.38  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 37          | 408.86 | 419.08  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 38          | 411.50 | 421.79  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 39          | 416.79 | 427.21  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 40          | 422.07 | 464.28  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 41          | 430.00 | 475.15  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 42          | 437.59 | 486.60  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 43          | 448.16 | 502.39  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 44          | 461.37 | 522.27  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 45          | 476.90 | 546.05  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 46          | 495.39 | 574.65  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 47          | 516.20 | 607.57  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 48          | 539.98 | 645.82  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 49          | 563.42 | 685.68  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 50          | 589.84 | 722.55  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 51          | 615.93 | 754.51  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 52          | 644.67 | 789.72  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 53          | 673.73 | 825.32  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 54          | 705.11 | 863.76  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 55          | 736.48 | 902.19  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 56          | 770.50 | 943.86  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 57          | 804.84 | 985.93  |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 58          | 841.50 | 1030.84 |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 59          | 859.67 | 1053.10 |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 60          | 896.33 | 1098.00 |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 61          | 928.03 | 1136.84 |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 62          | 948.84 | 1162.33 |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 63          | 974.93 | 1194.29 |
|  | 33709PA0890001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 64 and over | 990.78 | 1213.71 |
|  | 33709PA0890001               | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 252.65 | 252.65  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 15          | 275.11 | 275.11  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 16          | 283.69 | 283.69  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 17          | 292.28 | 292.28  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 18          | 301.53 | 301.53  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 19          | 310.77 | 310.77  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 20          | 320.35 | 320.35  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 21          | 330.26 | 338.52  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 22          | 330.26 | 338.52  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 23          | 330.26 | 338.52  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 24          | 330.26 | 338.52  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 25          | 331.58 | 339.87  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 26          | 338.19 | 346.64  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 27          | 346.11 | 354.76  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 28          | 358.99 | 367.96  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 29          | 369.56 | 378.80  |
|  | 33709PA0890001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 30          | 374.85 | 384.22  |

|                |               |  |                               |             |        |         |
|----------------|---------------|--|-------------------------------|-------------|--------|---------|
| 33709PA0890001 | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 31          | 382.77 | 392.34  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 32          | 390.70 | 400.47  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 33          | 395.65 | 405.54  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 34          | 400.94 | 410.96  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 35          | 403.58 | 413.67  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 36          | 406.22 | 416.38  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 37          | 408.86 | 419.08  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 38          | 411.50 | 421.79  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 39          | 416.79 | 427.21  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 40          | 422.07 | 464.28  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 41          | 430.00 | 475.15  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 42          | 437.59 | 486.60  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 43          | 448.16 | 502.39  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 44          | 461.37 | 522.27  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 45          | 476.90 | 546.05  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 46          | 495.39 | 574.65  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 47          | 516.20 | 607.57  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 48          | 539.98 | 645.82  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 49          | 563.42 | 685.68  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 50          | 589.84 | 722.55  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 51          | 615.93 | 754.51  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 52          | 644.67 | 789.72  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 53          | 673.73 | 825.32  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 54          | 705.11 | 863.76  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 55          | 736.48 | 902.19  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 56          | 770.50 | 943.86  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 57          | 804.84 | 985.93  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 58          | 841.50 | 1030.84 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 59          | 859.67 | 1053.10 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 60          | 896.33 | 1098.00 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 61          | 928.03 | 1136.84 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 62          | 948.84 | 1162.33 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 63          | 974.93 | 1194.29 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 64 and over | 990.78 | 1213.71 |
| 33709PA0890003 | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 0-14        | 209.68 | 209.68  |
| 33709PA0890003 | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 15          | 228.32 | 228.32  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 16          | 235.44 | 235.44  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 17          | 242.57 | 242.57  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 18          | 250.24 | 250.24  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 19          | 257.92 | 257.92  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 20          | 265.87 | 265.87  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 21          | 274.09 | 280.94  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 22          | 274.09 | 280.94  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 23          | 274.09 | 280.94  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 24          | 274.09 | 280.94  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 25          | 275.19 | 282.07  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 26          | 280.67 | 287.69  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 27          | 287.25 | 294.43  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 28          | 297.94 | 305.39  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 29          | 306.71 | 314.38  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 30          | 311.09 | 318.87  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 31          | 317.67 | 325.61  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 32          | 324.25 | 332.36  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 33          | 328.36 | 336.57  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 34          | 332.75 | 341.07  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 35          | 334.94 | 343.31  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 36          | 337.13 | 345.56  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 37          | 339.32 | 347.80  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 38          | 341.52 | 350.06  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 39          | 345.90 | 354.55  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 40          | 350.29 | 385.32  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 41          | 356.87 | 394.34  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 42          | 363.17 | 403.85  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 43          | 371.94 | 416.94  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 44          | 382.90 | 433.44  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 45          | 395.79 | 453.18  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA0890003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 411.14 | 476.92  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 428.40 | 504.23  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 448.14 | 535.98  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 467.60 | 569.07  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 489.52 | 599.66  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 511.18 | 626.20  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 535.02 | 655.40  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 559.14 | 684.95  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 585.18 | 716.85  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 611.22 | 748.74  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 639.45 | 783.33  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 667.96 | 818.25  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 698.38 | 855.52  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 713.46 | 873.99  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 743.88 | 911.25  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 770.19 | 943.48  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 787.46 | 964.64  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 809.11 | 991.16  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 822.27 | 1007.28 |
| 33709PA0890003 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 209.68 | 209.68  |
| 33709PA0890003 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 228.32 | 228.32  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 235.44 | 235.44  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 242.57 | 242.57  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 250.24 | 250.24  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 257.92 | 257.92  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 265.87 | 265.87  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 274.09 | 280.94  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 274.09 | 280.94  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 274.09 | 280.94  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 274.09 | 280.94  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 275.19 | 282.07  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 280.67 | 287.69  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 287.25 | 294.43  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 297.94 | 305.39  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 306.71 | 314.38  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 311.09 | 318.87  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 317.67 | 325.61  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 324.25 | 332.36  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 328.36 | 336.57  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 34          | 332.75 | 341.07  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 35          | 334.94 | 343.31  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 36          | 337.13 | 345.56  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 339.32 | 347.80  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 341.52 | 350.06  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 345.90 | 354.55  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 350.29 | 385.32  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 356.87 | 394.34  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 363.17 | 403.85  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 371.94 | 416.94  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 382.90 | 433.44  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 395.79 | 453.18  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 411.14 | 476.92  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 428.40 | 504.23  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 448.14 | 535.98  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 467.60 | 569.07  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 489.52 | 599.66  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 511.18 | 626.20  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 535.02 | 655.40  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 559.14 | 684.95  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 585.18 | 716.85  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 611.22 | 748.74  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 639.45 | 783.33  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 667.96 | 818.25  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 698.38 | 855.52  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 713.46 | 873.99  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 743.88 | 911.25  |

|  |                              |               |                               |             |        |         |
|--|------------------------------|---------------|-------------------------------|-------------|--------|---------|
|  | 33709PA0890003 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 61          | 770.19 | 943.48  |
|  | 33709PA0890003 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 62          | 787.46 | 964.64  |
|  | 33709PA0890003 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 63          | 809.11 | 991.16  |
|  | 33709PA0890003 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 64 and over | 822.27 | 1007.28 |
|  | 33709PA0890003               | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 209.68 | 209.68  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 15          | 228.32 | 228.32  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 16          | 235.44 | 235.44  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 17          | 242.57 | 242.57  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 18          | 250.24 | 250.24  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 19          | 257.92 | 257.92  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 20          | 265.87 | 265.87  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 21          | 274.09 | 280.94  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 22          | 274.09 | 280.94  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 23          | 274.09 | 280.94  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 24          | 274.09 | 280.94  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 25          | 275.19 | 282.07  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 26          | 280.67 | 287.69  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 27          | 287.25 | 294.43  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 28          | 297.94 | 305.39  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 29          | 306.71 | 314.38  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 30          | 311.09 | 318.87  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 31          | 317.67 | 325.61  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 32          | 324.25 | 332.36  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 33          | 328.36 | 336.57  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 34          | 332.75 | 341.07  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 35          | 334.94 | 343.31  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 36          | 337.13 | 345.56  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 37          | 339.32 | 347.80  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 38          | 341.52 | 350.06  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 39          | 345.90 | 354.55  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 40          | 350.29 | 385.32  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 41          | 356.87 | 394.34  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 42          | 363.17 | 403.85  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 43          | 371.94 | 416.94  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 44          | 382.90 | 433.44  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 45          | 395.79 | 453.18  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 46          | 411.14 | 476.92  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 47          | 428.40 | 504.23  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 48          | 448.14 | 535.98  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 49          | 467.60 | 569.07  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 50          | 489.52 | 599.66  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 51          | 511.18 | 626.20  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 52          | 535.02 | 655.40  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 53          | 559.14 | 684.95  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 54          | 585.18 | 716.85  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 55          | 611.22 | 748.74  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 56          | 639.45 | 783.33  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 57          | 667.96 | 818.25  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 58          | 698.38 | 855.52  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 59          | 713.46 | 873.99  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 60          | 743.88 | 911.25  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 61          | 770.19 | 943.48  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 62          | 787.46 | 964.64  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 63          | 809.11 | 991.16  |
|  | 33709PA0890003 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 64 and over | 822.27 | 1007.28 |
|  | 33709PA0870013               | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 211.50 | 211.50  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 15          | 230.30 | 230.30  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 16          | 237.49 | 237.49  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 17          | 244.68 | 244.68  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 18          | 252.42 | 252.42  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 19          | 260.16 | 260.16  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 20          | 268.18 | 268.18  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 21          | 276.47 | 283.38  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 22          | 276.47 | 283.38  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 23          | 276.47 | 283.38  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 24          | 276.47 | 283.38  |
|  |                              |               |                               |             |        |         |
|  |                              |               |                               |             |        |         |

|  |                              |               |                               |             |        |         |
|--|------------------------------|---------------|-------------------------------|-------------|--------|---------|
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 25          | 277.58 | 284.52  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 26          | 283.11 | 290.19  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 27          | 289.74 | 296.98  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 28          | 300.52 | 308.03  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 29          | 309.37 | 317.10  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 30          | 313.79 | 321.63  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 31          | 320.43 | 328.44  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 32          | 327.06 | 335.24  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 33          | 331.21 | 339.49  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 34          | 335.63 | 344.02  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 35          | 337.85 | 346.30  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 36          | 340.06 | 348.56  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 37          | 342.27 | 350.83  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 38          | 344.48 | 353.09  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 39          | 348.91 | 357.63  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 40          | 353.33 | 388.66  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 41          | 359.96 | 397.76  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 42          | 366.32 | 407.35  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 43          | 375.17 | 420.57  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 44          | 386.23 | 437.21  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 45          | 399.22 | 457.11  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 46          | 414.71 | 481.06  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 47          | 432.12 | 508.61  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 48          | 452.03 | 540.63  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 49          | 471.66 | 574.01  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 50          | 493.78 | 604.88  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 51          | 515.62 | 631.63  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 52          | 539.67 | 661.10  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 53          | 564.00 | 690.90  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 54          | 590.26 | 723.07  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 55          | 616.53 | 755.25  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 56          | 645.00 | 790.13  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 57          | 673.76 | 825.36  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 58          | 704.45 | 862.95  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 59          | 719.65 | 881.57  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 60          | 750.34 | 919.17  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 61          | 776.88 | 951.68  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 62          | 794.30 | 973.02  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 63          | 816.14 | 999.77  |
|  | 33709PA0870013 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 64 and over | 829.41 | 1016.03 |
|  | 33709PA0870013               | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 211.50 | 211.50  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 15          | 230.30 | 230.30  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 16          | 237.49 | 237.49  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 17          | 244.68 | 244.68  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 18          | 252.42 | 252.42  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 19          | 260.16 | 260.16  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 20          | 268.18 | 268.18  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 21          | 276.47 | 283.38  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 22          | 276.47 | 283.38  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 23          | 276.47 | 283.38  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 24          | 276.47 | 283.38  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 25          | 277.58 | 284.52  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 26          | 283.11 | 290.19  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 27          | 289.74 | 296.98  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 28          | 300.52 | 308.03  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 29          | 309.37 | 317.10  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 30          | 313.79 | 321.63  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 31          | 320.43 | 328.44  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 32          | 327.06 | 335.24  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 33          | 331.21 | 339.49  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 34          | 335.63 | 344.02  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 35          | 337.85 | 346.30  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 36          | 340.06 | 348.56  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 37          | 342.27 | 350.83  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 38          | 344.48 | 353.09  |
|  | 33709PA0870013 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 39          | 348.91 | 357.63  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA0870013 | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 353.33 | 388.66  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 359.96 | 397.76  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 366.32 | 407.35  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 375.17 | 420.57  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 386.23 | 437.21  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 399.22 | 457.11  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 414.71 | 481.06  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 432.12 | 508.61  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 452.03 | 540.63  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 471.66 | 574.01  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 493.78 | 604.88  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 515.62 | 631.63  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 539.67 | 661.10  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 564.00 | 690.90  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 590.26 | 723.07  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 616.53 | 755.25  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 645.00 | 790.13  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 673.76 | 825.36  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 704.45 | 862.95  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 719.65 | 881.57  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 750.34 | 919.17  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 776.88 | 951.68  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 794.30 | 973.02  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 816.14 | 999.77  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 829.41 | 1016.03 |
| 33709PA0870013 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 211.50 | 211.50  |
| 33709PA0870013 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 230.30 | 230.30  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 237.49 | 237.49  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 244.68 | 244.68  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 252.42 | 252.42  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 260.16 | 260.16  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 268.18 | 268.18  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 276.47 | 283.38  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 276.47 | 283.38  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 276.47 | 283.38  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 276.47 | 283.38  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 277.58 | 284.52  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 283.11 | 290.19  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 289.74 | 296.98  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 300.52 | 308.03  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 309.37 | 317.10  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 313.79 | 321.63  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 320.43 | 328.44  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 327.06 | 335.24  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 331.21 | 339.49  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 335.63 | 344.02  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 337.85 | 346.30  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 340.06 | 348.56  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 342.27 | 350.83  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 344.48 | 353.09  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 348.91 | 357.63  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 353.33 | 388.66  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 359.96 | 397.76  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 366.32 | 407.35  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 375.17 | 420.57  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 386.23 | 437.21  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 399.22 | 457.11  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 414.71 | 481.06  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 432.12 | 508.61  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 452.03 | 540.63  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 471.66 | 574.01  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 493.78 | 604.88  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 515.62 | 631.63  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 539.67 | 661.10  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 564.00 | 690.90  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 590.26 | 723.07  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA0870013 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 616.53 | 755.25  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 645.00 | 790.13  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 673.76 | 825.36  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 704.45 | 862.95  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 719.65 | 881.57  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 750.34 | 919.17  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 776.88 | 951.68  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 794.30 | 973.02  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 816.14 | 999.77  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 829.41 | 1016.03 |
| 33709PA1150003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 226.61 | 226.61  |
| 33709PA1150003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 246.75 | 246.75  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 254.45 | 254.45  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 262.15 | 262.15  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 270.45 | 270.45  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 278.74 | 278.74  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 287.33 | 287.33  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 296.22 | 303.63  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 296.22 | 303.63  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 296.22 | 303.63  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 296.22 | 303.63  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 297.40 | 304.84  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 303.33 | 310.91  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 310.44 | 318.20  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 321.99 | 330.04  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 331.47 | 339.76  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 336.21 | 344.62  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 343.32 | 351.90  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 350.43 | 359.19  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 354.87 | 363.74  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 359.61 | 368.60  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 361.98 | 371.03  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 364.35 | 373.46  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 366.72 | 375.89  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 369.09 | 378.32  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 373.83 | 383.18  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 378.57 | 416.43  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 385.68 | 426.18  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 392.49 | 436.45  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 401.97 | 450.61  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 413.82 | 468.44  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 427.74 | 489.76  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 444.33 | 515.42  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 462.99 | 544.94  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 484.32 | 579.25  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 505.35 | 615.01  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 529.05 | 648.09  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 552.45 | 676.75  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 578.22 | 708.32  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 604.29 | 740.26  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 632.43 | 774.73  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 660.57 | 809.20  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 691.08 | 846.57  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 721.89 | 884.32  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 754.77 | 924.59  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 771.06 | 944.55  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 803.94 | 984.83  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 832.38 | 1019.67 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 851.04 | 1042.52 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 874.44 | 1071.19 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 888.66 | 1088.61 |
| 33709PA1150003 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 226.61 | 226.61  |
| 33709PA1150003 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 246.75 | 246.75  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 254.45 | 254.45  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 262.15 | 262.15  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 270.45 | 270.45  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1150003 | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 278.74 | 278.74  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 287.33 | 287.33  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 296.22 | 303.63  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 296.22 | 303.63  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 296.22 | 303.63  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 296.22 | 303.63  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 297.40 | 304.84  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 303.33 | 310.91  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 310.44 | 318.20  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 321.99 | 330.04  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 331.47 | 339.76  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 336.21 | 344.62  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 343.32 | 351.90  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 350.43 | 359.19  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 354.87 | 363.74  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 34          | 359.61 | 368.60  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 35          | 361.98 | 371.03  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 36          | 364.35 | 373.46  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 366.72 | 375.89  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 369.09 | 378.32  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 373.83 | 383.18  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 378.57 | 416.43  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 385.68 | 426.18  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 392.49 | 436.45  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 401.97 | 450.61  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 413.82 | 468.44  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 427.74 | 489.76  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 444.33 | 515.42  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 462.99 | 544.94  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 484.32 | 579.25  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 505.35 | 615.01  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 529.05 | 648.09  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 552.45 | 676.75  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 578.22 | 708.32  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 604.29 | 740.26  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 632.43 | 774.73  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 660.57 | 809.20  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 691.08 | 846.57  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 721.89 | 884.32  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 754.77 | 924.59  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 771.06 | 944.55  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 803.94 | 984.83  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 832.38 | 1019.67 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 851.04 | 1042.52 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 874.44 | 1071.19 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 888.66 | 1088.61 |
| 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 226.61 | 226.61  |
| 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 246.75 | 246.75  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 254.45 | 254.45  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 262.15 | 262.15  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 270.45 | 270.45  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 278.74 | 278.74  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 287.33 | 287.33  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 296.22 | 303.63  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 296.22 | 303.63  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 296.22 | 303.63  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 296.22 | 303.63  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 297.40 | 304.84  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 303.33 | 310.91  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 310.44 | 318.20  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 321.99 | 330.04  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 331.47 | 339.76  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 336.21 | 344.62  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 343.32 | 351.90  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 350.43 | 359.19  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 354.87 | 363.74  |

|  |                |               |                               |             |        |         |
|--|----------------|---------------|-------------------------------|-------------|--------|---------|
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 359.61 | 368.60  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 361.98 | 371.03  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 364.35 | 373.46  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 366.72 | 375.89  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 369.09 | 378.32  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 373.83 | 383.18  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 378.57 | 416.43  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 385.68 | 426.18  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 392.49 | 436.45  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 401.97 | 450.61  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 413.82 | 468.44  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 427.74 | 489.76  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 444.33 | 515.42  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 462.99 | 544.94  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 484.32 | 579.25  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 505.35 | 615.01  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 529.05 | 648.09  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 552.45 | 676.75  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 578.22 | 708.32  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 604.29 | 740.26  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 632.43 | 774.73  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 660.57 | 809.20  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 691.08 | 846.57  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 721.89 | 884.32  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 754.77 | 924.59  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 771.06 | 944.55  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 803.94 | 984.83  |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 832.38 | 1019.67 |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 851.04 | 1042.52 |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 874.44 | 1071.19 |
|  | 33709PA1150003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 888.66 | 1088.61 |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 183.71 | 183.71  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 200.04 | 200.04  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 206.28 | 206.28  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 212.52 | 212.52  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 219.25 | 219.25  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 225.97 | 225.97  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 232.94 | 232.94  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 240.14 | 246.14  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 240.14 | 246.14  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 240.14 | 246.14  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 240.14 | 246.14  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 241.10 | 247.13  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 245.90 | 252.05  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 251.67 | 257.96  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 261.03 | 267.56  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 268.72 | 275.44  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 272.56 | 279.37  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 278.32 | 285.28  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 284.09 | 291.19  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 287.69 | 294.88  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 291.53 | 298.82  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 293.45 | 300.79  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 295.37 | 302.75  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 297.29 | 304.72  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 299.21 | 306.69  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 303.06 | 310.64  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 306.90 | 337.59  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 312.66 | 345.49  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 318.19 | 353.83  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 325.87 | 365.30  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 335.48 | 379.76  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 346.76 | 397.04  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 360.21 | 417.84  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 375.34 | 441.78  |
|  | 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 392.63 | 469.59  |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 33709PA0870007 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 409.68 | 498.58 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 428.89 | 525.39 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 447.86 | 548.63 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 468.75 | 574.22 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 489.89 | 600.12 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 512.70 | 628.06 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 535.51 | 656.00 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 560.25 | 686.31 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 585.22 | 716.89 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 611.88 | 749.55 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 625.08 | 765.72 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 651.74 | 798.38 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 674.79 | 826.62 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 689.92 | 845.15 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 708.89 | 868.39 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 720.42 | 882.51 |
| 33709PA0870007 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 183.71 | 183.71 |
| 33709PA0870007 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 200.04 | 200.04 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 206.28 | 206.28 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 212.52 | 212.52 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 219.25 | 219.25 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 225.97 | 225.97 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 232.94 | 232.94 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 240.14 | 246.14 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 240.14 | 246.14 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 240.14 | 246.14 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 240.14 | 246.14 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 241.10 | 247.13 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 245.90 | 252.05 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 251.67 | 257.96 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 261.03 | 267.56 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 268.72 | 275.44 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 272.56 | 279.37 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 278.32 | 285.28 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 284.09 | 291.19 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 287.69 | 294.88 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 34          | 291.53 | 298.82 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 35          | 293.45 | 300.79 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 36          | 295.37 | 302.75 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 297.29 | 304.72 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 299.21 | 306.69 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 303.06 | 310.64 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 306.90 | 337.59 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 312.66 | 345.49 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 318.19 | 353.83 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 325.87 | 365.30 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 335.48 | 379.76 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 346.76 | 397.04 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 360.21 | 417.84 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 375.34 | 441.78 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 392.63 | 469.59 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 409.68 | 498.58 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 428.89 | 525.39 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 447.86 | 548.63 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 468.75 | 574.22 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 489.89 | 600.12 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 512.70 | 628.06 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 535.51 | 656.00 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 560.25 | 686.31 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 585.22 | 716.89 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 611.88 | 749.55 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 625.08 | 765.72 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 651.74 | 798.38 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 674.79 | 826.62 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 689.92 | 845.15 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 708.89 | 868.39 |

|                              |               |                               |             |        |        |
|------------------------------|---------------|-------------------------------|-------------|--------|--------|
| 33709PA0870007 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 64 and over | 720.42 | 882.51 |
| 33709PA0870007               | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 183.71 | 183.71 |
| 33709PA0870007               | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 200.04 | 200.04 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 206.28 | 206.28 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 212.52 | 212.52 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 219.25 | 219.25 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 225.97 | 225.97 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 232.94 | 232.94 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 240.14 | 246.14 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 240.14 | 246.14 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 240.14 | 246.14 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 240.14 | 246.14 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 241.10 | 247.13 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 245.90 | 252.05 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 251.67 | 257.96 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 261.03 | 267.56 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 268.72 | 275.44 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 272.56 | 279.37 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 278.32 | 285.28 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 284.09 | 291.19 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 287.69 | 294.88 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 291.53 | 298.82 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 293.45 | 300.79 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 295.37 | 302.75 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 297.29 | 304.72 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 299.21 | 306.69 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 303.06 | 310.64 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 306.90 | 337.59 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 312.66 | 345.49 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 318.19 | 353.83 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 325.87 | 365.30 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 335.48 | 379.76 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 346.76 | 397.04 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 360.21 | 417.84 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 375.34 | 441.78 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 392.63 | 469.59 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 409.68 | 498.58 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 428.89 | 525.39 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 447.86 | 548.63 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 468.75 | 574.22 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 489.89 | 600.12 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 512.70 | 628.06 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 535.51 | 656.00 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 560.25 | 686.31 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 585.22 | 716.89 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 611.88 | 749.55 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 625.08 | 765.72 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 651.74 | 798.38 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 674.79 | 826.62 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 689.92 | 845.15 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 708.89 | 868.39 |
|                              | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 720.42 | 882.51 |
| 33709PA1150001               | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 198.82 | 198.82 |
| 33709PA1150001               | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 216.49 | 216.49 |
|                              | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 223.25 | 223.25 |
|                              | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 230.00 | 230.00 |
|                              | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 237.28 | 237.28 |
|                              | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 244.56 | 244.56 |
|                              | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 252.09 | 252.09 |
|                              | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 259.89 | 266.39 |
|                              | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 259.89 | 266.39 |
|                              | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 259.89 | 266.39 |
|                              | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 259.89 | 266.39 |
|                              | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 260.93 | 267.45 |
|                              | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 266.13 | 272.78 |
|                              | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 272.36 | 279.17 |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 33709PA1150001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 282.50 | 289.56 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 290.82 | 298.09 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 294.98 | 302.35 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 301.21 | 308.74 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 307.45 | 315.14 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 311.35 | 319.13 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 315.51 | 323.40 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 317.59 | 325.53 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 319.66 | 327.65 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 321.74 | 329.78 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 323.82 | 331.92 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 327.98 | 336.18 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 332.14 | 365.35 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 338.38 | 373.91 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 344.35 | 382.92 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 352.67 | 395.34 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 363.07 | 411.00 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 375.28 | 429.70 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 389.84 | 452.21 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 406.21 | 478.11 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 424.92 | 508.20 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 443.37 | 539.58 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 464.16 | 568.60 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 484.69 | 593.75 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 507.31 | 621.45 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 530.18 | 649.47 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 554.87 | 679.72 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 579.55 | 709.95 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 606.32 | 742.74 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 633.35 | 775.85 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 662.20 | 811.20 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 676.49 | 828.70 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 705.34 | 864.04 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 730.29 | 894.61 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 746.66 | 914.66 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 767.20 | 939.82 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 779.67 | 955.10 |
| 33709PA1150001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 198.82 | 198.82 |
| 33709PA1150001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 216.49 | 216.49 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 223.25 | 223.25 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 230.00 | 230.00 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 237.28 | 237.28 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 244.56 | 244.56 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 252.09 | 252.09 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 259.89 | 266.39 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 259.89 | 266.39 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 259.89 | 266.39 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 259.89 | 266.39 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 260.93 | 267.45 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 266.13 | 272.78 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 272.36 | 279.17 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 282.50 | 289.56 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 290.82 | 298.09 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 294.98 | 302.35 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 301.21 | 308.74 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 307.45 | 315.14 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 311.35 | 319.13 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 34          | 315.51 | 323.40 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 35          | 317.59 | 325.53 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 36          | 319.66 | 327.65 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 321.74 | 329.78 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 323.82 | 331.92 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 327.98 | 336.18 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 332.14 | 365.35 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 338.38 | 373.91 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 344.35 | 382.92 |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 33709PA1150001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 352.67 | 395.34 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 363.07 | 411.00 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 375.28 | 429.70 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 389.84 | 452.21 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 406.21 | 478.11 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 424.92 | 508.20 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 443.37 | 539.58 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 464.16 | 568.60 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 484.69 | 593.75 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 507.31 | 621.45 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 530.18 | 649.47 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 554.87 | 679.72 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 579.55 | 709.95 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 606.32 | 742.74 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 633.35 | 775.85 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 662.20 | 811.20 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 676.49 | 828.70 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 705.34 | 864.04 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 730.29 | 894.61 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 746.66 | 914.66 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 767.20 | 939.82 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 779.67 | 955.10 |
| 33709PA1150001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 198.82 | 198.82 |
| 33709PA1150001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 216.49 | 216.49 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 223.25 | 223.25 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 230.00 | 230.00 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 237.28 | 237.28 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 244.56 | 244.56 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 252.09 | 252.09 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 259.89 | 266.39 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 259.89 | 266.39 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 259.89 | 266.39 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 259.89 | 266.39 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 260.93 | 267.45 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 266.13 | 272.78 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 272.36 | 279.17 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 282.50 | 289.56 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 290.82 | 298.09 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 294.98 | 302.35 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 301.21 | 308.74 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 307.45 | 315.14 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 311.35 | 319.13 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 315.51 | 323.40 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 317.59 | 325.53 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 319.66 | 327.65 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 321.74 | 329.78 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 323.82 | 331.92 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 327.98 | 336.18 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 332.14 | 365.35 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 338.38 | 373.91 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 344.35 | 382.92 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 352.67 | 395.34 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 363.07 | 411.00 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 375.28 | 429.70 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 389.84 | 452.21 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 406.21 | 478.11 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 424.92 | 508.20 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 443.37 | 539.58 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 464.16 | 568.60 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 484.69 | 593.75 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 507.31 | 621.45 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 530.18 | 649.47 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 554.87 | 679.72 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 579.55 | 709.95 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 606.32 | 742.74 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 633.35 | 775.85 |

|                |               |  |                               |             |        |        |
|----------------|---------------|--|-------------------------------|-------------|--------|--------|
| 33709PA1150001 | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 58          | 662.20 | 811.20 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 59          | 676.49 | 828.70 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 60          | 705.34 | 864.04 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 61          | 730.29 | 894.61 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 62          | 746.66 | 914.66 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 63          | 767.20 | 939.82 |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 64 and over | 779.67 | 955.10 |
| 33709PA0890002 | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 0-14        | 186.14 | 186.14 |
| 33709PA0890002 | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 15          | 202.69 | 202.69 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 16          | 209.01 | 209.01 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 17          | 215.34 | 215.34 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 18          | 222.15 | 222.15 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 19          | 228.96 | 228.96 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 20          | 236.02 | 236.02 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 21          | 243.32 | 249.40 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 22          | 243.32 | 249.40 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 23          | 243.32 | 249.40 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 24          | 243.32 | 249.40 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 25          | 244.29 | 250.40 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 26          | 249.16 | 255.39 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 27          | 255.00 | 261.38 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 28          | 264.49 | 271.10 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 29          | 272.28 | 279.09 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 30          | 276.17 | 283.07 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 31          | 282.01 | 289.06 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 32          | 287.85 | 295.05 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 33          | 291.50 | 298.79 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 34          | 295.39 | 302.77 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 35          | 297.34 | 304.77 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 36          | 299.28 | 306.76 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 37          | 301.23 | 308.76 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 38          | 303.18 | 310.76 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 39          | 307.07 | 314.75 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 40          | 310.96 | 342.06 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 41          | 316.80 | 350.06 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 42          | 322.40 | 358.51 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 43          | 330.19 | 370.14 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 44          | 339.92 | 384.79 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 45          | 351.35 | 402.30 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 46          | 364.98 | 423.38 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 47          | 380.31 | 447.62 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 48          | 397.83 | 475.80 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 49          | 415.10 | 505.18 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 50          | 434.57 | 532.35 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 51          | 453.79 | 555.89 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 52          | 474.96 | 581.83 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 53          | 496.37 | 608.05 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 54          | 519.49 | 636.38 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 55          | 542.60 | 664.69 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 56          | 567.67 | 695.40 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 57          | 592.97 | 726.39 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 58          | 619.98 | 759.48 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 59          | 633.36 | 775.87 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 60          | 660.37 | 808.95 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 61          | 683.73 | 837.57 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 62          | 699.06 | 856.35 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 63          | 718.28 | 879.89 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 64 and over | 729.96 | 894.20 |
| 33709PA0890002 | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 0-14        | 186.14 | 186.14 |
| 33709PA0890002 | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 15          | 202.69 | 202.69 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 16          | 209.01 | 209.01 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 17          | 215.34 | 215.34 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 18          | 222.15 | 222.15 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 19          | 228.96 | 228.96 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 20          | 236.02 | 236.02 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 21          | 243.32 | 249.40 |

|  |                              |               |                               |             |        |        |
|--|------------------------------|---------------|-------------------------------|-------------|--------|--------|
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 22          | 243.32 | 249.40 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 23          | 243.32 | 249.40 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 24          | 243.32 | 249.40 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 25          | 244.29 | 250.40 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 26          | 249.16 | 255.39 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 27          | 255.00 | 261.38 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 28          | 264.49 | 271.10 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 29          | 272.28 | 279.09 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 30          | 276.17 | 283.07 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 31          | 282.01 | 289.06 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 32          | 287.85 | 295.05 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 33          | 291.50 | 298.79 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 34          | 295.39 | 302.77 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 35          | 297.34 | 304.77 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 36          | 299.28 | 306.76 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 37          | 301.23 | 308.76 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 38          | 303.18 | 310.76 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 39          | 307.07 | 314.75 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 40          | 310.96 | 342.06 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 41          | 316.80 | 350.06 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 42          | 322.40 | 358.51 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 43          | 330.19 | 370.14 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 44          | 339.92 | 384.79 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 45          | 351.35 | 402.30 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 46          | 364.98 | 423.38 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 47          | 380.31 | 447.62 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 48          | 397.83 | 475.80 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 49          | 415.10 | 505.18 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 50          | 434.57 | 532.35 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 51          | 453.79 | 555.89 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 52          | 474.96 | 581.83 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 53          | 496.37 | 608.05 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 54          | 519.49 | 636.38 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 55          | 542.60 | 664.69 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 56          | 567.67 | 695.40 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 57          | 592.97 | 726.39 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 58          | 619.98 | 759.48 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 59          | 633.36 | 775.87 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 60          | 660.37 | 808.95 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 61          | 683.73 | 837.57 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 62          | 699.06 | 856.35 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 63          | 718.28 | 879.89 |
|  | 33709PA0890002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 64 and over | 729.96 | 894.20 |
|  | 33709PA0890002               | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 186.14 | 186.14 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 15          | 202.69 | 202.69 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 16          | 209.01 | 209.01 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 17          | 215.34 | 215.34 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 18          | 222.15 | 222.15 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 19          | 228.96 | 228.96 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 20          | 236.02 | 236.02 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 21          | 243.32 | 249.40 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 22          | 243.32 | 249.40 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 23          | 243.32 | 249.40 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 24          | 243.32 | 249.40 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 25          | 244.29 | 250.40 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 26          | 249.16 | 255.39 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 27          | 255.00 | 261.38 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 28          | 264.49 | 271.10 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 29          | 272.28 | 279.09 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 30          | 276.17 | 283.07 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 31          | 282.01 | 289.06 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 32          | 287.85 | 295.05 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 33          | 291.50 | 298.79 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 34          | 295.39 | 302.77 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 35          | 297.34 | 304.77 |
|  | 33709PA0890002 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 36          | 299.28 | 306.76 |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 33709PA0890002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 301.23 | 308.76 |
|                |               |                               | 38          | 303.18 | 310.76 |
|                |               |                               | 39          | 307.07 | 314.75 |
|                |               |                               | 40          | 310.96 | 342.06 |
|                |               |                               | 41          | 316.80 | 350.06 |
|                |               |                               | 42          | 322.40 | 358.51 |
|                |               |                               | 43          | 330.19 | 370.14 |
|                |               |                               | 44          | 339.92 | 384.79 |
|                |               |                               | 45          | 351.35 | 402.30 |
|                |               |                               | 46          | 364.98 | 423.38 |
|                |               |                               | 47          | 380.31 | 447.62 |
|                |               |                               | 48          | 397.83 | 475.80 |
|                |               |                               | 49          | 415.10 | 505.18 |
|                |               |                               | 50          | 434.57 | 532.35 |
|                |               |                               | 51          | 453.79 | 555.89 |
|                |               |                               | 52          | 474.96 | 581.83 |
|                |               |                               | 53          | 496.37 | 608.05 |
|                |               |                               | 54          | 519.49 | 636.38 |
|                |               |                               | 55          | 542.60 | 664.69 |
|                |               |                               | 56          | 567.67 | 695.40 |
|                |               |                               | 57          | 592.97 | 726.39 |
|                |               |                               | 58          | 619.98 | 759.48 |
|                |               |                               | 59          | 633.36 | 775.87 |
|                |               |                               | 60          | 660.37 | 808.95 |
|                |               |                               | 61          | 683.73 | 837.57 |
|                |               |                               | 62          | 699.06 | 856.35 |
|                |               |                               | 63          | 718.28 | 879.89 |
|                |               |                               | 64 and over | 729.96 | 894.20 |
| 33709PA1040001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 137.61 | 137.61 |
| 33709PA1040001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 149.84 | 149.84 |
|                |               |                               | 16          | 154.52 | 154.52 |
|                |               |                               | 17          | 159.19 | 159.19 |
|                |               |                               | 18          | 164.23 | 164.23 |
|                |               |                               | 19          | 169.27 | 169.27 |
|                |               |                               | 20          | 174.48 | 174.48 |
|                |               |                               | 21          | 179.88 | 184.38 |
|                |               |                               | 22          | 179.88 | 184.38 |
|                |               |                               | 23          | 179.88 | 184.38 |
|                |               |                               | 24          | 179.88 | 184.38 |
|                |               |                               | 25          | 180.60 | 185.12 |
|                |               |                               | 26          | 184.20 | 188.81 |
|                |               |                               | 27          | 188.51 | 193.22 |
|                |               |                               | 28          | 195.53 | 200.42 |
|                |               |                               | 29          | 201.29 | 206.32 |
|                |               |                               | 30          | 204.16 | 209.26 |
|                |               |                               | 31          | 208.48 | 213.69 |
|                |               |                               | 32          | 212.80 | 218.12 |
|                |               |                               | 33          | 215.50 | 220.89 |
|                |               |                               | 34          | 218.37 | 223.83 |
|                |               |                               | 35          | 219.81 | 225.31 |
|                |               |                               | 36          | 221.25 | 226.78 |
|                |               |                               | 37          | 222.69 | 228.26 |
|                |               |                               | 38          | 224.13 | 229.73 |
|                |               |                               | 39          | 227.01 | 232.69 |
|                |               |                               | 40          | 229.89 | 252.88 |
|                |               |                               | 41          | 234.20 | 258.79 |
|                |               |                               | 42          | 238.34 | 265.03 |
|                |               |                               | 43          | 244.10 | 273.64 |
|                |               |                               | 44          | 251.29 | 284.46 |
|                |               |                               | 45          | 259.75 | 297.41 |
|                |               |                               | 46          | 269.82 | 312.99 |
|                |               |                               | 47          | 281.15 | 330.91 |
|                |               |                               | 48          | 294.10 | 351.74 |
|                |               |                               | 49          | 306.88 | 373.47 |
|                |               |                               | 50          | 321.27 | 393.56 |
|                |               |                               | 51          | 335.48 | 410.96 |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 33709PA1040001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 351.13 | 430.13 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 366.96 | 449.53 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 384.04 | 470.45 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 401.13 | 491.38 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 419.66 | 514.08 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 438.37 | 537.00 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 458.33 | 561.45 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 468.23 | 573.58 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 488.19 | 598.03 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 505.46 | 619.19 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 516.80 | 633.08 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 531.01 | 650.49 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 539.64 | 661.06 |
| 33709PA1040001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 137.61 | 137.61 |
| 33709PA1040001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 149.84 | 149.84 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 154.52 | 154.52 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 159.19 | 159.19 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 164.23 | 164.23 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 169.27 | 169.27 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 174.48 | 174.48 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 179.88 | 184.38 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 179.88 | 184.38 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 179.88 | 184.38 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 179.88 | 184.38 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 180.60 | 185.12 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 184.20 | 188.81 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 188.51 | 193.22 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 195.53 | 200.42 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 201.29 | 206.32 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 204.16 | 209.26 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 208.48 | 213.69 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 212.80 | 218.12 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 215.50 | 220.89 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 34          | 218.37 | 223.83 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 35          | 219.81 | 225.31 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 36          | 221.25 | 226.78 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 222.69 | 228.26 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 224.13 | 229.73 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 227.01 | 232.69 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 229.89 | 252.88 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 234.20 | 258.79 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 238.34 | 265.03 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 244.10 | 273.64 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 251.29 | 284.46 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 259.75 | 297.41 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 269.82 | 312.99 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 281.15 | 330.91 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 294.10 | 351.74 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 306.88 | 373.47 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 321.27 | 393.56 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 335.48 | 410.96 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 351.13 | 430.13 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 366.96 | 449.53 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 384.04 | 470.45 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 401.13 | 491.38 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 419.66 | 514.08 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 438.37 | 537.00 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 458.33 | 561.45 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 468.23 | 573.58 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 488.19 | 598.03 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 505.46 | 619.19 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 516.80 | 633.08 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 531.01 | 650.49 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 539.64 | 661.06 |
| 33709PA1040001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 137.61 | 137.61 |
| 33709PA1040001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 149.84 | 149.84 |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 33709PA1040001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 154.52 | 154.52 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 159.19 | 159.19 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 164.23 | 164.23 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 169.27 | 169.27 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 174.48 | 174.48 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 179.88 | 184.38 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 179.88 | 184.38 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 179.88 | 184.38 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 179.88 | 184.38 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 180.60 | 185.12 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 184.20 | 188.81 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 188.51 | 193.22 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 195.53 | 200.42 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 201.29 | 206.32 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 204.16 | 209.26 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 208.48 | 213.69 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 212.80 | 218.12 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 215.50 | 220.89 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 218.37 | 223.83 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 219.81 | 225.31 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 221.25 | 226.78 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 222.69 | 228.26 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 224.13 | 229.73 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 227.01 | 232.69 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 229.89 | 252.88 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 234.20 | 258.79 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 238.34 | 265.03 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 244.10 | 273.64 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 251.29 | 284.46 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 259.75 | 297.41 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 269.82 | 312.99 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 281.15 | 330.91 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 294.10 | 351.74 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 306.88 | 373.47 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 321.27 | 393.56 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 335.48 | 410.96 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 351.13 | 430.13 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 366.96 | 449.53 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 384.04 | 470.45 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 401.13 | 491.38 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 419.66 | 514.08 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 438.37 | 537.00 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 458.33 | 561.45 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 468.23 | 573.58 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 488.19 | 598.03 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 505.46 | 619.19 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 516.80 | 633.08 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 531.01 | 650.49 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 539.64 | 661.06 |
| 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 220.76 | 220.76 |
| 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 240.39 | 240.39 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 247.89 | 247.89 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 255.39 | 255.39 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 263.47 | 263.47 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 271.55 | 271.55 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 279.92 | 279.92 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 288.58 | 295.79 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 288.58 | 295.79 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 288.58 | 295.79 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 288.58 | 295.79 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 289.73 | 296.97 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 295.51 | 302.90 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 302.43 | 309.99 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 313.69 | 321.53 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 322.92 | 330.99 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 327.54 | 335.73 |

|  |                |               |                               |             |        |         |
|--|----------------|---------------|-------------------------------|-------------|--------|---------|
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 334.46 | 342.82  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 341.39 | 349.92  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 345.72 | 354.36  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 350.34 | 359.10  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 352.64 | 361.46  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 354.95 | 363.82  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 357.26 | 366.19  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 359.57 | 368.56  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 364.19 | 373.29  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 368.81 | 405.69  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 375.73 | 415.18  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 382.37 | 425.20  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 391.60 | 438.98  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 403.15 | 456.37  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 416.71 | 477.13  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 432.87 | 502.13  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 451.05 | 530.89  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 471.83 | 564.31  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 492.32 | 599.15  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 515.40 | 631.37  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 538.20 | 659.30  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 563.31 | 690.05  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 588.70 | 721.16  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 616.12 | 754.75  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 643.53 | 788.32  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 673.26 | 824.74  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 703.27 | 861.51  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 735.30 | 900.74  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 751.17 | 920.18  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 783.21 | 959.43  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 810.91 | 993.36  |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 829.09 | 1015.64 |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 851.89 | 1043.57 |
|  | 33709PA1210005 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 865.74 | 1060.53 |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 228.70 | 228.70  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 249.03 | 249.03  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 256.80 | 256.80  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 264.57 | 264.57  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 272.94 | 272.94  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 281.31 | 281.31  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 289.98 | 289.98  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 298.95 | 306.42  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 298.95 | 306.42  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 298.95 | 306.42  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 298.95 | 306.42  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 300.15 | 307.65  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 306.12 | 313.77  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 313.30 | 321.13  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 324.96 | 333.08  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 334.53 | 342.89  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 339.31 | 347.79  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 346.48 | 355.14  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 353.66 | 362.50  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 358.14 | 367.09  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 362.93 | 372.00  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 365.32 | 374.45  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 367.71 | 376.90  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 370.10 | 379.35  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 372.49 | 381.80  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 377.27 | 386.70  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 382.06 | 420.27  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 389.23 | 430.10  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 396.11 | 440.47  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 405.68 | 454.77  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 417.63 | 472.76  |
|  | 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 431.68 | 494.27  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1210004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 448.43 | 520.18  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 467.26 | 549.97  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 488.78 | 584.58  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 510.01 | 620.68  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 533.92 | 654.05  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 557.54 | 682.99  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 583.55 | 714.85  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 609.86 | 747.08  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 638.26 | 781.87  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 666.66 | 816.66  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 697.45 | 854.38  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 728.54 | 892.46  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 761.72 | 933.11  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 778.17 | 953.26  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 811.35 | 993.90  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 840.05 | 1029.06 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 858.88 | 1052.13 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 882.50 | 1081.06 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 896.85 | 1098.64 |
| 33709PA1220004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 243.81 | 243.81  |
| 33709PA1220004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 265.49 | 265.49  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 273.77 | 273.77  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 282.06 | 282.06  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 290.98 | 290.98  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 299.91 | 299.91  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 309.15 | 309.15  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 318.71 | 326.68  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 318.71 | 326.68  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 318.71 | 326.68  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 318.71 | 326.68  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 319.98 | 327.98  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 326.36 | 334.52  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 334.01 | 342.36  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 346.44 | 355.10  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 356.64 | 365.56  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 361.74 | 370.78  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 369.38 | 378.61  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 377.03 | 386.46  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 381.81 | 391.36  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 386.91 | 396.58  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 389.46 | 399.20  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 392.01 | 401.81  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 394.56 | 404.42  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 397.11 | 407.04  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 402.21 | 412.27  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 407.31 | 448.04  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 414.96 | 458.53  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 422.29 | 469.59  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 432.49 | 484.82  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 445.24 | 504.01  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 460.22 | 526.95  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 478.07 | 554.56  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 498.14 | 586.31  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 521.09 | 623.22  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 543.72 | 661.71  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 569.22 | 697.29  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 594.39 | 728.13  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 622.12 | 762.10  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 650.17 | 796.46  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 680.45 | 833.55  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 710.72 | 870.63  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 743.55 | 910.85  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 776.70 | 951.46  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 812.07 | 994.79  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 829.60 | 1016.26 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 864.98 | 1059.60 |

|                              |               |                               |             |         |         |
|------------------------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1220004 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 61          | 895.58  | 1097.09 |
|                              |               |                               | 62          | 915.65  | 1121.67 |
|                              |               |                               | 63          | 940.83  | 1152.52 |
|                              |               |                               | 64 and over | 956.13  | 1171.26 |
| 33709PA1210002               | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 256.29  | 256.29  |
| 33709PA1210002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 15          | 279.07  | 279.07  |
|                              |               |                               | 16          | 287.78  | 287.78  |
|                              |               |                               | 17          | 296.49  | 296.49  |
|                              |               |                               | 18          | 305.87  | 305.87  |
|                              |               |                               | 19          | 315.25  | 315.25  |
|                              |               |                               | 20          | 324.97  | 324.97  |
|                              |               |                               | 21          | 335.02  | 343.40  |
|                              |               |                               | 22          | 335.02  | 343.40  |
|                              |               |                               | 23          | 335.02  | 343.40  |
|                              |               |                               | 24          | 335.02  | 343.40  |
|                              |               |                               | 25          | 336.36  | 344.77  |
|                              |               |                               | 26          | 343.06  | 351.64  |
|                              |               |                               | 27          | 351.10  | 359.88  |
|                              |               |                               | 28          | 364.17  | 373.27  |
|                              |               |                               | 29          | 374.89  | 384.26  |
|                              |               |                               | 30          | 380.25  | 389.76  |
|                              |               |                               | 31          | 388.29  | 398.00  |
|                              |               |                               | 32          | 396.33  | 406.24  |
|                              |               |                               | 33          | 401.35  | 411.38  |
|                              |               |                               | 34          | 406.71  | 416.88  |
|                              |               |                               | 35          | 409.39  | 419.62  |
|                              |               |                               | 36          | 412.07  | 422.37  |
|                              |               |                               | 37          | 414.75  | 425.12  |
|                              |               |                               | 38          | 417.43  | 427.87  |
|                              |               |                               | 39          | 422.80  | 433.37  |
|                              |               |                               | 40          | 428.16  | 470.98  |
|                              |               |                               | 41          | 436.20  | 482.00  |
|                              |               |                               | 42          | 443.90  | 493.62  |
|                              |               |                               | 43          | 454.62  | 509.63  |
|                              |               |                               | 44          | 468.02  | 529.80  |
|                              |               |                               | 45          | 483.77  | 553.92  |
|                              |               |                               | 46          | 502.53  | 582.93  |
|                              |               |                               | 47          | 523.64  | 616.32  |
|                              |               |                               | 48          | 547.76  | 655.12  |
|                              |               |                               | 49          | 571.54  | 695.56  |
|                              |               |                               | 50          | 598.35  | 732.98  |
|                              |               |                               | 51          | 624.81  | 765.39  |
|                              |               |                               | 52          | 653.96  | 801.10  |
|                              |               |                               | 53          | 683.44  | 837.21  |
|                              |               |                               | 54          | 715.27  | 876.21  |
|                              |               |                               | 55          | 747.09  | 915.19  |
|                              |               |                               | 56          | 781.60  | 957.46  |
|                              |               |                               | 57          | 816.44  | 1000.14 |
|                              |               |                               | 58          | 853.63  | 1045.70 |
|                              |               |                               | 59          | 872.06  | 1068.27 |
|                              |               |                               | 60          | 909.24  | 1113.82 |
|                              |               |                               | 61          | 941.41  | 1153.23 |
|                              |               |                               | 62          | 962.51  | 1179.07 |
|                              |               |                               | 63          | 988.98  | 1211.50 |
|                              |               |                               | 64 and over | 1005.06 | 1231.20 |
| 33709PA1220002               | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 271.40  | 271.40  |
| 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 15          | 295.52  | 295.52  |
|                              |               |                               | 16          | 304.75  | 304.75  |
|                              |               |                               | 17          | 313.97  | 313.97  |
|                              |               |                               | 18          | 323.91  | 323.91  |
|                              |               |                               | 19          | 333.84  | 333.84  |
|                              |               |                               | 20          | 344.13  | 344.13  |
|                              |               |                               | 21          | 354.77  | 363.64  |
|                              |               |                               | 22          | 354.77  | 363.64  |
| 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 23          | 354.77  | 363.64  |
|                              |               |                               | 24          | 354.77  | 363.64  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 25          | 356.19  | 365.09  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 26          | 363.28  | 372.36  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 27          | 371.80  | 381.10  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 28          | 385.63  | 395.27  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 29          | 396.99  | 406.91  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 30          | 402.66  | 412.73  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 31          | 411.18  | 421.46  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 32          | 419.69  | 430.18  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 33          | 425.01  | 435.64  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 34          | 430.69  | 441.46  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 35          | 433.53  | 444.37  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 36          | 436.37  | 447.28  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 37          | 439.21  | 450.19  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 38          | 442.04  | 453.09  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 39          | 447.72  | 458.91  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 40          | 453.40  | 498.74  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 41          | 461.91  | 510.41  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 42          | 470.07  | 522.72  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 43          | 481.42  | 539.67  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 44          | 495.61  | 561.03  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 45          | 512.29  | 586.57  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 46          | 532.16  | 617.31  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 47          | 554.51  | 652.66  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 48          | 580.05  | 693.74  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 49          | 605.24  | 736.58  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 50          | 633.62  | 776.18  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 51          | 661.65  | 810.52  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 52          | 692.51  | 848.32  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 53          | 723.73  | 886.57  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 54          | 757.43  | 927.85  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 55          | 791.14  | 969.15  |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 56          | 827.68  | 1013.91 |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 57          | 864.57  | 1059.10 |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 58          | 903.95  | 1107.34 |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 59          | 923.47  | 1131.25 |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 60          | 962.85  | 1179.49 |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 61          | 996.90  | 1221.20 |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 62          | 1019.25 | 1248.58 |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 63          | 1047.28 | 1282.92 |
|  | 33709PA1220002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 64 and over | 1064.31 | 1303.78 |
|  | 33709PA1230002               | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 232.51  | 232.51  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 15          | 253.17  | 253.17  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 16          | 261.08  | 261.08  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 17          | 268.98  | 268.98  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 18          | 277.49  | 277.49  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 19          | 286.00  | 286.00  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 20          | 294.81  | 294.81  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 21          | 303.93  | 311.53  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 22          | 303.93  | 311.53  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 23          | 303.93  | 311.53  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 24          | 303.93  | 311.53  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 25          | 305.15  | 312.78  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 26          | 311.22  | 319.00  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 27          | 318.52  | 326.48  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 28          | 330.37  | 338.63  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 29          | 340.10  | 348.60  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 30          | 344.96  | 353.58  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 31          | 352.25  | 361.06  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 32          | 359.55  | 368.54  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 33          | 364.11  | 373.21  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 34          | 368.97  | 378.19  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 35          | 371.40  | 380.69  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 36          | 373.83  | 383.18  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 37          | 376.27  | 385.68  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 38          | 378.70  | 388.17  |
|  | 33709PA1230002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 39          | 383.56  | 393.15  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1230002 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 388.42 | 427.26  |
|                |               |                               | 41          | 395.72 | 437.27  |
|                |               |                               | 42          | 402.71 | 447.81  |
|                |               |                               | 43          | 412.43 | 462.33  |
|                |               |                               | 44          | 424.59 | 480.64  |
|                |               |                               | 45          | 438.87 | 502.51  |
|                |               |                               | 46          | 455.90 | 528.84  |
|                |               |                               | 47          | 475.04 | 559.12  |
|                |               |                               | 48          | 496.93 | 594.33  |
|                |               |                               | 49          | 518.50 | 631.01  |
|                |               |                               | 50          | 542.82 | 664.95  |
|                |               |                               | 51          | 566.83 | 694.37  |
|                |               |                               | 52          | 593.27 | 726.76  |
|                |               |                               | 53          | 620.02 | 759.52  |
|                |               |                               | 54          | 648.89 | 794.89  |
|                |               |                               | 55          | 677.76 | 830.26  |
|                |               |                               | 56          | 709.07 | 868.61  |
|                |               |                               | 57          | 740.68 | 907.33  |
|                |               |                               | 58          | 774.41 | 948.65  |
|                |               |                               | 59          | 791.13 | 969.13  |
|                |               |                               | 60          | 824.87 | 1010.47 |
|                |               |                               | 61          | 854.04 | 1046.20 |
|                |               |                               | 62          | 873.19 | 1069.66 |
|                |               |                               | 63          | 897.20 | 1099.07 |
|                |               |                               | 64 and over | 911.79 | 1116.94 |
| 33709PA1230003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 192.96 | 192.96  |
| 33709PA1230003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 210.12 | 210.12  |
|                |               |                               | 16          | 216.67 | 216.67  |
|                |               |                               | 17          | 223.23 | 223.23  |
|                |               |                               | 18          | 230.30 | 230.30  |
|                |               |                               | 19          | 237.36 | 237.36  |
|                |               |                               | 20          | 244.67 | 244.67  |
|                |               |                               | 21          | 252.24 | 258.55  |
|                |               |                               | 22          | 252.24 | 258.55  |
|                |               |                               | 23          | 252.24 | 258.55  |
|                |               |                               | 24          | 252.24 | 258.55  |
|                |               |                               | 25          | 253.25 | 259.58  |
|                |               |                               | 26          | 258.29 | 264.75  |
|                |               |                               | 27          | 264.35 | 270.96  |
|                |               |                               | 28          | 274.18 | 281.03  |
|                |               |                               | 29          | 282.26 | 289.32  |
|                |               |                               | 30          | 286.29 | 293.45  |
|                |               |                               | 31          | 292.35 | 299.66  |
|                |               |                               | 32          | 298.40 | 305.86  |
|                |               |                               | 33          | 302.18 | 309.73  |
|                |               |                               | 34          | 306.22 | 313.88  |
|                |               |                               | 35          | 308.24 | 315.95  |
|                |               |                               | 36          | 310.26 | 318.02  |
|                |               |                               | 37          | 312.27 | 320.08  |
|                |               |                               | 38          | 314.29 | 322.15  |
|                |               |                               | 39          | 318.33 | 326.29  |
|                |               |                               | 40          | 322.36 | 354.60  |
|                |               |                               | 41          | 328.42 | 362.90  |
|                |               |                               | 42          | 334.22 | 371.65  |
|                |               |                               | 43          | 342.29 | 383.71  |
|                |               |                               | 44          | 352.38 | 398.89  |
|                |               |                               | 45          | 364.23 | 417.04  |
|                |               |                               | 46          | 378.36 | 438.90  |
|                |               |                               | 47          | 394.25 | 464.03  |
|                |               |                               | 48          | 412.41 | 493.24  |
|                |               |                               | 49          | 430.32 | 523.70  |
|                |               |                               | 50          | 450.50 | 551.86  |
|                |               |                               | 51          | 470.43 | 576.28  |
|                |               |                               | 52          | 492.37 | 603.15  |
|                |               |                               | 53          | 514.57 | 630.35  |
|                |               |                               | 54          | 538.53 | 659.70  |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 33709PA1230003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 562.50 | 689.06 |
|                |               |                               | 56          | 588.48 | 720.89 |
|                |               |                               | 57          | 614.71 | 753.02 |
|                |               |                               | 58          | 642.71 | 787.32 |
|                |               |                               | 59          | 656.58 | 804.31 |
|                |               |                               | 60          | 684.58 | 838.61 |
|                |               |                               | 61          | 708.79 | 868.27 |
|                |               |                               | 62          | 724.69 | 887.75 |
|                |               |                               | 63          | 744.61 | 912.15 |
|                |               |                               | 64 and over | 756.72 | 926.98 |
| 33709PA1210003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 194.64 | 194.64 |
| 33709PA1210003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 211.94 | 211.94 |
|                |               |                               | 16          | 218.56 | 218.56 |
|                |               |                               | 17          | 225.17 | 225.17 |
|                |               |                               | 18          | 232.29 | 232.29 |
|                |               |                               | 19          | 239.42 | 239.42 |
|                |               |                               | 20          | 246.80 | 246.80 |
|                |               |                               | 21          | 254.43 | 260.79 |
|                |               |                               | 22          | 254.43 | 260.79 |
|                |               |                               | 23          | 254.43 | 260.79 |
|                |               |                               | 24          | 254.43 | 260.79 |
|                |               |                               | 25          | 255.45 | 261.84 |
|                |               |                               | 26          | 260.54 | 267.05 |
|                |               |                               | 27          | 266.64 | 273.31 |
|                |               |                               | 28          | 276.57 | 283.48 |
|                |               |                               | 29          | 284.71 | 291.83 |
|                |               |                               | 30          | 288.78 | 296.00 |
|                |               |                               | 31          | 294.88 | 302.25 |
|                |               |                               | 32          | 300.99 | 308.51 |
|                |               |                               | 33          | 304.81 | 312.43 |
|                |               |                               | 34          | 308.88 | 316.60 |
|                |               |                               | 35          | 310.91 | 318.68 |
|                |               |                               | 36          | 312.95 | 320.77 |
|                |               |                               | 37          | 314.98 | 322.85 |
|                |               |                               | 38          | 317.02 | 324.95 |
|                |               |                               | 39          | 321.09 | 329.12 |
|                |               |                               | 40          | 325.16 | 357.68 |
|                |               |                               | 41          | 331.27 | 366.05 |
|                |               |                               | 42          | 337.12 | 374.88 |
|                |               |                               | 43          | 345.26 | 387.04 |
|                |               |                               | 44          | 355.44 | 402.36 |
|                |               |                               | 45          | 367.40 | 420.67 |
|                |               |                               | 46          | 381.65 | 442.71 |
|                |               |                               | 47          | 397.67 | 468.06 |
|                |               |                               | 48          | 415.99 | 497.52 |
|                |               |                               | 49          | 434.06 | 528.25 |
|                |               |                               | 50          | 454.41 | 556.65 |
|                |               |                               | 51          | 474.51 | 581.27 |
|                |               |                               | 52          | 496.65 | 608.40 |
|                |               |                               | 53          | 519.04 | 635.82 |
|                |               |                               | 54          | 543.21 | 665.43 |
|                |               |                               | 55          | 567.38 | 695.04 |
|                |               |                               | 56          | 593.59 | 727.15 |
|                |               |                               | 57          | 620.05 | 759.56 |
|                |               |                               | 58          | 648.29 | 794.16 |
|                |               |                               | 59          | 662.28 | 811.29 |
|                |               |                               | 60          | 690.52 | 845.89 |
|                |               |                               | 61          | 714.95 | 875.81 |
|                |               |                               | 62          | 730.98 | 895.45 |
|                |               |                               | 63          | 751.08 | 920.07 |
|                |               |                               | 64 and over | 763.29 | 935.03 |
| 33709PA1220003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 209.75 | 209.75 |
| 33709PA1220003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 228.39 | 228.39 |
|                |               |                               | 16          | 235.52 | 235.52 |
|                |               |                               | 17          | 242.65 | 242.65 |
|                |               |                               | 18          | 250.33 | 250.33 |

|                |               |               |                               |             |        |         |
|----------------|---------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1220003 | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 19          | 258.00 | 258.00  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 20          | 265.95 | 265.95  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 21          | 274.18 | 281.03  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 22          | 274.18 | 281.03  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 23          | 274.18 | 281.03  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 24          | 274.18 | 281.03  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 25          | 275.28 | 282.16  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 26          | 280.76 | 287.78  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 27          | 287.34 | 294.52  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 28          | 298.03 | 305.48  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 29          | 306.81 | 314.48  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 30          | 311.19 | 318.97  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 31          | 317.77 | 325.71  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 32          | 324.35 | 332.46  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 33          | 328.47 | 336.68  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 34          | 332.85 | 341.17  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 35          | 335.05 | 343.43  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 36          | 337.24 | 345.67  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 37          | 339.43 | 347.92  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 38          | 341.63 | 350.17  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 39          | 346.02 | 354.67  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 40          | 350.40 | 385.44  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 41          | 356.98 | 394.46  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 42          | 363.29 | 403.98  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 43          | 372.06 | 417.08  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 44          | 383.03 | 433.59  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 45          | 395.92 | 453.33  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 46          | 411.27 | 477.07  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 47          | 428.54 | 504.39  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 48          | 448.28 | 536.14  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 49          | 467.75 | 569.25  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 50          | 489.69 | 599.87  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 51          | 511.35 | 626.40  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 52          | 535.20 | 655.62  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 53          | 559.33 | 685.18  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 54          | 585.37 | 717.08  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 55          | 611.42 | 748.99  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 56          | 639.66 | 783.58  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 57          | 668.18 | 818.52  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 58          | 698.61 | 855.80  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 59          | 713.69 | 874.27  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 60          | 744.12 | 911.55  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 61          | 770.45 | 943.80  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 62          | 787.72 | 964.96  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 63          | 809.38 | 991.49  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 64 and over | 822.54 | 1007.61 |
| 33709PA1210001 |               | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 169.07 | 169.07  |
| 33709PA1210001 | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 15          | 184.09 | 184.09  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 16          | 189.84 | 189.84  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 17          | 195.59 | 195.59  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 18          | 201.77 | 201.77  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 19          | 207.96 | 207.96  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 20          | 214.37 | 214.37  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 21          | 221.00 | 226.53  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 22          | 221.00 | 226.53  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 23          | 221.00 | 226.53  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 24          | 221.00 | 226.53  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 25          | 221.88 | 227.43  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 26          | 226.30 | 231.96  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 27          | 231.61 | 237.40  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 28          | 240.23 | 246.24  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 29          | 247.30 | 253.48  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 30          | 250.84 | 257.11  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 31          | 256.14 | 262.54  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 32          | 261.44 | 267.98  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 33          | 264.76 | 271.38  |

|  |                              |               |                               |             |        |        |
|--|------------------------------|---------------|-------------------------------|-------------|--------|--------|
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 34          | 268.29 | 275.00 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 35          | 270.06 | 276.81 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 36          | 271.83 | 278.63 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 37          | 273.60 | 280.44 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 38          | 275.37 | 282.25 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 39          | 278.90 | 285.87 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 40          | 282.44 | 310.68 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 41          | 287.74 | 317.95 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 42          | 292.83 | 325.63 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 43          | 299.90 | 336.19 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 44          | 308.74 | 349.49 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 45          | 319.12 | 365.39 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 46          | 331.50 | 384.54 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 47          | 345.42 | 406.56 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 48          | 361.34 | 432.16 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 49          | 377.03 | 458.85 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 50          | 394.71 | 483.52 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 51          | 412.17 | 504.91 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 52          | 431.39 | 528.45 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 53          | 450.84 | 552.28 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 54          | 471.84 | 578.00 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 55          | 492.83 | 603.72 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 56          | 515.59 | 631.60 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 57          | 538.58 | 659.76 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 58          | 563.11 | 689.81 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 59          | 575.26 | 704.69 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 60          | 599.79 | 734.74 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 61          | 621.01 | 760.74 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 62          | 634.93 | 777.79 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 63          | 652.39 | 799.18 |
|  | 33709PA1210001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 64 and over | 663.00 | 812.18 |
|  | 33709PA1220001               | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 184.17 | 184.17 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 15          | 200.54 | 200.54 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 16          | 206.80 | 206.80 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 17          | 213.06 | 213.06 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 18          | 219.80 | 219.80 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 19          | 226.55 | 226.55 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 20          | 233.53 | 233.53 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 21          | 240.75 | 246.77 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 22          | 240.75 | 246.77 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 23          | 240.75 | 246.77 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 24          | 240.75 | 246.77 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 25          | 241.71 | 247.75 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 26          | 246.53 | 252.69 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 27          | 252.31 | 258.62 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 28          | 261.70 | 268.24 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 29          | 269.40 | 276.14 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 30          | 273.25 | 280.08 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 31          | 279.03 | 286.01 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 32          | 284.81 | 291.93 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 33          | 288.42 | 295.63 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 34          | 292.27 | 299.58 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 35          | 294.20 | 301.56 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 36          | 296.12 | 303.52 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 37          | 298.05 | 305.50 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 38          | 299.97 | 307.47 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 39          | 303.83 | 311.43 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 40          | 307.68 | 338.45 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 41          | 313.46 | 346.37 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 42          | 318.99 | 354.72 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 43          | 326.70 | 366.23 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 44          | 336.33 | 380.73 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 45          | 347.64 | 398.05 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 46          | 361.13 | 418.91 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 47          | 376.29 | 442.89 |
|  | 33709PA1220001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 48          | 393.63 | 470.78 |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 33709PA1220001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 410.72 | 499.85 |
|                |               |                               | 50          | 429.98 | 526.73 |
|                |               |                               | 51          | 449.00 | 550.03 |
|                |               |                               | 52          | 469.94 | 575.68 |
|                |               |                               | 53          | 491.13 | 601.63 |
|                |               |                               | 54          | 514.00 | 629.65 |
|                |               |                               | 55          | 536.87 | 657.67 |
|                |               |                               | 56          | 561.67 | 688.05 |
|                |               |                               | 57          | 586.71 | 718.72 |
|                |               |                               | 58          | 613.43 | 751.45 |
|                |               |                               | 59          | 626.67 | 767.67 |
|                |               |                               | 60          | 653.40 | 800.42 |
|                |               |                               | 61          | 676.51 | 828.72 |
|                |               |                               | 62          | 691.67 | 847.30 |
|                |               |                               | 63          | 710.69 | 870.60 |
|                |               |                               | 64 and over | 722.25 | 884.76 |
| 33709PA1230001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 171.30 | 171.30 |
| 33709PA1230001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 186.53 | 186.53 |
|                |               |                               | 16          | 192.35 | 192.35 |
|                |               |                               | 17          | 198.17 | 198.17 |
|                |               |                               | 18          | 204.44 | 204.44 |
|                |               |                               | 19          | 210.71 | 210.71 |
|                |               |                               | 20          | 217.20 | 217.20 |
|                |               |                               | 21          | 223.92 | 229.52 |
|                |               |                               | 22          | 223.92 | 229.52 |
|                |               |                               | 23          | 223.92 | 229.52 |
|                |               |                               | 24          | 223.92 | 229.52 |
|                |               |                               | 25          | 224.82 | 230.44 |
|                |               |                               | 26          | 229.29 | 235.02 |
|                |               |                               | 27          | 234.67 | 240.54 |
|                |               |                               | 28          | 243.40 | 249.49 |
|                |               |                               | 29          | 250.57 | 256.83 |
|                |               |                               | 30          | 254.15 | 260.50 |
|                |               |                               | 31          | 259.52 | 266.01 |
|                |               |                               | 32          | 264.90 | 271.52 |
|                |               |                               | 33          | 268.26 | 274.97 |
|                |               |                               | 34          | 271.84 | 278.64 |
|                |               |                               | 35          | 273.63 | 280.47 |
|                |               |                               | 36          | 275.42 | 282.31 |
|                |               |                               | 37          | 277.21 | 284.14 |
|                |               |                               | 38          | 279.00 | 285.98 |
|                |               |                               | 39          | 282.59 | 289.65 |
|                |               |                               | 40          | 286.17 | 314.79 |
|                |               |                               | 41          | 291.54 | 322.15 |
|                |               |                               | 42          | 296.69 | 329.92 |
|                |               |                               | 43          | 303.86 | 340.63 |
|                |               |                               | 44          | 312.82 | 354.11 |
|                |               |                               | 45          | 323.34 | 370.22 |
|                |               |                               | 46          | 335.88 | 389.62 |
|                |               |                               | 47          | 349.99 | 411.94 |
|                |               |                               | 48          | 366.11 | 437.87 |
|                |               |                               | 49          | 382.01 | 464.91 |
|                |               |                               | 50          | 399.92 | 489.90 |
|                |               |                               | 51          | 417.61 | 511.57 |
|                |               |                               | 52          | 437.09 | 535.44 |
|                |               |                               | 53          | 456.80 | 559.58 |
|                |               |                               | 54          | 478.07 | 585.64 |
|                |               |                               | 55          | 499.34 | 611.69 |
|                |               |                               | 56          | 522.41 | 639.95 |
|                |               |                               | 57          | 545.69 | 668.47 |
|                |               |                               | 58          | 570.55 | 698.92 |
|                |               |                               | 59          | 582.86 | 714.00 |
|                |               |                               | 60          | 607.72 | 744.46 |
|                |               |                               | 61          | 629.22 | 770.79 |
|                |               |                               | 62          | 643.32 | 788.07 |
|                |               |                               | 63          | 661.01 | 809.74 |

|                              |               |                               |             |        |        |
|------------------------------|---------------|-------------------------------|-------------|--------|--------|
| 33709PA1230001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 64 and over | 671.76 | 822.91 |
| 33709PA1240001               | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 126.64 | 126.64 |
| 33709PA1240001 Rating Area 1 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 137.89 | 137.89 |
|                              |               |                               | 16          | 142.20 | 142.20 |
|                              |               |                               | 17          | 146.50 | 146.50 |
|                              |               |                               | 18          | 151.14 | 151.14 |
|                              |               |                               | 19          | 155.77 | 155.77 |
|                              |               |                               | 20          | 160.57 | 160.57 |
|                              |               |                               | 21          | 165.54 | 169.68 |
|                              |               |                               | 22          | 165.54 | 169.68 |
|                              |               |                               | 23          | 165.54 | 169.68 |
|                              |               |                               | 24          | 165.54 | 169.68 |
|                              |               |                               | 25          | 166.20 | 170.36 |
|                              |               |                               | 26          | 169.51 | 173.75 |
|                              |               |                               | 27          | 173.49 | 177.83 |
|                              |               |                               | 28          | 179.94 | 184.44 |
|                              |               |                               | 29          | 185.24 | 189.87 |
|                              |               |                               | 30          | 187.89 | 192.59 |
|                              |               |                               | 31          | 191.86 | 196.66 |
|                              |               |                               | 32          | 195.83 | 200.73 |
|                              |               |                               | 33          | 198.32 | 203.28 |
|                              |               |                               | 34          | 200.97 | 205.99 |
|                              |               |                               | 35          | 202.29 | 207.35 |
|                              |               |                               | 36          | 203.61 | 208.70 |
|                              |               |                               | 37          | 204.94 | 210.06 |
|                              |               |                               | 38          | 206.26 | 211.42 |
|                              |               |                               | 39          | 208.91 | 214.13 |
|                              |               |                               | 40          | 211.56 | 232.72 |
|                              |               |                               | 41          | 215.53 | 238.16 |
|                              |               |                               | 42          | 219.34 | 243.91 |
|                              |               |                               | 43          | 224.64 | 251.82 |
|                              |               |                               | 44          | 231.26 | 261.79 |
|                              |               |                               | 45          | 239.04 | 273.70 |
|                              |               |                               | 46          | 248.31 | 288.04 |
|                              |               |                               | 47          | 258.74 | 304.54 |
|                              |               |                               | 48          | 270.66 | 323.71 |
|                              |               |                               | 49          | 282.41 | 343.69 |
|                              |               |                               | 50          | 295.65 | 362.17 |
|                              |               |                               | 51          | 308.73 | 378.19 |
|                              |               |                               | 52          | 323.13 | 395.83 |
|                              |               |                               | 53          | 337.70 | 413.68 |
|                              |               |                               | 54          | 353.43 | 432.95 |
|                              |               |                               | 55          | 369.15 | 452.21 |
|                              |               |                               | 56          | 386.20 | 473.10 |
|                              |               |                               | 57          | 403.42 | 494.19 |
|                              |               |                               | 58          | 421.80 | 516.71 |
|                              |               |                               | 59          | 430.90 | 527.85 |
|                              |               |                               | 60          | 449.28 | 550.37 |
|                              |               |                               | 61          | 465.17 | 569.83 |
|                              |               |                               | 62          | 475.60 | 582.61 |
|                              |               |                               | 63          | 488.67 | 598.62 |
|                              |               |                               | 64 and over | 496.62 | 608.36 |
| 33709PA1160004               | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 297.25 | 297.25 |
| 33709PA1160004 Rating Area 1 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 323.67 | 323.67 |
|                              |               |                               | 16          | 333.77 | 333.77 |
|                              |               |                               | 17          | 343.88 | 343.88 |
|                              |               |                               | 18          | 354.76 | 354.76 |
|                              |               |                               | 19          | 365.63 | 365.63 |
|                              |               |                               | 20          | 376.90 | 376.90 |
|                              |               |                               | 21          | 388.56 | 398.27 |
|                              |               |                               | 22          | 388.56 | 398.27 |
|                              |               |                               | 23          | 388.56 | 398.27 |
|                              |               |                               | 24          | 388.56 | 398.27 |
|                              |               |                               | 25          | 390.11 | 399.86 |
|                              |               |                               | 26          | 397.89 | 407.84 |
|                              |               |                               | 27          | 407.21 | 417.39 |
|                              |               |                               |             |        |        |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1160004 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 422.36  | 432.92  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 434.80  | 445.67  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 441.02  | 452.05  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 450.34  | 461.60  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 459.67  | 471.16  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 465.49  | 477.13  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 471.71  | 483.50  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 474.82  | 486.69  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 477.93  | 489.88  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 481.04  | 493.07  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 484.15  | 496.25  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 490.36  | 502.62  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 496.58  | 546.24  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 505.91  | 559.03  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 514.84  | 572.50  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 527.28  | 591.08  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 542.82  | 614.47  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 561.08  | 642.44  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 582.84  | 676.09  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 607.32  | 714.82  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 635.30  | 759.82  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 662.88  | 806.72  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 693.97  | 850.11  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 724.66  | 887.71  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 758.47  | 929.13  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 792.66  | 971.01  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 829.58  | 1016.24 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 866.49  | 1061.45 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 906.51  | 1110.47 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 946.92  | 1159.98 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 990.05  | 1212.81 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 1011.42 | 1238.99 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 1054.55 | 1291.82 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 1091.85 | 1337.52 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 1116.33 | 1367.50 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 1147.03 | 1405.11 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1165.68 | 1427.96 |
| 33709PA1160004 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 297.25  | 297.25  |
| 33709PA1160004 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15          | 323.67  | 323.67  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 16          | 333.77  | 333.77  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 17          | 343.88  | 343.88  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 18          | 354.76  | 354.76  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 19          | 365.63  | 365.63  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 20          | 376.90  | 376.90  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 21          | 388.56  | 398.27  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 22          | 388.56  | 398.27  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 23          | 388.56  | 398.27  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 24          | 388.56  | 398.27  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 25          | 390.11  | 399.86  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 26          | 397.89  | 407.84  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 27          | 407.21  | 417.39  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 28          | 422.36  | 432.92  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 29          | 434.80  | 445.67  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 30          | 441.02  | 452.05  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 31          | 450.34  | 461.60  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 32          | 459.67  | 471.16  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 33          | 465.49  | 477.13  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 34          | 471.71  | 483.50  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 35          | 474.82  | 486.69  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 36          | 477.93  | 489.88  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 37          | 481.04  | 493.07  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 38          | 484.15  | 496.25  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 39          | 490.36  | 502.62  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 40          | 496.58  | 546.24  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 41          | 505.91  | 559.03  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 42          | 514.84  | 572.50  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1160004 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43          | 527.28  | 591.08  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 44          | 542.82  | 614.47  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 45          | 561.08  | 642.44  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 46          | 582.84  | 676.09  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 47          | 607.32  | 714.82  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 48          | 635.30  | 759.82  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 49          | 662.88  | 806.72  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 50          | 693.97  | 850.11  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 51          | 724.66  | 887.71  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 52          | 758.47  | 929.13  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 53          | 792.66  | 971.01  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 54          | 829.58  | 1016.24 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 55          | 866.49  | 1061.45 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 56          | 906.51  | 1110.47 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 57          | 946.92  | 1159.98 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 58          | 990.05  | 1212.81 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 59          | 1011.42 | 1238.99 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 60          | 1054.55 | 1291.82 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 61          | 1091.85 | 1337.52 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 62          | 1116.33 | 1367.50 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 63          | 1147.03 | 1405.11 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1165.68 | 1427.96 |
| 33709PA1160004 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 297.25  | 297.25  |
| 33709PA1160004 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 323.67  | 323.67  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 333.77  | 333.77  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 343.88  | 343.88  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 354.76  | 354.76  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 365.63  | 365.63  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 376.90  | 376.90  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 388.56  | 398.27  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 388.56  | 398.27  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 388.56  | 398.27  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 388.56  | 398.27  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 390.11  | 399.86  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 397.89  | 407.84  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 407.21  | 417.39  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 422.36  | 432.92  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 434.80  | 445.67  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 441.02  | 452.05  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 450.34  | 461.60  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 459.67  | 471.16  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 465.49  | 477.13  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 34          | 471.71  | 483.50  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 35          | 474.82  | 486.69  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 36          | 477.93  | 489.88  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 481.04  | 493.07  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 484.15  | 496.25  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 490.36  | 502.62  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 496.58  | 546.24  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 505.91  | 559.03  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 514.84  | 572.50  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 527.28  | 591.08  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 542.82  | 614.47  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 561.08  | 642.44  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 582.84  | 676.09  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 607.32  | 714.82  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 635.30  | 759.82  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 662.88  | 806.72  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 693.97  | 850.11  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 724.66  | 887.71  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 758.47  | 929.13  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 792.66  | 971.01  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 829.58  | 1016.24 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 866.49  | 1061.45 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 906.51  | 1110.47 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 946.92  | 1159.98 |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1160004 | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 990.05  | 1212.81 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 1011.42 | 1238.99 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 1054.55 | 1291.82 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 1091.85 | 1337.52 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 1116.33 | 1367.50 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 1147.03 | 1405.11 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 1165.68 | 1427.96 |
| 33709PA1160004 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 297.25  | 297.25  |
| 33709PA1160004 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 323.67  | 323.67  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 333.77  | 333.77  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 343.88  | 343.88  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 354.76  | 354.76  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 365.63  | 365.63  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 376.90  | 376.90  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 388.56  | 398.27  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 388.56  | 398.27  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 388.56  | 398.27  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 388.56  | 398.27  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 390.11  | 399.86  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 397.89  | 407.84  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 407.21  | 417.39  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 422.36  | 432.92  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 434.80  | 445.67  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 441.02  | 452.05  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 450.34  | 461.60  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 459.67  | 471.16  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 465.49  | 477.13  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 471.71  | 483.50  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 474.82  | 486.69  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 477.93  | 489.88  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 481.04  | 493.07  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 484.15  | 496.25  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 490.36  | 502.62  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 496.58  | 546.24  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 505.91  | 559.03  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 514.84  | 572.50  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 527.28  | 591.08  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 542.82  | 614.47  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 561.08  | 642.44  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 582.84  | 676.09  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 607.32  | 714.82  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 635.30  | 759.82  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 662.88  | 806.72  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 693.97  | 850.11  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 724.66  | 887.71  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 758.47  | 929.13  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 792.66  | 971.01  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 829.58  | 1016.24 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 866.49  | 1061.45 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 906.51  | 1110.47 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 946.92  | 1159.98 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 990.05  | 1212.81 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 1011.42 | 1238.99 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 1054.55 | 1291.82 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 1091.85 | 1337.52 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 1116.33 | 1367.50 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 1147.03 | 1405.11 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1165.68 | 1427.96 |
| 33709PA1160004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 328.87  | 328.87  |
| 33709PA1160004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 358.11  | 358.11  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 369.28  | 369.28  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 380.46  | 380.46  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 392.50  | 392.50  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 404.54  | 404.54  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 417.00  | 417.00  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 429.90  | 440.65  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 429.90  | 440.65  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 429.90  | 440.65  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 429.90  | 440.65  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 431.62  | 442.41  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 440.22  | 451.23  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 450.54  | 461.80  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 467.30  | 478.98  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 481.06  | 493.09  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 487.94  | 500.14  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 498.25  | 510.71  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 508.57  | 521.28  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 515.02  | 527.90  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 521.90  | 534.95  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 525.34  | 538.47  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 528.78  | 542.00  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 37          | 532.22  | 545.53  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 38          | 535.66  | 549.05  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 39          | 542.53  | 556.09  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 40          | 549.41  | 604.35  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 41          | 559.73  | 618.50  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 42          | 569.62  | 633.42  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 43          | 583.37  | 653.96  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 44          | 600.57  | 679.85  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 45          | 620.78  | 710.79  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 46          | 644.85  | 748.03  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 47          | 671.93  | 790.86  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 48          | 702.89  | 840.66  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 49          | 733.41  | 892.56  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 50          | 767.80  | 940.56  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 51          | 801.76  | 982.16  |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 52          | 839.16  | 1027.97 |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 53          | 877.00  | 1074.33 |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 54          | 917.84  | 1124.35 |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 55          | 958.68  | 1174.38 |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 56          | 1002.96 | 1228.63 |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 57          | 1047.67 | 1283.40 |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 58          | 1095.39 | 1341.85 |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 59          | 1119.03 | 1370.81 |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 60          | 1166.75 | 1429.27 |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 61          | 1208.02 | 1479.82 |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 62          | 1235.10 | 1513.00 |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 63          | 1269.06 | 1554.60 |
|  | 33709PA1160004 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 64 and over | 1289.70 | 1579.88 |
|  | 33709PA1160003               | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 307.93  | 307.93  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 15          | 335.30  | 335.30  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 16          | 345.76  | 345.76  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 17          | 356.23  | 356.23  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 18          | 367.50  | 367.50  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 19          | 378.77  | 378.77  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 20          | 390.44  | 390.44  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 21          | 402.52  | 412.58  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 22          | 402.52  | 412.58  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 23          | 402.52  | 412.58  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 24          | 402.52  | 412.58  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 25          | 404.13  | 414.23  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 26          | 412.18  | 422.48  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 27          | 421.84  | 432.39  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 28          | 437.54  | 448.48  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 29          | 450.42  | 461.68  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 30          | 456.86  | 468.28  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 31          | 466.52  | 478.18  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 32          | 476.18  | 488.08  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 33          | 482.22  | 494.28  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 34          | 488.66  | 500.88  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 35          | 491.88  | 504.18  |
|  | 33709PA1160003 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 36          | 495.10  | 507.48  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1160003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 498.32  | 510.78  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 501.54  | 514.08  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 507.98  | 520.68  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 514.42  | 565.86  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 524.08  | 579.11  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 533.34  | 593.07  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 546.22  | 612.31  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 562.32  | 636.55  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 581.24  | 665.52  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 603.78  | 700.38  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 629.14  | 740.50  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 658.12  | 787.11  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 686.70  | 835.71  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 718.90  | 880.65  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 750.70  | 919.61  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 785.72  | 962.51  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 821.14  | 1005.90 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 859.38  | 1052.74 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 897.62  | 1099.58 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 939.08  | 1150.37 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 980.94  | 1201.65 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 1025.62 | 1256.38 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 1047.76 | 1283.51 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 1092.44 | 1338.24 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 1131.08 | 1385.57 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 1156.44 | 1416.64 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 1188.24 | 1455.59 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1207.56 | 1479.26 |
| 33709PA1160003 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 307.93  | 307.93  |
| 33709PA1160003 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15          | 335.30  | 335.30  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 16          | 345.76  | 345.76  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 17          | 356.23  | 356.23  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 18          | 367.50  | 367.50  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 19          | 378.77  | 378.77  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 20          | 390.44  | 390.44  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 21          | 402.52  | 412.58  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 22          | 402.52  | 412.58  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 23          | 402.52  | 412.58  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 24          | 402.52  | 412.58  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 25          | 404.13  | 414.23  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 26          | 412.18  | 422.48  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 27          | 421.84  | 432.39  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 28          | 437.54  | 448.48  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 29          | 450.42  | 461.68  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 30          | 456.86  | 468.28  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 31          | 466.52  | 478.18  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 32          | 476.18  | 488.08  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 33          | 482.22  | 494.28  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 34          | 488.66  | 500.88  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 35          | 491.88  | 504.18  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 36          | 495.10  | 507.48  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 37          | 498.32  | 510.78  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 38          | 501.54  | 514.08  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 39          | 507.98  | 520.68  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 40          | 514.42  | 565.86  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 41          | 524.08  | 579.11  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 42          | 533.34  | 593.07  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 43          | 546.22  | 612.31  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 44          | 562.32  | 636.55  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 45          | 581.24  | 665.52  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 46          | 603.78  | 700.38  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 47          | 629.14  | 740.50  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 48          | 658.12  | 787.11  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 49          | 686.70  | 835.71  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 50          | 718.90  | 880.65  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 51          | 750.70  | 919.61  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1160003 | Rating Area 2 | Tobacco User/Non-Tobacco User | 52          | 785.72  | 962.51  |
|                |               |                               | 53          | 821.14  | 1005.90 |
|                |               |                               | 54          | 859.38  | 1052.74 |
|                |               |                               | 55          | 897.62  | 1099.58 |
|                |               |                               | 56          | 939.08  | 1150.37 |
|                |               |                               | 57          | 980.94  | 1201.65 |
|                |               |                               | 58          | 1025.62 | 1256.38 |
|                |               |                               | 59          | 1047.76 | 1283.51 |
|                |               |                               | 60          | 1092.44 | 1338.24 |
|                |               |                               | 61          | 1131.08 | 1385.57 |
|                |               |                               | 62          | 1156.44 | 1416.64 |
|                |               |                               | 63          | 1188.24 | 1455.59 |
|                |               |                               | 64 and over | 1207.56 | 1479.26 |
| 33709PA1160003 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 307.93  | 307.93  |
| 33709PA1160003 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 335.30  | 335.30  |
|                |               |                               | 16          | 345.76  | 345.76  |
|                |               |                               | 17          | 356.23  | 356.23  |
|                |               |                               | 18          | 367.50  | 367.50  |
|                |               |                               | 19          | 378.77  | 378.77  |
|                |               |                               | 20          | 390.44  | 390.44  |
|                |               |                               | 21          | 402.52  | 412.58  |
|                |               |                               | 22          | 402.52  | 412.58  |
|                |               |                               | 23          | 402.52  | 412.58  |
|                |               |                               | 24          | 402.52  | 412.58  |
|                |               |                               | 25          | 404.13  | 414.23  |
|                |               |                               | 26          | 412.18  | 422.48  |
|                |               |                               | 27          | 421.84  | 432.39  |
|                |               |                               | 28          | 437.54  | 448.48  |
|                |               |                               | 29          | 450.42  | 461.68  |
|                |               |                               | 30          | 456.86  | 468.28  |
|                |               |                               | 31          | 466.52  | 478.18  |
|                |               |                               | 32          | 476.18  | 488.08  |
|                |               |                               | 33          | 482.22  | 494.28  |
|                |               |                               | 34          | 488.66  | 500.88  |
|                |               |                               | 35          | 491.88  | 504.18  |
|                |               |                               | 36          | 495.10  | 507.48  |
|                |               |                               | 37          | 498.32  | 510.78  |
|                |               |                               | 38          | 501.54  | 514.08  |
|                |               |                               | 39          | 507.98  | 520.68  |
|                |               |                               | 40          | 514.42  | 565.86  |
|                |               |                               | 41          | 524.08  | 579.11  |
|                |               |                               | 42          | 533.34  | 593.07  |
|                |               |                               | 43          | 546.22  | 612.31  |
|                |               |                               | 44          | 562.32  | 636.55  |
|                |               |                               | 45          | 581.24  | 665.52  |
|                |               |                               | 46          | 603.78  | 700.38  |
|                |               |                               | 47          | 629.14  | 740.50  |
|                |               |                               | 48          | 658.12  | 787.11  |
|                |               |                               | 49          | 686.70  | 835.71  |
|                |               |                               | 50          | 718.90  | 880.65  |
|                |               |                               | 51          | 750.70  | 919.61  |
|                |               |                               | 52          | 785.72  | 962.51  |
|                |               |                               | 53          | 821.14  | 1005.90 |
|                |               |                               | 54          | 859.38  | 1052.74 |
|                |               |                               | 55          | 897.62  | 1099.58 |
|                |               |                               | 56          | 939.08  | 1150.37 |
|                |               |                               | 57          | 980.94  | 1201.65 |
|                |               |                               | 58          | 1025.62 | 1256.38 |
|                |               |                               | 59          | 1047.76 | 1283.51 |
|                |               |                               | 60          | 1092.44 | 1338.24 |
|                |               |                               | 61          | 1131.08 | 1385.57 |
|                |               |                               | 62          | 1156.44 | 1416.64 |
|                |               |                               | 63          | 1188.24 | 1455.59 |
|                |               |                               | 64 and over | 1207.56 | 1479.26 |
| 33709PA1160003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 307.93  | 307.93  |
| 33709PA1160003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 335.30  | 335.30  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1160003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 345.76  | 345.76  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 356.23  | 356.23  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 367.50  | 367.50  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 378.77  | 378.77  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 390.44  | 390.44  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 402.52  | 412.58  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 402.52  | 412.58  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 402.52  | 412.58  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 402.52  | 412.58  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 404.13  | 414.23  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 412.18  | 422.48  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 421.84  | 432.39  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 437.54  | 448.48  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 450.42  | 461.68  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 456.86  | 468.28  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 466.52  | 478.18  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 476.18  | 488.08  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 482.22  | 494.28  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 488.66  | 500.88  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 491.88  | 504.18  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 495.10  | 507.48  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 498.32  | 510.78  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 501.54  | 514.08  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 507.98  | 520.68  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 514.42  | 565.86  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 524.08  | 579.11  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 533.34  | 593.07  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 546.22  | 612.31  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 562.32  | 636.55  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 581.24  | 665.52  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 603.78  | 700.38  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 629.14  | 740.50  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 658.12  | 787.11  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 686.70  | 835.71  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 718.90  | 880.65  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 750.70  | 919.61  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 785.72  | 962.51  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 821.14  | 1005.90 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 859.38  | 1052.74 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 897.62  | 1099.58 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 939.08  | 1150.37 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 980.94  | 1201.65 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 1025.62 | 1256.38 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 1047.76 | 1283.51 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 1092.44 | 1338.24 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 1131.08 | 1385.57 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 1156.44 | 1416.64 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 1188.24 | 1455.59 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1207.56 | 1479.26 |
| 33709PA1160003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 340.69  | 340.69  |
| 33709PA1160003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 370.98  | 370.98  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 382.56  | 382.56  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 394.13  | 394.13  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 406.60  | 406.60  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 419.07  | 419.07  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 431.99  | 431.99  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 445.35  | 456.48  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 445.35  | 456.48  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 445.35  | 456.48  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 445.35  | 456.48  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 447.13  | 458.31  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 456.04  | 467.44  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 466.73  | 478.40  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 484.10  | 496.20  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 498.35  | 510.81  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 505.47  | 518.11  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1160003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 516.16  | 529.06  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 526.85  | 540.02  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 533.53  | 546.87  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 540.65  | 554.17  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 544.22  | 557.83  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 547.78  | 561.47  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 551.34  | 565.12  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 554.91  | 568.78  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 562.03  | 576.08  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 569.16  | 626.08  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 579.85  | 640.73  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 590.09  | 656.18  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 604.34  | 677.47  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 622.15  | 704.27  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 643.09  | 736.34  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 668.03  | 774.91  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 696.08  | 819.29  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 728.15  | 870.87  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 759.77  | 924.64  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 795.40  | 974.37  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 830.58  | 1017.46 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 869.32  | 1064.92 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 908.51  | 1112.92 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 950.82  | 1164.75 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 993.13  | 1216.58 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1039.00 | 1272.78 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1085.32 | 1329.52 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1134.75 | 1390.07 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1159.25 | 1420.08 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1208.68 | 1480.63 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1251.43 | 1533.00 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1279.49 | 1567.38 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1314.67 | 1610.47 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1336.05 | 1636.66 |
| 33709PA1170003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 323.04  | 323.04  |
| 33709PA1170003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 351.76  | 351.76  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 362.74  | 362.74  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 373.72  | 373.72  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 385.54  | 385.54  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 397.37  | 397.37  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 409.61  | 409.61  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 422.28  | 432.84  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 422.28  | 432.84  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 422.28  | 432.84  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 422.28  | 432.84  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 423.97  | 434.57  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 432.41  | 443.22  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 442.55  | 453.61  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 459.02  | 470.50  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 472.53  | 484.34  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 479.29  | 491.27  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 489.42  | 501.66  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 499.56  | 512.05  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 505.89  | 518.54  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 512.65  | 525.47  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 516.03  | 528.93  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 519.40  | 532.39  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 522.78  | 535.85  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 526.16  | 539.31  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 532.92  | 546.24  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 539.67  | 593.64  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 549.81  | 607.54  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 559.52  | 622.19  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 573.03  | 642.37  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 589.93  | 667.80  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 609.77  | 698.19  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1170003 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 633.42  | 734.77  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 660.02  | 776.84  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 690.43  | 825.75  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 720.41  | 876.74  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 754.19  | 923.88  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 787.55  | 964.75  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 824.29  | 1009.76 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 861.45  | 1055.28 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 901.57  | 1104.42 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 941.68  | 1153.56 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 985.18  | 1206.85 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 1029.10 | 1260.65 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 1075.97 | 1318.06 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 1099.19 | 1346.51 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 1146.07 | 1403.94 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 1186.61 | 1453.60 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 1213.21 | 1486.18 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 1246.57 | 1527.05 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1266.84 | 1551.88 |
| 33709PA1170003 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 323.04  | 323.04  |
| 33709PA1170003 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15          | 351.76  | 351.76  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 16          | 362.74  | 362.74  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 17          | 373.72  | 373.72  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 18          | 385.54  | 385.54  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 19          | 397.37  | 397.37  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 20          | 409.61  | 409.61  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 21          | 422.28  | 432.84  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 22          | 422.28  | 432.84  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 23          | 422.28  | 432.84  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 24          | 422.28  | 432.84  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 25          | 423.97  | 434.57  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 26          | 432.41  | 443.22  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 27          | 442.55  | 453.61  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 28          | 459.02  | 470.50  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 29          | 472.53  | 484.34  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 30          | 479.29  | 491.27  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 31          | 489.42  | 501.66  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 32          | 499.56  | 512.05  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 33          | 505.89  | 518.54  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 34          | 512.65  | 525.47  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 35          | 516.03  | 528.93  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 36          | 519.40  | 532.39  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 37          | 522.78  | 535.85  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 38          | 526.16  | 539.31  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 39          | 532.92  | 546.24  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 40          | 539.67  | 593.64  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 41          | 549.81  | 607.54  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 42          | 559.52  | 622.19  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 43          | 573.03  | 642.37  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 44          | 589.93  | 667.80  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 45          | 609.77  | 698.19  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 46          | 633.42  | 734.77  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 47          | 660.02  | 776.84  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 48          | 690.43  | 825.75  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 49          | 720.41  | 876.74  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 50          | 754.19  | 923.88  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 51          | 787.55  | 964.75  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 52          | 824.29  | 1009.76 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 53          | 861.45  | 1055.28 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 54          | 901.57  | 1104.42 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 55          | 941.68  | 1153.56 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 56          | 985.18  | 1206.85 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 57          | 1029.10 | 1260.65 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 58          | 1075.97 | 1318.06 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 59          | 1099.19 | 1346.51 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 60          | 1146.07 | 1403.94 |

|                              |               |  |                               |             |         |         |
|------------------------------|---------------|--|-------------------------------|-------------|---------|---------|
| 33709PA1170003 Rating Area 2 |               |  | Tobacco User/Non-Tobacco User | 61          | 1186.61 | 1453.60 |
|                              |               |  | Tobacco User/Non-Tobacco User | 62          | 1213.21 | 1486.18 |
|                              |               |  | Tobacco User/Non-Tobacco User | 63          | 1246.57 | 1527.05 |
|                              |               |  | Tobacco User/Non-Tobacco User | 64 and over | 1266.84 | 1551.88 |
| 33709PA1170003               | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 0-14        | 323.04  | 323.04  |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 15          | 351.76  | 351.76  |
|                              |               |  | Tobacco User/Non-Tobacco User | 16          | 362.74  | 362.74  |
|                              |               |  | Tobacco User/Non-Tobacco User | 17          | 373.72  | 373.72  |
|                              |               |  | Tobacco User/Non-Tobacco User | 18          | 385.54  | 385.54  |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 19          | 397.37  | 397.37  |
|                              |               |  | Tobacco User/Non-Tobacco User | 20          | 409.61  | 409.61  |
|                              |               |  | Tobacco User/Non-Tobacco User | 21          | 422.28  | 432.84  |
|                              |               |  | Tobacco User/Non-Tobacco User | 22          | 422.28  | 432.84  |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 23          | 422.28  | 432.84  |
|                              |               |  | Tobacco User/Non-Tobacco User | 24          | 422.28  | 432.84  |
|                              |               |  | Tobacco User/Non-Tobacco User | 25          | 423.97  | 434.57  |
|                              |               |  | Tobacco User/Non-Tobacco User | 26          | 432.41  | 443.22  |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 27          | 442.55  | 453.61  |
|                              |               |  | Tobacco User/Non-Tobacco User | 28          | 459.02  | 470.50  |
|                              |               |  | Tobacco User/Non-Tobacco User | 29          | 472.53  | 484.34  |
|                              |               |  | Tobacco User/Non-Tobacco User | 30          | 479.29  | 491.27  |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 31          | 489.42  | 501.66  |
|                              |               |  | Tobacco User/Non-Tobacco User | 32          | 499.56  | 512.05  |
|                              |               |  | Tobacco User/Non-Tobacco User | 33          | 505.89  | 518.54  |
|                              |               |  | Tobacco User/Non-Tobacco User | 34          | 512.65  | 525.47  |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 35          | 516.03  | 528.93  |
|                              |               |  | Tobacco User/Non-Tobacco User | 36          | 519.40  | 532.39  |
|                              |               |  | Tobacco User/Non-Tobacco User | 37          | 522.78  | 535.85  |
|                              |               |  | Tobacco User/Non-Tobacco User | 38          | 526.16  | 539.31  |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 39          | 532.92  | 546.24  |
|                              |               |  | Tobacco User/Non-Tobacco User | 40          | 539.67  | 593.64  |
|                              |               |  | Tobacco User/Non-Tobacco User | 41          | 549.81  | 607.54  |
|                              |               |  | Tobacco User/Non-Tobacco User | 42          | 559.52  | 622.19  |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 43          | 573.03  | 642.37  |
|                              |               |  | Tobacco User/Non-Tobacco User | 44          | 589.93  | 667.80  |
|                              |               |  | Tobacco User/Non-Tobacco User | 45          | 609.77  | 698.19  |
|                              |               |  | Tobacco User/Non-Tobacco User | 46          | 633.42  | 734.77  |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 47          | 660.02  | 776.84  |
|                              |               |  | Tobacco User/Non-Tobacco User | 48          | 690.43  | 825.75  |
|                              |               |  | Tobacco User/Non-Tobacco User | 49          | 720.41  | 876.74  |
|                              |               |  | Tobacco User/Non-Tobacco User | 50          | 754.19  | 923.88  |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 51          | 787.55  | 964.75  |
|                              |               |  | Tobacco User/Non-Tobacco User | 52          | 824.29  | 1009.76 |
|                              |               |  | Tobacco User/Non-Tobacco User | 53          | 861.45  | 1055.28 |
|                              |               |  | Tobacco User/Non-Tobacco User | 54          | 901.57  | 1104.42 |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 55          | 941.68  | 1153.56 |
|                              |               |  | Tobacco User/Non-Tobacco User | 56          | 985.18  | 1206.85 |
|                              |               |  | Tobacco User/Non-Tobacco User | 57          | 1029.10 | 1260.65 |
|                              |               |  | Tobacco User/Non-Tobacco User | 58          | 1075.97 | 1318.06 |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 59          | 1099.19 | 1346.51 |
|                              |               |  | Tobacco User/Non-Tobacco User | 60          | 1146.07 | 1403.94 |
|                              |               |  | Tobacco User/Non-Tobacco User | 61          | 1186.61 | 1453.60 |
|                              |               |  | Tobacco User/Non-Tobacco User | 62          | 1213.21 | 1486.18 |
| 33709PA1170003 Rating Area 4 |               |  | Tobacco User/Non-Tobacco User | 63          | 1246.57 | 1527.05 |
|                              |               |  | Tobacco User/Non-Tobacco User | 64 and over | 1266.84 | 1551.88 |
| 33709PA1170003               | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 0-14        | 323.04  | 323.04  |
| 33709PA1170003 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 15          | 351.76  | 351.76  |
|                              |               |  | Tobacco User/Non-Tobacco User | 16          | 362.74  | 362.74  |
|                              |               |  | Tobacco User/Non-Tobacco User | 17          | 373.72  | 373.72  |
|                              |               |  | Tobacco User/Non-Tobacco User | 18          | 385.54  | 385.54  |
| 33709PA1170003 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 19          | 397.37  | 397.37  |
|                              |               |  | Tobacco User/Non-Tobacco User | 20          | 409.61  | 409.61  |
|                              |               |  | Tobacco User/Non-Tobacco User | 21          | 422.28  | 432.84  |
|                              |               |  | Tobacco User/Non-Tobacco User | 22          | 422.28  | 432.84  |
| 33709PA1170003 Rating Area 5 |               |  | Tobacco User/Non-Tobacco User | 23          | 422.28  | 432.84  |
|                              |               |  | Tobacco User/Non-Tobacco User | 24          | 422.28  | 432.84  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1170003 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 423.97  | 434.57  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 432.41  | 443.22  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 442.55  | 453.61  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 459.02  | 470.50  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 472.53  | 484.34  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 479.29  | 491.27  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 489.42  | 501.66  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 499.56  | 512.05  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 505.89  | 518.54  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 512.65  | 525.47  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 516.03  | 528.93  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 519.40  | 532.39  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 522.78  | 535.85  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 526.16  | 539.31  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 532.92  | 546.24  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 539.67  | 593.64  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 549.81  | 607.54  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 559.52  | 622.19  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 573.03  | 642.37  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 589.93  | 667.80  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 609.77  | 698.19  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 633.42  | 734.77  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 660.02  | 776.84  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 690.43  | 825.75  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 720.41  | 876.74  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 754.19  | 923.88  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 787.55  | 964.75  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 824.29  | 1009.76 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 861.45  | 1055.28 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 901.57  | 1104.42 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 941.68  | 1153.56 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 985.18  | 1206.85 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 1029.10 | 1260.65 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 1075.97 | 1318.06 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 1099.19 | 1346.51 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 1146.07 | 1403.94 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 1186.61 | 1453.60 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 1213.21 | 1486.18 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 1246.57 | 1527.05 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1266.84 | 1551.88 |
| 33709PA1170003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 357.41  | 357.41  |
| 33709PA1170003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 389.18  | 389.18  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 401.32  | 401.32  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 413.47  | 413.47  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 426.55  | 426.55  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 439.64  | 439.64  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 453.18  | 453.18  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 467.20  | 478.88  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 467.20  | 478.88  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 467.20  | 478.88  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 467.20  | 478.88  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 469.07  | 480.80  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 478.41  | 490.37  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 489.63  | 501.87  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 507.85  | 520.55  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 522.80  | 535.87  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 530.27  | 543.53  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 541.48  | 555.02  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 552.70  | 566.52  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 559.71  | 573.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 567.18  | 581.36  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 570.92  | 585.19  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 574.66  | 589.03  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 578.39  | 592.85  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 582.13  | 596.68  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 589.61  | 604.35  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1170003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 597.08  | 656.79  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 608.29  | 672.16  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 619.04  | 688.37  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 633.99  | 710.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 652.68  | 738.83  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 674.64  | 772.46  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 700.80  | 812.93  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 730.23  | 859.48  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 763.87  | 913.59  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 797.04  | 970.00  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 834.42  | 1022.16 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 871.33  | 1067.38 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 911.97  | 1117.16 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 953.09  | 1167.54 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 997.47  | 1221.90 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1041.86 | 1276.28 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1089.98 | 1335.23 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1138.57 | 1394.75 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1190.43 | 1458.28 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1216.12 | 1489.75 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1267.98 | 1553.28 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1312.83 | 1608.22 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1342.27 | 1644.28 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1379.17 | 1689.48 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1401.60 | 1716.96 |
| 33709PA1180002 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 259.82  | 259.82  |
| 33709PA1180002 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 282.91  | 282.91  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 291.74  | 291.74  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 300.57  | 300.57  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 310.08  | 310.08  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 319.59  | 319.59  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 329.44  | 329.44  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 339.63  | 348.12  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 339.63  | 348.12  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 339.63  | 348.12  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 339.63  | 348.12  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 340.99  | 349.51  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 347.78  | 356.47  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 355.93  | 364.83  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 369.18  | 378.41  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 380.05  | 389.55  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 385.48  | 395.12  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 393.63  | 403.47  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 401.78  | 411.82  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 406.88  | 417.05  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 412.31  | 422.62  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 415.03  | 425.41  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 417.74  | 428.18  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 420.46  | 430.97  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 423.18  | 433.76  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 428.61  | 439.33  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 434.05  | 477.46  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 442.20  | 488.63  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 450.01  | 500.41  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 460.88  | 516.65  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 474.46  | 537.09  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 490.43  | 561.54  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 509.45  | 590.96  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 530.84  | 624.80  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 555.30  | 664.14  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 579.41  | 705.14  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 606.58  | 743.06  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 633.41  | 775.93  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 662.96  | 812.13  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 692.85  | 848.74  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 725.11  | 888.26  |

|                |               |  |                               |             |         |         |
|----------------|---------------|--|-------------------------------|-------------|---------|---------|
| 33709PA1180002 | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 55          | 757.37  | 927.78  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 56          | 792.36  | 970.64  |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 57          | 827.68  | 1013.91 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 58          | 865.38  | 1060.09 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 59          | 884.06  | 1082.97 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 60          | 921.76  | 1129.16 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 61          | 954.36  | 1169.09 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 62          | 975.76  | 1195.31 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 63          | 1002.59 | 1228.17 |
|                | Rating Area 1 |  | Tobacco User/Non-Tobacco User | 64 and over | 1018.89 | 1248.14 |
| 33709PA1180002 | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 0-14        | 259.82  | 259.82  |
| 33709PA1180002 | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 15          | 282.91  | 282.91  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 16          | 291.74  | 291.74  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 17          | 300.57  | 300.57  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 18          | 310.08  | 310.08  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 19          | 319.59  | 319.59  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 20          | 329.44  | 329.44  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 21          | 339.63  | 348.12  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 22          | 339.63  | 348.12  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 23          | 339.63  | 348.12  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 24          | 339.63  | 348.12  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 25          | 340.99  | 349.51  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 26          | 347.78  | 356.47  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 27          | 355.93  | 364.83  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 28          | 369.18  | 378.41  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 29          | 380.05  | 389.55  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 30          | 385.48  | 395.12  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 31          | 393.63  | 403.47  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 32          | 401.78  | 411.82  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 33          | 406.88  | 417.05  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 34          | 412.31  | 422.62  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 35          | 415.03  | 425.41  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 36          | 417.74  | 428.18  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 37          | 420.46  | 430.97  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 38          | 423.18  | 433.76  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 39          | 428.61  | 439.33  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 40          | 434.05  | 477.46  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 41          | 442.20  | 488.63  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 42          | 450.01  | 500.41  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 43          | 460.88  | 516.65  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 44          | 474.46  | 537.09  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 45          | 490.43  | 561.54  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 46          | 509.45  | 590.96  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 47          | 530.84  | 624.80  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 48          | 555.30  | 664.14  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 49          | 579.41  | 705.14  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 50          | 606.58  | 743.06  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 51          | 633.41  | 775.93  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 52          | 662.96  | 812.13  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 53          | 692.85  | 848.74  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 54          | 725.11  | 888.26  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 55          | 757.37  | 927.78  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 56          | 792.36  | 970.64  |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 57          | 827.68  | 1013.91 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 58          | 865.38  | 1060.09 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 59          | 884.06  | 1082.97 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 60          | 921.76  | 1129.16 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 61          | 954.36  | 1169.09 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 62          | 975.76  | 1195.31 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 63          | 1002.59 | 1228.17 |
|                | Rating Area 2 |  | Tobacco User/Non-Tobacco User | 64 and over | 1018.89 | 1248.14 |
| 33709PA1180002 | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 0-14        | 259.82  | 259.82  |
| 33709PA1180002 | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 15          | 282.91  | 282.91  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 16          | 291.74  | 291.74  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 17          | 300.57  | 300.57  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 18          | 310.08  | 310.08  |

|                |               |  |                               |             |         |         |
|----------------|---------------|--|-------------------------------|-------------|---------|---------|
| 33709PA1180002 | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 19          | 319.59  | 319.59  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 20          | 329.44  | 329.44  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 21          | 339.63  | 348.12  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 22          | 339.63  | 348.12  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 23          | 339.63  | 348.12  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 24          | 339.63  | 348.12  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 25          | 340.99  | 349.51  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 26          | 347.78  | 356.47  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 27          | 355.93  | 364.83  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 28          | 369.18  | 378.41  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 29          | 380.05  | 389.55  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 30          | 385.48  | 395.12  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 31          | 393.63  | 403.47  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 32          | 401.78  | 411.82  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 33          | 406.88  | 417.05  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 34          | 412.31  | 422.62  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 35          | 415.03  | 425.41  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 36          | 417.74  | 428.18  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 37          | 420.46  | 430.97  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 38          | 423.18  | 433.76  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 39          | 428.61  | 439.33  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 40          | 434.05  | 477.46  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 41          | 442.20  | 488.63  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 42          | 450.01  | 500.41  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 43          | 460.88  | 516.65  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 44          | 474.46  | 537.09  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 45          | 490.43  | 561.54  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 46          | 509.45  | 590.96  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 47          | 530.84  | 624.80  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 48          | 555.30  | 664.14  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 49          | 579.41  | 705.14  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 50          | 606.58  | 743.06  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 51          | 633.41  | 775.93  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 52          | 662.96  | 812.13  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 53          | 692.85  | 848.74  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 54          | 725.11  | 888.26  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 55          | 757.37  | 927.78  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 56          | 792.36  | 970.64  |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 57          | 827.68  | 1013.91 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 58          | 865.38  | 1060.09 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 59          | 884.06  | 1082.97 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 60          | 921.76  | 1129.16 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 61          | 954.36  | 1169.09 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 62          | 975.76  | 1195.31 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 63          | 1002.59 | 1228.17 |
|                | Rating Area 4 |  | Tobacco User/Non-Tobacco User | 64 and over | 1018.89 | 1248.14 |
| 33709PA1180002 | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 0-14        | 259.82  | 259.82  |
| 33709PA1180002 | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 15          | 282.91  | 282.91  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 16          | 291.74  | 291.74  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 17          | 300.57  | 300.57  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 18          | 310.08  | 310.08  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 19          | 319.59  | 319.59  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 20          | 329.44  | 329.44  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 21          | 339.63  | 348.12  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 22          | 339.63  | 348.12  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 23          | 339.63  | 348.12  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 24          | 339.63  | 348.12  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 25          | 340.99  | 349.51  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 26          | 347.78  | 356.47  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 27          | 355.93  | 364.83  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 28          | 369.18  | 378.41  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 29          | 380.05  | 389.55  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 30          | 385.48  | 395.12  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 31          | 393.63  | 403.47  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 32          | 401.78  | 411.82  |
|                | Rating Area 5 |  | Tobacco User/Non-Tobacco User | 33          | 406.88  | 417.05  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1180002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 412.31  | 422.62  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 415.03  | 425.41  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 417.74  | 428.18  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 420.46  | 430.97  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 423.18  | 433.76  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 428.61  | 439.33  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 434.05  | 477.46  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 442.20  | 488.63  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 450.01  | 500.41  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 460.88  | 516.65  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 474.46  | 537.09  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 490.43  | 561.54  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 509.45  | 590.96  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 530.84  | 624.80  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 555.30  | 664.14  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 579.41  | 705.14  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 606.58  | 743.06  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 633.41  | 775.93  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 662.96  | 812.13  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 692.85  | 848.74  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 725.11  | 888.26  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 757.37  | 927.78  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 792.36  | 970.64  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 827.68  | 1013.91 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 865.38  | 1060.09 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 884.06  | 1082.97 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 921.76  | 1129.16 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 954.36  | 1169.09 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 975.76  | 1195.31 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 1002.59 | 1228.17 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1018.89 | 1248.14 |
| 33709PA1180002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 287.46  | 287.46  |
| 33709PA1180002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 313.01  | 313.01  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 322.78  | 322.78  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 332.55  | 332.55  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 343.07  | 343.07  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 353.59  | 353.59  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 364.49  | 364.49  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 375.76  | 385.15  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 375.76  | 385.15  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 375.76  | 385.15  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 375.76  | 385.15  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 377.26  | 386.69  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 384.78  | 394.40  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 393.80  | 403.65  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 408.45  | 418.66  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 420.48  | 430.99  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 426.49  | 437.15  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 435.51  | 446.40  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 444.52  | 455.63  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 450.16  | 461.41  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 456.17  | 467.57  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 459.18  | 470.66  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 462.18  | 473.73  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 465.19  | 476.82  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 468.20  | 479.91  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 474.21  | 486.07  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 480.22  | 528.24  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 489.24  | 540.61  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 497.88  | 553.64  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 509.91  | 571.61  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 524.94  | 594.23  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 542.60  | 621.28  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 563.64  | 653.82  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 587.31  | 691.26  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 614.37  | 734.79  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1180002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 641.05  | 780.16  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 671.11  | 822.11  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 700.79  | 858.47  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 733.48  | 898.51  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 766.55  | 939.02  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 802.25  | 982.76  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 837.94  | 1026.48 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 876.65  | 1073.90 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 915.73  | 1121.77 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 957.44  | 1172.86 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 978.10  | 1198.17 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1019.81 | 1249.27 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1055.89 | 1293.47 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1079.56 | 1322.46 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1109.24 | 1358.82 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1127.28 | 1380.92 |
| 33709PA1160002 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 262.07  | 262.07  |
| 33709PA1160002 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 285.37  | 285.37  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 294.28  | 294.28  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 303.18  | 303.18  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 312.78  | 312.78  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 322.37  | 322.37  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 332.30  | 332.30  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 342.58  | 351.14  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 342.58  | 351.14  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 342.58  | 351.14  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 342.58  | 351.14  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 343.95  | 352.55  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 350.80  | 359.57  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 359.02  | 368.00  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 372.38  | 381.69  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 383.35  | 392.93  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 388.83  | 398.55  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 397.05  | 406.98  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 405.27  | 415.40  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 410.41  | 420.67  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 415.89  | 426.29  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 418.63  | 429.10  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 421.37  | 431.90  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 424.11  | 434.71  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 426.85  | 437.52  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 432.34  | 443.15  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 437.82  | 481.60  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 446.04  | 492.87  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 453.92  | 504.76  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 464.88  | 521.13  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 478.58  | 541.75  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 494.69  | 566.42  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 513.87  | 596.09  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 535.45  | 630.22  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 560.12  | 669.90  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 584.44  | 711.26  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 611.85  | 749.52  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 638.91  | 782.66  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 668.72  | 819.18  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 698.86  | 856.10  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 731.41  | 895.98  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 763.95  | 935.84  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 799.24  | 979.07  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 834.87  | 1022.72 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 872.89  | 1069.29 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 891.74  | 1092.38 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 929.76  | 1138.96 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 962.65  | 1179.25 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 984.23  | 1205.68 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 1011.30 | 1238.84 |

|                              |               |                               |             |         |         |
|------------------------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1160002 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 64 and over | 1027.74 | 1258.98 |
| 33709PA1160002               | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 262.07  | 262.07  |
| 33709PA1160002               | Rating Area 2 | Tobacco User/Non-Tobacco User | 15          | 285.37  | 285.37  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 16          | 294.28  | 294.28  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 17          | 303.18  | 303.18  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 18          | 312.78  | 312.78  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 19          | 322.37  | 322.37  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 20          | 332.30  | 332.30  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 21          | 342.58  | 351.14  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 22          | 342.58  | 351.14  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 23          | 342.58  | 351.14  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 24          | 342.58  | 351.14  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 25          | 343.95  | 352.55  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 26          | 350.80  | 359.57  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 27          | 359.02  | 368.00  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 28          | 372.38  | 381.69  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 29          | 383.35  | 392.93  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 30          | 388.83  | 398.55  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 31          | 397.05  | 406.98  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 32          | 405.27  | 415.40  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 33          | 410.41  | 420.67  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 34          | 415.89  | 426.29  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 35          | 418.63  | 429.10  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 36          | 421.37  | 431.90  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 37          | 424.11  | 434.71  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 38          | 426.85  | 437.52  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 39          | 432.34  | 443.15  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 40          | 437.82  | 481.60  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 41          | 446.04  | 492.87  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 42          | 453.92  | 504.76  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 43          | 464.88  | 521.13  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 44          | 478.58  | 541.75  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 45          | 494.69  | 566.42  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 46          | 513.87  | 596.09  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 47          | 535.45  | 630.22  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 48          | 560.12  | 669.90  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 49          | 584.44  | 711.26  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 50          | 611.85  | 749.52  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 51          | 638.91  | 782.66  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 52          | 668.72  | 819.18  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 53          | 698.86  | 856.10  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 54          | 731.41  | 895.98  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 55          | 763.95  | 935.84  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 56          | 799.24  | 979.07  |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 57          | 834.87  | 1022.72 |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 58          | 872.89  | 1069.29 |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 59          | 891.74  | 1092.38 |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 60          | 929.76  | 1138.96 |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 61          | 962.65  | 1179.25 |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 62          | 984.23  | 1205.68 |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 63          | 1011.30 | 1238.84 |
|                              | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1027.74 | 1258.98 |
| 33709PA1160002               | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 262.07  | 262.07  |
| 33709PA1160002               | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 285.37  | 285.37  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 294.28  | 294.28  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 303.18  | 303.18  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 312.78  | 312.78  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 322.37  | 322.37  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 332.30  | 332.30  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 342.58  | 351.14  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 342.58  | 351.14  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 342.58  | 351.14  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 342.58  | 351.14  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 343.95  | 352.55  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 350.80  | 359.57  |
|                              | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 359.02  | 368.00  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1160002 | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 372.38  | 381.69  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 383.35  | 392.93  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 388.83  | 398.55  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 397.05  | 406.98  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 405.27  | 415.40  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 410.41  | 420.67  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 34          | 415.89  | 426.29  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 35          | 418.63  | 429.10  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 36          | 421.37  | 431.90  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 424.11  | 434.71  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 426.85  | 437.52  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 432.34  | 443.15  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 437.82  | 481.60  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 446.04  | 492.87  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 453.92  | 504.76  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 464.88  | 521.13  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 478.58  | 541.75  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 494.69  | 566.42  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 513.87  | 596.09  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 535.45  | 630.22  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 560.12  | 669.90  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 584.44  | 711.26  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 611.85  | 749.52  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 638.91  | 782.66  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 668.72  | 819.18  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 698.86  | 856.10  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 731.41  | 895.98  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 763.95  | 935.84  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 799.24  | 979.07  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 834.87  | 1022.72 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 872.89  | 1069.29 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 891.74  | 1092.38 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 929.76  | 1138.96 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 962.65  | 1179.25 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 984.23  | 1205.68 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 1011.30 | 1238.84 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 1027.74 | 1258.98 |
| 33709PA1160002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 262.07  | 262.07  |
| 33709PA1160002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 285.37  | 285.37  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 294.28  | 294.28  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 303.18  | 303.18  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 312.78  | 312.78  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 322.37  | 322.37  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 332.30  | 332.30  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 342.58  | 351.14  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 342.58  | 351.14  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 342.58  | 351.14  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 342.58  | 351.14  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 343.95  | 352.55  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 350.80  | 359.57  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 359.02  | 368.00  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 372.38  | 381.69  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 383.35  | 392.93  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 388.83  | 398.55  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 397.05  | 406.98  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 405.27  | 415.40  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 410.41  | 420.67  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 415.89  | 426.29  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 418.63  | 429.10  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 421.37  | 431.90  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 424.11  | 434.71  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 426.85  | 437.52  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 432.34  | 443.15  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 437.82  | 481.60  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 446.04  | 492.87  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 453.92  | 504.76  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1160002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 464.88  | 521.13  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 478.58  | 541.75  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 494.69  | 566.42  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 513.87  | 596.09  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 535.45  | 630.22  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 560.12  | 669.90  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 584.44  | 711.26  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 611.85  | 749.52  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 638.91  | 782.66  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 668.72  | 819.18  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 698.86  | 856.10  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 731.41  | 895.98  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 763.95  | 935.84  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 799.24  | 979.07  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 834.87  | 1022.72 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 872.89  | 1069.29 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 891.74  | 1092.38 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 929.76  | 1138.96 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 962.65  | 1179.25 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 984.23  | 1205.68 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 1011.30 | 1238.84 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1027.74 | 1258.98 |
| 33709PA1160002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 289.95  | 289.95  |
| 33709PA1160002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 315.72  | 315.72  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 325.58  | 325.58  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 335.43  | 335.43  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 346.05  | 346.05  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 356.66  | 356.66  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 367.65  | 367.65  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 379.02  | 388.50  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 379.02  | 388.50  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 379.02  | 388.50  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 379.02  | 388.50  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 380.54  | 390.05  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 388.12  | 397.82  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 397.21  | 407.14  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 411.99  | 422.29  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 424.12  | 434.72  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 430.19  | 440.94  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 439.28  | 450.26  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 448.38  | 459.59  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 454.07  | 465.42  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 460.13  | 471.63  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 463.16  | 474.74  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 466.19  | 477.84  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 469.23  | 480.96  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 472.26  | 484.07  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 478.32  | 490.28  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 484.39  | 532.83  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 493.48  | 545.30  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 502.20  | 558.45  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 514.33  | 576.56  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 529.49  | 599.38  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 547.30  | 626.66  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 568.53  | 659.49  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 592.41  | 697.27  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 619.70  | 741.16  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 646.61  | 786.92  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 676.93  | 829.24  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 706.87  | 865.92  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 739.85  | 906.32  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 773.20  | 947.17  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 809.21  | 991.28  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 845.21  | 1035.38 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 884.25  | 1083.21 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 923.67  | 1131.50 |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1160002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 965.74  | 1183.03 |
|                |               |                               | 59          | 986.59  | 1208.57 |
|                |               |                               | 60          | 1028.66 | 1260.11 |
|                |               |                               | 61          | 1065.05 | 1304.69 |
|                |               |                               | 62          | 1088.92 | 1333.93 |
|                |               |                               | 63          | 1118.87 | 1370.62 |
|                |               |                               | 64 and over | 1137.06 | 1392.90 |
| 33709PA1170002 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 277.18  | 277.18  |
| 33709PA1170002 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 301.82  | 301.82  |
|                |               |                               | 16          | 311.24  | 311.24  |
|                |               |                               | 17          | 320.66  | 320.66  |
|                |               |                               | 18          | 330.81  | 330.81  |
|                |               |                               | 19          | 340.95  | 340.95  |
|                |               |                               | 20          | 351.46  | 351.46  |
|                |               |                               | 21          | 362.33  | 371.39  |
|                |               |                               | 22          | 362.33  | 371.39  |
|                |               |                               | 23          | 362.33  | 371.39  |
|                |               |                               | 24          | 362.33  | 371.39  |
|                |               |                               | 25          | 363.78  | 372.87  |
|                |               |                               | 26          | 371.03  | 380.31  |
|                |               |                               | 27          | 379.72  | 389.21  |
|                |               |                               | 28          | 393.85  | 403.70  |
|                |               |                               | 29          | 405.45  | 415.59  |
|                |               |                               | 30          | 411.24  | 421.52  |
|                |               |                               | 31          | 419.94  | 430.44  |
|                |               |                               | 32          | 428.64  | 439.36  |
|                |               |                               | 33          | 434.07  | 444.92  |
|                |               |                               | 34          | 439.87  | 450.87  |
|                |               |                               | 35          | 442.77  | 453.84  |
|                |               |                               | 36          | 445.67  | 456.81  |
|                |               |                               | 37          | 448.56  | 459.77  |
|                |               |                               | 38          | 451.46  | 462.75  |
|                |               |                               | 39          | 457.26  | 468.69  |
|                |               |                               | 40          | 463.06  | 509.37  |
|                |               |                               | 41          | 471.75  | 521.28  |
|                |               |                               | 42          | 480.09  | 533.86  |
|                |               |                               | 43          | 491.68  | 551.17  |
|                |               |                               | 44          | 506.18  | 573.00  |
|                |               |                               | 45          | 523.20  | 599.06  |
|                |               |                               | 46          | 543.50  | 630.46  |
|                |               |                               | 47          | 566.32  | 666.56  |
|                |               |                               | 48          | 592.41  | 708.52  |
|                |               |                               | 49          | 618.13  | 752.26  |
|                |               |                               | 50          | 647.12  | 792.72  |
|                |               |                               | 51          | 675.75  | 827.79  |
|                |               |                               | 52          | 707.27  | 866.41  |
|                |               |                               | 53          | 739.15  | 905.46  |
|                |               |                               | 54          | 773.57  | 947.62  |
|                |               |                               | 55          | 808.00  | 989.80  |
|                |               |                               | 56          | 845.32  | 1035.52 |
|                |               |                               | 57          | 883.00  | 1081.68 |
|                |               |                               | 58          | 923.22  | 1130.94 |
|                |               |                               | 59          | 943.14  | 1155.35 |
|                |               |                               | 60          | 983.36  | 1204.62 |
|                |               |                               | 61          | 1018.15 | 1247.23 |
|                |               |                               | 62          | 1040.97 | 1275.19 |
|                |               |                               | 63          | 1069.60 | 1310.26 |
|                |               |                               | 64 and over | 1086.99 | 1331.56 |
| 33709PA1170002 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 277.18  | 277.18  |
| 33709PA1170002 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15          | 301.82  | 301.82  |
|                |               |                               | 16          | 311.24  | 311.24  |
|                |               |                               | 17          | 320.66  | 320.66  |
|                |               |                               | 18          | 330.81  | 330.81  |
|                |               |                               | 19          | 340.95  | 340.95  |
|                |               |                               | 20          | 351.46  | 351.46  |
|                |               |                               | 21          | 362.33  | 371.39  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 22          | 362.33  | 371.39  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 23          | 362.33  | 371.39  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 24          | 362.33  | 371.39  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 25          | 363.78  | 372.87  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 26          | 371.03  | 380.31  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 27          | 379.72  | 389.21  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 28          | 393.85  | 403.70  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 29          | 405.45  | 415.59  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 30          | 411.24  | 421.52  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 31          | 419.94  | 430.44  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 32          | 428.64  | 439.36  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 33          | 434.07  | 444.92  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 34          | 439.87  | 450.87  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 35          | 442.77  | 453.84  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 36          | 445.67  | 456.81  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 37          | 448.56  | 459.77  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 38          | 451.46  | 462.75  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 39          | 457.26  | 468.69  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 40          | 463.06  | 509.37  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 41          | 471.75  | 521.28  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 42          | 480.09  | 533.86  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 43          | 491.68  | 551.17  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 44          | 506.18  | 573.00  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 45          | 523.20  | 599.06  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 46          | 543.50  | 630.46  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 47          | 566.32  | 666.56  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 48          | 592.41  | 708.52  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 49          | 618.13  | 752.26  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 50          | 647.12  | 792.72  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 51          | 675.75  | 827.79  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 52          | 707.27  | 866.41  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 53          | 739.15  | 905.46  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 54          | 773.57  | 947.62  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 55          | 808.00  | 989.80  |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 56          | 845.32  | 1035.52 |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 57          | 883.00  | 1081.68 |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 58          | 923.22  | 1130.94 |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 59          | 943.14  | 1155.35 |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 60          | 983.36  | 1204.62 |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 61          | 1018.15 | 1247.23 |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 62          | 1040.97 | 1275.19 |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 63          | 1069.60 | 1310.26 |
|  | 33709PA1170002 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 64 and over | 1086.99 | 1331.56 |
|  | 33709PA1170002               | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 277.18  | 277.18  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 15          | 301.82  | 301.82  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 16          | 311.24  | 311.24  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 17          | 320.66  | 320.66  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 18          | 330.81  | 330.81  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 19          | 340.95  | 340.95  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 20          | 351.46  | 351.46  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 21          | 362.33  | 371.39  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 22          | 362.33  | 371.39  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 23          | 362.33  | 371.39  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 24          | 362.33  | 371.39  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 25          | 363.78  | 372.87  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 26          | 371.03  | 380.31  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 27          | 379.72  | 389.21  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 28          | 393.85  | 403.70  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 29          | 405.45  | 415.59  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 30          | 411.24  | 421.52  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 31          | 419.94  | 430.44  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 32          | 428.64  | 439.36  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 33          | 434.07  | 444.92  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 34          | 439.87  | 450.87  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 35          | 442.77  | 453.84  |
|  | 33709PA1170002 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 36          | 445.67  | 456.81  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1170002 | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 448.56  | 459.77  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 451.46  | 462.75  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 457.26  | 468.69  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 463.06  | 509.37  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 471.75  | 521.28  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 480.09  | 533.86  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 491.68  | 551.17  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 506.18  | 573.00  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 523.20  | 599.06  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 543.50  | 630.46  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 566.32  | 666.56  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 592.41  | 708.52  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 618.13  | 752.26  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 647.12  | 792.72  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 675.75  | 827.79  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 707.27  | 866.41  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 739.15  | 905.46  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 773.57  | 947.62  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 808.00  | 989.80  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 845.32  | 1035.52 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 883.00  | 1081.68 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 923.22  | 1130.94 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 943.14  | 1155.35 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 983.36  | 1204.62 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 1018.15 | 1247.23 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 1040.97 | 1275.19 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 1069.60 | 1310.26 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 1086.99 | 1331.56 |
| 33709PA1170002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 277.18  | 277.18  |
| 33709PA1170002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 301.82  | 301.82  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 311.24  | 311.24  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 320.66  | 320.66  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 330.81  | 330.81  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 340.95  | 340.95  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 351.46  | 351.46  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 362.33  | 371.39  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 362.33  | 371.39  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 362.33  | 371.39  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 362.33  | 371.39  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 363.78  | 372.87  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 371.03  | 380.31  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 379.72  | 389.21  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 393.85  | 403.70  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 405.45  | 415.59  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 411.24  | 421.52  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 419.94  | 430.44  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 428.64  | 439.36  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 434.07  | 444.92  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 439.87  | 450.87  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 442.77  | 453.84  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 445.67  | 456.81  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 448.56  | 459.77  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 451.46  | 462.75  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 457.26  | 468.69  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 463.06  | 509.37  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 471.75  | 521.28  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 480.09  | 533.86  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 491.68  | 551.17  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 506.18  | 573.00  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 523.20  | 599.06  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 543.50  | 630.46  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 566.32  | 666.56  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 592.41  | 708.52  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 618.13  | 752.26  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 647.12  | 792.72  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 675.75  | 827.79  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1170002 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 707.27  | 866.41  |
|                |               |                               | 53          | 739.15  | 905.46  |
|                |               |                               | 54          | 773.57  | 947.62  |
|                |               |                               | 55          | 808.00  | 989.80  |
|                |               |                               | 56          | 845.32  | 1035.52 |
|                |               |                               | 57          | 883.00  | 1081.68 |
|                |               |                               | 58          | 923.22  | 1130.94 |
|                |               |                               | 59          | 943.14  | 1155.35 |
|                |               |                               | 60          | 983.36  | 1204.62 |
|                |               |                               | 61          | 1018.15 | 1247.23 |
|                |               |                               | 62          | 1040.97 | 1275.19 |
|                |               |                               | 63          | 1069.60 | 1310.26 |
|                |               |                               | 64 and over | 1086.99 | 1331.56 |
| 33709PA1170002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 306.67  | 306.67  |
| 33709PA1170002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 333.93  | 333.93  |
|                |               |                               | 16          | 344.36  | 344.36  |
|                |               |                               | 17          | 354.78  | 354.78  |
|                |               |                               | 18          | 366.00  | 366.00  |
|                |               |                               | 19          | 377.23  | 377.23  |
|                |               |                               | 20          | 388.85  | 388.85  |
|                |               |                               | 21          | 400.88  | 410.90  |
|                |               |                               | 22          | 400.88  | 410.90  |
|                |               |                               | 23          | 400.88  | 410.90  |
|                |               |                               | 24          | 400.88  | 410.90  |
|                |               |                               | 25          | 402.48  | 412.54  |
|                |               |                               | 26          | 410.50  | 420.76  |
|                |               |                               | 27          | 420.12  | 430.62  |
|                |               |                               | 28          | 435.76  | 446.65  |
|                |               |                               | 29          | 448.58  | 459.79  |
|                |               |                               | 30          | 455.00  | 466.38  |
|                |               |                               | 31          | 464.62  | 476.24  |
|                |               |                               | 32          | 474.24  | 486.10  |
|                |               |                               | 33          | 480.25  | 492.26  |
|                |               |                               | 34          | 486.67  | 498.84  |
|                |               |                               | 35          | 489.88  | 502.13  |
|                |               |                               | 36          | 493.08  | 505.41  |
|                |               |                               | 37          | 496.29  | 508.70  |
|                |               |                               | 38          | 499.50  | 511.99  |
|                |               |                               | 39          | 505.91  | 518.56  |
|                |               |                               | 40          | 512.32  | 563.55  |
|                |               |                               | 41          | 521.95  | 576.75  |
|                |               |                               | 42          | 531.17  | 590.66  |
|                |               |                               | 43          | 543.99  | 609.81  |
|                |               |                               | 44          | 560.03  | 633.95  |
|                |               |                               | 45          | 578.87  | 662.81  |
|                |               |                               | 46          | 601.32  | 697.53  |
|                |               |                               | 47          | 626.58  | 737.48  |
|                |               |                               | 48          | 655.44  | 783.91  |
|                |               |                               | 49          | 683.90  | 832.31  |
|                |               |                               | 50          | 715.97  | 877.06  |
|                |               |                               | 51          | 747.64  | 915.86  |
|                |               |                               | 52          | 782.52  | 958.59  |
|                |               |                               | 53          | 817.80  | 1001.81 |
|                |               |                               | 54          | 855.88  | 1048.45 |
|                |               |                               | 55          | 893.96  | 1095.10 |
|                |               |                               | 56          | 935.25  | 1145.68 |
|                |               |                               | 57          | 976.94  | 1196.75 |
|                |               |                               | 58          | 1021.44 | 1251.26 |
|                |               |                               | 59          | 1043.49 | 1278.28 |
|                |               |                               | 60          | 1087.99 | 1332.79 |
|                |               |                               | 61          | 1126.47 | 1379.93 |
|                |               |                               | 62          | 1151.73 | 1410.87 |
|                |               |                               | 63          | 1183.40 | 1449.67 |
|                |               |                               | 64 and over | 1202.64 | 1473.23 |
| 33709PA1160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 227.63  | 227.63  |
| 33709PA1160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15          | 247.87  | 247.87  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16          | 255.60 | 255.60  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 17          | 263.34 | 263.34  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 18          | 271.67 | 271.67  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 19          | 280.00 | 280.00  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 20          | 288.63 | 288.63  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 21          | 297.56 | 305.00  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 22          | 297.56 | 305.00  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 23          | 297.56 | 305.00  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 24          | 297.56 | 305.00  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 25          | 298.75 | 306.22  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 26          | 304.70 | 312.32  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 27          | 311.84 | 319.64  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 28          | 323.45 | 331.54  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 29          | 332.97 | 341.29  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 30          | 337.73 | 346.17  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 31          | 344.87 | 353.49  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 32          | 352.01 | 360.81  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 33          | 356.48 | 365.39  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 361.24 | 370.27  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 363.62 | 372.71  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 366.00 | 375.15  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 368.38 | 377.59  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 370.76 | 380.03  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 375.52 | 384.91  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 380.28 | 418.31  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 387.42 | 428.10  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 394.27 | 438.43  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 403.79 | 452.65  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 415.69 | 470.56  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 429.68 | 491.98  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 446.34 | 517.75  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 465.09 | 547.41  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 486.51 | 581.87  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 507.64 | 617.80  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 531.44 | 651.01  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 554.95 | 679.81  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 580.84 | 711.53  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 607.02 | 743.60  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 635.29 | 778.23  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 663.56 | 812.86  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 694.21 | 850.41  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 725.15 | 888.31  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 758.18 | 928.77  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 774.55 | 948.82  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 807.58 | 989.29  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 836.14 | 1024.27 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 854.89 | 1047.24 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 878.40 | 1076.04 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 892.68 | 1093.53 |
| 33709PA1160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 227.63 | 227.63  |
| 33709PA1160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15          | 247.87 | 247.87  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 16          | 255.60 | 255.60  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 17          | 263.34 | 263.34  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 18          | 271.67 | 271.67  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 19          | 280.00 | 280.00  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 20          | 288.63 | 288.63  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 21          | 297.56 | 305.00  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 22          | 297.56 | 305.00  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 23          | 297.56 | 305.00  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 24          | 297.56 | 305.00  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 25          | 298.75 | 306.22  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 26          | 304.70 | 312.32  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 27          | 311.84 | 319.64  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 28          | 323.45 | 331.54  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 29          | 332.97 | 341.29  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 30          | 337.73 | 346.17  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31          | 344.87 | 353.49  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 32          | 352.01 | 360.81  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 33          | 356.48 | 365.39  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 34          | 361.24 | 370.27  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 35          | 363.62 | 372.71  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 36          | 366.00 | 375.15  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 37          | 368.38 | 377.59  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 38          | 370.76 | 380.03  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 39          | 375.52 | 384.91  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 40          | 380.28 | 418.31  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 41          | 387.42 | 428.10  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 42          | 394.27 | 438.43  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 43          | 403.79 | 452.65  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 44          | 415.69 | 470.56  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 45          | 429.68 | 491.98  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 46          | 446.34 | 517.75  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 47          | 465.09 | 547.41  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 48          | 486.51 | 581.87  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 49          | 507.64 | 617.80  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 50          | 531.44 | 651.01  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 51          | 554.95 | 679.81  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 52          | 580.84 | 711.53  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 53          | 607.02 | 743.60  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 54          | 635.29 | 778.23  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 55          | 663.56 | 812.86  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 56          | 694.21 | 850.41  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 57          | 725.15 | 888.31  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 58          | 758.18 | 928.77  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 59          | 774.55 | 948.82  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 60          | 807.58 | 989.29  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 61          | 836.14 | 1024.27 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 62          | 854.89 | 1047.24 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 63          | 878.40 | 1076.04 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 892.68 | 1093.53 |
| 33709PA1160001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 227.63 | 227.63  |
| 33709PA1160001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 247.87 | 247.87  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 255.60 | 255.60  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 263.34 | 263.34  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 271.67 | 271.67  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 280.00 | 280.00  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 288.63 | 288.63  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 297.56 | 305.00  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 297.56 | 305.00  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 297.56 | 305.00  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 297.56 | 305.00  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 298.75 | 306.22  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 304.70 | 312.32  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 311.84 | 319.64  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 323.45 | 331.54  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 332.97 | 341.29  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 337.73 | 346.17  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 344.87 | 353.49  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 352.01 | 360.81  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 356.48 | 365.39  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 34          | 361.24 | 370.27  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 35          | 363.62 | 372.71  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 36          | 366.00 | 375.15  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 368.38 | 377.59  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 370.76 | 380.03  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 375.52 | 384.91  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 380.28 | 418.31  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 387.42 | 428.10  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 394.27 | 438.43  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 403.79 | 452.65  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 415.69 | 470.56  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 429.68 | 491.98  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1160001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 446.34 | 517.75  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 465.09 | 547.41  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 486.51 | 581.87  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 507.64 | 617.80  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 531.44 | 651.01  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 554.95 | 679.81  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 580.84 | 711.53  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 607.02 | 743.60  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 635.29 | 778.23  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 663.56 | 812.86  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 694.21 | 850.41  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 725.15 | 888.31  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 758.18 | 928.77  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 774.55 | 948.82  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 807.58 | 989.29  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 836.14 | 1024.27 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 854.89 | 1047.24 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 878.40 | 1076.04 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 892.68 | 1093.53 |
| 33709PA1160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 227.63 | 227.63  |
| 33709PA1160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 247.87 | 247.87  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 255.60 | 255.60  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 263.34 | 263.34  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 271.67 | 271.67  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 280.00 | 280.00  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 288.63 | 288.63  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 297.56 | 305.00  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 297.56 | 305.00  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 297.56 | 305.00  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 297.56 | 305.00  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 298.75 | 306.22  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 304.70 | 312.32  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 311.84 | 319.64  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 323.45 | 331.54  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 332.97 | 341.29  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 337.73 | 346.17  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 344.87 | 353.49  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 352.01 | 360.81  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 356.48 | 365.39  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 361.24 | 370.27  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 363.62 | 372.71  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 366.00 | 375.15  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 368.38 | 377.59  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 370.76 | 380.03  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 375.52 | 384.91  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 380.28 | 418.31  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 387.42 | 428.10  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 394.27 | 438.43  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 403.79 | 452.65  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 415.69 | 470.56  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 429.68 | 491.98  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 446.34 | 517.75  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 465.09 | 547.41  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 486.51 | 581.87  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 507.64 | 617.80  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 531.44 | 651.01  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 554.95 | 679.81  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 580.84 | 711.53  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 607.02 | 743.60  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 635.29 | 778.23  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 663.56 | 812.86  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 694.21 | 850.41  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 725.15 | 888.31  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 758.18 | 928.77  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 774.55 | 948.82  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 807.58 | 989.29  |

|                              |               |                               |             |        |         |
|------------------------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1160001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 61          | 836.14 | 1024.27 |
|                              |               |                               | 62          | 854.89 | 1047.24 |
|                              |               |                               | 63          | 878.40 | 1076.04 |
|                              |               |                               | 64 and over | 892.68 | 1093.53 |
| 33709PA1160001               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 251.85 | 251.85  |
| 33709PA1160001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 274.24 | 274.24  |
|                              |               |                               | 16          | 282.80 | 282.80  |
|                              |               |                               | 17          | 291.36 | 291.36  |
|                              |               |                               | 18          | 300.58 | 300.58  |
|                              |               |                               | 19          | 309.80 | 309.80  |
|                              |               |                               | 20          | 319.34 | 319.34  |
|                              |               |                               | 21          | 329.22 | 337.45  |
|                              |               |                               | 22          | 329.22 | 337.45  |
|                              |               |                               | 23          | 329.22 | 337.45  |
|                              |               |                               | 24          | 329.22 | 337.45  |
|                              |               |                               | 25          | 330.54 | 338.80  |
|                              |               |                               | 26          | 337.12 | 345.55  |
|                              |               |                               | 27          | 345.02 | 353.65  |
|                              |               |                               | 28          | 357.86 | 366.81  |
|                              |               |                               | 29          | 368.40 | 377.61  |
|                              |               |                               | 30          | 373.66 | 383.00  |
|                              |               |                               | 31          | 381.57 | 391.11  |
|                              |               |                               | 32          | 389.47 | 399.21  |
|                              |               |                               | 33          | 394.41 | 404.27  |
|                              |               |                               | 34          | 399.67 | 409.66  |
|                              |               |                               | 35          | 402.31 | 412.37  |
|                              |               |                               | 36          | 404.94 | 415.06  |
|                              |               |                               | 37          | 407.57 | 417.76  |
|                              |               |                               | 38          | 410.21 | 420.47  |
|                              |               |                               | 39          | 415.48 | 425.87  |
|                              |               |                               | 40          | 420.74 | 462.81  |
|                              |               |                               | 41          | 428.64 | 473.65  |
|                              |               |                               | 42          | 436.22 | 485.08  |
|                              |               |                               | 43          | 446.75 | 500.81  |
|                              |               |                               | 44          | 459.92 | 520.63  |
|                              |               |                               | 45          | 475.39 | 544.32  |
|                              |               |                               | 46          | 493.83 | 572.84  |
|                              |               |                               | 47          | 514.57 | 605.65  |
|                              |               |                               | 48          | 538.27 | 643.77  |
|                              |               |                               | 49          | 561.65 | 683.53  |
|                              |               |                               | 50          | 587.99 | 720.29  |
|                              |               |                               | 51          | 614.00 | 752.15  |
|                              |               |                               | 52          | 642.64 | 787.23  |
|                              |               |                               | 53          | 671.61 | 822.72  |
|                              |               |                               | 54          | 702.88 | 861.03  |
|                              |               |                               | 55          | 734.16 | 899.35  |
|                              |               |                               | 56          | 768.07 | 940.89  |
|                              |               |                               | 57          | 802.31 | 982.83  |
|                              |               |                               | 58          | 838.85 | 1027.59 |
|                              |               |                               | 59          | 856.96 | 1049.78 |
|                              |               |                               | 60          | 893.50 | 1094.54 |
|                              |               |                               | 61          | 925.11 | 1133.26 |
|                              |               |                               | 62          | 945.85 | 1158.67 |
|                              |               |                               | 63          | 971.86 | 1190.53 |
|                              |               |                               | 64 and over | 987.66 | 1209.88 |
| 33709PA1170001               | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 242.74 | 242.74  |
| 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 15          | 264.32 | 264.32  |
|                              |               |                               | 16          | 272.57 | 272.57  |
|                              |               |                               | 17          | 280.82 | 280.82  |
|                              |               |                               | 18          | 289.70 | 289.70  |
|                              |               |                               | 19          | 298.59 | 298.59  |
|                              |               |                               | 20          | 307.79 | 307.79  |
|                              |               |                               | 21          | 317.31 | 325.24  |
|                              |               |                               | 22          | 317.31 | 325.24  |
|                              |               |                               | 23          | 317.31 | 325.24  |
|                              |               |                               | 24          | 317.31 | 325.24  |

|  |                              |               |                               |             |        |         |
|--|------------------------------|---------------|-------------------------------|-------------|--------|---------|
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 25          | 318.58 | 326.54  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 26          | 324.93 | 333.05  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 27          | 332.54 | 340.85  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 28          | 344.92 | 353.54  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 29          | 355.07 | 363.95  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 30          | 360.15 | 369.15  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 31          | 367.76 | 376.95  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 32          | 375.38 | 384.76  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 33          | 380.14 | 389.64  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 34          | 385.21 | 394.84  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 35          | 387.75 | 397.44  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 36          | 390.29 | 400.05  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 37          | 392.83 | 402.65  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 38          | 395.37 | 405.25  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 39          | 400.45 | 410.46  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 40          | 405.52 | 446.07  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 41          | 413.14 | 456.52  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 42          | 420.44 | 467.53  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 43          | 430.59 | 482.69  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 44          | 443.28 | 501.79  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 45          | 458.20 | 524.64  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 46          | 475.97 | 552.13  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 47          | 495.96 | 583.74  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 48          | 518.80 | 620.48  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 49          | 541.33 | 658.80  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 50          | 566.72 | 694.23  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 51          | 591.78 | 724.93  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 52          | 619.39 | 758.75  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 53          | 647.31 | 792.95  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 54          | 677.46 | 829.89  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 55          | 707.60 | 866.81  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 56          | 740.28 | 906.84  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 57          | 773.28 | 947.27  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 58          | 808.51 | 990.42  |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 59          | 825.96 | 1011.80 |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 60          | 861.18 | 1054.95 |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 61          | 891.64 | 1092.26 |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 62          | 911.63 | 1116.75 |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 63          | 936.70 | 1147.46 |
|  | 33709PA1170001 Rating Area 1 |               | Tobacco User/Non-Tobacco User | 64 and over | 951.93 | 1166.11 |
|  | 33709PA1170001               | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 242.74 | 242.74  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 15          | 264.32 | 264.32  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 16          | 272.57 | 272.57  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 17          | 280.82 | 280.82  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 18          | 289.70 | 289.70  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 19          | 298.59 | 298.59  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 20          | 307.79 | 307.79  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 21          | 317.31 | 325.24  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 22          | 317.31 | 325.24  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 23          | 317.31 | 325.24  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 24          | 317.31 | 325.24  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 25          | 318.58 | 326.54  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 26          | 324.93 | 333.05  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 27          | 332.54 | 340.85  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 28          | 344.92 | 353.54  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 29          | 355.07 | 363.95  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 30          | 360.15 | 369.15  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 31          | 367.76 | 376.95  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 32          | 375.38 | 384.76  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 33          | 380.14 | 389.64  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 34          | 385.21 | 394.84  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 35          | 387.75 | 397.44  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 36          | 390.29 | 400.05  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 37          | 392.83 | 402.65  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 38          | 395.37 | 405.25  |
|  | 33709PA1170001 Rating Area 2 |               | Tobacco User/Non-Tobacco User | 39          | 400.45 | 410.46  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1170001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40          | 405.52 | 446.07  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 41          | 413.14 | 456.52  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 42          | 420.44 | 467.53  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 43          | 430.59 | 482.69  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 44          | 443.28 | 501.79  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 45          | 458.20 | 524.64  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 46          | 475.97 | 552.13  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 47          | 495.96 | 583.74  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 48          | 518.80 | 620.48  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 49          | 541.33 | 658.80  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 50          | 566.72 | 694.23  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 51          | 591.78 | 724.93  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 52          | 619.39 | 758.75  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 53          | 647.31 | 792.95  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 54          | 677.46 | 829.89  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 55          | 707.60 | 866.81  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 56          | 740.28 | 906.84  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 57          | 773.28 | 947.27  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 58          | 808.51 | 990.42  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 59          | 825.96 | 1011.80 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 60          | 861.18 | 1054.95 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 61          | 891.64 | 1092.26 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 62          | 911.63 | 1116.75 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 63          | 936.70 | 1147.46 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 951.93 | 1166.11 |
| 33709PA1170001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 242.74 | 242.74  |
| 33709PA1170001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 264.32 | 264.32  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 272.57 | 272.57  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 280.82 | 280.82  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 289.70 | 289.70  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 298.59 | 298.59  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 307.79 | 307.79  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 317.31 | 325.24  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 317.31 | 325.24  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 317.31 | 325.24  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 317.31 | 325.24  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 318.58 | 326.54  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 324.93 | 333.05  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 332.54 | 340.85  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 344.92 | 353.54  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 355.07 | 363.95  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 360.15 | 369.15  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 367.76 | 376.95  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 375.38 | 384.76  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 380.14 | 389.64  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 34          | 385.21 | 394.84  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 35          | 387.75 | 397.44  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 36          | 390.29 | 400.05  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 392.83 | 402.65  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 395.37 | 405.25  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 400.45 | 410.46  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 405.52 | 446.07  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 413.14 | 456.52  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 420.44 | 467.53  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 430.59 | 482.69  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 443.28 | 501.79  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 458.20 | 524.64  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 475.97 | 552.13  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 495.96 | 583.74  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 518.80 | 620.48  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 541.33 | 658.80  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 566.72 | 694.23  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 591.78 | 724.93  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 619.39 | 758.75  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 647.31 | 792.95  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 677.46 | 829.89  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1170001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 707.60 | 866.81  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 740.28 | 906.84  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 773.28 | 947.27  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 808.51 | 990.42  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 825.96 | 1011.80 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 861.18 | 1054.95 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 891.64 | 1092.26 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 911.63 | 1116.75 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 936.70 | 1147.46 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 64 and over | 951.93 | 1166.11 |
| 33709PA1170001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 242.74 | 242.74  |
| 33709PA1170001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15          | 264.32 | 264.32  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 16          | 272.57 | 272.57  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 17          | 280.82 | 280.82  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 18          | 289.70 | 289.70  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 19          | 298.59 | 298.59  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 20          | 307.79 | 307.79  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 21          | 317.31 | 325.24  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 22          | 317.31 | 325.24  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 23          | 317.31 | 325.24  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 24          | 317.31 | 325.24  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 25          | 318.58 | 326.54  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 26          | 324.93 | 333.05  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 27          | 332.54 | 340.85  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 28          | 344.92 | 353.54  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 29          | 355.07 | 363.95  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 30          | 360.15 | 369.15  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 31          | 367.76 | 376.95  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 32          | 375.38 | 384.76  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 33          | 380.14 | 389.64  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 34          | 385.21 | 394.84  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 35          | 387.75 | 397.44  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 36          | 390.29 | 400.05  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 37          | 392.83 | 402.65  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 38          | 395.37 | 405.25  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 39          | 400.45 | 410.46  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 40          | 405.52 | 446.07  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 41          | 413.14 | 456.52  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 42          | 420.44 | 467.53  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 43          | 430.59 | 482.69  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 44          | 443.28 | 501.79  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 45          | 458.20 | 524.64  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 46          | 475.97 | 552.13  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 47          | 495.96 | 583.74  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 48          | 518.80 | 620.48  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 49          | 541.33 | 658.80  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 50          | 566.72 | 694.23  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 51          | 591.78 | 724.93  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 52          | 619.39 | 758.75  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 53          | 647.31 | 792.95  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 54          | 677.46 | 829.89  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 55          | 707.60 | 866.81  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 56          | 740.28 | 906.84  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 57          | 773.28 | 947.27  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 58          | 808.51 | 990.42  |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 59          | 825.96 | 1011.80 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 60          | 861.18 | 1054.95 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 61          | 891.64 | 1092.26 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 62          | 911.63 | 1116.75 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 63          | 936.70 | 1147.46 |
|                | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 951.93 | 1166.11 |
| 33709PA1170001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 268.57 | 268.57  |
| 33709PA1170001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 292.44 | 292.44  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 301.57 | 301.57  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 310.70 | 310.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 320.53 | 320.53  |

|                |               |               |                               |             |         |         |
|----------------|---------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1170001 | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 330.36  | 330.36  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 340.54  | 340.54  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 351.07  | 359.85  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 351.07  | 359.85  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 351.07  | 359.85  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 351.07  | 359.85  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 352.47  | 361.28  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 359.50  | 368.49  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 367.92  | 377.12  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 381.61  | 391.15  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 392.85  | 402.67  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 398.46  | 408.42  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 406.89  | 417.06  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 415.32  | 425.70  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 420.58  | 431.09  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 426.20  | 436.86  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 429.01  | 439.74  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 431.82  | 442.62  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 37          | 434.62  | 445.49  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 38          | 437.43  | 448.37  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 39          | 443.05  | 454.13  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 40          | 448.67  | 493.54  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 41          | 457.09  | 505.08  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 42          | 465.17  | 517.27  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 43          | 476.40  | 534.04  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 44          | 490.44  | 555.18  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 45          | 506.95  | 580.46  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 46          | 526.61  | 610.87  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 47          | 548.72  | 645.84  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 48          | 574.00  | 686.50  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 49          | 598.93  | 728.90  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 50          | 627.01  | 768.09  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 51          | 654.75  | 802.07  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 52          | 685.29  | 839.48  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 53          | 716.18  | 877.32  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 54          | 749.53  | 918.17  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 55          | 782.89  | 959.04  |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 56          | 819.05  | 1003.34 |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 57          | 855.56  | 1048.06 |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 58          | 894.53  | 1095.80 |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 59          | 913.84  | 1119.45 |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 60          | 952.80  | 1167.18 |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 61          | 986.51  | 1208.47 |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 62          | 1008.62 | 1235.56 |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 63          | 1036.36 | 1269.54 |
|                | Rating Area 6 |               | Tobacco User/Non-Tobacco User | 64 and over | 1053.21 | 1290.18 |
| 33709PA1180001 |               | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14        | 230.65  | 230.65  |
| 33709PA1180001 | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 15          | 251.15  | 251.15  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 16          | 258.99  | 258.99  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 17          | 266.83  | 266.83  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 18          | 275.27  | 275.27  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 19          | 283.71  | 283.71  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 20          | 292.46  | 292.46  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 21          | 301.50  | 309.04  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 22          | 301.50  | 309.04  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 23          | 301.50  | 309.04  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 24          | 301.50  | 309.04  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 25          | 302.71  | 310.28  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 26          | 308.74  | 316.46  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 27          | 315.97  | 323.87  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 28          | 327.73  | 335.92  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 29          | 337.38  | 345.81  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 30          | 342.20  | 350.76  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 31          | 349.44  | 358.18  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 32          | 356.67  | 365.59  |
|                | Rating Area 1 |               | Tobacco User/Non-Tobacco User | 33          | 361.20  | 370.23  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1180001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34          | 366.02 | 375.17  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 35          | 368.43 | 377.64  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 36          | 370.85 | 380.12  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 37          | 373.26 | 382.59  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 38          | 375.67 | 385.06  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 39          | 380.49 | 390.00  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 40          | 385.32 | 423.85  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 41          | 392.55 | 433.77  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 42          | 399.49 | 444.23  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 43          | 409.14 | 458.65  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 44          | 421.20 | 476.80  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 45          | 435.37 | 498.50  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 46          | 452.25 | 524.61  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 47          | 471.24 | 554.65  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 48          | 492.95 | 589.57  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 49          | 514.36 | 625.98  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 50          | 538.48 | 659.64  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 51          | 562.30 | 688.82  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 52          | 588.53 | 720.95  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 53          | 615.06 | 753.45  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 54          | 643.70 | 788.53  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 55          | 672.35 | 823.63  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 56          | 703.40 | 861.67  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 57          | 734.76 | 900.08  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 58          | 768.22 | 941.07  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 59          | 784.80 | 961.38  |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 60          | 818.27 | 1002.38 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 61          | 847.22 | 1037.84 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 62          | 866.21 | 1061.11 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 63          | 890.03 | 1090.29 |
|                | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 904.50 | 1108.01 |
| 33709PA1180001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14        | 230.65 | 230.65  |
| 33709PA1180001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15          | 251.15 | 251.15  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 16          | 258.99 | 258.99  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 17          | 266.83 | 266.83  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 18          | 275.27 | 275.27  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 19          | 283.71 | 283.71  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 20          | 292.46 | 292.46  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 21          | 301.50 | 309.04  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 22          | 301.50 | 309.04  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 23          | 301.50 | 309.04  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 24          | 301.50 | 309.04  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 25          | 302.71 | 310.28  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 26          | 308.74 | 316.46  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 27          | 315.97 | 323.87  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 28          | 327.73 | 335.92  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 29          | 337.38 | 345.81  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 30          | 342.20 | 350.76  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 31          | 349.44 | 358.18  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 32          | 356.67 | 365.59  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 33          | 361.20 | 370.23  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 34          | 366.02 | 375.17  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 35          | 368.43 | 377.64  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 36          | 370.85 | 380.12  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 37          | 373.26 | 382.59  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 38          | 375.67 | 385.06  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 39          | 380.49 | 390.00  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 40          | 385.32 | 423.85  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 41          | 392.55 | 433.77  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 42          | 399.49 | 444.23  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 43          | 409.14 | 458.65  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 44          | 421.20 | 476.80  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 45          | 435.37 | 498.50  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 46          | 452.25 | 524.61  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 47          | 471.24 | 554.65  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 48          | 492.95 | 589.57  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1180001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49          | 514.36 | 625.98  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 50          | 538.48 | 659.64  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 51          | 562.30 | 688.82  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 52          | 588.53 | 720.95  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 53          | 615.06 | 753.45  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 54          | 643.70 | 788.53  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 55          | 672.35 | 823.63  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 56          | 703.40 | 861.67  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 57          | 734.76 | 900.08  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 58          | 768.22 | 941.07  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 59          | 784.80 | 961.38  |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 60          | 818.27 | 1002.38 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 61          | 847.22 | 1037.84 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 62          | 866.21 | 1061.11 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 63          | 890.03 | 1090.29 |
|                | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 904.50 | 1108.01 |
| 33709PA1180001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 0-14        | 230.65 | 230.65  |
| 33709PA1180001 | Rating Area 4 | Tobacco User/Non-Tobacco User | 15          | 251.15 | 251.15  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 16          | 258.99 | 258.99  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 17          | 266.83 | 266.83  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 18          | 275.27 | 275.27  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 19          | 283.71 | 283.71  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 20          | 292.46 | 292.46  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 21          | 301.50 | 309.04  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 22          | 301.50 | 309.04  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 23          | 301.50 | 309.04  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 24          | 301.50 | 309.04  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 25          | 302.71 | 310.28  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 26          | 308.74 | 316.46  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 27          | 315.97 | 323.87  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 28          | 327.73 | 335.92  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 29          | 337.38 | 345.81  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 30          | 342.20 | 350.76  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 31          | 349.44 | 358.18  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 32          | 356.67 | 365.59  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 33          | 361.20 | 370.23  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 34          | 366.02 | 375.17  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 35          | 368.43 | 377.64  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 36          | 370.85 | 380.12  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 37          | 373.26 | 382.59  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 38          | 375.67 | 385.06  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 39          | 380.49 | 390.00  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 40          | 385.32 | 423.85  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 41          | 392.55 | 433.77  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 42          | 399.49 | 444.23  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 43          | 409.14 | 458.65  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 44          | 421.20 | 476.80  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 45          | 435.37 | 498.50  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 46          | 452.25 | 524.61  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 47          | 471.24 | 554.65  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 48          | 492.95 | 589.57  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 49          | 514.36 | 625.98  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 50          | 538.48 | 659.64  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 51          | 562.30 | 688.82  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 52          | 588.53 | 720.95  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 53          | 615.06 | 753.45  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 54          | 643.70 | 788.53  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 55          | 672.35 | 823.63  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 56          | 703.40 | 861.67  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 57          | 734.76 | 900.08  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 58          | 768.22 | 941.07  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 59          | 784.80 | 961.38  |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 60          | 818.27 | 1002.38 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 61          | 847.22 | 1037.84 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 62          | 866.21 | 1061.11 |
|                | Rating Area 4 | Tobacco User/Non-Tobacco User | 63          | 890.03 | 1090.29 |

|                              |               |                               |             |        |         |
|------------------------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1180001 Rating Area 4 |               | Tobacco User/Non-Tobacco User | 64 and over | 904.50 | 1108.01 |
| 33709PA1180001               | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14        | 230.65 | 230.65  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 15          | 251.15 | 251.15  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 16          | 258.99 | 258.99  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 17          | 266.83 | 266.83  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 18          | 275.27 | 275.27  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 19          | 283.71 | 283.71  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 20          | 292.46 | 292.46  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 21          | 301.50 | 309.04  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 22          | 301.50 | 309.04  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 23          | 301.50 | 309.04  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 24          | 301.50 | 309.04  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 25          | 302.71 | 310.28  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 26          | 308.74 | 316.46  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 27          | 315.97 | 323.87  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 28          | 327.73 | 335.92  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 29          | 337.38 | 345.81  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 30          | 342.20 | 350.76  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 31          | 349.44 | 358.18  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 32          | 356.67 | 365.59  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 33          | 361.20 | 370.23  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 34          | 366.02 | 375.17  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 35          | 368.43 | 377.64  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 36          | 370.85 | 380.12  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 37          | 373.26 | 382.59  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 38          | 375.67 | 385.06  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 39          | 380.49 | 390.00  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 40          | 385.32 | 423.85  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 41          | 392.55 | 433.77  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 42          | 399.49 | 444.23  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 43          | 409.14 | 458.65  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 44          | 421.20 | 476.80  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 45          | 435.37 | 498.50  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 46          | 452.25 | 524.61  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 47          | 471.24 | 554.65  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 48          | 492.95 | 589.57  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 49          | 514.36 | 625.98  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 50          | 538.48 | 659.64  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 51          | 562.30 | 688.82  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 52          | 588.53 | 720.95  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 53          | 615.06 | 753.45  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 54          | 643.70 | 788.53  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 55          | 672.35 | 823.63  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 56          | 703.40 | 861.67  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 57          | 734.76 | 900.08  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 58          | 768.22 | 941.07  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 59          | 784.80 | 961.38  |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 60          | 818.27 | 1002.38 |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 61          | 847.22 | 1037.84 |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 62          | 866.21 | 1061.11 |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 63          | 890.03 | 1090.29 |
| 33709PA1180001 Rating Area 5 |               | Tobacco User/Non-Tobacco User | 64 and over | 904.50 | 1108.01 |
| 33709PA1180001               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 255.18 | 255.18  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 277.86 | 277.86  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 286.54 | 286.54  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 295.21 | 295.21  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 304.55 | 304.55  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 313.89 | 313.89  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 323.56 | 323.56  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 333.57 | 341.91  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 333.57 | 341.91  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 333.57 | 341.91  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 333.57 | 341.91  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 334.90 | 343.27  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 341.58 | 350.12  |
| 33709PA1180001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 349.58 | 358.32  |

|                              |  |  |                               |             |         |         |
|------------------------------|--|--|-------------------------------|-------------|---------|---------|
| 33709PA1180001 Rating Area 6 |  |  | Tobacco User/Non-Tobacco User | 28          | 362.59  | 371.65  |
|                              |  |  | Tobacco User/Non-Tobacco User | 29          | 373.26  | 382.59  |
|                              |  |  | Tobacco User/Non-Tobacco User | 30          | 378.60  | 388.07  |
|                              |  |  | Tobacco User/Non-Tobacco User | 31          | 386.61  | 396.28  |
|                              |  |  | Tobacco User/Non-Tobacco User | 32          | 394.61  | 404.48  |
|                              |  |  | Tobacco User/Non-Tobacco User | 33          | 399.62  | 409.61  |
|                              |  |  | Tobacco User/Non-Tobacco User | 34          | 404.95  | 415.07  |
|                              |  |  | Tobacco User/Non-Tobacco User | 35          | 407.62  | 417.81  |
|                              |  |  | Tobacco User/Non-Tobacco User | 36          | 410.29  | 420.55  |
|                              |  |  | Tobacco User/Non-Tobacco User | 37          | 412.96  | 423.28  |
|                              |  |  | Tobacco User/Non-Tobacco User | 38          | 415.63  | 426.02  |
|                              |  |  | Tobacco User/Non-Tobacco User | 39          | 420.97  | 431.49  |
|                              |  |  | Tobacco User/Non-Tobacco User | 40          | 426.30  | 468.93  |
|                              |  |  | Tobacco User/Non-Tobacco User | 41          | 434.31  | 479.91  |
|                              |  |  | Tobacco User/Non-Tobacco User | 42          | 441.98  | 491.48  |
|                              |  |  | Tobacco User/Non-Tobacco User | 43          | 452.65  | 507.42  |
|                              |  |  | Tobacco User/Non-Tobacco User | 44          | 466.00  | 527.51  |
|                              |  |  | Tobacco User/Non-Tobacco User | 45          | 481.68  | 551.52  |
|                              |  |  | Tobacco User/Non-Tobacco User | 46          | 500.36  | 580.42  |
|                              |  |  | Tobacco User/Non-Tobacco User | 47          | 521.37  | 613.65  |
|                              |  |  | Tobacco User/Non-Tobacco User | 48          | 545.39  | 652.29  |
|                              |  |  | Tobacco User/Non-Tobacco User | 49          | 569.07  | 692.56  |
|                              |  |  | Tobacco User/Non-Tobacco User | 50          | 595.76  | 729.81  |
|                              |  |  | Tobacco User/Non-Tobacco User | 51          | 622.11  | 762.08  |
|                              |  |  | Tobacco User/Non-Tobacco User | 52          | 651.13  | 797.63  |
|                              |  |  | Tobacco User/Non-Tobacco User | 53          | 680.48  | 833.59  |
|                              |  |  | Tobacco User/Non-Tobacco User | 54          | 712.17  | 872.41  |
|                              |  |  | Tobacco User/Non-Tobacco User | 55          | 743.86  | 911.23  |
|                              |  |  | Tobacco User/Non-Tobacco User | 56          | 778.22  | 953.32  |
|                              |  |  | Tobacco User/Non-Tobacco User | 57          | 812.91  | 995.81  |
|                              |  |  | Tobacco User/Non-Tobacco User | 58          | 849.94  | 1041.18 |
|                              |  |  | Tobacco User/Non-Tobacco User | 59          | 868.28  | 1063.64 |
|                              |  |  | Tobacco User/Non-Tobacco User | 60          | 905.31  | 1109.00 |
|                              |  |  | Tobacco User/Non-Tobacco User | 61          | 937.33  | 1148.23 |
|                              |  |  | Tobacco User/Non-Tobacco User | 62          | 958.35  | 1173.98 |
|                              |  |  | Tobacco User/Non-Tobacco User | 63          | 984.70  | 1206.26 |
|                              |  |  | Tobacco User/Non-Tobacco User | 64 and over | 1000.71 | 1225.87 |
| 33709PA0940006 Rating Area 7 |  |  | Tobacco User/Non-Tobacco User | 0-14        | 294.10  | 294.10  |
| 33709PA0940006 Rating Area 7 |  |  | Tobacco User/Non-Tobacco User | 15          | 320.25  | 320.25  |
|                              |  |  | Tobacco User/Non-Tobacco User | 16          | 330.24  | 330.24  |
|                              |  |  | Tobacco User/Non-Tobacco User | 17          | 340.24  | 340.24  |
|                              |  |  | Tobacco User/Non-Tobacco User | 18          | 351.00  | 351.00  |
|                              |  |  | Tobacco User/Non-Tobacco User | 19          | 361.77  | 361.77  |
|                              |  |  | Tobacco User/Non-Tobacco User | 20          | 372.92  | 372.92  |
|                              |  |  | Tobacco User/Non-Tobacco User | 21          | 384.45  | 394.06  |
|                              |  |  | Tobacco User/Non-Tobacco User | 22          | 384.45  | 394.06  |
|                              |  |  | Tobacco User/Non-Tobacco User | 23          | 384.45  | 394.06  |
|                              |  |  | Tobacco User/Non-Tobacco User | 24          | 384.45  | 394.06  |
|                              |  |  | Tobacco User/Non-Tobacco User | 25          | 385.99  | 395.64  |
|                              |  |  | Tobacco User/Non-Tobacco User | 26          | 393.68  | 403.52  |
|                              |  |  | Tobacco User/Non-Tobacco User | 27          | 402.90  | 412.97  |
|                              |  |  | Tobacco User/Non-Tobacco User | 28          | 417.90  | 428.35  |
|                              |  |  | Tobacco User/Non-Tobacco User | 29          | 430.20  | 440.96  |
|                              |  |  | Tobacco User/Non-Tobacco User | 30          | 436.35  | 447.26  |
|                              |  |  | Tobacco User/Non-Tobacco User | 31          | 445.58  | 456.72  |
|                              |  |  | Tobacco User/Non-Tobacco User | 32          | 454.80  | 466.17  |
|                              |  |  | Tobacco User/Non-Tobacco User | 33          | 460.57  | 472.08  |
|                              |  |  | Tobacco User/Non-Tobacco User | 34          | 466.72  | 478.39  |
|                              |  |  | Tobacco User/Non-Tobacco User | 35          | 469.80  | 481.55  |
|                              |  |  | Tobacco User/Non-Tobacco User | 36          | 472.87  | 484.69  |
|                              |  |  | Tobacco User/Non-Tobacco User | 37          | 475.95  | 487.85  |
|                              |  |  | Tobacco User/Non-Tobacco User | 38          | 479.02  | 491.00  |
|                              |  |  | Tobacco User/Non-Tobacco User | 39          | 485.18  | 497.31  |
|                              |  |  | Tobacco User/Non-Tobacco User | 40          | 491.33  | 540.46  |
|                              |  |  | Tobacco User/Non-Tobacco User | 41          | 500.55  | 553.11  |
|                              |  |  | Tobacco User/Non-Tobacco User | 42          | 509.40  | 566.45  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA0940006 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 521.70  | 584.83  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 537.08  | 607.97  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 555.15  | 635.65  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 576.68  | 668.95  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 600.90  | 707.26  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 628.58  | 751.78  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 655.87  | 798.19  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 686.63  | 841.12  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 717.00  | 878.33  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 750.45  | 919.30  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 784.28  | 960.74  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 820.80  | 1005.48 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 857.32  | 1050.22 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 896.92  | 1098.73 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 936.90  | 1147.70 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 979.58  | 1199.99 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1000.72 | 1225.88 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1043.40 | 1278.17 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1080.30 | 1323.37 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1104.52 | 1353.04 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1134.90 | 1390.25 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1153.35 | 1412.85 |
| 33709PA0940006 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 294.10  | 294.10  |
| 33709PA0940006 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 320.25  | 320.25  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 330.24  | 330.24  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 340.24  | 340.24  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 351.00  | 351.00  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 361.77  | 361.77  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 372.92  | 372.92  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 384.45  | 394.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 384.45  | 394.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 384.45  | 394.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 384.45  | 394.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 385.99  | 395.64  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 393.68  | 403.52  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 402.90  | 412.97  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 417.90  | 428.35  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 430.20  | 440.96  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 436.35  | 447.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 445.58  | 456.72  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 454.80  | 466.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 460.57  | 472.08  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 466.72  | 478.39  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 469.80  | 481.55  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 472.87  | 484.69  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 475.95  | 487.85  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 479.02  | 491.00  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 485.18  | 497.31  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 491.33  | 540.46  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 500.55  | 553.11  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 509.40  | 566.45  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 521.70  | 584.83  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 537.08  | 607.97  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 555.15  | 635.65  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 576.68  | 668.95  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 600.90  | 707.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 628.58  | 751.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 655.87  | 798.19  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 686.63  | 841.12  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 717.00  | 878.33  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 750.45  | 919.30  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 784.28  | 960.74  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 820.80  | 1005.48 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 857.32  | 1050.22 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 896.92  | 1098.73 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 936.90  | 1147.70 |

|  |                |               |                               |             |         |         |
|--|----------------|---------------|-------------------------------|-------------|---------|---------|
|  | 33709PA0940006 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 979.58  | 1199.99 |
|  | 33709PA0940006 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 1000.72 | 1225.88 |
|  | 33709PA0940006 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1043.40 | 1278.17 |
|  | 33709PA0940006 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1080.30 | 1323.37 |
|  | 33709PA0940006 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1104.52 | 1353.04 |
|  | 33709PA0940006 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1134.90 | 1390.25 |
|  | 33709PA0940006 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1153.35 | 1412.85 |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 302.46  | 302.46  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 329.34  | 329.34  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 339.62  | 339.62  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 349.90  | 349.90  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 360.97  | 360.97  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 372.04  | 372.04  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 383.51  | 383.51  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 395.37  | 405.25  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 395.37  | 405.25  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 395.37  | 405.25  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 395.37  | 405.25  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 396.95  | 406.87  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 404.86  | 414.98  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 414.35  | 424.71  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 429.77  | 440.51  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 442.42  | 453.48  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 448.74  | 459.96  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 458.23  | 469.69  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 467.72  | 479.41  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 473.65  | 485.49  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 479.98  | 491.98  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 483.14  | 495.22  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 486.31  | 498.47  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 489.47  | 501.71  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 492.63  | 504.95  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 498.96  | 511.43  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 505.28  | 555.81  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 514.77  | 568.82  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 523.87  | 582.54  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 536.52  | 601.44  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 552.33  | 625.24  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 570.91  | 653.69  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 593.06  | 687.95  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 617.96  | 727.34  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 646.43  | 773.13  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 674.50  | 820.87  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 706.13  | 865.01  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 737.37  | 903.28  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 771.76  | 945.41  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 806.55  | 988.02  |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 844.11  | 1034.03 |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 881.68  | 1080.06 |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 922.40  | 1129.94 |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 963.52  | 1180.31 |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 1007.40 | 1234.07 |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1029.15 | 1260.71 |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1073.03 | 1314.46 |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1110.99 | 1360.96 |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1135.90 | 1391.48 |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1167.13 | 1429.73 |
|  | 33709PA0940005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1186.11 | 1452.98 |
|  | 33709PA0940005 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 302.46  | 302.46  |
|  | 33709PA0940005 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 329.34  | 329.34  |
|  | 33709PA0940005 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 339.62  | 339.62  |
|  | 33709PA0940005 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 349.90  | 349.90  |
|  | 33709PA0940005 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 360.97  | 360.97  |
|  | 33709PA0940005 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 372.04  | 372.04  |
|  | 33709PA0940005 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 383.51  | 383.51  |
|  | 33709PA0940005 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 395.37  | 405.25  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 22          | 395.37  | 405.25  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 23          | 395.37  | 405.25  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 24          | 395.37  | 405.25  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 25          | 396.95  | 406.87  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 26          | 404.86  | 414.98  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 27          | 414.35  | 424.71  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 28          | 429.77  | 440.51  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 29          | 442.42  | 453.48  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 30          | 448.74  | 459.96  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 31          | 458.23  | 469.69  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 32          | 467.72  | 479.41  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 33          | 473.65  | 485.49  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 34          | 479.98  | 491.98  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 35          | 483.14  | 495.22  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 36          | 486.31  | 498.47  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 37          | 489.47  | 501.71  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 38          | 492.63  | 504.95  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 39          | 498.96  | 511.43  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 40          | 505.28  | 555.81  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 41          | 514.77  | 568.82  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 42          | 523.87  | 582.54  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 43          | 536.52  | 601.44  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 44          | 552.33  | 625.24  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 45          | 570.91  | 653.69  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 46          | 593.06  | 687.95  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 47          | 617.96  | 727.34  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 48          | 646.43  | 773.13  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 49          | 674.50  | 820.87  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 50          | 706.13  | 865.01  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 51          | 737.37  | 903.28  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 52          | 771.76  | 945.41  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 53          | 806.55  | 988.02  |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 54          | 844.11  | 1034.03 |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 55          | 881.68  | 1080.06 |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 56          | 922.40  | 1129.94 |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 57          | 963.52  | 1180.31 |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 58          | 1007.40 | 1234.07 |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 59          | 1029.15 | 1260.71 |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 60          | 1073.03 | 1314.46 |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 61          | 1110.99 | 1360.96 |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 62          | 1135.90 | 1391.48 |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 63          | 1167.13 | 1429.73 |
|  | 33709PA0940005 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 1186.11 | 1452.98 |
|  | 33709PA1120004               | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 318.45  | 318.45  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 15          | 346.75  | 346.75  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 16          | 357.58  | 357.58  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 17          | 368.40  | 368.40  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 18          | 380.05  | 380.05  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 19          | 391.71  | 391.71  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 20          | 403.78  | 403.78  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 21          | 416.27  | 426.68  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 22          | 416.27  | 426.68  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 23          | 416.27  | 426.68  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 24          | 416.27  | 426.68  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 25          | 417.94  | 428.39  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 26          | 426.26  | 436.92  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 27          | 436.25  | 447.16  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 28          | 452.49  | 463.80  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 29          | 465.81  | 477.46  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 30          | 472.47  | 484.28  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 31          | 482.46  | 494.52  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 32          | 492.45  | 504.76  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 33          | 498.69  | 511.16  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 34          | 505.35  | 517.98  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 35          | 508.68  | 521.40  |
|  | 33709PA1120004 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 36          | 512.01  | 524.81  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1120004 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 515.34  | 528.22  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 518.67  | 531.64  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 525.33  | 538.46  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 531.99  | 585.19  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 541.98  | 598.89  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 551.56  | 613.33  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 564.88  | 633.23  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 581.53  | 658.29  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 601.09  | 688.25  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 624.41  | 724.32  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 650.63  | 765.79  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 680.60  | 814.00  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 710.16  | 864.26  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 743.46  | 910.74  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 776.34  | 951.02  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 812.56  | 995.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 849.19  | 1040.26 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 888.74  | 1088.71 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 928.28  | 1137.14 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 971.16  | 1189.67 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 1014.45 | 1242.70 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 1060.66 | 1299.31 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1083.55 | 1327.35 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1129.76 | 1383.96 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1169.72 | 1432.91 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1195.94 | 1465.03 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1228.83 | 1505.32 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1248.81 | 1529.79 |
| 33709PA1120004 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 318.45  | 318.45  |
| 33709PA1120004 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 346.75  | 346.75  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 357.58  | 357.58  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 368.40  | 368.40  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 380.05  | 380.05  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 391.71  | 391.71  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 403.78  | 403.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 416.27  | 426.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 416.27  | 426.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 416.27  | 426.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 416.27  | 426.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 417.94  | 428.39  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 426.26  | 436.92  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 436.25  | 447.16  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 452.49  | 463.80  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 465.81  | 477.46  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 472.47  | 484.28  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 482.46  | 494.52  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 492.45  | 504.76  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 498.69  | 511.16  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 505.35  | 517.98  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 508.68  | 521.40  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 512.01  | 524.81  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 515.34  | 528.22  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 518.67  | 531.64  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 525.33  | 538.46  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 531.99  | 585.19  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 541.98  | 598.89  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 551.56  | 613.33  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 564.88  | 633.23  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 581.53  | 658.29  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 601.09  | 688.25  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 624.41  | 724.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 650.63  | 765.79  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 680.60  | 814.00  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 710.16  | 864.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 743.46  | 910.74  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 776.34  | 951.02  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1120004 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 812.56  | 995.39  |
|                |               |                               | 53          | 849.19  | 1040.26 |
|                |               |                               | 54          | 888.74  | 1088.71 |
|                |               |                               | 55          | 928.28  | 1137.14 |
|                |               |                               | 56          | 971.16  | 1189.67 |
|                |               |                               | 57          | 1014.45 | 1242.70 |
|                |               |                               | 58          | 1060.66 | 1299.31 |
|                |               |                               | 59          | 1083.55 | 1327.35 |
|                |               |                               | 60          | 1129.76 | 1383.96 |
|                |               |                               | 61          | 1169.72 | 1432.91 |
|                |               |                               | 62          | 1195.94 | 1465.03 |
|                |               |                               | 63          | 1228.83 | 1505.32 |
|                |               |                               | 64 and over | 1248.81 | 1529.79 |
| 33709PA0940004 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 341.39  | 341.39  |
| 33709PA0940004 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 371.73  | 371.73  |
|                |               |                               | 16          | 383.34  | 383.34  |
|                |               |                               | 17          | 394.94  | 394.94  |
|                |               |                               | 18          | 407.44  | 407.44  |
|                |               |                               | 19          | 419.93  | 419.93  |
|                |               |                               | 20          | 432.87  | 432.87  |
|                |               |                               | 21          | 446.26  | 457.42  |
|                |               |                               | 22          | 446.26  | 457.42  |
|                |               |                               | 23          | 446.26  | 457.42  |
|                |               |                               | 24          | 446.26  | 457.42  |
|                |               |                               | 25          | 448.05  | 459.25  |
|                |               |                               | 26          | 456.97  | 468.39  |
|                |               |                               | 27          | 467.68  | 479.37  |
|                |               |                               | 28          | 485.08  | 497.21  |
|                |               |                               | 29          | 499.36  | 511.84  |
|                |               |                               | 30          | 506.51  | 519.17  |
|                |               |                               | 31          | 517.22  | 530.15  |
|                |               |                               | 32          | 527.93  | 541.13  |
|                |               |                               | 33          | 534.62  | 547.99  |
|                |               |                               | 34          | 541.76  | 555.30  |
|                |               |                               | 35          | 545.33  | 558.96  |
|                |               |                               | 36          | 548.90  | 562.62  |
|                |               |                               | 37          | 552.47  | 566.28  |
|                |               |                               | 38          | 556.04  | 569.94  |
|                |               |                               | 39          | 563.18  | 577.26  |
|                |               |                               | 40          | 570.32  | 627.35  |
|                |               |                               | 41          | 581.03  | 642.04  |
|                |               |                               | 42          | 591.29  | 657.51  |
|                |               |                               | 43          | 605.57  | 678.84  |
|                |               |                               | 44          | 623.43  | 705.72  |
|                |               |                               | 45          | 644.40  | 737.84  |
|                |               |                               | 46          | 669.39  | 776.49  |
|                |               |                               | 47          | 697.50  | 820.96  |
|                |               |                               | 48          | 729.64  | 872.65  |
|                |               |                               | 49          | 761.32  | 926.53  |
|                |               |                               | 50          | 797.02  | 976.35  |
|                |               |                               | 51          | 832.27  | 1019.53 |
|                |               |                               | 52          | 871.10  | 1067.10 |
|                |               |                               | 53          | 910.37  | 1115.20 |
|                |               |                               | 54          | 952.77  | 1167.14 |
|                |               |                               | 55          | 995.16  | 1219.07 |
|                |               |                               | 56          | 1041.12 | 1275.37 |
|                |               |                               | 57          | 1087.54 | 1332.24 |
|                |               |                               | 58          | 1137.07 | 1392.91 |
|                |               |                               | 59          | 1161.61 | 1422.97 |
|                |               |                               | 60          | 1211.15 | 1483.66 |
|                |               |                               | 61          | 1253.99 | 1536.14 |
|                |               |                               | 62          | 1282.10 | 1570.57 |
|                |               |                               | 63          | 1317.36 | 1613.77 |
|                |               |                               | 64 and over | 1338.78 | 1640.01 |
| 33709PA0940004 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 341.39  | 341.39  |
| 33709PA0940004 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 371.73  | 371.73  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA0940004 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 383.34  | 383.34  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 394.94  | 394.94  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 407.44  | 407.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 419.93  | 419.93  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 432.87  | 432.87  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 446.26  | 457.42  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 446.26  | 457.42  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 446.26  | 457.42  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 446.26  | 457.42  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 448.05  | 459.25  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 456.97  | 468.39  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 467.68  | 479.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 485.08  | 497.21  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 499.36  | 511.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 506.51  | 519.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 517.22  | 530.15  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 527.93  | 541.13  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 534.62  | 547.99  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 541.76  | 555.30  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 545.33  | 558.96  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 548.90  | 562.62  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 552.47  | 566.28  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 556.04  | 569.94  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 563.18  | 577.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 570.32  | 627.35  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 581.03  | 642.04  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 591.29  | 657.51  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 605.57  | 678.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 623.43  | 705.72  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 644.40  | 737.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 669.39  | 776.49  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 697.50  | 820.96  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 729.64  | 872.65  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 761.32  | 926.53  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 797.02  | 976.35  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 832.27  | 1019.53 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 871.10  | 1067.10 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 910.37  | 1115.20 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 952.77  | 1167.14 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 995.16  | 1219.07 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 1041.12 | 1275.37 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 1087.54 | 1332.24 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 1137.07 | 1392.91 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 1161.61 | 1422.97 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1211.15 | 1483.66 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1253.99 | 1536.14 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1282.10 | 1570.57 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1317.36 | 1613.77 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1338.78 | 1640.01 |
| 33709PA1120002 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 357.38  | 357.38  |
| 33709PA1120002 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 389.14  | 389.14  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 401.29  | 401.29  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 413.44  | 413.44  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 426.52  | 426.52  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 439.60  | 439.60  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 453.15  | 453.15  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 467.16  | 478.84  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 467.16  | 478.84  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 467.16  | 478.84  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 467.16  | 478.84  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 469.03  | 480.76  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 478.37  | 490.33  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 489.58  | 501.82  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 507.80  | 520.50  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 522.75  | 535.82  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 530.23  | 543.49  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1120002 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 541.44  | 554.98  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 552.65  | 566.47  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 559.66  | 573.65  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 567.13  | 581.31  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 570.87  | 585.14  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 574.61  | 588.98  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 578.34  | 592.80  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 582.08  | 596.63  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 589.56  | 604.30  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 597.03  | 656.73  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 608.24  | 672.11  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 618.99  | 688.32  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 633.94  | 710.65  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 652.62  | 738.77  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 674.58  | 772.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 700.74  | 812.86  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 730.17  | 859.41  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 763.81  | 913.52  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 796.97  | 969.91  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 834.35  | 1022.08 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 871.25  | 1067.28 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 911.90  | 1117.08 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 953.01  | 1167.44 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 997.39  | 1221.80 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 1041.77 | 1276.17 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 1089.88 | 1335.10 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 1138.47 | 1394.63 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 1190.32 | 1458.14 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1216.02 | 1489.62 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1267.87 | 1553.14 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1312.72 | 1608.08 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1342.15 | 1644.13 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1379.06 | 1689.35 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1401.48 | 1716.81 |
| 33709PA1120002 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 357.38  | 357.38  |
| 33709PA1120002 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 389.14  | 389.14  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 401.29  | 401.29  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 413.44  | 413.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 426.52  | 426.52  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 439.60  | 439.60  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 453.15  | 453.15  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 467.16  | 478.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 467.16  | 478.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 467.16  | 478.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 467.16  | 478.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 469.03  | 480.76  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 478.37  | 490.33  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 489.58  | 501.82  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 507.80  | 520.50  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 522.75  | 535.82  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 530.23  | 543.49  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 541.44  | 554.98  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 552.65  | 566.47  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 559.66  | 573.65  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 567.13  | 581.31  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 570.87  | 585.14  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 574.61  | 588.98  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 578.34  | 592.80  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 582.08  | 596.63  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 589.56  | 604.30  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 597.03  | 656.73  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 608.24  | 672.11  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 618.99  | 688.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 633.94  | 710.65  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 652.62  | 738.77  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 674.58  | 772.39  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1120002 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 700.74  | 812.86  |
|                |               |                               | 47          | 730.17  | 859.41  |
|                |               |                               | 48          | 763.81  | 913.52  |
|                |               |                               | 49          | 796.97  | 969.91  |
|                |               |                               | 50          | 834.35  | 1022.08 |
|                |               |                               | 51          | 871.25  | 1067.28 |
|                |               |                               | 52          | 911.90  | 1117.08 |
|                |               |                               | 53          | 953.01  | 1167.44 |
|                |               |                               | 54          | 997.39  | 1221.80 |
|                |               |                               | 55          | 1041.77 | 1276.17 |
|                |               |                               | 56          | 1089.88 | 1335.10 |
|                |               |                               | 57          | 1138.47 | 1394.63 |
|                |               |                               | 58          | 1190.32 | 1458.14 |
|                |               |                               | 59          | 1216.02 | 1489.62 |
|                |               |                               | 60          | 1267.87 | 1553.14 |
|                |               |                               | 61          | 1312.72 | 1608.08 |
|                |               |                               | 62          | 1342.15 | 1644.13 |
|                |               |                               | 63          | 1379.06 | 1689.35 |
|                |               |                               | 64 and over | 1401.48 | 1716.81 |
| 33709PA0950002 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 313.90  | 313.90  |
| 33709PA0950002 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 341.80  | 341.80  |
|                |               |                               | 16          | 352.47  | 352.47  |
|                |               |                               | 17          | 363.14  | 363.14  |
|                |               |                               | 18          | 374.63  | 374.63  |
|                |               |                               | 19          | 386.12  | 386.12  |
|                |               |                               | 20          | 398.02  | 398.02  |
|                |               |                               | 21          | 410.33  | 420.59  |
|                |               |                               | 22          | 410.33  | 420.59  |
|                |               |                               | 23          | 410.33  | 420.59  |
|                |               |                               | 24          | 410.33  | 420.59  |
|                |               |                               | 25          | 411.97  | 422.27  |
|                |               |                               | 26          | 420.18  | 430.68  |
|                |               |                               | 27          | 430.03  | 440.78  |
|                |               |                               | 28          | 446.03  | 457.18  |
|                |               |                               | 29          | 459.16  | 470.64  |
|                |               |                               | 30          | 465.72  | 477.36  |
|                |               |                               | 31          | 475.57  | 487.46  |
|                |               |                               | 32          | 485.42  | 497.56  |
|                |               |                               | 33          | 491.58  | 503.87  |
|                |               |                               | 34          | 498.14  | 510.59  |
|                |               |                               | 35          | 501.42  | 513.96  |
|                |               |                               | 36          | 504.71  | 517.33  |
|                |               |                               | 37          | 507.99  | 520.69  |
|                |               |                               | 38          | 511.27  | 524.05  |
|                |               |                               | 39          | 517.84  | 530.79  |
|                |               |                               | 40          | 524.40  | 576.84  |
|                |               |                               | 41          | 534.25  | 590.35  |
|                |               |                               | 42          | 543.69  | 604.58  |
|                |               |                               | 43          | 556.82  | 624.20  |
|                |               |                               | 44          | 573.23  | 648.90  |
|                |               |                               | 45          | 592.52  | 678.44  |
|                |               |                               | 46          | 615.50  | 713.98  |
|                |               |                               | 47          | 641.35  | 754.87  |
|                |               |                               | 48          | 670.89  | 802.38  |
|                |               |                               | 49          | 700.02  | 851.92  |
|                |               |                               | 50          | 732.85  | 897.74  |
|                |               |                               | 51          | 765.27  | 937.46  |
|                |               |                               | 52          | 800.96  | 981.18  |
|                |               |                               | 53          | 837.07  | 1025.41 |
|                |               |                               | 54          | 876.05  | 1073.16 |
|                |               |                               | 55          | 915.04  | 1120.92 |
|                |               |                               | 56          | 957.30  | 1172.69 |
|                |               |                               | 57          | 999.97  | 1224.96 |
|                |               |                               | 58          | 1045.52 | 1280.76 |
|                |               |                               | 59          | 1068.09 | 1308.41 |
|                |               |                               | 60          | 1113.64 | 1364.21 |

|                              |               |  |                               |             |         |         |
|------------------------------|---------------|--|-------------------------------|-------------|---------|---------|
| 33709PA0950002 Rating Area 7 |               |  | Tobacco User/Non-Tobacco User | 61          | 1153.03 | 1412.46 |
|                              |               |  | Tobacco User/Non-Tobacco User | 62          | 1178.88 | 1444.13 |
|                              |               |  | Tobacco User/Non-Tobacco User | 63          | 1211.29 | 1483.83 |
|                              |               |  | Tobacco User/Non-Tobacco User | 64 and over | 1230.99 | 1507.96 |
| 33709PA0950002               | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 0-14        | 313.90  | 313.90  |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 15          | 341.80  | 341.80  |
|                              |               |  | Tobacco User/Non-Tobacco User | 16          | 352.47  | 352.47  |
|                              |               |  | Tobacco User/Non-Tobacco User | 17          | 363.14  | 363.14  |
|                              |               |  | Tobacco User/Non-Tobacco User | 18          | 374.63  | 374.63  |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 19          | 386.12  | 386.12  |
|                              |               |  | Tobacco User/Non-Tobacco User | 20          | 398.02  | 398.02  |
|                              |               |  | Tobacco User/Non-Tobacco User | 21          | 410.33  | 420.59  |
|                              |               |  | Tobacco User/Non-Tobacco User | 22          | 410.33  | 420.59  |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 23          | 410.33  | 420.59  |
|                              |               |  | Tobacco User/Non-Tobacco User | 24          | 410.33  | 420.59  |
|                              |               |  | Tobacco User/Non-Tobacco User | 25          | 411.97  | 422.27  |
|                              |               |  | Tobacco User/Non-Tobacco User | 26          | 420.18  | 430.68  |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 27          | 430.03  | 440.78  |
|                              |               |  | Tobacco User/Non-Tobacco User | 28          | 446.03  | 457.18  |
|                              |               |  | Tobacco User/Non-Tobacco User | 29          | 459.16  | 470.64  |
|                              |               |  | Tobacco User/Non-Tobacco User | 30          | 465.72  | 477.36  |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 31          | 475.57  | 487.46  |
|                              |               |  | Tobacco User/Non-Tobacco User | 32          | 485.42  | 497.56  |
|                              |               |  | Tobacco User/Non-Tobacco User | 33          | 491.58  | 503.87  |
|                              |               |  | Tobacco User/Non-Tobacco User | 34          | 498.14  | 510.59  |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 35          | 501.42  | 513.96  |
|                              |               |  | Tobacco User/Non-Tobacco User | 36          | 504.71  | 517.33  |
|                              |               |  | Tobacco User/Non-Tobacco User | 37          | 507.99  | 520.69  |
|                              |               |  | Tobacco User/Non-Tobacco User | 38          | 511.27  | 524.05  |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 39          | 517.84  | 530.79  |
|                              |               |  | Tobacco User/Non-Tobacco User | 40          | 524.40  | 576.84  |
|                              |               |  | Tobacco User/Non-Tobacco User | 41          | 534.25  | 590.35  |
|                              |               |  | Tobacco User/Non-Tobacco User | 42          | 543.69  | 604.58  |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 43          | 556.82  | 624.20  |
|                              |               |  | Tobacco User/Non-Tobacco User | 44          | 573.23  | 648.90  |
|                              |               |  | Tobacco User/Non-Tobacco User | 45          | 592.52  | 678.44  |
|                              |               |  | Tobacco User/Non-Tobacco User | 46          | 615.50  | 713.98  |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 47          | 641.35  | 754.87  |
|                              |               |  | Tobacco User/Non-Tobacco User | 48          | 670.89  | 802.38  |
|                              |               |  | Tobacco User/Non-Tobacco User | 49          | 700.02  | 851.92  |
|                              |               |  | Tobacco User/Non-Tobacco User | 50          | 732.85  | 897.74  |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 51          | 765.27  | 937.46  |
|                              |               |  | Tobacco User/Non-Tobacco User | 52          | 800.96  | 981.18  |
|                              |               |  | Tobacco User/Non-Tobacco User | 53          | 837.07  | 1025.41 |
|                              |               |  | Tobacco User/Non-Tobacco User | 54          | 876.05  | 1073.16 |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 55          | 915.04  | 1120.92 |
|                              |               |  | Tobacco User/Non-Tobacco User | 56          | 957.30  | 1172.69 |
|                              |               |  | Tobacco User/Non-Tobacco User | 57          | 999.97  | 1224.96 |
|                              |               |  | Tobacco User/Non-Tobacco User | 58          | 1045.52 | 1280.76 |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 59          | 1068.09 | 1308.41 |
|                              |               |  | Tobacco User/Non-Tobacco User | 60          | 1113.64 | 1364.21 |
|                              |               |  | Tobacco User/Non-Tobacco User | 61          | 1153.03 | 1412.46 |
|                              |               |  | Tobacco User/Non-Tobacco User | 62          | 1178.88 | 1444.13 |
| 33709PA0950002 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 63          | 1211.29 | 1483.83 |
|                              |               |  | Tobacco User/Non-Tobacco User | 64 and over | 1230.99 | 1507.96 |
| 33709PA0950003               | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 0-14        | 256.19  | 256.19  |
| 33709PA0950003 Rating Area 7 |               |  | Tobacco User/Non-Tobacco User | 15          | 278.96  | 278.96  |
|                              |               |  | Tobacco User/Non-Tobacco User | 16          | 287.67  | 287.67  |
|                              |               |  | Tobacco User/Non-Tobacco User | 17          | 296.38  | 296.38  |
|                              |               |  | Tobacco User/Non-Tobacco User | 18          | 305.75  | 305.75  |
| 33709PA0950003 Rating Area 7 |               |  | Tobacco User/Non-Tobacco User | 19          | 315.13  | 315.13  |
|                              |               |  | Tobacco User/Non-Tobacco User | 20          | 324.84  | 324.84  |
|                              |               |  | Tobacco User/Non-Tobacco User | 21          | 334.89  | 343.26  |
|                              |               |  | Tobacco User/Non-Tobacco User | 22          | 334.89  | 343.26  |
| 33709PA0950003 Rating Area 7 |               |  | Tobacco User/Non-Tobacco User | 23          | 334.89  | 343.26  |
|                              |               |  | Tobacco User/Non-Tobacco User | 24          | 334.89  | 343.26  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 25          | 336.23  | 344.64  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 26          | 342.93  | 351.50  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 27          | 350.96  | 359.73  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 28          | 364.03  | 373.13  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 29          | 374.74  | 384.11  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 30          | 380.10  | 389.60  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 31          | 388.14  | 397.84  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 32          | 396.17  | 406.07  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 33          | 401.20  | 411.23  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 34          | 406.56  | 416.72  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 35          | 409.24  | 419.47  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 36          | 411.91  | 422.21  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 37          | 414.59  | 424.95  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 38          | 417.27  | 427.70  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 39          | 422.63  | 433.20  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 40          | 427.99  | 470.79  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 41          | 436.03  | 481.81  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 42          | 443.73  | 493.43  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 43          | 454.45  | 509.44  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 44          | 467.84  | 529.59  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 45          | 483.58  | 553.70  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 46          | 502.34  | 582.71  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 47          | 523.43  | 616.08  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 48          | 547.55  | 654.87  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 49          | 571.32  | 695.30  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 50          | 598.11  | 732.68  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 51          | 624.57  | 765.10  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 52          | 653.71  | 800.79  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 53          | 683.18  | 836.90  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 54          | 714.99  | 875.86  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 55          | 746.80  | 914.83  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 56          | 781.30  | 957.09  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 57          | 816.13  | 999.76  |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 58          | 853.30  | 1045.29 |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 59          | 871.72  | 1067.86 |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 60          | 908.89  | 1113.39 |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 61          | 941.04  | 1152.77 |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 62          | 962.14  | 1178.62 |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 63          | 988.60  | 1211.04 |
|  | 33709PA0950003 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 64 and over | 1004.67 | 1230.72 |
|  | 33709PA0950003               | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 256.19  | 256.19  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 15          | 278.96  | 278.96  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 16          | 287.67  | 287.67  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 17          | 296.38  | 296.38  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 18          | 305.75  | 305.75  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 19          | 315.13  | 315.13  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 20          | 324.84  | 324.84  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 21          | 334.89  | 343.26  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 22          | 334.89  | 343.26  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 23          | 334.89  | 343.26  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 24          | 334.89  | 343.26  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 25          | 336.23  | 344.64  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 26          | 342.93  | 351.50  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 27          | 350.96  | 359.73  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 28          | 364.03  | 373.13  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 29          | 374.74  | 384.11  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 30          | 380.10  | 389.60  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 31          | 388.14  | 397.84  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 32          | 396.17  | 406.07  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 33          | 401.20  | 411.23  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 34          | 406.56  | 416.72  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 35          | 409.24  | 419.47  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 36          | 411.91  | 422.21  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 37          | 414.59  | 424.95  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 38          | 417.27  | 427.70  |
|  | 33709PA0950003 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 39          | 422.63  | 433.20  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA0950003 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 427.99  | 470.79  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 436.03  | 481.81  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 443.73  | 493.43  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 454.45  | 509.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 467.84  | 529.59  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 483.58  | 553.70  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 502.34  | 582.71  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 523.43  | 616.08  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 547.55  | 654.87  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 571.32  | 695.30  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 598.11  | 732.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 624.57  | 765.10  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 653.71  | 800.79  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 683.18  | 836.90  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 714.99  | 875.86  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 746.80  | 914.83  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 781.30  | 957.09  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 816.13  | 999.76  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 853.30  | 1045.29 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 871.72  | 1067.86 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 908.89  | 1113.39 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 941.04  | 1152.77 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 962.14  | 1178.62 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 988.60  | 1211.04 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1004.67 | 1230.72 |
| 33709PA0940007 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 259.35  | 259.35  |
| 33709PA0940007 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 282.40  | 282.40  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 291.22  | 291.22  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 300.03  | 300.03  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 309.53  | 309.53  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 319.02  | 319.02  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 328.85  | 328.85  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 339.02  | 347.50  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 339.02  | 347.50  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 339.02  | 347.50  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 339.02  | 347.50  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 340.38  | 348.89  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 347.16  | 355.84  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 355.29  | 364.17  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 368.51  | 377.72  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 379.36  | 388.84  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 384.79  | 394.41  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 392.92  | 402.74  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 401.06  | 411.09  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 406.15  | 416.30  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 411.57  | 421.86  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 414.28  | 424.64  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 416.99  | 427.41  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 419.71  | 430.20  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 422.42  | 432.98  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 427.84  | 438.54  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 433.27  | 476.60  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 441.40  | 487.75  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 449.20  | 499.51  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 460.05  | 515.72  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 473.61  | 536.13  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 489.54  | 560.52  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 508.53  | 589.89  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 529.89  | 623.68  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 554.30  | 662.94  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 578.37  | 703.88  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 605.49  | 741.73  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 632.27  | 774.53  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 661.77  | 810.67  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 691.60  | 847.21  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 723.81  | 886.67  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA0940007 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 756.01  | 926.11  |
|                |               |                               | 56          | 790.93  | 968.89  |
|                |               |                               | 57          | 826.19  | 1012.08 |
|                |               |                               | 58          | 863.82  | 1058.18 |
|                |               |                               | 59          | 882.47  | 1081.03 |
|                |               |                               | 60          | 920.10  | 1127.12 |
|                |               |                               | 61          | 952.65  | 1167.00 |
|                |               |                               | 62          | 974.00  | 1193.15 |
|                |               |                               | 63          | 1000.79 | 1225.97 |
|                |               |                               | 64 and over | 1017.06 | 1245.90 |
| 33709PA0940007 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 259.35  | 259.35  |
| 33709PA0940007 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 282.40  | 282.40  |
|                |               |                               | 16          | 291.22  | 291.22  |
|                |               |                               | 17          | 300.03  | 300.03  |
|                |               |                               | 18          | 309.53  | 309.53  |
|                |               |                               | 19          | 319.02  | 319.02  |
|                |               |                               | 20          | 328.85  | 328.85  |
|                |               |                               | 21          | 339.02  | 347.50  |
|                |               |                               | 22          | 339.02  | 347.50  |
|                |               |                               | 23          | 339.02  | 347.50  |
|                |               |                               | 24          | 339.02  | 347.50  |
|                |               |                               | 25          | 340.38  | 348.89  |
|                |               |                               | 26          | 347.16  | 355.84  |
|                |               |                               | 27          | 355.29  | 364.17  |
|                |               |                               | 28          | 368.51  | 377.72  |
|                |               |                               | 29          | 379.36  | 388.84  |
|                |               |                               | 30          | 384.79  | 394.41  |
|                |               |                               | 31          | 392.92  | 402.74  |
|                |               |                               | 32          | 401.06  | 411.09  |
|                |               |                               | 33          | 406.15  | 416.30  |
|                |               |                               | 34          | 411.57  | 421.86  |
|                |               |                               | 35          | 414.28  | 424.64  |
|                |               |                               | 36          | 416.99  | 427.41  |
|                |               |                               | 37          | 419.71  | 430.20  |
|                |               |                               | 38          | 422.42  | 432.98  |
|                |               |                               | 39          | 427.84  | 438.54  |
|                |               |                               | 40          | 433.27  | 476.60  |
|                |               |                               | 41          | 441.40  | 487.75  |
|                |               |                               | 42          | 449.20  | 499.51  |
|                |               |                               | 43          | 460.05  | 515.72  |
|                |               |                               | 44          | 473.61  | 536.13  |
|                |               |                               | 45          | 489.54  | 560.52  |
|                |               |                               | 46          | 508.53  | 589.89  |
|                |               |                               | 47          | 529.89  | 623.68  |
|                |               |                               | 48          | 554.30  | 662.94  |
|                |               |                               | 49          | 578.37  | 703.88  |
|                |               |                               | 50          | 605.49  | 741.73  |
|                |               |                               | 51          | 632.27  | 774.53  |
|                |               |                               | 52          | 661.77  | 810.67  |
|                |               |                               | 53          | 691.60  | 847.21  |
|                |               |                               | 54          | 723.81  | 886.67  |
|                |               |                               | 55          | 756.01  | 926.11  |
|                |               |                               | 56          | 790.93  | 968.89  |
|                |               |                               | 57          | 826.19  | 1012.08 |
|                |               |                               | 58          | 863.82  | 1058.18 |
|                |               |                               | 59          | 882.47  | 1081.03 |
|                |               |                               | 60          | 920.10  | 1127.12 |
|                |               |                               | 61          | 952.65  | 1167.00 |
|                |               |                               | 62          | 974.00  | 1193.15 |
|                |               |                               | 63          | 1000.79 | 1225.97 |
|                |               |                               | 64 and over | 1017.06 | 1245.90 |
| 33709PA1120003 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 275.34  | 275.34  |
| 33709PA1120003 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 299.81  | 299.81  |
|                |               |                               | 16          | 309.17  | 309.17  |
|                |               |                               | 17          | 318.53  | 318.53  |
|                |               |                               | 18          | 328.61  | 328.61  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1120003 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 338.68  | 338.68  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 349.12  | 349.12  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 359.92  | 368.92  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 359.92  | 368.92  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 359.92  | 368.92  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 359.92  | 368.92  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 361.36  | 370.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 368.56  | 377.77  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 377.20  | 386.63  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 391.23  | 401.01  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 402.75  | 412.82  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 408.51  | 418.72  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 417.15  | 427.58  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 425.79  | 436.43  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 431.18  | 441.96  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 436.94  | 447.86  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 439.82  | 450.82  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 442.70  | 453.77  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 445.58  | 456.72  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 448.46  | 459.67  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 454.22  | 465.58  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 459.98  | 505.98  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 468.62  | 517.83  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 476.89  | 530.30  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 488.41  | 547.51  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 502.81  | 569.18  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 519.72  | 595.08  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 539.88  | 626.26  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 562.55  | 662.12  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 588.47  | 703.81  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 614.02  | 747.26  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 642.82  | 787.45  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 671.25  | 822.28  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 702.56  | 860.64  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 734.24  | 899.44  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 768.43  | 941.33  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 802.62  | 983.21  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 839.69  | 1028.62 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 877.13  | 1074.48 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 917.08  | 1123.42 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 936.87  | 1147.67 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 976.82  | 1196.60 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1011.38 | 1238.94 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1034.05 | 1266.71 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1062.48 | 1301.54 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1079.76 | 1322.71 |
| 33709PA1120003 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 275.34  | 275.34  |
| 33709PA1120003 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 299.81  | 299.81  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 309.17  | 309.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 318.53  | 318.53  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 328.61  | 328.61  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 338.68  | 338.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 349.12  | 349.12  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 359.92  | 368.92  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 359.92  | 368.92  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 359.92  | 368.92  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 359.92  | 368.92  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 361.36  | 370.39  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 368.56  | 377.77  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 377.20  | 386.63  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 391.23  | 401.01  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 402.75  | 412.82  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 408.51  | 418.72  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 417.15  | 427.58  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 425.79  | 436.43  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 431.18  | 441.96  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1120003 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 436.94  | 447.86  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 439.82  | 450.82  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 442.70  | 453.77  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 445.58  | 456.72  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 448.46  | 459.67  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 454.22  | 465.58  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 459.98  | 505.98  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 468.62  | 517.83  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 476.89  | 530.30  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 488.41  | 547.51  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 502.81  | 569.18  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 519.72  | 595.08  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 539.88  | 626.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 562.55  | 662.12  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 588.47  | 703.81  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 614.02  | 747.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 642.82  | 787.45  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 671.25  | 822.28  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 702.56  | 860.64  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 734.24  | 899.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 768.43  | 941.33  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 802.62  | 983.21  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 839.69  | 1028.62 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 877.13  | 1074.48 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 917.08  | 1123.42 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 936.87  | 1147.67 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 976.82  | 1196.60 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1011.38 | 1238.94 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1034.05 | 1266.71 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1062.48 | 1301.54 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1079.76 | 1322.71 |
| 33709PA0940002 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 227.40  | 227.40  |
| 33709PA0940002 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 247.61  | 247.61  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 255.34  | 255.34  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 263.07  | 263.07  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 271.39  | 271.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 279.71  | 279.71  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 288.33  | 288.33  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 297.25  | 304.68  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 297.25  | 304.68  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 297.25  | 304.68  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 297.25  | 304.68  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 298.44  | 305.90  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 304.38  | 311.99  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 311.52  | 319.31  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 323.11  | 331.19  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 332.62  | 340.94  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 337.38  | 345.81  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 344.51  | 353.12  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 351.65  | 360.44  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 356.11  | 365.01  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 360.86  | 369.88  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 363.24  | 372.32  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 365.62  | 374.76  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 368.00  | 377.20  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 370.37  | 379.63  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 375.13  | 384.51  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 379.89  | 417.88  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 387.02  | 427.66  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 393.86  | 437.97  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 403.37  | 452.18  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 415.26  | 470.07  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 429.23  | 491.47  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 445.88  | 517.22  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 464.60  | 546.83  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 486.00  | 581.26  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA0940002 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 507.11 | 617.15  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 530.89 | 650.34  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 554.37 | 679.10  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 580.23 | 710.78  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 606.39 | 742.83  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 634.63 | 777.42  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 662.87 | 812.02  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 693.48 | 849.51  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 724.40 | 887.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 757.39 | 927.80  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 773.74 | 947.83  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 806.74 | 988.26  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 835.27 | 1023.21 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 854.00 | 1046.15 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 877.48 | 1074.91 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 891.75 | 1092.39 |
| 33709PA0940002 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 227.40 | 227.40  |
| 33709PA0940002 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 247.61 | 247.61  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 255.34 | 255.34  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 263.07 | 263.07  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 271.39 | 271.39  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 279.71 | 279.71  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 288.33 | 288.33  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 297.25 | 304.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 297.25 | 304.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 297.25 | 304.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 297.25 | 304.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 298.44 | 305.90  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 304.38 | 311.99  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 311.52 | 319.31  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 323.11 | 331.19  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 332.62 | 340.94  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 337.38 | 345.81  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 344.51 | 353.12  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 351.65 | 360.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 356.11 | 365.01  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 360.86 | 369.88  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 363.24 | 372.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 365.62 | 374.76  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 368.00 | 377.20  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 370.37 | 379.63  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 375.13 | 384.51  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 379.89 | 417.88  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 387.02 | 427.66  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 393.86 | 437.97  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 403.37 | 452.18  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 415.26 | 470.07  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 429.23 | 491.47  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 445.88 | 517.22  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 464.60 | 546.83  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 486.00 | 581.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 507.11 | 617.15  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 530.89 | 650.34  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 554.37 | 679.10  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 580.23 | 710.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 606.39 | 742.83  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 634.63 | 777.42  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 662.87 | 812.02  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 693.48 | 849.51  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 724.40 | 887.39  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 757.39 | 927.80  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 773.74 | 947.83  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 806.74 | 988.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 835.27 | 1023.21 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 854.00 | 1046.15 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 877.48 | 1074.91 |

|                              |               |                               |             |        |         |
|------------------------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA0940002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 891.75 | 1092.39 |
| 33709PA1120001               | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 243.38 | 243.38  |
| 33709PA1120001               | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 265.02 | 265.02  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 273.29 | 273.29  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 281.56 | 281.56  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 290.47 | 290.47  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 299.38 | 299.38  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 308.61 | 308.61  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 318.15 | 326.10  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 318.15 | 326.10  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 318.15 | 326.10  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 318.15 | 326.10  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 319.42 | 327.41  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 325.79 | 333.93  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 333.42 | 341.76  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 345.83 | 354.48  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 356.01 | 364.91  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 361.10 | 370.13  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 368.74 | 377.96  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 376.37 | 385.78  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 381.14 | 390.67  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 386.23 | 395.89  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 388.78 | 398.50  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 391.32 | 401.10  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 393.87 | 403.72  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 396.41 | 406.32  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 401.51 | 411.55  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 406.60 | 447.26  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 414.23 | 457.72  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 421.55 | 468.76  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 431.73 | 483.97  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 444.46 | 503.13  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 459.41 | 526.02  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 477.23 | 553.59  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 497.27 | 585.29  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 520.18 | 622.14  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 542.76 | 660.54  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 568.22 | 696.07  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 593.35 | 726.85  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 621.03 | 760.76  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 649.03 | 795.06  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 679.25 | 832.08  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 709.47 | 869.10  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 742.24 | 909.24  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 775.33 | 949.78  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 810.65 | 993.05  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 828.14 | 1014.47 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 863.46 | 1057.74 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 894.00 | 1095.15 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 914.04 | 1119.70 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 939.18 | 1150.50 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 954.45 | 1169.20 |
| 33709PA1120001               | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 243.38 | 243.38  |
| 33709PA1120001               | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 265.02 | 265.02  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 273.29 | 273.29  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 281.56 | 281.56  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 290.47 | 290.47  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 299.38 | 299.38  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 308.61 | 308.61  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 318.15 | 326.10  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 318.15 | 326.10  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 318.15 | 326.10  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 318.15 | 326.10  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 319.42 | 327.41  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 325.79 | 333.93  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 333.42 | 341.76  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1120001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 345.83 | 354.48  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 356.01 | 364.91  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 361.10 | 370.13  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 368.74 | 377.96  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 376.37 | 385.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 381.14 | 390.67  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 386.23 | 395.89  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 388.78 | 398.50  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 391.32 | 401.10  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 393.87 | 403.72  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 396.41 | 406.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 401.51 | 411.55  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 406.60 | 447.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 414.23 | 457.72  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 421.55 | 468.76  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 431.73 | 483.97  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 444.46 | 503.13  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 459.41 | 526.02  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 477.23 | 553.59  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 497.27 | 585.29  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 520.18 | 622.14  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 542.76 | 660.54  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 568.22 | 696.07  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 593.35 | 726.85  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 621.03 | 760.76  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 649.03 | 795.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 679.25 | 832.08  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 709.47 | 869.10  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 742.24 | 909.24  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 775.33 | 949.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 810.65 | 993.05  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 828.14 | 1014.47 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 863.46 | 1057.74 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 894.00 | 1095.15 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 914.04 | 1119.70 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 939.18 | 1150.50 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 954.45 | 1169.20 |
| 33709PA0950001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 229.93 | 229.93  |
| 33709PA0950001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 250.37 | 250.37  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 258.18 | 258.18  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 266.00 | 266.00  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 274.41 | 274.41  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 282.83 | 282.83  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 291.54 | 291.54  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 300.56 | 308.07  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 300.56 | 308.07  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 300.56 | 308.07  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 300.56 | 308.07  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 301.76 | 309.30  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 307.77 | 315.46  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 314.99 | 322.86  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 326.71 | 334.88  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 336.33 | 344.74  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 341.14 | 349.67  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 348.35 | 357.06  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 355.56 | 364.45  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 360.07 | 369.07  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 364.88 | 374.00  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 367.28 | 376.46  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 369.69 | 378.93  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 372.09 | 381.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 374.50 | 383.86  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 379.31 | 388.79  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 384.12 | 422.53  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 391.33 | 432.42  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 398.24 | 442.84  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA0950001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 407.86 | 457.21  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 419.88 | 475.30  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 434.01 | 496.94  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 450.84 | 522.97  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 469.78 | 552.93  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 491.42 | 587.74  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 512.76 | 624.03  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 536.80 | 657.58  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 560.54 | 686.66  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 586.69 | 718.70  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 613.14 | 751.10  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 641.70 | 786.08  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 670.25 | 821.06  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 701.21 | 858.98  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 732.46 | 897.26  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 765.83 | 938.14  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 782.36 | 958.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 815.72 | 999.26  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 844.57 | 1034.60 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 863.51 | 1057.80 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 887.25 | 1086.88 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 901.68 | 1104.56 |
| 33709PA0950001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 229.93 | 229.93  |
| 33709PA0950001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 250.37 | 250.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 258.18 | 258.18  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 266.00 | 266.00  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 274.41 | 274.41  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 282.83 | 282.83  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 291.54 | 291.54  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 300.56 | 308.07  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 300.56 | 308.07  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 300.56 | 308.07  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 300.56 | 308.07  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 301.76 | 309.30  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 307.77 | 315.46  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 314.99 | 322.86  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 326.71 | 334.88  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 336.33 | 344.74  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 341.14 | 349.67  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 348.35 | 357.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 355.56 | 364.45  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 360.07 | 369.07  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 364.88 | 374.00  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 367.28 | 376.46  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 369.69 | 378.93  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 372.09 | 381.39  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 374.50 | 383.86  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 379.31 | 388.79  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 384.12 | 422.53  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 391.33 | 432.42  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 398.24 | 442.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 407.86 | 457.21  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 419.88 | 475.30  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 434.01 | 496.94  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 450.84 | 522.97  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 469.78 | 552.93  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 491.42 | 587.74  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 512.76 | 624.03  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 536.80 | 657.58  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 560.54 | 686.66  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 586.69 | 718.70  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 613.14 | 751.10  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 641.70 | 786.08  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 670.25 | 821.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 701.21 | 858.98  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 732.46 | 897.26  |

|  |                |               |                               |             |        |         |
|--|----------------|---------------|-------------------------------|-------------|--------|---------|
|  | 33709PA0950001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 765.83 | 938.14  |
|  | 33709PA0950001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 782.36 | 958.39  |
|  | 33709PA0950001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 815.72 | 999.26  |
|  | 33709PA0950001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 844.57 | 1034.60 |
|  | 33709PA0950001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 863.51 | 1057.80 |
|  | 33709PA0950001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 887.25 | 1086.88 |
|  | 33709PA0950001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 901.68 | 1104.56 |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 165.09 | 165.09  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 179.76 | 179.76  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 185.37 | 185.37  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 190.98 | 190.98  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 197.03 | 197.03  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 203.07 | 203.07  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 209.33 | 209.33  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 215.80 | 221.20  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 215.80 | 221.20  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 215.80 | 221.20  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 215.80 | 221.20  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 216.66 | 222.08  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 220.98 | 226.50  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 226.16 | 231.81  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 234.57 | 240.43  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 241.48 | 247.52  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 244.93 | 251.05  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 250.11 | 256.36  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 255.29 | 261.67  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 258.53 | 264.99  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 261.98 | 268.53  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 263.71 | 270.30  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 265.43 | 272.07  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 267.16 | 273.84  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 268.89 | 275.61  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 272.34 | 279.15  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 275.79 | 303.37  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 280.97 | 310.47  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 285.94 | 317.97  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 292.84 | 328.27  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 301.47 | 341.26  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 311.62 | 356.80  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 323.70 | 375.49  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 337.30 | 397.00  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 352.83 | 421.98  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 368.15 | 448.04  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 385.42 | 472.14  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 402.47 | 493.03  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 421.24 | 516.02  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 440.23 | 539.28  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 460.73 | 564.39  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 481.23 | 589.51  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 503.46 | 616.74  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 525.90 | 644.23  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 549.86 | 673.58  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 561.73 | 688.12  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 585.68 | 717.46  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 606.40 | 742.84  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 619.99 | 759.49  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 637.04 | 780.37  |
|  | 33709PA0960001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 647.40 | 793.07  |
|  | 33709PA0960001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 165.09 | 165.09  |
|  | 33709PA0960001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 179.76 | 179.76  |
|  | 33709PA0960001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 185.37 | 185.37  |
|  | 33709PA0960001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 190.98 | 190.98  |
|  | 33709PA0960001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 197.03 | 197.03  |
|  | 33709PA0960001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 203.07 | 203.07  |
|  | 33709PA0960001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 209.33 | 209.33  |
|  | 33709PA0960001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 215.80 | 221.20  |

|  |                              |               |                               |             |        |        |
|--|------------------------------|---------------|-------------------------------|-------------|--------|--------|
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 22          | 215.80 | 221.20 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 23          | 215.80 | 221.20 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 24          | 215.80 | 221.20 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 25          | 216.66 | 222.08 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 26          | 220.98 | 226.50 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 27          | 226.16 | 231.81 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 28          | 234.57 | 240.43 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 29          | 241.48 | 247.52 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 30          | 244.93 | 251.05 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 31          | 250.11 | 256.36 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 32          | 255.29 | 261.67 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 33          | 258.53 | 264.99 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 34          | 261.98 | 268.53 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 35          | 263.71 | 270.30 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 36          | 265.43 | 272.07 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 37          | 267.16 | 273.84 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 38          | 268.89 | 275.61 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 39          | 272.34 | 279.15 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 40          | 275.79 | 303.37 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 41          | 280.97 | 310.47 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 42          | 285.94 | 317.97 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 43          | 292.84 | 328.27 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 44          | 301.47 | 341.26 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 45          | 311.62 | 356.80 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 46          | 323.70 | 375.49 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 47          | 337.30 | 397.00 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 48          | 352.83 | 421.98 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 49          | 368.15 | 448.04 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 50          | 385.42 | 472.14 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 51          | 402.47 | 493.03 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 52          | 421.24 | 516.02 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 53          | 440.23 | 539.28 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 54          | 460.73 | 564.39 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 55          | 481.23 | 589.51 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 56          | 503.46 | 616.74 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 57          | 525.90 | 644.23 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 58          | 549.86 | 673.58 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 59          | 561.73 | 688.12 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 60          | 585.68 | 717.46 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 61          | 606.40 | 742.84 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 62          | 619.99 | 759.49 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 63          | 637.04 | 780.37 |
|  | 33709PA0960001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 647.40 | 793.07 |
|  | 33709PA0970006               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 298.78 | 298.78 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 325.34 | 325.34 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 335.49 | 335.49 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 345.65 | 345.65 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 356.58 | 356.58 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 367.52 | 367.52 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 378.84 | 378.84 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 390.56 | 400.32 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 390.56 | 400.32 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 390.56 | 400.32 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 390.56 | 400.32 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 392.12 | 401.92 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 399.93 | 409.93 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 409.31 | 419.54 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 424.54 | 435.15 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 437.04 | 447.97 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 443.29 | 454.37 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 452.66 | 463.98 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 462.03 | 473.58 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 467.89 | 479.59 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 474.14 | 485.99 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 477.26 | 489.19 |
|  | 33709PA0970006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 480.39 | 492.40 |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA0970006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 483.51  | 495.60  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 486.64  | 498.81  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 492.89  | 505.21  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 499.14  | 549.05  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 508.51  | 561.90  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 517.49  | 575.45  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 529.99  | 594.12  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 545.61  | 617.63  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 563.97  | 645.75  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 585.84  | 679.57  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 610.45  | 718.50  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 638.57  | 763.73  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 666.30  | 810.89  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 697.54  | 854.49  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 728.39  | 892.28  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 762.37  | 933.90  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 796.74  | 976.01  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 833.85  | 1021.47 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 870.95  | 1066.91 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 911.18  | 1116.20 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 951.79  | 1165.94 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 995.15  | 1219.06 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1016.63 | 1245.37 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1059.98 | 1298.48 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1097.47 | 1344.40 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1122.08 | 1374.55 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1152.93 | 1412.34 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1171.68 | 1435.31 |
| 33709PA0970005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 307.26  | 307.26  |
| 33709PA0970005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 334.57  | 334.57  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 345.02  | 345.02  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 355.46  | 355.46  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 366.71  | 366.71  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 377.95  | 377.95  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 389.60  | 389.60  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 401.65  | 411.69  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 401.65  | 411.69  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 401.65  | 411.69  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 401.65  | 411.69  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 403.26  | 413.34  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 411.29  | 421.57  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 420.93  | 431.45  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 436.59  | 447.50  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 449.45  | 460.69  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 455.87  | 467.27  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 465.51  | 477.15  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 475.15  | 487.03  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 481.18  | 493.21  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 487.60  | 499.79  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 490.82  | 503.09  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 494.03  | 506.38  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 497.24  | 509.67  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 500.46  | 512.97  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 506.88  | 519.55  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 513.31  | 564.64  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 522.95  | 577.86  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 532.19  | 591.80  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 545.04  | 610.99  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 561.11  | 635.18  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 579.98  | 664.08  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 602.48  | 698.88  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 627.78  | 738.90  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 656.70  | 785.41  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 685.21  | 833.90  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 717.35  | 878.75  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 749.08  | 917.62  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA0970005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 784.02  | 960.42  |
|                |               |                               | 53          | 819.37  | 1003.73 |
|                |               |                               | 54          | 857.52  | 1050.46 |
|                |               |                               | 55          | 895.68  | 1097.21 |
|                |               |                               | 56          | 937.05  | 1147.89 |
|                |               |                               | 57          | 978.82  | 1199.05 |
|                |               |                               | 58          | 1023.40 | 1253.67 |
|                |               |                               | 59          | 1045.49 | 1280.73 |
|                |               |                               | 60          | 1090.08 | 1335.35 |
|                |               |                               | 61          | 1128.64 | 1382.58 |
|                |               |                               | 62          | 1153.94 | 1413.58 |
|                |               |                               | 63          | 1185.67 | 1452.45 |
|                |               |                               | 64 and over | 1204.95 | 1476.06 |
| 33709PA1130004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 323.25  | 323.25  |
| 33709PA1130004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 351.98  | 351.98  |
|                |               |                               | 16          | 362.97  | 362.97  |
|                |               |                               | 17          | 373.96  | 373.96  |
|                |               |                               | 18          | 385.79  | 385.79  |
|                |               |                               | 19          | 397.62  | 397.62  |
|                |               |                               | 20          | 409.87  | 409.87  |
|                |               |                               | 21          | 422.55  | 433.11  |
|                |               |                               | 22          | 422.55  | 433.11  |
|                |               |                               | 23          | 422.55  | 433.11  |
|                |               |                               | 24          | 422.55  | 433.11  |
|                |               |                               | 25          | 424.24  | 434.85  |
|                |               |                               | 26          | 432.69  | 443.51  |
|                |               |                               | 27          | 442.83  | 453.90  |
|                |               |                               | 28          | 459.31  | 470.79  |
|                |               |                               | 29          | 472.83  | 484.65  |
|                |               |                               | 30          | 479.59  | 491.58  |
|                |               |                               | 31          | 489.74  | 501.98  |
|                |               |                               | 32          | 499.88  | 512.38  |
|                |               |                               | 33          | 506.21  | 518.87  |
|                |               |                               | 34          | 512.98  | 525.80  |
|                |               |                               | 35          | 516.36  | 529.27  |
|                |               |                               | 36          | 519.74  | 532.73  |
|                |               |                               | 37          | 523.12  | 536.20  |
|                |               |                               | 38          | 526.50  | 539.66  |
|                |               |                               | 39          | 533.26  | 546.59  |
|                |               |                               | 40          | 540.02  | 594.02  |
|                |               |                               | 41          | 550.16  | 607.93  |
|                |               |                               | 42          | 559.88  | 622.59  |
|                |               |                               | 43          | 573.40  | 642.78  |
|                |               |                               | 44          | 590.30  | 668.22  |
|                |               |                               | 45          | 610.16  | 698.63  |
|                |               |                               | 46          | 633.83  | 735.24  |
|                |               |                               | 47          | 660.45  | 777.35  |
|                |               |                               | 48          | 690.87  | 826.28  |
|                |               |                               | 49          | 720.87  | 877.30  |
|                |               |                               | 50          | 754.67  | 924.47  |
|                |               |                               | 51          | 788.06  | 965.37  |
|                |               |                               | 52          | 824.82  | 1010.40 |
|                |               |                               | 53          | 862.00  | 1055.95 |
|                |               |                               | 54          | 902.14  | 1105.12 |
|                |               |                               | 55          | 942.29  | 1154.31 |
|                |               |                               | 56          | 985.81  | 1207.62 |
|                |               |                               | 57          | 1029.75 | 1261.44 |
|                |               |                               | 58          | 1076.66 | 1318.91 |
|                |               |                               | 59          | 1099.90 | 1347.38 |
|                |               |                               | 60          | 1146.80 | 1404.83 |
|                |               |                               | 61          | 1187.37 | 1454.53 |
|                |               |                               | 62          | 1213.99 | 1487.14 |
|                |               |                               | 63          | 1247.37 | 1528.03 |
|                |               |                               | 64 and over | 1267.65 | 1552.87 |
| 33709PA0970004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 346.81  | 346.81  |
| 33709PA0970004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 377.64  | 377.64  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA0970004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 389.43  | 389.43  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 401.21  | 401.21  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 413.91  | 413.91  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 426.60  | 426.60  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 439.75  | 439.75  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 453.35  | 464.68  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 453.35  | 464.68  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 453.35  | 464.68  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 453.35  | 464.68  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 455.16  | 466.54  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 464.23  | 475.84  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 475.11  | 486.99  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 492.79  | 505.11  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 507.30  | 519.98  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 514.55  | 527.41  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 525.43  | 538.57  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 536.31  | 549.72  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 543.11  | 556.69  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 550.37  | 564.13  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 553.99  | 567.84  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 557.62  | 571.56  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 561.25  | 575.28  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 564.87  | 578.99  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 572.13  | 586.43  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 579.38  | 637.32  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 590.26  | 652.24  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 600.69  | 667.97  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 615.20  | 689.64  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 633.33  | 716.93  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 654.64  | 749.56  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 680.03  | 788.83  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 708.59  | 834.01  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 741.23  | 886.51  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 773.42  | 941.25  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 809.68  | 991.86  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 845.50  | 1035.74 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 884.94  | 1084.05 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 924.83  | 1132.92 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 967.90  | 1185.68 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1010.97 | 1238.44 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1057.67 | 1295.65 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1104.81 | 1353.39 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1155.14 | 1415.05 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1180.07 | 1445.59 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1230.39 | 1507.23 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1273.91 | 1560.54 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1302.47 | 1595.53 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1338.29 | 1639.41 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1360.05 | 1666.06 |
| 33709PA1130002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 362.80  | 362.80  |
| 33709PA1130002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 395.05  | 395.05  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 407.38  | 407.38  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 419.71  | 419.71  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 432.99  | 432.99  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 446.27  | 446.27  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 460.02  | 460.02  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 474.25  | 486.11  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 474.25  | 486.11  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 474.25  | 486.11  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 474.25  | 486.11  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 476.15  | 488.05  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 485.63  | 497.77  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 497.01  | 509.44  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 515.51  | 528.40  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 530.69  | 543.96  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 538.27  | 551.73  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1130002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 549.66  | 563.40  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 561.04  | 575.07  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 568.15  | 582.35  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 575.74  | 590.13  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 579.53  | 594.02  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 583.33  | 597.91  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 587.12  | 601.80  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 590.92  | 605.69  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 598.50  | 613.46  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 606.09  | 666.70  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 617.47  | 682.30  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 628.38  | 698.76  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 643.56  | 721.43  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 662.53  | 749.98  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 684.82  | 784.12  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 711.38  | 825.20  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 741.25  | 872.45  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 775.40  | 927.38  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 809.07  | 984.64  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 847.01  | 1037.59 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 884.48  | 1083.49 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 925.74  | 1134.03 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 967.47  | 1185.15 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 1012.52 | 1240.34 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1057.58 | 1295.54 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1106.43 | 1355.38 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1155.75 | 1415.79 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1208.39 | 1480.28 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1234.47 | 1512.23 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1287.11 | 1576.71 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1332.64 | 1632.48 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1362.52 | 1669.09 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1399.99 | 1714.99 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1422.75 | 1742.87 |
| 33709PA0980002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 318.89  | 318.89  |
| 33709PA0980002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 347.24  | 347.24  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 358.07  | 358.07  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 368.91  | 368.91  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 380.58  | 380.58  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 392.26  | 392.26  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 404.34  | 404.34  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 416.85  | 427.27  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 416.85  | 427.27  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 416.85  | 427.27  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 416.85  | 427.27  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 418.52  | 428.98  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 426.85  | 437.52  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 436.86  | 447.78  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 453.12  | 464.45  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 466.46  | 478.12  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 473.12  | 484.95  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 483.13  | 495.21  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 493.13  | 505.46  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 499.39  | 511.87  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 506.06  | 518.71  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 509.39  | 522.12  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 512.73  | 525.55  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 516.06  | 528.96  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 519.40  | 532.39  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 526.06  | 539.21  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 532.73  | 586.00  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 542.74  | 599.73  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 552.33  | 614.19  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 565.67  | 634.12  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 582.34  | 659.21  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 601.93  | 689.21  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA0980002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 625.28  | 725.32  |
|                |               |                               | 47          | 651.54  | 766.86  |
|                |               |                               | 48          | 681.55  | 815.13  |
|                |               |                               | 49          | 711.15  | 865.47  |
|                |               |                               | 50          | 744.49  | 912.00  |
|                |               |                               | 51          | 777.43  | 952.35  |
|                |               |                               | 52          | 813.69  | 996.77  |
|                |               |                               | 53          | 850.37  | 1041.70 |
|                |               |                               | 54          | 889.97  | 1090.21 |
|                |               |                               | 55          | 929.58  | 1138.74 |
|                |               |                               | 56          | 972.51  | 1191.32 |
|                |               |                               | 57          | 1015.86 | 1244.43 |
|                |               |                               | 58          | 1062.13 | 1301.11 |
|                |               |                               | 59          | 1085.06 | 1329.20 |
|                |               |                               | 60          | 1131.33 | 1385.88 |
|                |               |                               | 61          | 1171.35 | 1434.90 |
|                |               |                               | 62          | 1197.61 | 1467.07 |
|                |               |                               | 63          | 1230.54 | 1507.41 |
|                |               |                               | 64 and over | 1250.55 | 1531.92 |
| 33709PA0980003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 260.26  | 260.26  |
| 33709PA0980003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 283.39  | 283.39  |
|                |               |                               | 16          | 292.24  | 292.24  |
|                |               |                               | 17          | 301.09  | 301.09  |
|                |               |                               | 18          | 310.61  | 310.61  |
|                |               |                               | 19          | 320.14  | 320.14  |
|                |               |                               | 20          | 330.00  | 330.00  |
|                |               |                               | 21          | 340.21  | 348.72  |
|                |               |                               | 22          | 340.21  | 348.72  |
|                |               |                               | 23          | 340.21  | 348.72  |
|                |               |                               | 24          | 340.21  | 348.72  |
|                |               |                               | 25          | 341.57  | 350.11  |
|                |               |                               | 26          | 348.38  | 357.09  |
|                |               |                               | 27          | 356.54  | 365.45  |
|                |               |                               | 28          | 369.81  | 379.06  |
|                |               |                               | 29          | 380.69  | 390.21  |
|                |               |                               | 30          | 386.14  | 395.79  |
|                |               |                               | 31          | 394.30  | 404.16  |
|                |               |                               | 32          | 402.47  | 412.53  |
|                |               |                               | 33          | 407.57  | 417.76  |
|                |               |                               | 34          | 413.01  | 423.34  |
|                |               |                               | 35          | 415.74  | 426.13  |
|                |               |                               | 36          | 418.46  | 428.92  |
|                |               |                               | 37          | 421.18  | 431.71  |
|                |               |                               | 38          | 423.90  | 434.50  |
|                |               |                               | 39          | 429.35  | 440.08  |
|                |               |                               | 40          | 434.79  | 478.27  |
|                |               |                               | 41          | 442.95  | 489.46  |
|                |               |                               | 42          | 450.78  | 501.27  |
|                |               |                               | 43          | 461.66  | 517.52  |
|                |               |                               | 44          | 475.27  | 538.01  |
|                |               |                               | 45          | 491.26  | 562.49  |
|                |               |                               | 46          | 510.32  | 591.97  |
|                |               |                               | 47          | 531.75  | 625.87  |
|                |               |                               | 48          | 556.24  | 665.26  |
|                |               |                               | 49          | 580.40  | 706.35  |
|                |               |                               | 50          | 607.62  | 744.33  |
|                |               |                               | 51          | 634.49  | 777.25  |
|                |               |                               | 52          | 664.09  | 813.51  |
|                |               |                               | 53          | 694.03  | 850.19  |
|                |               |                               | 54          | 726.35  | 889.78  |
|                |               |                               | 55          | 758.67  | 929.37  |
|                |               |                               | 56          | 793.71  | 972.29  |
|                |               |                               | 57          | 829.09  | 1015.64 |
|                |               |                               | 58          | 866.86  | 1061.90 |
|                |               |                               | 59          | 885.57  | 1084.82 |
|                |               |                               | 60          | 923.33  | 1131.08 |

|                              |               |                               |             |         |         |
|------------------------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA0980003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 61          | 955.99  | 1171.09 |
|                              |               |                               | 62          | 977.42  | 1197.34 |
|                              |               |                               | 63          | 1004.30 | 1230.27 |
|                              |               |                               | 64 and over | 1020.63 | 1250.27 |
| 33709PA0970007               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 263.47  | 263.47  |
| 33709PA0970007 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 286.89  | 286.89  |
|                              |               |                               | 16          | 295.85  | 295.85  |
|                              |               |                               | 17          | 304.80  | 304.80  |
|                              |               |                               | 18          | 314.45  | 314.45  |
|                              |               |                               | 19          | 324.09  | 324.09  |
|                              |               |                               | 20          | 334.08  | 334.08  |
|                              |               |                               | 21          | 344.41  | 353.02  |
|                              |               |                               | 22          | 344.41  | 353.02  |
|                              |               |                               | 23          | 344.41  | 353.02  |
|                              |               |                               | 24          | 344.41  | 353.02  |
|                              |               |                               | 25          | 345.79  | 354.43  |
|                              |               |                               | 26          | 352.68  | 361.50  |
|                              |               |                               | 27          | 360.94  | 369.96  |
|                              |               |                               | 28          | 374.37  | 383.73  |
|                              |               |                               | 29          | 385.39  | 395.02  |
|                              |               |                               | 30          | 390.91  | 400.68  |
|                              |               |                               | 31          | 399.17  | 409.15  |
|                              |               |                               | 32          | 407.44  | 417.63  |
|                              |               |                               | 33          | 412.60  | 422.92  |
|                              |               |                               | 34          | 418.11  | 428.56  |
|                              |               |                               | 35          | 420.87  | 431.39  |
|                              |               |                               | 36          | 423.62  | 434.21  |
|                              |               |                               | 37          | 426.38  | 437.04  |
|                              |               |                               | 38          | 429.13  | 439.86  |
|                              |               |                               | 39          | 434.65  | 445.52  |
|                              |               |                               | 40          | 440.16  | 484.18  |
|                              |               |                               | 41          | 448.42  | 495.50  |
|                              |               |                               | 42          | 456.34  | 507.45  |
|                              |               |                               | 43          | 467.36  | 523.91  |
|                              |               |                               | 44          | 481.14  | 544.65  |
|                              |               |                               | 45          | 497.33  | 569.44  |
|                              |               |                               | 46          | 516.62  | 599.28  |
|                              |               |                               | 47          | 538.31  | 633.59  |
|                              |               |                               | 48          | 563.11  | 673.48  |
|                              |               |                               | 49          | 587.56  | 715.06  |
|                              |               |                               | 50          | 615.12  | 753.52  |
|                              |               |                               | 51          | 642.32  | 786.84  |
|                              |               |                               | 52          | 672.29  | 823.56  |
|                              |               |                               | 53          | 702.60  | 860.69  |
|                              |               |                               | 54          | 735.32  | 900.77  |
|                              |               |                               | 55          | 768.03  | 940.84  |
|                              |               |                               | 56          | 803.51  | 984.30  |
|                              |               |                               | 57          | 839.33  | 1028.18 |
|                              |               |                               | 58          | 877.56  | 1075.01 |
|                              |               |                               | 59          | 896.50  | 1098.21 |
|                              |               |                               | 60          | 934.73  | 1145.04 |
|                              |               |                               | 61          | 967.79  | 1185.54 |
|                              |               |                               | 62          | 989.49  | 1212.13 |
|                              |               |                               | 63          | 1016.70 | 1245.46 |
|                              |               |                               | 64 and over | 1033.23 | 1265.71 |
| 33709PA1130003               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 279.46  | 279.46  |
| 33709PA1130003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 304.30  | 304.30  |
|                              |               |                               | 16          | 313.80  | 313.80  |
|                              |               |                               | 17          | 323.30  | 323.30  |
|                              |               |                               | 18          | 333.53  | 333.53  |
|                              |               |                               | 19          | 343.76  | 343.76  |
|                              |               |                               | 20          | 354.35  | 354.35  |
|                              |               |                               | 21          | 365.31  | 374.44  |
|                              |               |                               | 22          | 365.31  | 374.44  |
| 33709PA1130003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 365.31  | 374.44  |
|                              |               |                               | 24          | 365.31  | 374.44  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1130003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 366.77  | 375.94  |
|                |               |                               | 26          | 374.08  | 383.43  |
|                |               |                               | 27          | 382.84  | 392.41  |
|                |               |                               | 28          | 397.09  | 407.02  |
|                |               |                               | 29          | 408.78  | 419.00  |
|                |               |                               | 30          | 414.63  | 425.00  |
|                |               |                               | 31          | 423.39  | 433.97  |
|                |               |                               | 32          | 432.16  | 442.96  |
|                |               |                               | 33          | 437.64  | 448.58  |
|                |               |                               | 34          | 443.49  | 454.58  |
|                |               |                               | 35          | 446.41  | 457.57  |
|                |               |                               | 36          | 449.33  | 460.56  |
|                |               |                               | 37          | 452.25  | 463.56  |
|                |               |                               | 38          | 455.18  | 466.56  |
|                |               |                               | 39          | 461.02  | 472.55  |
|                |               |                               | 40          | 466.87  | 513.56  |
|                |               |                               | 41          | 475.63  | 525.57  |
|                |               |                               | 42          | 484.04  | 538.25  |
|                |               |                               | 43          | 495.73  | 555.71  |
|                |               |                               | 44          | 510.34  | 577.70  |
|                |               |                               | 45          | 527.51  | 604.00  |
|                |               |                               | 46          | 547.97  | 635.65  |
|                |               |                               | 47          | 570.98  | 672.04  |
|                |               |                               | 48          | 597.28  | 714.35  |
|                |               |                               | 49          | 623.22  | 758.46  |
|                |               |                               | 50          | 652.44  | 799.24  |
|                |               |                               | 51          | 681.30  | 834.59  |
|                |               |                               | 52          | 713.09  | 873.54  |
|                |               |                               | 53          | 745.23  | 912.91  |
|                |               |                               | 54          | 779.94  | 955.43  |
|                |               |                               | 55          | 814.64  | 997.93  |
|                |               |                               | 56          | 852.27  | 1044.03 |
|                |               |                               | 57          | 890.26  | 1090.57 |
|                |               |                               | 58          | 930.81  | 1140.24 |
|                |               |                               | 59          | 950.90  | 1164.85 |
|                |               |                               | 60          | 991.45  | 1214.53 |
|                |               |                               | 61          | 1026.52 | 1257.49 |
|                |               |                               | 62          | 1049.54 | 1285.69 |
|                |               |                               | 63          | 1078.40 | 1321.04 |
|                |               |                               | 64 and over | 1095.93 | 1342.51 |
| 33709PA0970002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 231.01  | 231.01  |
| 33709PA0970002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 251.54  | 251.54  |
|                |               |                               | 16          | 259.39  | 259.39  |
|                |               |                               | 17          | 267.24  | 267.24  |
|                |               |                               | 18          | 275.70  | 275.70  |
|                |               |                               | 19          | 284.15  | 284.15  |
|                |               |                               | 20          | 292.91  | 292.91  |
|                |               |                               | 21          | 301.97  | 309.52  |
|                |               |                               | 22          | 301.97  | 309.52  |
|                |               |                               | 23          | 301.97  | 309.52  |
|                |               |                               | 24          | 301.97  | 309.52  |
|                |               |                               | 25          | 303.18  | 310.76  |
|                |               |                               | 26          | 309.22  | 316.95  |
|                |               |                               | 27          | 316.46  | 324.37  |
|                |               |                               | 28          | 328.24  | 336.45  |
|                |               |                               | 29          | 337.90  | 346.35  |
|                |               |                               | 30          | 342.74  | 351.31  |
|                |               |                               | 31          | 349.98  | 358.73  |
|                |               |                               | 32          | 357.23  | 366.16  |
|                |               |                               | 33          | 361.76  | 370.80  |
|                |               |                               | 34          | 366.59  | 375.75  |
|                |               |                               | 35          | 369.01  | 378.24  |
|                |               |                               | 36          | 371.42  | 380.71  |
|                |               |                               | 37          | 373.84  | 383.19  |
|                |               |                               | 38          | 376.25  | 385.66  |
|                |               |                               | 39          | 381.09  | 390.62  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA0970002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 385.92 | 424.51  |
|                |               |                               | 41          | 393.16 | 434.44  |
|                |               |                               | 42          | 400.11 | 444.92  |
|                |               |                               | 43          | 409.77 | 459.35  |
|                |               |                               | 44          | 421.85 | 477.53  |
|                |               |                               | 45          | 436.04 | 499.27  |
|                |               |                               | 46          | 452.96 | 525.43  |
|                |               |                               | 47          | 471.98 | 555.52  |
|                |               |                               | 48          | 493.72 | 590.49  |
|                |               |                               | 49          | 515.16 | 626.95  |
|                |               |                               | 50          | 539.32 | 660.67  |
|                |               |                               | 51          | 563.17 | 689.88  |
|                |               |                               | 52          | 589.45 | 722.08  |
|                |               |                               | 53          | 616.02 | 754.62  |
|                |               |                               | 54          | 644.71 | 789.77  |
|                |               |                               | 55          | 673.39 | 824.90  |
|                |               |                               | 56          | 704.50 | 863.01  |
|                |               |                               | 57          | 735.90 | 901.48  |
|                |               |                               | 58          | 769.42 | 942.54  |
|                |               |                               | 59          | 786.03 | 962.89  |
|                |               |                               | 60          | 819.55 | 1003.95 |
|                |               |                               | 61          | 848.54 | 1039.46 |
|                |               |                               | 62          | 867.56 | 1062.76 |
|                |               |                               | 63          | 891.42 | 1091.99 |
|                |               |                               | 64 and over | 905.91 | 1109.74 |
| 33709PA1130001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 247.00 | 247.00  |
| 33709PA1130001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 268.95 | 268.95  |
|                |               |                               | 16          | 277.35 | 277.35  |
|                |               |                               | 17          | 285.74 | 285.74  |
|                |               |                               | 18          | 294.78 | 294.78  |
|                |               |                               | 19          | 303.82 | 303.82  |
|                |               |                               | 20          | 313.18 | 313.18  |
|                |               |                               | 21          | 322.87 | 330.94  |
|                |               |                               | 22          | 322.87 | 330.94  |
|                |               |                               | 23          | 322.87 | 330.94  |
|                |               |                               | 24          | 322.87 | 330.94  |
|                |               |                               | 25          | 324.16 | 332.26  |
|                |               |                               | 26          | 330.62 | 338.89  |
|                |               |                               | 27          | 338.37 | 346.83  |
|                |               |                               | 28          | 350.96 | 359.73  |
|                |               |                               | 29          | 361.29 | 370.32  |
|                |               |                               | 30          | 366.46 | 375.62  |
|                |               |                               | 31          | 374.21 | 383.57  |
|                |               |                               | 32          | 381.96 | 391.51  |
|                |               |                               | 33          | 386.80 | 396.47  |
|                |               |                               | 34          | 391.96 | 401.76  |
|                |               |                               | 35          | 394.55 | 404.41  |
|                |               |                               | 36          | 397.13 | 407.06  |
|                |               |                               | 37          | 399.71 | 409.70  |
|                |               |                               | 38          | 402.30 | 412.36  |
|                |               |                               | 39          | 407.46 | 417.65  |
|                |               |                               | 40          | 412.63 | 453.89  |
|                |               |                               | 41          | 420.38 | 464.52  |
|                |               |                               | 42          | 427.80 | 475.71  |
|                |               |                               | 43          | 438.13 | 491.14  |
|                |               |                               | 44          | 451.05 | 510.59  |
|                |               |                               | 45          | 466.22 | 533.82  |
|                |               |                               | 46          | 484.31 | 561.80  |
|                |               |                               | 47          | 504.65 | 593.97  |
|                |               |                               | 48          | 527.89 | 631.36  |
|                |               |                               | 49          | 550.82 | 670.35  |
|                |               |                               | 50          | 576.65 | 706.40  |
|                |               |                               | 51          | 602.15 | 737.63  |
|                |               |                               | 52          | 630.24 | 772.04  |
|                |               |                               | 53          | 658.65 | 806.85  |
|                |               |                               | 54          | 689.33 | 844.43  |

|                |               |                               |             |        |         |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 33709PA1130001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 720.00 | 882.00  |
|                |               |                               | 56          | 753.26 | 922.74  |
|                |               |                               | 57          | 786.83 | 963.87  |
|                |               |                               | 58          | 822.67 | 1007.77 |
|                |               |                               | 59          | 840.43 | 1029.53 |
|                |               |                               | 60          | 876.27 | 1073.43 |
|                |               |                               | 61          | 907.26 | 1111.39 |
|                |               |                               | 62          | 927.61 | 1136.32 |
|                |               |                               | 63          | 953.11 | 1167.56 |
|                |               |                               | 64 and over | 968.61 | 1186.55 |
| 33709PA0980001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 233.59 | 233.59  |
| 33709PA0980001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 254.35 | 254.35  |
|                |               |                               | 16          | 262.29 | 262.29  |
|                |               |                               | 17          | 270.23 | 270.23  |
|                |               |                               | 18          | 278.78 | 278.78  |
|                |               |                               | 19          | 287.32 | 287.32  |
|                |               |                               | 20          | 296.18 | 296.18  |
|                |               |                               | 21          | 305.34 | 312.97  |
|                |               |                               | 22          | 305.34 | 312.97  |
|                |               |                               | 23          | 305.34 | 312.97  |
|                |               |                               | 24          | 305.34 | 312.97  |
|                |               |                               | 25          | 306.56 | 314.22  |
|                |               |                               | 26          | 312.67 | 320.49  |
|                |               |                               | 27          | 320.00 | 328.00  |
|                |               |                               | 28          | 331.90 | 340.20  |
|                |               |                               | 29          | 341.68 | 350.22  |
|                |               |                               | 30          | 346.56 | 355.22  |
|                |               |                               | 31          | 353.89 | 362.74  |
|                |               |                               | 32          | 361.22 | 370.25  |
|                |               |                               | 33          | 365.80 | 374.95  |
|                |               |                               | 34          | 370.68 | 379.95  |
|                |               |                               | 35          | 373.13 | 382.46  |
|                |               |                               | 36          | 375.57 | 384.96  |
|                |               |                               | 37          | 378.01 | 387.46  |
|                |               |                               | 38          | 380.45 | 389.96  |
|                |               |                               | 39          | 385.34 | 394.97  |
|                |               |                               | 40          | 390.22 | 429.24  |
|                |               |                               | 41          | 397.55 | 439.29  |
|                |               |                               | 42          | 404.58 | 449.89  |
|                |               |                               | 43          | 414.35 | 464.49  |
|                |               |                               | 44          | 426.56 | 482.87  |
|                |               |                               | 45          | 440.91 | 504.84  |
|                |               |                               | 46          | 458.01 | 531.29  |
|                |               |                               | 47          | 477.25 | 561.72  |
|                |               |                               | 48          | 499.23 | 597.08  |
|                |               |                               | 49          | 520.91 | 633.95  |
|                |               |                               | 50          | 545.34 | 668.04  |
|                |               |                               | 51          | 569.46 | 697.59  |
|                |               |                               | 52          | 596.02 | 730.12  |
|                |               |                               | 53          | 622.89 | 763.04  |
|                |               |                               | 54          | 651.90 | 798.58  |
|                |               |                               | 55          | 680.91 | 834.11  |
|                |               |                               | 56          | 712.36 | 872.64  |
|                |               |                               | 57          | 744.11 | 911.53  |
|                |               |                               | 58          | 778.01 | 953.06  |
|                |               |                               | 59          | 794.80 | 973.63  |
|                |               |                               | 60          | 828.69 | 1015.15 |
|                |               |                               | 61          | 858.01 | 1051.06 |
|                |               |                               | 62          | 877.24 | 1074.62 |
|                |               |                               | 63          | 901.36 | 1104.17 |
|                |               |                               | 64 and over | 916.02 | 1122.12 |
| 33709PA0990001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 167.70 | 167.70  |
| 33709PA0990001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 182.61 | 182.61  |
|                |               |                               | 16          | 188.31 | 188.31  |
|                |               |                               | 17          | 194.01 | 194.01  |
|                |               |                               | 18          | 200.15 | 200.15  |

|  |                              |               |                               |             |        |        |
|--|------------------------------|---------------|-------------------------------|-------------|--------|--------|
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 206.29 | 206.29 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 212.64 | 212.64 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 219.22 | 224.70 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 219.22 | 224.70 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 219.22 | 224.70 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 219.22 | 224.70 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 220.10 | 225.60 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 224.48 | 230.09 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 229.74 | 235.48 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 238.29 | 244.25 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 245.31 | 251.44 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 248.81 | 255.03 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 254.08 | 260.43 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 259.34 | 265.82 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 262.63 | 269.20 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 266.13 | 272.78 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 267.89 | 274.59 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 269.64 | 276.38 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 37          | 271.39 | 278.17 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 38          | 273.15 | 279.98 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 39          | 276.66 | 283.58 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 40          | 280.16 | 308.18 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 41          | 285.42 | 315.39 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 42          | 290.47 | 323.00 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 43          | 297.48 | 333.48 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 44          | 306.25 | 346.68 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 45          | 316.55 | 362.45 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 46          | 328.83 | 381.44 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 47          | 342.64 | 403.29 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 48          | 358.42 | 428.67 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 49          | 373.99 | 455.15 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 50          | 391.53 | 479.62 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 51          | 408.85 | 500.84 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 52          | 427.92 | 524.20 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 53          | 447.21 | 547.83 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 54          | 468.03 | 573.34 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 55          | 488.86 | 598.85 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 56          | 511.44 | 626.51 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 57          | 534.24 | 654.44 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 58          | 558.57 | 684.25 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 59          | 570.63 | 699.02 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 60          | 594.96 | 728.83 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 61          | 616.01 | 754.61 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 62          | 629.82 | 771.53 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 63          | 647.14 | 792.75 |
|  | 33709PA0990001 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 64 and over | 657.66 | 805.63 |
|  | 33709PA1000006               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 359.50 | 359.50 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 391.46 | 391.46 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 403.68 | 403.68 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 415.90 | 415.90 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 429.06 | 429.06 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 442.21 | 442.21 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 455.84 | 455.84 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 469.94 | 481.69 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 469.94 | 481.69 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 469.94 | 481.69 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 469.94 | 481.69 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 471.82 | 483.62 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 481.22 | 493.25 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 492.50 | 504.81 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 510.82 | 523.59 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 525.86 | 539.01 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 533.38 | 546.71 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 544.66 | 558.28 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 555.94 | 569.84 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 562.99 | 577.06 |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 570.51  | 584.77  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 574.27  | 588.63  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 578.03  | 592.48  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 37          | 581.79  | 596.33  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 38          | 585.55  | 600.19  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 39          | 593.06  | 607.89  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 40          | 600.58  | 660.64  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 41          | 611.86  | 676.11  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 42          | 622.67  | 692.41  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 43          | 637.71  | 714.87  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 44          | 656.51  | 743.17  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 45          | 678.59  | 776.99  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 46          | 704.91  | 817.70  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 47          | 734.52  | 864.53  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 48          | 768.35  | 918.95  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 49          | 801.72  | 975.69  |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 50          | 839.31  | 1028.15 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 51          | 876.44  | 1073.64 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 52          | 917.32  | 1123.72 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 53          | 958.68  | 1174.38 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 54          | 1003.32 | 1229.07 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 55          | 1047.97 | 1283.76 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 56          | 1096.37 | 1343.05 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 57          | 1145.24 | 1402.92 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 58          | 1197.41 | 1466.83 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 59          | 1223.25 | 1498.48 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 60          | 1275.42 | 1562.39 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 61          | 1320.53 | 1617.65 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 62          | 1350.14 | 1653.92 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 63          | 1387.26 | 1699.39 |
|  | 33709PA1000006 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 64 and over | 1409.82 | 1727.03 |
|  | 33709PA1000006               | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 359.50  | 359.50  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 15          | 391.46  | 391.46  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 16          | 403.68  | 403.68  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 17          | 415.90  | 415.90  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 18          | 429.06  | 429.06  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 19          | 442.21  | 442.21  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 20          | 455.84  | 455.84  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 21          | 469.94  | 481.69  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 22          | 469.94  | 481.69  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 23          | 469.94  | 481.69  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 24          | 469.94  | 481.69  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 25          | 471.82  | 483.62  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 26          | 481.22  | 493.25  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 27          | 492.50  | 504.81  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 28          | 510.82  | 523.59  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 29          | 525.86  | 539.01  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 30          | 533.38  | 546.71  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 31          | 544.66  | 558.28  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 32          | 555.94  | 569.84  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 33          | 562.99  | 577.06  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 34          | 570.51  | 584.77  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 35          | 574.27  | 588.63  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 36          | 578.03  | 592.48  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 37          | 581.79  | 596.33  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 38          | 585.55  | 600.19  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 39          | 593.06  | 607.89  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 40          | 600.58  | 660.64  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 41          | 611.86  | 676.11  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 42          | 622.67  | 692.41  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 43          | 637.71  | 714.87  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 44          | 656.51  | 743.17  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 45          | 678.59  | 776.99  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 46          | 704.91  | 817.70  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 47          | 734.52  | 864.53  |
|  | 33709PA1000006 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 48          | 768.35  | 918.95  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1000006 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 801.72  | 975.69  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 839.31  | 1028.15 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 876.44  | 1073.64 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 917.32  | 1123.72 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 958.68  | 1174.38 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 1003.32 | 1229.07 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 1047.97 | 1283.76 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 1096.37 | 1343.05 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 1145.24 | 1402.92 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 1197.41 | 1466.83 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1223.25 | 1498.48 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1275.42 | 1562.39 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1320.53 | 1617.65 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1350.14 | 1653.92 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1387.26 | 1699.39 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1409.82 | 1727.03 |
| 33709PA1000006 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 359.50  | 359.50  |
| 33709PA1000006 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 391.46  | 391.46  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 403.68  | 403.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 415.90  | 415.90  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 429.06  | 429.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 442.21  | 442.21  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 455.84  | 455.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 469.94  | 481.69  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 469.94  | 481.69  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 469.94  | 481.69  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 469.94  | 481.69  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 471.82  | 483.62  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 481.22  | 493.25  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 492.50  | 504.81  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 510.82  | 523.59  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 525.86  | 539.01  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 533.38  | 546.71  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 544.66  | 558.28  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 555.94  | 569.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 562.99  | 577.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 570.51  | 584.77  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 574.27  | 588.63  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 578.03  | 592.48  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 581.79  | 596.33  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 585.55  | 600.19  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 593.06  | 607.89  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 600.58  | 660.64  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 611.86  | 676.11  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 622.67  | 692.41  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 637.71  | 714.87  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 656.51  | 743.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 678.59  | 776.99  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 704.91  | 817.70  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 734.52  | 864.53  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 768.35  | 918.95  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 801.72  | 975.69  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 839.31  | 1028.15 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 876.44  | 1073.64 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 917.32  | 1123.72 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 958.68  | 1174.38 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 1003.32 | 1229.07 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 1047.97 | 1283.76 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 1096.37 | 1343.05 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 1145.24 | 1402.92 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 1197.41 | 1466.83 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 1223.25 | 1498.48 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1275.42 | 1562.39 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1320.53 | 1617.65 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1350.14 | 1653.92 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1387.26 | 1699.39 |

|                              |               |                               |             |         |         |
|------------------------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1000006 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 1409.82 | 1727.03 |
| 33709PA1000005               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 369.72  | 369.72  |
| 33709PA1000005               | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 402.58  | 402.58  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 415.15  | 415.15  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 427.71  | 427.71  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 441.24  | 441.24  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 454.78  | 454.78  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 468.79  | 468.79  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 483.29  | 495.37  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 483.29  | 495.37  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 483.29  | 495.37  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 483.29  | 495.37  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 485.22  | 497.35  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 494.89  | 507.26  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 506.49  | 519.15  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 525.34  | 538.47  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 540.80  | 554.32  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 548.53  | 562.24  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 560.13  | 574.13  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 571.73  | 586.02  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 578.98  | 593.45  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 586.71  | 601.38  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 590.58  | 605.34  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 594.45  | 609.31  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 598.31  | 613.27  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 602.18  | 617.23  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 609.91  | 625.16  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 617.64  | 679.40  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 629.24  | 695.31  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 640.36  | 712.08  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 655.82  | 735.17  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 675.16  | 764.28  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 697.87  | 799.06  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 724.94  | 840.93  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 755.38  | 889.08  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 790.18  | 945.06  |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 824.49  | 1003.40 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 863.16  | 1057.37 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 901.34  | 1104.14 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 943.38  | 1155.64 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 985.91  | 1207.74 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 1031.82 | 1263.98 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1077.74 | 1320.23 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1127.52 | 1381.21 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1177.78 | 1442.78 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1231.42 | 1508.49 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1258.00 | 1541.05 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1311.65 | 1606.77 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1358.04 | 1663.60 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1388.49 | 1700.90 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1426.67 | 1747.67 |
|                              | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1449.87 | 1776.09 |
| 33709PA1000005               | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 369.72  | 369.72  |
| 33709PA1000005               | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 402.58  | 402.58  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 415.15  | 415.15  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 427.71  | 427.71  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 441.24  | 441.24  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 454.78  | 454.78  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 468.79  | 468.79  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 483.29  | 495.37  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 483.29  | 495.37  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 483.29  | 495.37  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 483.29  | 495.37  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 485.22  | 497.35  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 494.89  | 507.26  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 506.49  | 519.15  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1000005 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 525.34  | 538.47  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 540.80  | 554.32  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 548.53  | 562.24  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 560.13  | 574.13  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 571.73  | 586.02  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 578.98  | 593.45  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 586.71  | 601.38  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 590.58  | 605.34  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 594.45  | 609.31  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 598.31  | 613.27  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 602.18  | 617.23  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 609.91  | 625.16  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 617.64  | 679.40  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 629.24  | 695.31  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 640.36  | 712.08  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 655.82  | 735.17  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 675.16  | 764.28  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 697.87  | 799.06  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 724.94  | 840.93  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 755.38  | 889.08  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 790.18  | 945.06  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 824.49  | 1003.40 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 863.16  | 1057.37 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 901.34  | 1104.14 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 943.38  | 1155.64 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 985.91  | 1207.74 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 1031.82 | 1263.98 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 1077.74 | 1320.23 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 1127.52 | 1381.21 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 1177.78 | 1442.78 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 1231.42 | 1508.49 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1258.00 | 1541.05 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1311.65 | 1606.77 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1358.04 | 1663.60 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1388.49 | 1700.90 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1426.67 | 1747.67 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1449.87 | 1776.09 |
| 33709PA1000005 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 369.72  | 369.72  |
| 33709PA1000005 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 402.58  | 402.58  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 415.15  | 415.15  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 427.71  | 427.71  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 441.24  | 441.24  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 454.78  | 454.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 468.79  | 468.79  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 483.29  | 495.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 483.29  | 495.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 483.29  | 495.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 483.29  | 495.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 485.22  | 497.35  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 494.89  | 507.26  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 506.49  | 519.15  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 525.34  | 538.47  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 540.80  | 554.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 548.53  | 562.24  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 560.13  | 574.13  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 571.73  | 586.02  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 578.98  | 593.45  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 586.71  | 601.38  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 590.58  | 605.34  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 594.45  | 609.31  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 598.31  | 613.27  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 602.18  | 617.23  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 609.91  | 625.16  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 617.64  | 679.40  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 629.24  | 695.31  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 640.36  | 712.08  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1000005 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 655.82  | 735.17  |
|                |               |                               | 44          | 675.16  | 764.28  |
|                |               |                               | 45          | 697.87  | 799.06  |
|                |               |                               | 46          | 724.94  | 840.93  |
|                |               |                               | 47          | 755.38  | 889.08  |
|                |               |                               | 48          | 790.18  | 945.06  |
|                |               |                               | 49          | 824.49  | 1003.40 |
|                |               |                               | 50          | 863.16  | 1057.37 |
|                |               |                               | 51          | 901.34  | 1104.14 |
|                |               |                               | 52          | 943.38  | 1155.64 |
|                |               |                               | 53          | 985.91  | 1207.74 |
|                |               |                               | 54          | 1031.82 | 1263.98 |
|                |               |                               | 55          | 1077.74 | 1320.23 |
|                |               |                               | 56          | 1127.52 | 1381.21 |
|                |               |                               | 57          | 1177.78 | 1442.78 |
|                |               |                               | 58          | 1231.42 | 1508.49 |
|                |               |                               | 59          | 1258.00 | 1541.05 |
|                |               |                               | 60          | 1311.65 | 1606.77 |
|                |               |                               | 61          | 1358.04 | 1663.60 |
|                |               |                               | 62          | 1388.49 | 1700.90 |
|                |               |                               | 63          | 1426.67 | 1747.67 |
|                |               |                               | 64 and over | 1449.87 | 1776.09 |
| 33709PA1140004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 385.71  | 385.71  |
| 33709PA1140004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 419.99  | 419.99  |
|                |               |                               | 16          | 433.10  | 433.10  |
|                |               |                               | 17          | 446.21  | 446.21  |
|                |               |                               | 18          | 460.33  | 460.33  |
|                |               |                               | 19          | 474.44  | 474.44  |
|                |               |                               | 20          | 489.06  | 489.06  |
|                |               |                               | 21          | 504.19  | 516.79  |
|                |               |                               | 22          | 504.19  | 516.79  |
|                |               |                               | 23          | 504.19  | 516.79  |
|                |               |                               | 24          | 504.19  | 516.79  |
|                |               |                               | 25          | 506.21  | 518.87  |
|                |               |                               | 26          | 516.29  | 529.20  |
|                |               |                               | 27          | 528.39  | 541.60  |
|                |               |                               | 28          | 548.05  | 561.75  |
|                |               |                               | 29          | 564.19  | 578.29  |
|                |               |                               | 30          | 572.26  | 586.57  |
|                |               |                               | 31          | 584.36  | 598.97  |
|                |               |                               | 32          | 596.46  | 611.37  |
|                |               |                               | 33          | 604.02  | 619.12  |
|                |               |                               | 34          | 612.09  | 627.39  |
|                |               |                               | 35          | 616.12  | 631.52  |
|                |               |                               | 36          | 620.15  | 635.65  |
|                |               |                               | 37          | 624.19  | 639.79  |
|                |               |                               | 38          | 628.22  | 643.93  |
|                |               |                               | 39          | 636.29  | 652.20  |
|                |               |                               | 40          | 644.35  | 708.79  |
|                |               |                               | 41          | 656.46  | 725.39  |
|                |               |                               | 42          | 668.05  | 742.87  |
|                |               |                               | 43          | 684.19  | 766.98  |
|                |               |                               | 44          | 704.35  | 797.32  |
|                |               |                               | 45          | 728.05  | 833.62  |
|                |               |                               | 46          | 756.29  | 877.30  |
|                |               |                               | 47          | 788.05  | 927.53  |
|                |               |                               | 48          | 824.35  | 985.92  |
|                |               |                               | 49          | 860.15  | 1046.80 |
|                |               |                               | 50          | 900.48  | 1103.09 |
|                |               |                               | 51          | 940.31  | 1151.88 |
|                |               |                               | 52          | 984.18  | 1205.62 |
|                |               |                               | 53          | 1028.55 | 1259.97 |
|                |               |                               | 54          | 1076.45 | 1318.65 |
|                |               |                               | 55          | 1124.34 | 1377.32 |
|                |               |                               | 56          | 1176.28 | 1440.94 |
|                |               |                               | 57          | 1228.71 | 1505.17 |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1140004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1284.68 | 1573.73 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1312.41 | 1607.70 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1368.37 | 1676.25 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1416.77 | 1735.54 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1448.54 | 1774.46 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1488.37 | 1823.25 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1512.57 | 1852.90 |
| 33709PA1140004 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 385.71  | 385.71  |
| 33709PA1140004 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 419.99  | 419.99  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 433.10  | 433.10  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 446.21  | 446.21  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 460.33  | 460.33  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 474.44  | 474.44  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 489.06  | 489.06  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 504.19  | 516.79  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 504.19  | 516.79  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 504.19  | 516.79  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 504.19  | 516.79  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 506.21  | 518.87  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 516.29  | 529.20  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 528.39  | 541.60  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 548.05  | 561.75  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 564.19  | 578.29  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 572.26  | 586.57  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 584.36  | 598.97  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 596.46  | 611.37  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 604.02  | 619.12  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 612.09  | 627.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 616.12  | 631.52  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 620.15  | 635.65  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 624.19  | 639.79  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 628.22  | 643.93  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 636.29  | 652.20  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 644.35  | 708.79  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 656.46  | 725.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 668.05  | 742.87  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 684.19  | 766.98  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 704.35  | 797.32  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 728.05  | 833.62  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 756.29  | 877.30  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 788.05  | 927.53  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 824.35  | 985.92  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 860.15  | 1046.80 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 900.48  | 1103.09 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 940.31  | 1151.88 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 984.18  | 1205.62 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 1028.55 | 1259.97 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 1076.45 | 1318.65 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 1124.34 | 1377.32 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 1176.28 | 1440.94 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 1228.71 | 1505.17 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 1284.68 | 1573.73 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1312.41 | 1607.70 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1368.37 | 1676.25 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1416.77 | 1735.54 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1448.54 | 1774.46 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1488.37 | 1823.25 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1512.57 | 1852.90 |
| 33709PA1140004 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 385.71  | 385.71  |
| 33709PA1140004 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 419.99  | 419.99  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 433.10  | 433.10  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 446.21  | 446.21  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 460.33  | 460.33  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 474.44  | 474.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 489.06  | 489.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 504.19  | 516.79  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 22          | 504.19  | 516.79  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 23          | 504.19  | 516.79  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 24          | 504.19  | 516.79  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 25          | 506.21  | 518.87  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 26          | 516.29  | 529.20  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 27          | 528.39  | 541.60  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 28          | 548.05  | 561.75  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 29          | 564.19  | 578.29  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 30          | 572.26  | 586.57  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 31          | 584.36  | 598.97  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 32          | 596.46  | 611.37  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 33          | 604.02  | 619.12  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 34          | 612.09  | 627.39  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 35          | 616.12  | 631.52  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 36          | 620.15  | 635.65  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 37          | 624.19  | 639.79  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 38          | 628.22  | 643.93  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 39          | 636.29  | 652.20  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 40          | 644.35  | 708.79  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 41          | 656.46  | 725.39  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 42          | 668.05  | 742.87  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 43          | 684.19  | 766.98  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 44          | 704.35  | 797.32  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 45          | 728.05  | 833.62  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 46          | 756.29  | 877.30  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 47          | 788.05  | 927.53  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 48          | 824.35  | 985.92  |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 49          | 860.15  | 1046.80 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 50          | 900.48  | 1103.09 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 51          | 940.31  | 1151.88 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 52          | 984.18  | 1205.62 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 53          | 1028.55 | 1259.97 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 54          | 1076.45 | 1318.65 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 55          | 1124.34 | 1377.32 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 56          | 1176.28 | 1440.94 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 57          | 1228.71 | 1505.17 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 58          | 1284.68 | 1573.73 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 59          | 1312.41 | 1607.70 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 60          | 1368.37 | 1676.25 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 61          | 1416.77 | 1735.54 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 62          | 1448.54 | 1774.46 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 63          | 1488.37 | 1823.25 |
|  | 33709PA1140004 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 1512.57 | 1852.90 |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 417.31  | 417.31  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 454.40  | 454.40  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 468.58  | 468.58  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 482.77  | 482.77  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 498.04  | 498.04  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 513.32  | 513.32  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 529.14  | 529.14  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 545.50  | 559.14  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 545.50  | 559.14  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 545.50  | 559.14  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 545.50  | 559.14  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 547.68  | 561.37  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 558.59  | 572.55  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 571.68  | 585.97  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 592.96  | 607.78  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 610.41  | 625.67  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 619.14  | 634.62  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 632.23  | 648.04  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 645.33  | 661.46  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 653.51  | 669.85  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 662.24  | 678.80  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 666.60  | 683.27  |
|  | 33709PA1000004               | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 670.97  | 687.74  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1000004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 675.33  | 692.21  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 679.69  | 696.68  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 688.42  | 705.63  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 697.15  | 766.87  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 710.24  | 784.82  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 722.79  | 803.74  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 740.24  | 829.81  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 762.06  | 862.65  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 787.70  | 901.92  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 818.25  | 949.17  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 852.62  | 1003.53 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 891.89  | 1066.70 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 930.62  | 1132.56 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 974.26  | 1193.47 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 1017.36 | 1246.27 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 1064.82 | 1304.40 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 1112.82 | 1363.20 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 1164.64 | 1426.68 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 1216.47 | 1490.18 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 1272.65 | 1559.00 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1329.38 | 1628.49 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1389.93 | 1702.66 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1419.94 | 1739.43 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1480.49 | 1813.60 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1532.86 | 1877.75 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1567.22 | 1919.84 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1610.32 | 1972.64 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1636.50 | 2004.71 |
| 33709PA1000004 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 417.31  | 417.31  |
| 33709PA1000004 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 454.40  | 454.40  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 468.58  | 468.58  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 482.77  | 482.77  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 498.04  | 498.04  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 513.32  | 513.32  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 529.14  | 529.14  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 545.50  | 559.14  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 545.50  | 559.14  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 545.50  | 559.14  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 545.50  | 559.14  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 547.68  | 561.37  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 558.59  | 572.55  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 571.68  | 585.97  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 592.96  | 607.78  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 610.41  | 625.67  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 619.14  | 634.62  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 632.23  | 648.04  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 645.33  | 661.46  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 653.51  | 669.85  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 662.24  | 678.80  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 666.60  | 683.27  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 670.97  | 687.74  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 675.33  | 692.21  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 679.69  | 696.68  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 688.42  | 705.63  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 697.15  | 766.87  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 710.24  | 784.82  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 722.79  | 803.74  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 740.24  | 829.81  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 762.06  | 862.65  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 787.70  | 901.92  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 818.25  | 949.17  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 852.62  | 1003.53 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 891.89  | 1066.70 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 930.62  | 1132.56 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 974.26  | 1193.47 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 1017.36 | 1246.27 |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1000004 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 1064.82 | 1304.40 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 1112.82 | 1363.20 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 1164.64 | 1426.68 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 1216.47 | 1490.18 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 1272.65 | 1559.00 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 1329.38 | 1628.49 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 1389.93 | 1702.66 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1419.94 | 1739.43 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1480.49 | 1813.60 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1532.86 | 1877.75 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1567.22 | 1919.84 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1610.32 | 1972.64 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1636.50 | 2004.71 |
| 33709PA1000004 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 417.31  | 417.31  |
| 33709PA1000004 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 454.40  | 454.40  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 468.58  | 468.58  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 482.77  | 482.77  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 498.04  | 498.04  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 513.32  | 513.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 529.14  | 529.14  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 545.50  | 559.14  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 545.50  | 559.14  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 545.50  | 559.14  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 545.50  | 559.14  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 547.68  | 561.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 558.59  | 572.55  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 571.68  | 585.97  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 592.96  | 607.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 610.41  | 625.67  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 619.14  | 634.62  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 632.23  | 648.04  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 645.33  | 661.46  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 653.51  | 669.85  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 662.24  | 678.80  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 666.60  | 683.27  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 670.97  | 687.74  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 675.33  | 692.21  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 679.69  | 696.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 688.42  | 705.63  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 697.15  | 766.87  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 710.24  | 784.82  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 722.79  | 803.74  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 740.24  | 829.81  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 762.06  | 862.65  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 787.70  | 901.92  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 818.25  | 949.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 852.62  | 1003.53 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 891.89  | 1066.70 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 930.62  | 1132.56 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 974.26  | 1193.47 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 1017.36 | 1246.27 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 1064.82 | 1304.40 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 1112.82 | 1363.20 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 1164.64 | 1426.68 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 1216.47 | 1490.18 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 1272.65 | 1559.00 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 1329.38 | 1628.49 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 1389.93 | 1702.66 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 1419.94 | 1739.43 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 1480.49 | 1813.60 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1532.86 | 1877.75 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1567.22 | 1919.84 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1610.32 | 1972.64 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1636.50 | 2004.71 |
| 33709PA1140002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 433.30  | 433.30  |
| 33709PA1140002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 471.81  | 471.81  |

|                |               |  |                               |             |         |         |
|----------------|---------------|--|-------------------------------|-------------|---------|---------|
| 33709PA1140002 | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 16          | 486.54  | 486.54  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 17          | 501.26  | 501.26  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 18          | 517.12  | 517.12  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 19          | 532.98  | 532.98  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 20          | 549.41  | 549.41  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 21          | 566.40  | 580.56  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 22          | 566.40  | 580.56  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 23          | 566.40  | 580.56  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 24          | 566.40  | 580.56  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 25          | 568.67  | 582.89  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 26          | 579.99  | 594.49  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 27          | 593.59  | 608.43  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 28          | 615.68  | 631.07  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 29          | 633.80  | 649.65  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 30          | 642.86  | 658.93  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 31          | 656.46  | 672.87  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 32          | 670.05  | 686.80  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 33          | 678.55  | 695.51  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 34          | 687.61  | 704.80  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 35          | 692.14  | 709.44  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 36          | 696.67  | 714.09  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 37          | 701.20  | 718.73  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 38          | 705.73  | 723.37  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 39          | 714.80  | 732.67  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 40          | 723.86  | 796.25  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 41          | 737.45  | 814.88  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 42          | 750.48  | 834.53  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 43          | 768.60  | 861.60  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 44          | 791.26  | 895.71  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 45          | 817.88  | 936.47  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 46          | 849.60  | 985.54  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 47          | 885.28  | 1041.97 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 48          | 926.06  | 1107.57 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 49          | 966.28  | 1175.96 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 50          | 1011.59 | 1239.20 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 51          | 1056.34 | 1294.02 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 52          | 1105.61 | 1354.37 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 53          | 1155.46 | 1415.44 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 54          | 1209.26 | 1481.34 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 55          | 1263.07 | 1547.26 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 56          | 1321.41 | 1618.73 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 57          | 1380.32 | 1690.89 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 58          | 1443.19 | 1767.91 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 59          | 1474.34 | 1806.07 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 60          | 1537.21 | 1883.08 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 61          | 1591.58 | 1949.69 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 62          | 1627.27 | 1993.41 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 63          | 1672.01 | 2048.21 |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 64 and over | 1699.20 | 2081.52 |
| 33709PA1140002 | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 0-14        | 433.30  | 433.30  |
| 33709PA1140002 | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 15          | 471.81  | 471.81  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 16          | 486.54  | 486.54  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 17          | 501.26  | 501.26  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 18          | 517.12  | 517.12  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 19          | 532.98  | 532.98  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 20          | 549.41  | 549.41  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 21          | 566.40  | 580.56  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 22          | 566.40  | 580.56  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 23          | 566.40  | 580.56  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 24          | 566.40  | 580.56  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 25          | 568.67  | 582.89  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 26          | 579.99  | 594.49  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 27          | 593.59  | 608.43  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 28          | 615.68  | 631.07  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 29          | 633.80  | 649.65  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 30          | 642.86  | 658.93  |

|                |               |  |                               |             |         |         |
|----------------|---------------|--|-------------------------------|-------------|---------|---------|
| 33709PA1140002 | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 31          | 656.46  | 672.87  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 32          | 670.05  | 686.80  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 33          | 678.55  | 695.51  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 34          | 687.61  | 704.80  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 35          | 692.14  | 709.44  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 36          | 696.67  | 714.09  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 37          | 701.20  | 718.73  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 38          | 705.73  | 723.37  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 39          | 714.80  | 732.67  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 40          | 723.86  | 796.25  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 41          | 737.45  | 814.88  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 42          | 750.48  | 834.53  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 43          | 768.60  | 861.60  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 44          | 791.26  | 895.71  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 45          | 817.88  | 936.47  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 46          | 849.60  | 985.54  |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 47          | 885.28  | 1041.97 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 48          | 926.06  | 1107.57 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 49          | 966.28  | 1175.96 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 50          | 1011.59 | 1239.20 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 51          | 1056.34 | 1294.02 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 52          | 1105.61 | 1354.37 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 53          | 1155.46 | 1415.44 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 54          | 1209.26 | 1481.34 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 55          | 1263.07 | 1547.26 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 56          | 1321.41 | 1618.73 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 57          | 1380.32 | 1690.89 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 58          | 1443.19 | 1767.91 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 59          | 1474.34 | 1806.07 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 60          | 1537.21 | 1883.08 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 61          | 1591.58 | 1949.69 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 62          | 1627.27 | 1993.41 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 63          | 1672.01 | 2048.21 |
|                | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 64 and over | 1699.20 | 2081.52 |
| 33709PA1140002 | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 0-14        | 433.30  | 433.30  |
| 33709PA1140002 | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 15          | 471.81  | 471.81  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 16          | 486.54  | 486.54  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 17          | 501.26  | 501.26  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 18          | 517.12  | 517.12  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 19          | 532.98  | 532.98  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 20          | 549.41  | 549.41  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 21          | 566.40  | 580.56  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 22          | 566.40  | 580.56  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 23          | 566.40  | 580.56  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 24          | 566.40  | 580.56  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 25          | 568.67  | 582.89  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 26          | 579.99  | 594.49  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 27          | 593.59  | 608.43  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 28          | 615.68  | 631.07  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 29          | 633.80  | 649.65  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 30          | 642.86  | 658.93  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 31          | 656.46  | 672.87  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 32          | 670.05  | 686.80  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 33          | 678.55  | 695.51  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 34          | 687.61  | 704.80  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 35          | 692.14  | 709.44  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 36          | 696.67  | 714.09  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 37          | 701.20  | 718.73  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 38          | 705.73  | 723.37  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 39          | 714.80  | 732.67  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 40          | 723.86  | 796.25  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 41          | 737.45  | 814.88  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 42          | 750.48  | 834.53  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 43          | 768.60  | 861.60  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 44          | 791.26  | 895.71  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 45          | 817.88  | 936.47  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1140002 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 849.60  | 985.54  |
|                |               |                               | 47          | 885.28  | 1041.97 |
|                |               |                               | 48          | 926.06  | 1107.57 |
|                |               |                               | 49          | 966.28  | 1175.96 |
|                |               |                               | 50          | 1011.59 | 1239.20 |
|                |               |                               | 51          | 1056.34 | 1294.02 |
|                |               |                               | 52          | 1105.61 | 1354.37 |
|                |               |                               | 53          | 1155.46 | 1415.44 |
|                |               |                               | 54          | 1209.26 | 1481.34 |
|                |               |                               | 55          | 1263.07 | 1547.26 |
|                |               |                               | 56          | 1321.41 | 1618.73 |
|                |               |                               | 57          | 1380.32 | 1690.89 |
|                |               |                               | 58          | 1443.19 | 1767.91 |
|                |               |                               | 59          | 1474.34 | 1806.07 |
|                |               |                               | 60          | 1537.21 | 1883.08 |
|                |               |                               | 61          | 1591.58 | 1949.69 |
|                |               |                               | 62          | 1627.27 | 1993.41 |
|                |               |                               | 63          | 1672.01 | 2048.21 |
|                |               |                               | 64 and over | 1699.20 | 2081.52 |
| 33709PA1010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 383.71  | 383.71  |
| 33709PA1010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 417.82  | 417.82  |
|                |               |                               | 16          | 430.86  | 430.86  |
|                |               |                               | 17          | 443.90  | 443.90  |
|                |               |                               | 18          | 457.94  | 457.94  |
|                |               |                               | 19          | 471.99  | 471.99  |
|                |               |                               | 20          | 486.53  | 486.53  |
|                |               |                               | 21          | 501.58  | 514.12  |
|                |               |                               | 22          | 501.58  | 514.12  |
|                |               |                               | 23          | 501.58  | 514.12  |
|                |               |                               | 24          | 501.58  | 514.12  |
|                |               |                               | 25          | 503.59  | 516.18  |
|                |               |                               | 26          | 513.62  | 526.46  |
|                |               |                               | 27          | 525.66  | 538.80  |
|                |               |                               | 28          | 545.22  | 558.85  |
|                |               |                               | 29          | 561.27  | 575.30  |
|                |               |                               | 30          | 569.29  | 583.52  |
|                |               |                               | 31          | 581.33  | 595.86  |
|                |               |                               | 32          | 593.37  | 608.20  |
|                |               |                               | 33          | 600.89  | 615.91  |
|                |               |                               | 34          | 608.92  | 624.14  |
|                |               |                               | 35          | 612.93  | 628.25  |
|                |               |                               | 36          | 616.94  | 632.36  |
|                |               |                               | 37          | 620.96  | 636.48  |
|                |               |                               | 38          | 624.97  | 640.59  |
|                |               |                               | 39          | 632.99  | 648.81  |
|                |               |                               | 40          | 641.02  | 705.12  |
|                |               |                               | 41          | 653.06  | 721.63  |
|                |               |                               | 42          | 664.59  | 739.02  |
|                |               |                               | 43          | 680.64  | 763.00  |
|                |               |                               | 44          | 700.71  | 793.20  |
|                |               |                               | 45          | 724.28  | 829.30  |
|                |               |                               | 46          | 752.37  | 872.75  |
|                |               |                               | 47          | 783.97  | 922.73  |
|                |               |                               | 48          | 820.08  | 980.82  |
|                |               |                               | 49          | 855.70  | 1041.39 |
|                |               |                               | 50          | 895.82  | 1097.38 |
|                |               |                               | 51          | 935.45  | 1145.93 |
|                |               |                               | 52          | 979.08  | 1199.37 |
|                |               |                               | 53          | 1023.22 | 1253.44 |
|                |               |                               | 54          | 1070.87 | 1311.82 |
|                |               |                               | 55          | 1118.52 | 1370.19 |
|                |               |                               | 56          | 1170.19 | 1433.48 |
|                |               |                               | 57          | 1222.35 | 1497.38 |
|                |               |                               | 58          | 1278.03 | 1565.59 |
|                |               |                               | 59          | 1305.61 | 1599.37 |
|                |               |                               | 60          | 1361.29 | 1667.58 |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 33709PA1010002 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 61          | 1409.44 | 1726.56 |
|  | 33709PA1010002 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 62          | 1441.04 | 1765.27 |
|  | 33709PA1010002 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 63          | 1480.66 | 1813.81 |
|  | 33709PA1010002 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 64 and over | 1504.74 | 1843.31 |
|  | 33709PA1010002               | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 383.71  | 383.71  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 15          | 417.82  | 417.82  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 16          | 430.86  | 430.86  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 17          | 443.90  | 443.90  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 18          | 457.94  | 457.94  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 19          | 471.99  | 471.99  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 20          | 486.53  | 486.53  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 21          | 501.58  | 514.12  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 22          | 501.58  | 514.12  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 23          | 501.58  | 514.12  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 24          | 501.58  | 514.12  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 25          | 503.59  | 516.18  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 26          | 513.62  | 526.46  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 27          | 525.66  | 538.80  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 28          | 545.22  | 558.85  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 29          | 561.27  | 575.30  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 30          | 569.29  | 583.52  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 31          | 581.33  | 595.86  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 32          | 593.37  | 608.20  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 33          | 600.89  | 615.91  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 34          | 608.92  | 624.14  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 35          | 612.93  | 628.25  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 36          | 616.94  | 632.36  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 37          | 620.96  | 636.48  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 38          | 624.97  | 640.59  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 39          | 632.99  | 648.81  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 40          | 641.02  | 705.12  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 41          | 653.06  | 721.63  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 42          | 664.59  | 739.02  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 43          | 680.64  | 763.00  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 44          | 700.71  | 793.20  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 45          | 724.28  | 829.30  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 46          | 752.37  | 872.75  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 47          | 783.97  | 922.73  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 48          | 820.08  | 980.82  |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 49          | 855.70  | 1041.39 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 50          | 895.82  | 1097.38 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 51          | 935.45  | 1145.93 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 52          | 979.08  | 1199.37 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 53          | 1023.22 | 1253.44 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 54          | 1070.87 | 1311.82 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 55          | 1118.52 | 1370.19 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 56          | 1170.19 | 1433.48 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 57          | 1222.35 | 1497.38 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 58          | 1278.03 | 1565.59 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 59          | 1305.61 | 1599.37 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 60          | 1361.29 | 1667.58 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 61          | 1409.44 | 1726.56 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 62          | 1441.04 | 1765.27 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 63          | 1480.66 | 1813.81 |
|  | 33709PA1010002 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 64 and over | 1504.74 | 1843.31 |
|  | 33709PA1010002               | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 383.71  | 383.71  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 15          | 417.82  | 417.82  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 16          | 430.86  | 430.86  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 17          | 443.90  | 443.90  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 18          | 457.94  | 457.94  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 19          | 471.99  | 471.99  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 20          | 486.53  | 486.53  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 21          | 501.58  | 514.12  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 22          | 501.58  | 514.12  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 23          | 501.58  | 514.12  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 24          | 501.58  | 514.12  |
|  |                              |               |                               |             |         |         |
|  |                              |               |                               |             |         |         |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 25          | 503.59  | 516.18  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 26          | 513.62  | 526.46  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 27          | 525.66  | 538.80  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 28          | 545.22  | 558.85  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 29          | 561.27  | 575.30  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 30          | 569.29  | 583.52  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 31          | 581.33  | 595.86  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 32          | 593.37  | 608.20  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 33          | 600.89  | 615.91  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 34          | 608.92  | 624.14  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 35          | 612.93  | 628.25  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 36          | 616.94  | 632.36  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 37          | 620.96  | 636.48  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 38          | 624.97  | 640.59  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 39          | 632.99  | 648.81  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 40          | 641.02  | 705.12  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 41          | 653.06  | 721.63  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 42          | 664.59  | 739.02  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 43          | 680.64  | 763.00  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 44          | 700.71  | 793.20  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 45          | 724.28  | 829.30  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 46          | 752.37  | 872.75  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 47          | 783.97  | 922.73  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 48          | 820.08  | 980.82  |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 49          | 855.70  | 1041.39 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 50          | 895.82  | 1097.38 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 51          | 935.45  | 1145.93 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 52          | 979.08  | 1199.37 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 53          | 1023.22 | 1253.44 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 54          | 1070.87 | 1311.82 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 55          | 1118.52 | 1370.19 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 56          | 1170.19 | 1433.48 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 57          | 1222.35 | 1497.38 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 58          | 1278.03 | 1565.59 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 59          | 1305.61 | 1599.37 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 60          | 1361.29 | 1667.58 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 61          | 1409.44 | 1726.56 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 62          | 1441.04 | 1765.27 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 63          | 1480.66 | 1813.81 |
|  | 33709PA1010002 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 64 and over | 1504.74 | 1843.31 |
|  | 33709PA1010003               | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 313.16  | 313.16  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 15          | 341.00  | 341.00  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 16          | 351.64  | 351.64  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 17          | 362.28  | 362.28  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 18          | 373.75  | 373.75  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 19          | 385.21  | 385.21  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 20          | 397.08  | 397.08  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 21          | 409.36  | 419.59  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 22          | 409.36  | 419.59  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 23          | 409.36  | 419.59  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 24          | 409.36  | 419.59  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 25          | 411.00  | 421.28  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 26          | 419.18  | 429.66  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 27          | 429.01  | 439.74  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 28          | 444.97  | 456.09  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 29          | 458.07  | 469.52  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 30          | 464.62  | 476.24  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 31          | 474.45  | 486.31  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 32          | 484.27  | 496.38  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 33          | 490.41  | 502.67  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 34          | 496.96  | 509.38  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 35          | 500.24  | 512.75  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 36          | 503.51  | 516.10  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 37          | 506.79  | 519.46  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 38          | 510.06  | 522.81  |
|  | 33709PA1010003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 39          | 516.61  | 529.53  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 523.16  | 575.48  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 532.99  | 588.95  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 542.40  | 603.15  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 555.50  | 622.72  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 571.88  | 647.37  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 591.12  | 676.83  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 614.04  | 712.29  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 639.83  | 753.08  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 669.30  | 800.48  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 698.37  | 849.92  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 731.12  | 895.62  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 763.46  | 935.24  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 799.07  | 978.86  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 835.09  | 1022.99 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 873.98  | 1070.63 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 912.87  | 1118.27 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 955.04  | 1169.92 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 997.61  | 1222.07 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1043.05 | 1277.74 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1065.56 | 1305.31 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1111.00 | 1360.98 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1150.30 | 1409.12 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1176.09 | 1440.71 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1208.43 | 1480.33 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1228.08 | 1504.40 |
| 33709PA1010003 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 313.16  | 313.16  |
| 33709PA1010003 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 341.00  | 341.00  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 351.64  | 351.64  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 362.28  | 362.28  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 373.75  | 373.75  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 385.21  | 385.21  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 397.08  | 397.08  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 409.36  | 419.59  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 409.36  | 419.59  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 409.36  | 419.59  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 409.36  | 419.59  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 411.00  | 421.28  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 419.18  | 429.66  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 429.01  | 439.74  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 444.97  | 456.09  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 458.07  | 469.52  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 464.62  | 476.24  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 474.45  | 486.31  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 484.27  | 496.38  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 490.41  | 502.67  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 496.96  | 509.38  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 500.24  | 512.75  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 503.51  | 516.10  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 506.79  | 519.46  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 510.06  | 522.81  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 516.61  | 529.53  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 523.16  | 575.48  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 532.99  | 588.95  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 542.40  | 603.15  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 555.50  | 622.72  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 571.88  | 647.37  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 591.12  | 676.83  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 614.04  | 712.29  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 639.83  | 753.08  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 669.30  | 800.48  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 698.37  | 849.92  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 731.12  | 895.62  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 763.46  | 935.24  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 799.07  | 978.86  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 835.09  | 1022.99 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 873.98  | 1070.63 |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1010003 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 912.87  | 1118.27 |
|                |               |                               | 56          | 955.04  | 1169.92 |
|                |               |                               | 57          | 997.61  | 1222.07 |
|                |               |                               | 58          | 1043.05 | 1277.74 |
|                |               |                               | 59          | 1065.56 | 1305.31 |
|                |               |                               | 60          | 1111.00 | 1360.98 |
|                |               |                               | 61          | 1150.30 | 1409.12 |
|                |               |                               | 62          | 1176.09 | 1440.71 |
|                |               |                               | 63          | 1208.43 | 1480.33 |
|                |               |                               | 64 and over | 1228.08 | 1504.40 |
| 33709PA1010003 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 313.16  | 313.16  |
| 33709PA1010003 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 341.00  | 341.00  |
|                |               |                               | 16          | 351.64  | 351.64  |
|                |               |                               | 17          | 362.28  | 362.28  |
|                |               |                               | 18          | 373.75  | 373.75  |
|                |               |                               | 19          | 385.21  | 385.21  |
|                |               |                               | 20          | 397.08  | 397.08  |
|                |               |                               | 21          | 409.36  | 419.59  |
|                |               |                               | 22          | 409.36  | 419.59  |
|                |               |                               | 23          | 409.36  | 419.59  |
|                |               |                               | 24          | 409.36  | 419.59  |
|                |               |                               | 25          | 411.00  | 421.28  |
|                |               |                               | 26          | 419.18  | 429.66  |
|                |               |                               | 27          | 429.01  | 439.74  |
|                |               |                               | 28          | 444.97  | 456.09  |
|                |               |                               | 29          | 458.07  | 469.52  |
|                |               |                               | 30          | 464.62  | 476.24  |
|                |               |                               | 31          | 474.45  | 486.31  |
|                |               |                               | 32          | 484.27  | 496.38  |
|                |               |                               | 33          | 490.41  | 502.67  |
|                |               |                               | 34          | 496.96  | 509.38  |
|                |               |                               | 35          | 500.24  | 512.75  |
|                |               |                               | 36          | 503.51  | 516.10  |
|                |               |                               | 37          | 506.79  | 519.46  |
|                |               |                               | 38          | 510.06  | 522.81  |
|                |               |                               | 39          | 516.61  | 529.53  |
|                |               |                               | 40          | 523.16  | 575.48  |
|                |               |                               | 41          | 532.99  | 588.95  |
|                |               |                               | 42          | 542.40  | 603.15  |
|                |               |                               | 43          | 555.50  | 622.72  |
|                |               |                               | 44          | 571.88  | 647.37  |
|                |               |                               | 45          | 591.12  | 676.83  |
|                |               |                               | 46          | 614.04  | 712.29  |
|                |               |                               | 47          | 639.83  | 753.08  |
|                |               |                               | 48          | 669.30  | 800.48  |
|                |               |                               | 49          | 698.37  | 849.92  |
|                |               |                               | 50          | 731.12  | 895.62  |
|                |               |                               | 51          | 763.46  | 935.24  |
|                |               |                               | 52          | 799.07  | 978.86  |
|                |               |                               | 53          | 835.09  | 1022.99 |
|                |               |                               | 54          | 873.98  | 1070.63 |
|                |               |                               | 55          | 912.87  | 1118.27 |
|                |               |                               | 56          | 955.04  | 1169.92 |
|                |               |                               | 57          | 997.61  | 1222.07 |
|                |               |                               | 58          | 1043.05 | 1277.74 |
|                |               |                               | 59          | 1065.56 | 1305.31 |
|                |               |                               | 60          | 1111.00 | 1360.98 |
|                |               |                               | 61          | 1150.30 | 1409.12 |
|                |               |                               | 62          | 1176.09 | 1440.71 |
|                |               |                               | 63          | 1208.43 | 1480.33 |
|                |               |                               | 64 and over | 1228.08 | 1504.40 |
| 33709PA1000007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 317.03  | 317.03  |
| 33709PA1000007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 345.21  | 345.21  |
|                |               |                               | 16          | 355.99  | 355.99  |
|                |               |                               | 17          | 366.76  | 366.76  |
|                |               |                               | 18          | 378.37  | 378.37  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1000007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 389.97  | 389.97  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 401.99  | 401.99  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 414.42  | 424.78  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 22          | 414.42  | 424.78  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 23          | 414.42  | 424.78  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 24          | 414.42  | 424.78  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 25          | 416.08  | 426.48  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 26          | 424.37  | 434.98  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 27          | 434.31  | 445.17  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 28          | 450.47  | 461.73  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 29          | 463.74  | 475.33  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 30          | 470.37  | 482.13  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 31          | 480.31  | 492.32  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 32          | 490.26  | 502.52  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 33          | 496.48  | 508.89  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 34          | 503.11  | 515.69  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 35          | 506.42  | 519.08  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 36          | 509.74  | 522.48  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 37          | 513.05  | 525.88  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 38          | 516.37  | 529.28  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 39          | 523.00  | 536.08  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 40          | 529.63  | 582.59  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 41          | 539.57  | 596.22  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 42          | 549.11  | 610.61  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 562.37  | 630.42  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 578.94  | 655.36  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 598.42  | 685.19  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 621.63  | 721.09  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 647.74  | 762.39  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 677.58  | 810.39  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 707.00  | 860.42  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 740.15  | 906.68  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 772.89  | 946.79  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 808.95  | 990.96  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 845.42  | 1035.64 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 884.79  | 1083.87 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 924.16  | 1132.10 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 966.84  | 1184.38 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 1009.94 | 1237.18 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 1055.94 | 1293.53 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 1078.74 | 1321.46 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 1124.74 | 1377.81 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1164.52 | 1426.54 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1190.63 | 1458.52 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1223.37 | 1498.63 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1243.26 | 1522.99 |
| 33709PA1000007 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 317.03  | 317.03  |
| 33709PA1000007 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 345.21  | 345.21  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 355.99  | 355.99  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 366.76  | 366.76  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 378.37  | 378.37  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 389.97  | 389.97  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 401.99  | 401.99  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 414.42  | 424.78  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 414.42  | 424.78  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 414.42  | 424.78  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 414.42  | 424.78  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 416.08  | 426.48  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 424.37  | 434.98  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 434.31  | 445.17  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 450.47  | 461.73  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 463.74  | 475.33  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 470.37  | 482.13  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 480.31  | 492.32  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 490.26  | 502.52  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 496.48  | 508.89  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1000007 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 503.11  | 515.69  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 506.42  | 519.08  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 509.74  | 522.48  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 513.05  | 525.88  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 516.37  | 529.28  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 523.00  | 536.08  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 529.63  | 582.59  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 539.57  | 596.22  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 549.11  | 610.61  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 562.37  | 630.42  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 578.94  | 655.36  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 598.42  | 685.19  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 621.63  | 721.09  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 647.74  | 762.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 677.58  | 810.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 707.00  | 860.42  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 740.15  | 906.68  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 772.89  | 946.79  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 808.95  | 990.96  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 845.42  | 1035.64 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 884.79  | 1083.87 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 924.16  | 1132.10 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 966.84  | 1184.38 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 1009.94 | 1237.18 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 1055.94 | 1293.53 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1078.74 | 1321.46 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1124.74 | 1377.81 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1164.52 | 1426.54 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1190.63 | 1458.52 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1223.37 | 1498.63 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1243.26 | 1522.99 |
| 33709PA1000007 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 317.03  | 317.03  |
| 33709PA1000007 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 345.21  | 345.21  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 355.99  | 355.99  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 366.76  | 366.76  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 378.37  | 378.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 389.97  | 389.97  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 401.99  | 401.99  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 414.42  | 424.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 414.42  | 424.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 414.42  | 424.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 414.42  | 424.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 416.08  | 426.48  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 424.37  | 434.98  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 434.31  | 445.17  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 450.47  | 461.73  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 463.74  | 475.33  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 470.37  | 482.13  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 480.31  | 492.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 490.26  | 502.52  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 496.48  | 508.89  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 503.11  | 515.69  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 506.42  | 519.08  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 509.74  | 522.48  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 513.05  | 525.88  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 516.37  | 529.28  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 523.00  | 536.08  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 529.63  | 582.59  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 539.57  | 596.22  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 549.11  | 610.61  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 562.37  | 630.42  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 578.94  | 655.36  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 598.42  | 685.19  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 621.63  | 721.09  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 647.74  | 762.39  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 677.58  | 810.39  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1000007 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 707.00  | 860.42  |
|                |               |                               | 50          | 740.15  | 906.68  |
|                |               |                               | 51          | 772.89  | 946.79  |
|                |               |                               | 52          | 808.95  | 990.96  |
|                |               |                               | 53          | 845.42  | 1035.64 |
|                |               |                               | 54          | 884.79  | 1083.87 |
|                |               |                               | 55          | 924.16  | 1132.10 |
|                |               |                               | 56          | 966.84  | 1184.38 |
|                |               |                               | 57          | 1009.94 | 1237.18 |
|                |               |                               | 58          | 1055.94 | 1293.53 |
|                |               |                               | 59          | 1078.74 | 1321.46 |
|                |               |                               | 60          | 1124.74 | 1377.81 |
|                |               |                               | 61          | 1164.52 | 1426.54 |
|                |               |                               | 62          | 1190.63 | 1458.52 |
|                |               |                               | 63          | 1223.37 | 1498.63 |
|                |               |                               | 64 and over | 1243.26 | 1522.99 |
| 33709PA1140003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 333.01  | 333.01  |
| 33709PA1140003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 362.61  | 362.61  |
|                |               |                               | 16          | 373.93  | 373.93  |
|                |               |                               | 17          | 385.25  | 385.25  |
|                |               |                               | 18          | 397.44  | 397.44  |
|                |               |                               | 19          | 409.63  | 409.63  |
|                |               |                               | 20          | 422.25  | 422.25  |
|                |               |                               | 21          | 435.31  | 446.19  |
|                |               |                               | 22          | 435.31  | 446.19  |
|                |               |                               | 23          | 435.31  | 446.19  |
|                |               |                               | 24          | 435.31  | 446.19  |
|                |               |                               | 25          | 437.05  | 447.98  |
|                |               |                               | 26          | 445.76  | 456.90  |
|                |               |                               | 27          | 456.20  | 467.61  |
|                |               |                               | 28          | 473.18  | 485.01  |
|                |               |                               | 29          | 487.11  | 499.29  |
|                |               |                               | 30          | 494.08  | 506.43  |
|                |               |                               | 31          | 504.52  | 517.13  |
|                |               |                               | 32          | 514.97  | 527.84  |
|                |               |                               | 33          | 521.50  | 534.54  |
|                |               |                               | 34          | 528.47  | 541.68  |
|                |               |                               | 35          | 531.95  | 545.25  |
|                |               |                               | 36          | 535.43  | 548.82  |
|                |               |                               | 37          | 538.91  | 552.38  |
|                |               |                               | 38          | 542.40  | 555.96  |
|                |               |                               | 39          | 549.36  | 563.09  |
|                |               |                               | 40          | 556.33  | 611.96  |
|                |               |                               | 41          | 566.77  | 626.28  |
|                |               |                               | 42          | 576.79  | 641.39  |
|                |               |                               | 43          | 590.72  | 662.20  |
|                |               |                               | 44          | 608.13  | 688.40  |
|                |               |                               | 45          | 628.59  | 719.74  |
|                |               |                               | 46          | 652.97  | 757.45  |
|                |               |                               | 47          | 680.39  | 800.82  |
|                |               |                               | 48          | 711.73  | 851.23  |
|                |               |                               | 49          | 742.64  | 903.79  |
|                |               |                               | 50          | 777.46  | 952.39  |
|                |               |                               | 51          | 811.85  | 994.52  |
|                |               |                               | 52          | 849.73  | 1040.92 |
|                |               |                               | 53          | 888.03  | 1087.84 |
|                |               |                               | 54          | 929.39  | 1138.50 |
|                |               |                               | 55          | 970.74  | 1189.16 |
|                |               |                               | 56          | 1015.58 | 1244.09 |
|                |               |                               | 57          | 1060.85 | 1299.54 |
|                |               |                               | 58          | 1109.17 | 1358.73 |
|                |               |                               | 59          | 1133.11 | 1388.06 |
|                |               |                               | 60          | 1181.43 | 1447.25 |
|                |               |                               | 61          | 1223.22 | 1498.44 |
|                |               |                               | 62          | 1250.65 | 1532.05 |
|                |               |                               | 63          | 1285.04 | 1574.17 |

|                              |               |                               |             |         |         |
|------------------------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1140003 Rating Area 6 |               | Tobacco User/Non-Tobacco User | 64 and over | 1305.93 | 1599.76 |
| 33709PA1140003               | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 333.01  | 333.01  |
| 33709PA1140003               | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 362.61  | 362.61  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 373.93  | 373.93  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 385.25  | 385.25  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 397.44  | 397.44  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 409.63  | 409.63  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 422.25  | 422.25  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 435.31  | 446.19  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 435.31  | 446.19  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 435.31  | 446.19  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 435.31  | 446.19  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 437.05  | 447.98  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 445.76  | 456.90  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 456.20  | 467.61  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 473.18  | 485.01  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 487.11  | 499.29  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 494.08  | 506.43  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 504.52  | 517.13  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 514.97  | 527.84  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 521.50  | 534.54  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 528.47  | 541.68  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 531.95  | 545.25  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 535.43  | 548.82  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 538.91  | 552.38  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 542.40  | 555.96  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 549.36  | 563.09  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 556.33  | 611.96  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 566.77  | 626.28  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 576.79  | 641.39  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 590.72  | 662.20  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 608.13  | 688.40  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 628.59  | 719.74  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 652.97  | 757.45  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 680.39  | 800.82  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 711.73  | 851.23  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 742.64  | 903.79  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 777.46  | 952.39  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 811.85  | 994.52  |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 849.73  | 1040.92 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 888.03  | 1087.84 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 929.39  | 1138.50 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 970.74  | 1189.16 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 1015.58 | 1244.09 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 1060.85 | 1299.54 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 1109.17 | 1358.73 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1133.11 | 1388.06 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1181.43 | 1447.25 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1223.22 | 1498.44 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1250.65 | 1532.05 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1285.04 | 1574.17 |
|                              | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1305.93 | 1599.76 |
| 33709PA1140003               | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 333.01  | 333.01  |
| 33709PA1140003               | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 362.61  | 362.61  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 373.93  | 373.93  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 385.25  | 385.25  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 397.44  | 397.44  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 409.63  | 409.63  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 422.25  | 422.25  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 435.31  | 446.19  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 435.31  | 446.19  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 435.31  | 446.19  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 435.31  | 446.19  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 437.05  | 447.98  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 445.76  | 456.90  |
|                              | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 456.20  | 467.61  |

|                |               |  |                               |             |         |         |
|----------------|---------------|--|-------------------------------|-------------|---------|---------|
| 33709PA1140003 | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 28          | 473.18  | 485.01  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 29          | 487.11  | 499.29  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 30          | 494.08  | 506.43  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 31          | 504.52  | 517.13  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 32          | 514.97  | 527.84  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 33          | 521.50  | 534.54  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 34          | 528.47  | 541.68  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 35          | 531.95  | 545.25  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 36          | 535.43  | 548.82  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 37          | 538.91  | 552.38  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 38          | 542.40  | 555.96  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 39          | 549.36  | 563.09  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 40          | 556.33  | 611.96  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 41          | 566.77  | 626.28  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 42          | 576.79  | 641.39  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 43          | 590.72  | 662.20  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 44          | 608.13  | 688.40  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 45          | 628.59  | 719.74  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 46          | 652.97  | 757.45  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 47          | 680.39  | 800.82  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 48          | 711.73  | 851.23  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 49          | 742.64  | 903.79  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 50          | 777.46  | 952.39  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 51          | 811.85  | 994.52  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 52          | 849.73  | 1040.92 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 53          | 888.03  | 1087.84 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 54          | 929.39  | 1138.50 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 55          | 970.74  | 1189.16 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 56          | 1015.58 | 1244.09 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 57          | 1060.85 | 1299.54 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 58          | 1109.17 | 1358.73 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 59          | 1133.11 | 1388.06 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 60          | 1181.43 | 1447.25 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 61          | 1223.22 | 1498.44 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 62          | 1250.65 | 1532.05 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 63          | 1285.04 | 1574.17 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 64 and over | 1305.93 | 1599.76 |
| 33709PA1000002 | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 0-14        | 277.97  | 277.97  |
| 33709PA1000002 | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 15          | 302.68  | 302.68  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 16          | 312.13  | 312.13  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 17          | 321.57  | 321.57  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 18          | 331.75  | 331.75  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 19          | 341.92  | 341.92  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 20          | 352.46  | 352.46  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 21          | 363.36  | 372.44  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 22          | 363.36  | 372.44  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 23          | 363.36  | 372.44  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 24          | 363.36  | 372.44  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 25          | 364.81  | 373.93  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 26          | 372.08  | 381.38  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 27          | 380.80  | 390.32  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 28          | 394.97  | 404.84  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 29          | 406.60  | 416.77  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 30          | 412.41  | 422.72  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 31          | 421.13  | 431.66  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 32          | 429.85  | 440.60  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 33          | 435.31  | 446.19  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 34          | 441.12  | 452.15  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 35          | 444.03  | 455.13  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 36          | 446.93  | 458.10  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 37          | 449.84  | 461.09  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 38          | 452.75  | 464.07  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 39          | 458.56  | 470.02  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 40          | 464.37  | 510.81  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 41          | 473.09  | 522.76  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 42          | 481.45  | 535.37  |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1000002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43          | 493.08  | 552.74  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 44          | 507.61  | 574.61  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 45          | 524.69  | 600.77  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 545.04  | 632.25  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 567.93  | 668.45  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 594.09  | 710.53  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 619.89  | 754.41  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 648.96  | 794.98  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 677.67  | 830.15  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 709.28  | 868.87  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 741.25  | 908.03  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 775.77  | 950.32  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 810.29  | 992.61  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 847.72  | 1038.46 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 885.51  | 1084.75 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 925.84  | 1134.15 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 945.83  | 1158.64 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 986.16  | 1208.05 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 1021.04 | 1250.77 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 1043.93 | 1278.81 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 1072.64 | 1313.98 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1090.08 | 1335.35 |
| 33709PA1000002 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 277.97  | 277.97  |
| 33709PA1000002 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 302.68  | 302.68  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 312.13  | 312.13  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 321.57  | 321.57  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 331.75  | 331.75  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 341.92  | 341.92  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 352.46  | 352.46  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 363.36  | 372.44  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 363.36  | 372.44  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 363.36  | 372.44  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 363.36  | 372.44  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 364.81  | 373.93  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 372.08  | 381.38  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 380.80  | 390.32  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 394.97  | 404.84  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 406.60  | 416.77  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 412.41  | 422.72  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 421.13  | 431.66  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 429.85  | 440.60  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 435.31  | 446.19  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 441.12  | 452.15  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 444.03  | 455.13  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 446.93  | 458.10  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 449.84  | 461.09  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 452.75  | 464.07  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 458.56  | 470.02  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 464.37  | 510.81  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 473.09  | 522.76  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 481.45  | 535.37  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 493.08  | 552.74  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 507.61  | 574.61  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 524.69  | 600.77  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 545.04  | 632.25  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 567.93  | 668.45  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 594.09  | 710.53  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 619.89  | 754.41  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 648.96  | 794.98  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 677.67  | 830.15  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 709.28  | 868.87  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 741.25  | 908.03  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 775.77  | 950.32  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 810.29  | 992.61  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 847.72  | 1038.46 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 885.51  | 1084.75 |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1000002 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 925.84  | 1134.15 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 945.83  | 1158.64 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 986.16  | 1208.05 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1021.04 | 1250.77 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1043.93 | 1278.81 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1072.64 | 1313.98 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1090.08 | 1335.35 |
| 33709PA1000002 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 277.97  | 277.97  |
| 33709PA1000002 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 302.68  | 302.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 312.13  | 312.13  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 321.57  | 321.57  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 331.75  | 331.75  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 341.92  | 341.92  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 352.46  | 352.46  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 363.36  | 372.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 363.36  | 372.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 363.36  | 372.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 363.36  | 372.44  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 364.81  | 373.93  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 372.08  | 381.38  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 380.80  | 390.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 394.97  | 404.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 406.60  | 416.77  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 412.41  | 422.72  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 421.13  | 431.66  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 429.85  | 440.60  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 435.31  | 446.19  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 441.12  | 452.15  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 444.03  | 455.13  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 446.93  | 458.10  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 449.84  | 461.09  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 452.75  | 464.07  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 458.56  | 470.02  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 464.37  | 510.81  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 473.09  | 522.76  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 481.45  | 535.37  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 493.08  | 552.74  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 507.61  | 574.61  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 524.69  | 600.77  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 545.04  | 632.25  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 567.93  | 668.45  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 594.09  | 710.53  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 619.89  | 754.41  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 648.96  | 794.98  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 677.67  | 830.15  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 52          | 709.28  | 868.87  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 53          | 741.25  | 908.03  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 54          | 775.77  | 950.32  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 55          | 810.29  | 992.61  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 56          | 847.72  | 1038.46 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 57          | 885.51  | 1084.75 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 58          | 925.84  | 1134.15 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 59          | 945.83  | 1158.64 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 60          | 986.16  | 1208.05 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 61          | 1021.04 | 1250.77 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 62          | 1043.93 | 1278.81 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 63          | 1072.64 | 1313.98 |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1090.08 | 1335.35 |
| 33709PA1140001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14        | 293.95  | 293.95  |
| 33709PA1140001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15          | 320.08  | 320.08  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 16          | 330.07  | 330.07  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 17          | 340.06  | 340.06  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 18          | 350.82  | 350.82  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 19          | 361.58  | 361.58  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 20          | 372.72  | 372.72  |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 21          | 384.25  | 393.86  |

|                |                |                               |                               |         |         |        |
|----------------|----------------|-------------------------------|-------------------------------|---------|---------|--------|
| 33709PA1140001 | Rating Area 6  | Tobacco User/Non-Tobacco User | 22                            | 384.25  | 393.86  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 23                            | 384.25  | 393.86  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 24                            | 384.25  | 393.86  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 25                            | 385.79  | 395.43  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 26                            | 393.47  | 403.31  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 27                            | 402.69  | 412.76  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 28                            | 417.68  | 428.12  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 29                            | 429.98  | 440.73  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 30                            | 436.12  | 447.02  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 31                            | 445.35  | 456.48  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 32                            | 454.57  | 465.93  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 33                            | 460.33  | 471.84  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 34                            | 466.48  | 478.14  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 35                            | 469.55  | 481.29  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 36                            | 472.63  | 484.45  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 37                            | 475.70  | 487.59  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 38                            | 478.78  | 490.75  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 39                            | 484.92  | 497.04  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 40                            | 491.07  | 540.18  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 41                            | 500.29  | 552.82  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 42                            | 509.13  | 566.15  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 43                            | 521.43  | 584.52  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 44                            | 536.80  | 607.66  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 45                            | 554.86  | 635.31  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 46                            | 576.38  | 668.60  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 47                            | 600.58  | 706.88  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 48                            | 628.25  | 751.39  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 49                            | 655.53  | 797.78  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 50                            | 686.27  | 840.68  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 51                            | 716.63  | 877.87  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 52                            | 750.06  | 918.82  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 53                            | 783.87  | 960.24  |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 54                            | 820.37  | 1004.95 |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 55                            | 856.88  | 1049.68 |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 56                            | 896.46  | 1098.16 |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 57                            | 936.42  | 1147.11 |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 58                            | 979.07  | 1199.36 |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 59                            | 1000.20 | 1225.25 |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 60                            | 1042.85 | 1277.49 |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 61                            | 1079.74 | 1322.68 |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 62                            | 1103.95 | 1352.34 |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 63                            | 1134.31 | 1389.53 |        |
|                | Rating Area 6  | Tobacco User/Non-Tobacco User | 64 and over                   | 1152.75 | 1412.12 |        |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 0-14    | 293.95  | 293.95 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 15      | 320.08  | 320.08 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 16      | 330.07  | 330.07 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 17      | 340.06  | 340.06 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 18      | 350.82  | 350.82 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 19      | 361.58  | 361.58 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 20      | 372.72  | 372.72 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 21      | 384.25  | 393.86 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 22      | 384.25  | 393.86 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 23      | 384.25  | 393.86 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 24      | 384.25  | 393.86 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 25      | 385.79  | 395.43 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 26      | 393.47  | 403.31 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 27      | 402.69  | 412.76 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 28      | 417.68  | 428.12 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 29      | 429.98  | 440.73 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 30      | 436.12  | 447.02 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 31      | 445.35  | 456.48 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 32      | 454.57  | 465.93 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 33      | 460.33  | 471.84 |
|                | 33709PA1140001 | Rating Area 7                 | Tobacco User/Non-Tobacco User | 34      | 466.48  | 478.14 |
| 33709PA1140001 | Rating Area 7  | Tobacco User/Non-Tobacco User | 35                            | 469.55  | 481.29  |        |
| 33709PA1140001 | Rating Area 7  | Tobacco User/Non-Tobacco User | 36                            | 472.63  | 484.45  |        |

|                |               |                               |             |         |         |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33709PA1140001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 475.70  | 487.59  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 478.78  | 490.75  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 484.92  | 497.04  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 491.07  | 540.18  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 500.29  | 552.82  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 509.13  | 566.15  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 521.43  | 584.52  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 536.80  | 607.66  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 554.86  | 635.31  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 576.38  | 668.60  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 600.58  | 706.88  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 628.25  | 751.39  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 655.53  | 797.78  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 686.27  | 840.68  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 716.63  | 877.87  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 750.06  | 918.82  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 783.87  | 960.24  |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 820.37  | 1004.95 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 856.88  | 1049.68 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 896.46  | 1098.16 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 936.42  | 1147.11 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 979.07  | 1199.36 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 1000.20 | 1225.25 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 1042.85 | 1277.49 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 61          | 1079.74 | 1322.68 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 62          | 1103.95 | 1352.34 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 63          | 1134.31 | 1389.53 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1152.75 | 1412.12 |
| 33709PA1140001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 293.95  | 293.95  |
| 33709PA1140001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15          | 320.08  | 320.08  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 16          | 330.07  | 330.07  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 17          | 340.06  | 340.06  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 18          | 350.82  | 350.82  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 19          | 361.58  | 361.58  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 20          | 372.72  | 372.72  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 21          | 384.25  | 393.86  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 22          | 384.25  | 393.86  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 23          | 384.25  | 393.86  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 24          | 384.25  | 393.86  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 25          | 385.79  | 395.43  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 26          | 393.47  | 403.31  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 27          | 402.69  | 412.76  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 28          | 417.68  | 428.12  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 29          | 429.98  | 440.73  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 30          | 436.12  | 447.02  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 31          | 445.35  | 456.48  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 32          | 454.57  | 465.93  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 33          | 460.33  | 471.84  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 34          | 466.48  | 478.14  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 35          | 469.55  | 481.29  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 36          | 472.63  | 484.45  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 37          | 475.70  | 487.59  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 38          | 478.78  | 490.75  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 39          | 484.92  | 497.04  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 40          | 491.07  | 540.18  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 41          | 500.29  | 552.82  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 42          | 509.13  | 566.15  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 43          | 521.43  | 584.52  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 44          | 536.80  | 607.66  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 45          | 554.86  | 635.31  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 46          | 576.38  | 668.60  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 47          | 600.58  | 706.88  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 48          | 628.25  | 751.39  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 49          | 655.53  | 797.78  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 50          | 686.27  | 840.68  |
|                | Rating Area 9 | Tobacco User/Non-Tobacco User | 51          | 716.63  | 877.87  |

|                              |               |  |                               |             |         |         |
|------------------------------|---------------|--|-------------------------------|-------------|---------|---------|
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 52          | 750.06  | 918.82  |
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 53          | 783.87  | 960.24  |
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 54          | 820.37  | 1004.95 |
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 55          | 856.88  | 1049.68 |
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 56          | 896.46  | 1098.16 |
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 57          | 936.42  | 1147.11 |
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 58          | 979.07  | 1199.36 |
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 59          | 1000.20 | 1225.25 |
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 60          | 1042.85 | 1277.49 |
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 61          | 1079.74 | 1322.68 |
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 62          | 1103.95 | 1352.34 |
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 63          | 1134.31 | 1389.53 |
| 33709PA1140001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 64 and over | 1152.75 | 1412.12 |
| 33709PA1010001               | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 0-14        | 281.06  | 281.06  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 15          | 306.04  | 306.04  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 16          | 315.60  | 315.60  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 17          | 325.15  | 325.15  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 18          | 335.44  | 335.44  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 19          | 345.72  | 345.72  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 20          | 356.38  | 356.38  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 21          | 367.40  | 376.59  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 22          | 367.40  | 376.59  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 23          | 367.40  | 376.59  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 24          | 367.40  | 376.59  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 25          | 368.87  | 378.09  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 26          | 376.22  | 385.63  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 27          | 385.04  | 394.67  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 28          | 399.36  | 409.34  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 29          | 411.12  | 421.40  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 30          | 417.00  | 427.43  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 31          | 425.82  | 436.47  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 32          | 434.63  | 445.50  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 33          | 440.15  | 451.15  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 34          | 446.02  | 457.17  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 35          | 448.96  | 460.18  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 36          | 451.90  | 463.20  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 37          | 454.84  | 466.21  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 38          | 457.78  | 469.22  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 39          | 463.66  | 475.25  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 40          | 469.54  | 516.49  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 41          | 478.35  | 528.58  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 42          | 486.81  | 541.33  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 43          | 498.56  | 558.89  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 44          | 513.26  | 581.01  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 45          | 530.53  | 607.46  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 46          | 551.10  | 639.28  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 47          | 574.25  | 675.89  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 48          | 600.70  | 718.44  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 49          | 626.78  | 762.79  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 50          | 656.18  | 803.82  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 51          | 685.20  | 839.37  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 52          | 717.16  | 878.52  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 53          | 749.50  | 918.14  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 54          | 784.40  | 960.89  |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 55          | 819.30  | 1003.64 |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 56          | 857.14  | 1050.00 |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 57          | 895.35  | 1096.80 |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 58          | 936.14  | 1146.77 |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 59          | 956.34  | 1171.52 |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 60          | 997.12  | 1221.47 |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 61          | 1032.39 | 1264.68 |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 62          | 1055.54 | 1293.04 |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 63          | 1084.56 | 1328.59 |
| 33709PA1010001 Rating Area 6 |               |  | Tobacco User/Non-Tobacco User | 64 and over | 1102.20 | 1350.20 |
| 33709PA1010001               | Rating Area 7 |  | Tobacco User/Non-Tobacco User | 0-14        | 281.06  | 281.06  |
| 33709PA1010001 Rating Area 7 |               |  | Tobacco User/Non-Tobacco User | 15          | 306.04  | 306.04  |

|  |                              |               |                               |             |         |         |
|--|------------------------------|---------------|-------------------------------|-------------|---------|---------|
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 16          | 315.60  | 315.60  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 17          | 325.15  | 325.15  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 18          | 335.44  | 335.44  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 19          | 345.72  | 345.72  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 20          | 356.38  | 356.38  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 21          | 367.40  | 376.59  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 22          | 367.40  | 376.59  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 23          | 367.40  | 376.59  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 24          | 367.40  | 376.59  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 25          | 368.87  | 378.09  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 26          | 376.22  | 385.63  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 27          | 385.04  | 394.67  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 28          | 399.36  | 409.34  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 29          | 411.12  | 421.40  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 30          | 417.00  | 427.43  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 31          | 425.82  | 436.47  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 32          | 434.63  | 445.50  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 33          | 440.15  | 451.15  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 34          | 446.02  | 457.17  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 35          | 448.96  | 460.18  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 36          | 451.90  | 463.20  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 37          | 454.84  | 466.21  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 38          | 457.78  | 469.22  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 39          | 463.66  | 475.25  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 40          | 469.54  | 516.49  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 41          | 478.35  | 528.58  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 42          | 486.81  | 541.33  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 43          | 498.56  | 558.89  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 44          | 513.26  | 581.01  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 45          | 530.53  | 607.46  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 46          | 551.10  | 639.28  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 47          | 574.25  | 675.89  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 48          | 600.70  | 718.44  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 49          | 626.78  | 762.79  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 50          | 656.18  | 803.82  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 51          | 685.20  | 839.37  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 52          | 717.16  | 878.52  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 53          | 749.50  | 918.14  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 54          | 784.40  | 960.89  |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 55          | 819.30  | 1003.64 |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 56          | 857.14  | 1050.00 |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 57          | 895.35  | 1096.80 |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 58          | 936.14  | 1146.77 |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 59          | 956.34  | 1171.52 |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 60          | 997.12  | 1221.47 |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 61          | 1032.39 | 1264.68 |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 62          | 1055.54 | 1293.04 |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 63          | 1084.56 | 1328.59 |
|  | 33709PA1010001 Rating Area 7 |               | Tobacco User/Non-Tobacco User | 64 and over | 1102.20 | 1350.20 |
|  | 33709PA1010001               | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14        | 281.06  | 281.06  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 15          | 306.04  | 306.04  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 16          | 315.60  | 315.60  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 17          | 325.15  | 325.15  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 18          | 335.44  | 335.44  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 19          | 345.72  | 345.72  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 20          | 356.38  | 356.38  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 21          | 367.40  | 376.59  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 22          | 367.40  | 376.59  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 23          | 367.40  | 376.59  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 24          | 367.40  | 376.59  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 25          | 368.87  | 378.09  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 26          | 376.22  | 385.63  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 27          | 385.04  | 394.67  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 28          | 399.36  | 409.34  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 29          | 411.12  | 421.40  |
|  | 33709PA1010001 Rating Area 9 |               | Tobacco User/Non-Tobacco User | 30          | 417.00  | 427.43  |

|                |               |  |                               |             |         |         |
|----------------|---------------|--|-------------------------------|-------------|---------|---------|
| 33709PA1010001 | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 31          | 425.82  | 436.47  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 32          | 434.63  | 445.50  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 33          | 440.15  | 451.15  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 34          | 446.02  | 457.17  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 35          | 448.96  | 460.18  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 36          | 451.90  | 463.20  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 37          | 454.84  | 466.21  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 38          | 457.78  | 469.22  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 39          | 463.66  | 475.25  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 40          | 469.54  | 516.49  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 41          | 478.35  | 528.58  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 42          | 486.81  | 541.33  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 43          | 498.56  | 558.89  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 44          | 513.26  | 581.01  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 45          | 530.53  | 607.46  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 46          | 551.10  | 639.28  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 47          | 574.25  | 675.89  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 48          | 600.70  | 718.44  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 49          | 626.78  | 762.79  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 50          | 656.18  | 803.82  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 51          | 685.20  | 839.37  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 52          | 717.16  | 878.52  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 53          | 749.50  | 918.14  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 54          | 784.40  | 960.89  |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 55          | 819.30  | 1003.64 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 56          | 857.14  | 1050.00 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 57          | 895.35  | 1096.80 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 58          | 936.14  | 1146.77 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 59          | 956.34  | 1171.52 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 60          | 997.12  | 1221.47 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 61          | 1032.39 | 1264.68 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 62          | 1055.54 | 1293.04 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 63          | 1084.56 | 1328.59 |
|                | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 64 and over | 1102.20 | 1350.20 |
| 33709PA1020001 | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 0-14        | 201.79  | 201.79  |
| 33709PA1020001 | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 15          | 219.73  | 219.73  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 16          | 226.59  | 226.59  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 17          | 233.45  | 233.45  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 18          | 240.83  | 240.83  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 19          | 248.22  | 248.22  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 20          | 255.87  | 255.87  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 21          | 263.78  | 270.37  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 22          | 263.78  | 270.37  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 23          | 263.78  | 270.37  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 24          | 263.78  | 270.37  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 25          | 264.84  | 271.46  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 26          | 270.11  | 276.86  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 27          | 276.44  | 283.35  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 28          | 286.73  | 293.90  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 29          | 295.17  | 302.55  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 30          | 299.39  | 306.87  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 31          | 305.72  | 313.36  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 32          | 312.05  | 319.85  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 33          | 316.01  | 323.91  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 34          | 320.23  | 328.24  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 35          | 322.34  | 330.40  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 36          | 324.45  | 332.56  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 37          | 326.56  | 334.72  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 38          | 328.67  | 336.89  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 39          | 332.89  | 341.21  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 40          | 337.11  | 370.82  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 41          | 343.44  | 379.50  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 42          | 349.51  | 388.66  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 43          | 357.95  | 401.26  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 44          | 368.50  | 417.14  |
|                | Rating Area 6 |  | Tobacco User/Non-Tobacco User | 45          | 380.90  | 436.13  |

|                |               |                               |             |        |        |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 33709PA1020001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46          | 395.67 | 458.98 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 47          | 412.29 | 485.27 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 48          | 431.28 | 515.81 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 49          | 450.01 | 547.66 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 50          | 471.11 | 577.11 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 51          | 491.95 | 602.64 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 52          | 514.90 | 630.75 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 53          | 538.11 | 659.18 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 54          | 563.17 | 689.88 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 55          | 588.23 | 720.58 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 56          | 615.40 | 753.87 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 57          | 642.83 | 787.47 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 58          | 672.11 | 823.33 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 59          | 686.62 | 841.11 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 60          | 715.90 | 876.98 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 61          | 741.22 | 907.99 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 62          | 757.84 | 928.35 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 63          | 778.68 | 953.88 |
|                | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 791.34 | 969.39 |
| 33709PA1020001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14        | 201.79 | 201.79 |
| 33709PA1020001 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15          | 219.73 | 219.73 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 16          | 226.59 | 226.59 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 17          | 233.45 | 233.45 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 18          | 240.83 | 240.83 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 19          | 248.22 | 248.22 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 20          | 255.87 | 255.87 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 21          | 263.78 | 270.37 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 22          | 263.78 | 270.37 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 23          | 263.78 | 270.37 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 24          | 263.78 | 270.37 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 25          | 264.84 | 271.46 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 26          | 270.11 | 276.86 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 27          | 276.44 | 283.35 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 28          | 286.73 | 293.90 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 29          | 295.17 | 302.55 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 30          | 299.39 | 306.87 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 31          | 305.72 | 313.36 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 32          | 312.05 | 319.85 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 33          | 316.01 | 323.91 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 34          | 320.23 | 328.24 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 35          | 322.34 | 330.40 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 36          | 324.45 | 332.56 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 37          | 326.56 | 334.72 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 38          | 328.67 | 336.89 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 39          | 332.89 | 341.21 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 40          | 337.11 | 370.82 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 41          | 343.44 | 379.50 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 42          | 349.51 | 388.66 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 43          | 357.95 | 401.26 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 44          | 368.50 | 417.14 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 45          | 380.90 | 436.13 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 46          | 395.67 | 458.98 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 47          | 412.29 | 485.27 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 48          | 431.28 | 515.81 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 49          | 450.01 | 547.66 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 50          | 471.11 | 577.11 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 51          | 491.95 | 602.64 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 52          | 514.90 | 630.75 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 53          | 538.11 | 659.18 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 54          | 563.17 | 689.88 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 55          | 588.23 | 720.58 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 56          | 615.40 | 753.87 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 57          | 642.83 | 787.47 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 58          | 672.11 | 823.33 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 59          | 686.62 | 841.11 |
|                | Rating Area 7 | Tobacco User/Non-Tobacco User | 60          | 715.90 | 876.98 |

|                              |               |  |                               |             |        |        |
|------------------------------|---------------|--|-------------------------------|-------------|--------|--------|
| 33709PA1020001 Rating Area 7 |               |  | Tobacco User/Non-Tobacco User | 61          | 741.22 | 907.99 |
| 33709PA1020001 Rating Area 7 |               |  | Tobacco User/Non-Tobacco User | 62          | 757.84 | 928.35 |
| 33709PA1020001 Rating Area 7 |               |  | Tobacco User/Non-Tobacco User | 63          | 778.68 | 953.88 |
| 33709PA1020001 Rating Area 7 |               |  | Tobacco User/Non-Tobacco User | 64 and over | 791.34 | 969.39 |
| 33709PA1020001               | Rating Area 9 |  | Tobacco User/Non-Tobacco User | 0-14        | 201.79 | 201.79 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 15          | 219.73 | 219.73 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 16          | 226.59 | 226.59 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 17          | 233.45 | 233.45 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 18          | 240.83 | 240.83 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 19          | 248.22 | 248.22 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 20          | 255.87 | 255.87 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 21          | 263.78 | 270.37 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 22          | 263.78 | 270.37 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 23          | 263.78 | 270.37 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 24          | 263.78 | 270.37 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 25          | 264.84 | 271.46 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 26          | 270.11 | 276.86 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 27          | 276.44 | 283.35 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 28          | 286.73 | 293.90 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 29          | 295.17 | 302.55 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 30          | 299.39 | 306.87 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 31          | 305.72 | 313.36 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 32          | 312.05 | 319.85 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 33          | 316.01 | 323.91 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 34          | 320.23 | 328.24 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 35          | 322.34 | 330.40 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 36          | 324.45 | 332.56 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 37          | 326.56 | 334.72 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 38          | 328.67 | 336.89 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 39          | 332.89 | 341.21 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 40          | 337.11 | 370.82 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 41          | 343.44 | 379.50 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 42          | 349.51 | 388.66 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 43          | 357.95 | 401.26 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 44          | 368.50 | 417.14 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 45          | 380.90 | 436.13 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 46          | 395.67 | 458.98 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 47          | 412.29 | 485.27 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 48          | 431.28 | 515.81 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 49          | 450.01 | 547.66 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 50          | 471.11 | 577.11 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 51          | 491.95 | 602.64 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 52          | 514.90 | 630.75 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 53          | 538.11 | 659.18 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 54          | 563.17 | 689.88 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 55          | 588.23 | 720.58 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 56          | 615.40 | 753.87 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 57          | 642.83 | 787.47 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 58          | 672.11 | 823.33 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 59          | 686.62 | 841.11 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 60          | 715.90 | 876.98 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 61          | 741.22 | 907.99 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 62          | 757.84 | 928.35 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 63          | 778.68 | 953.88 |
| 33709PA1020001 Rating Area 9 |               |  | Tobacco User/Non-Tobacco User | 64 and over | 791.34 | 969.39 |